INTRODUCTION TO YOUR POLICY

This policy document provides You with the terms, conditions and exclusions of the insurance cover, together with instructions on what will help You in the event of an emergency. The policy contains different levels of cover, some of which do not apply unless You have paid the appropriate additional premium. Conditions and exclusions will apply to individual sections of Your policy while general exclusions, conditions and notes will apply to the whole of Your policy.

Please read this document and Your Certificate very carefully to ensure You understand the extent of the cover and assistance services, exactly what is and is not covered, the conditions of cover, and the limitations of the policy. This means that You may not receive assistance or a claim may be declined.

COOLING OFF PERIOD: This insurance is designed to cover most circumstances but you should be aware that not all circumstances are covered. If You change Your mind, You have a period of 14 days from the date of receipt or return of Your Certificate of Insurance (or invoice), whichever is later, to cancel this policy. Provided no claim has been made or is pending, Your premium will be refunded in full.

PLEASE KEEP THIS DOCUMENT IN A SAFE PLACE AND TAKE IT WITH YOU WHEN YOU TRAVEL IN CASE YOU NEED ASSISTANCE OR NEED TO MAKE A CLAIM. IF YOU HAVE ANY QUESTIONS OR ARE IN ANY DOUBT ABOUT THE COVER PROVIDED PLEASE CALL OUR TRAVEL HELPLINE ON: 0844 482 0643. Please quote 05584A in all your communications with us so we can identify correctly which policy you have purchased.

CONTENTS

Your Travel Policy
Summary of Cover
Important Notes
Important Health Requirements
Emergency Assistance 24 Hours A Day
Reciprocal Health Agreements
Meaning of Words
Upgrades

1 Personal Assistance Services
2 Medical Emergency & Repatriation
3 Emergency Dental Treatment
4 Additional Accommodation & Travelling Costs
5 Hospital Daily Benefit
6 Cancellation, Curtailment & Trip Interruption
7 Travel Delay
8 UK Departure Assistance & Missed UK Connection
9 Missed Departure on the Outward Journey
10 Personal Luggage
11 Luggage Delay on your Outward Journey
12 McIntyre & Passport
13 Personal Liability
14 Personal Accident
15 Legal Protection
16 Catastrophe
17 Withdrawal of services
18 Pet Care
19 - 21 Golf Cover
22 - 23 UK Cover
24 Timeshare
25 - 29 Optional Winter Sports Cover
30 - 33 Optional Business Cover
General Conditions applying to all sections
General Exclusions applying to all sections
Making a Claim on Your Return Home

YOUR TRAVEL POLICY

We will provide the services and benefits described in this policy:

- during the Period of Insuring;
- within the Geographical Limits;
- subject to the Limits of Cover, and all other terms, conditions and exclusions contained in this policy;
- to persons who habitually reside in the UK Area (i.e. have their main home in the UK Area and have not spent more than 6 months abroad in the year prior to purchasing the policy);
- following payment of the appropriate premium for the level of cover selected.

This policy is designed for travellers who are visiting countries included within the policy terms and who wish to ensure themselves against the full financial impact of specified unforeseen circumstances/events relating to or occurring during their trip. Full details of these occurrences/events, levels of cover and terms and conditions can be found in the policy information/summary.

This can be checked on the Financial Services Register at www.fca.org.uk/register or by calling us on 0800 111 6768.

UK General Insurance Limited is authorized and regulated by the Financial Conduct Authority. 
Aeges Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
IMPORTANT HEALTH REQUIREMENTS

You must comply with the following conditions in order to have full protection under this policy. If You do not comply We may cancel the policy, refuse to deal with You or reduce the amount of any claim payment.

This insurance operates on the following basis:

1. To be covered, You must be healthy, fit to travel and to undertake Your planned Trip;
2. The insurance will NOT cover You when You are travelling against the advice of a Medical Practitioner (or would be travelling against the advice of a Medical Practitioner had You sought his/her advice);
3. The insurance will NOT cover You when You are travelling with the intention of obtaining medical treatment or consultation abroad;
4. The insurance will NOT cover You if You have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which You are awaiting investigations/consultations, or awaiting results of investigations, where the underlying cause has not been established);

No claim arising directly or indirectly from any pre-existing Medical Condition affecting You will be covered.

You should also refer to the General Exclusions.

IMPORTANT LIMITATIONS – CANCELLATION, CURTAILMENT & TRIP INTERRUPTION COVER

This policy will NOT cover any claims under Section 6 (Cancellation, Curtailment or Trip Interruption) arising directly or indirectly from any Pre-existing Medical Condition known to You prior to the commencement of the Period of Insurance affecting any Close Relative or travelling companion who is not insured under this policy, or person with whom You intend to stay whilst on Your Trip.

You should also refer to the General Exclusions.
whichever is the later. For all other Sections applies for the duration of Your Trip, as stated on the Certificate.

Cancellation cover starts when You purchase this insurance or when You book Your Trip.

Single Trip policies:

- Pair or Set:
- Any employment which is not on a permanent basis;
- Any instance where You had reason to believe that You would be made redundant at the time of booking Your Trip.
- The locked luggage compartment of a motor vehicle.
- 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.
- The fixed storage units of a motorised or towed caravan.
- A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

Skis and ski passes:

Special Sports and Activities: The following activities are automatically covered: banana boating, crickling, cycling, deep sea fishing, fell walking, glacier walking, golf, horse riding (not competitions, show jumping, hunting, evening, polo or rodeo), jet skiing, marathon running, mountain biking, netball, orienteering, paragliding over sea, static, running, or sail training in a vehicle (must be an organised tour), scuba diving to a depth of 30 metres (if You hold a certificate of proficiency or You are diving with a qualified instructor), snorkelling, surfing, swimming, trekking, wakeboarding, walking, water skiing, windsurfing and yachting.

There is no cover for:

- any professional sporting activity;
- any kind of racing except racing on foot;
- any kind of manual work.

Strike or Industrial Action: Any form of Industrial Action, whether organised by a trade union or not, which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the delivery of services.

Travel Documents: Travel tickets, accommodation and other redeemable travel vouchers, Green Card, driving licences and passports.

Trip: A journey within the countries of the Geographical Limits, during the Period of Insurance.

Single Trip policies: the maximum number of days for which You have paid the appropriate premium up to a maximum of 91 days; or

Annual Multi-trip policies: a maximum of 31 consecutives days however upon payment the appropriate Winter Sports premium has been paid.

Note: In the event of an injury occurring as a result of voluntary Manual Work, the Policy Excess under Section 2 (Medical Emergency & Repatriation) will be increased to £250.

Exclusions:

- Any past or current Medical Condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received during the period prior to the commencement of cover under this policy and/or prior to any Trip.
- any professional sporting activity; or
- any instance where You had reason to believe that You would be made redundant at the time of booking Your Trip.
- Any employment which is not on a permanent basis;
- Any instance where You had reason to believe that You would be made redundant at the time of booking Your Trip.

Resident: You are within Your Home Country and have been for at least six months prior to the time of arranging this insurance.

Secure Luggage Area: Any of the following, as and where appropriate:

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

Redundancy, Redundant: You became unemployed under the Protection of Employment Act. You must have been given a Notice of Redundancy and qualify for payment under the current redundancies legislation.

The following are not included in the definition:

- any professional sporting activity;
- any kind of racing except racing on foot;
- any kind of manual work.

Travel Documents: Travel tickets, accommodation and other redeemable travel vouchers, Green Card, driving licences and passports.

Trip: A journey within the countries of the Geographical Limits, during the Period of Insurance.

Single Trip policies: the maximum number of days for which You have paid the appropriate premium up to a maximum of 91 days; or

Annual Multi-trip policies: a maximum of 31 consecutives days however upon payment the appropriate Winter Sports premium has been paid.

Note: In the event of an injury occurring as a result of voluntary Manual Work, the Policy Excess under Section 2 (Medical Emergency & Repatriation) will be increased to £250.

Exclusions:

- Any past or current Medical Condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received during the period prior to the commencement of cover under this policy and/or prior to any Trip.
- any professional sporting activity; or
- any instance where You had reason to believe that You would be made redundant at the time of booking Your Trip.
- Any employment which is not on a permanent basis;
- Any instance where You had reason to believe that You would be made redundant at the time of booking Your Trip.

Resident: You are within Your Home Country and have been for at least six months prior to the time of arranging this insurance.

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- 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.
- The fixed storage units of a motorised or towed caravan.
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Travel Documents: Travel tickets, accommodation and other redeemable travel vouchers, Green Card, driving licences and passports.

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Single Trip policies: the maximum number of days for which You have paid the appropriate premium up to a maximum of 91 days; or

Annual Multi-trip policies: a maximum of 31 consecutives days however upon payment the appropriate Winter Sports premium has been paid.

Note: In the event of an injury occurring as a result of voluntary Manual Work, the Policy Excess under Section 2 (Medical Emergency & Repatriation) will be increased to £250.

Exclusions:

- Any past or current Medical Condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received during the period prior to the commencement of cover under this policy and/or prior to any Trip.
- any professional sporting activity; or
- any instance where You had reason to believe that You would be made redundant at the time of booking Your Trip.
- Any employment which is not on a permanent basis;
- Any instance where You had reason to believe that You would be made redundant at the time of booking Your Trip.

Resident: You are within Your Home Country and have been for at least six months prior to the time of arranging this insurance.

Secure Luggage Area: Any of the following, as and where appropriate:

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

Redundancy, Redundant: You became unemployed under the Protection of Employment Act. You must have been given a Notice of Redundancy and qualify for payment under the current redundancies legislation.

The following are not included in the definition:

- any professional sporting activity;
- any kind of racing except racing on foot;
- any kind of manual work.

Travel Documents: Travel tickets, accommodation and other redeemable travel vouchers, Green Card, driving licences and passports.

Trip: A journey within the countries of the Geographical Limits, during the Period of Insurance.

Single Trip policies: the maximum number of days for which You have paid the appropriate premium up to a maximum of 91 days; or

Annual Multi-trip policies: a maximum of 31 consecutives days however upon payment the appropriate Winter Sports premium has been paid.

Note: In the event of an injury occurring as a result of voluntary Manual Work, the Policy Excess under Section 2 (Medical Emergency & Repatriation) will be increased to £250.

Exclusions:

- Any past or current Medical Condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received during the period prior to the commencement of cover under this policy and/or prior to any Trip.
- any professional sporting activity; or
- any instance where You had reason to believe that You would be made redundant at the time of booking Your Trip.
- Any employment which is not on a permanent basis;
- Any instance where You had reason to believe that You would be made redundant at the time of booking Your Trip.

Resident: You are within Your Home Country and have been for at least six months prior to the time of arranging this insurance.

Secure Luggage Area: Any of the following, as and where appropriate:

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

Redundancy, Redundant: You became unemployed under the Protection of Employment Act. You must have been given a Notice of Redundancy and qualify for payment under the current redundancies legislation.

The following are not included in the definition:

- any professional sporting activity;
- any kind of racing except racing on foot;
- any kind of manual work.

Travel Documents: Travel tickets, accommodation and other redeemable travel vouchers, Green Card, driving licences and passports.

Trip: A journey within the countries of the Geographical Limits, during the Period of Insurance.

Single Trip policies: the maximum number of days for which You have paid the appropriate premium up to a maximum of 91 days; or

Annual Multi-trip policies: a maximum of 31 consecutives days however upon payment the appropriate Winter Sports premium has been paid.

Note: In the event of an injury occurring as a result of voluntary Manual Work, the Policy Excess under Section 2 (Medical Emergency & Repatriation) will be increased to £250.
organisers; mobile telephones; televisions; portable audio equipment (DVD, CD, mini-disc, MP3 players, i-pods, etc) and all associated discs and accessories; spectacles; prescription sunglasses; telephones; binoculars; jewellery; watches; fun; leather articles; perfumes; precious stones and articles made of or containing gold, silver or other precious metals.

We, Our or Us: UK General Insurance Ltd on behalf of Ageas Insurance Limited.

SECTION 1 PERSONAL ASSISTANCE SERVICES

If You need to use any of the following services, please phone 00 44 (0) 113 318 9410.

What is covered?

We will pay the administrative and delivery costs, up to a maximum of £250 per Trip, in providing the following services in respect of a Trip:

a) Information about Your destination

We can provide information on:

• current visa and entry permit requirements for any country.
• current requirements for inoculations and vaccinations for any country in the World and advice on current World Health Organisation warnings;
• arranging relevant inoculations and vaccinations before the commencement of a Trip abroad.

If You need to use any of the following services, please phone 00 44 (0) 113 318 9410.

b) Transfer of Emergency Funds

We will transfer emergency funds to You in case of urgent need, up to a maximum under this policy, per Trip, of £500.

This service will apply when access to Your normal financial/banking arrangements is not available locally, and is intended to cover Your immediate emergency needs.

You must authorise Us to debit Your credit or charge card with the amount of the transfer, or You must make alternative arrangements to deposit the funds in Our account in the UK.

c) Message Relay

We will transmit two urgent messages following illness, accident or travel delay problems.

d) Drug Replacement

We will assist You in replacing lost drugs or other essential medication, or lost or broken prescription glasses or contact lenses, which are unobtainable overseas. We can source and deliver to You compatible blood supplies.

What is not covered:

The cost of any items or of blood (unless insured under another Section of this policy), and the costs of supplying any medication inadvertently not carried by the Insured Person on the Trip.

e) Non-Emergency Medical Referral

We will provide the names and addresses of local doctors, hospitals, clinics and dentists when consultation or minor treatment is required. If any other treatment is involved, You must contact Us as soon as possible, before You incur charges of more than £500.

If Your child (aged under 16 years) who has been left in the country of departure becomes ill or suffers injury, We will provide medical advice and monitor the situation until Your return Home.

f) Tracing Lost Luggage

If Your luggage is lost or misdirected in transit, and the Carrier has failed to resolve the problem, We will help with tracing and re-delivering the luggage. You will need to have Your luggage tag number available.

g) Replacement Travel Documents

We will help You replace lost or stolen tickets and Travel Documents and refer You to suitable travel offices.

What is not covered:

The cost of any items insured under another Section of this policy.

h) Lost Credit Cards

If Your credit or charge cards are lost or stolen while You are abroad, We can advise the appropriate card issuers.

SECTION 2 MEDICAL EMERGENCY & REPATRIATION

What is covered:

We will pay the following costs, up to £10,000,000, for each Insured Person who suffers sudden and unforeseen bodily injury or illness, or who dies during a Trip outside the UK Area:

• Reasonable medical expenses for the immediate needs of an unforeseen medical emergency. Included are Medical Practitioner’s fees, hospital expenses, in-patient and out-patient medical treatment and charges for medical transportation to the nearest suitable hospital abroad, when deemed necessary by a recognised Medical Practitioner;
• Up to £1,500 for burial or cremation of a deceased Insured Person abroad or alternatively transportation costs of returning Home an Insured Person’s body or ashes;
• Additional travelling costs to repatriate You Home when recommended by Our Medical Officer. We will pay for the cost of a medical escort if considered necessary.

We reserve the right to limit payment to what Our Medical Officer deems to be reasonable.

If Our Medical Officer advises a date when it is feasible and practical to repatriate You, but You choose instead to return to Your own country, Our liability to pay any further costs under this Section after that date will be limited to what We would have paid if Your repatriation had taken place.

What is not covered:

a) costs in excess of £500 which have not been authorised by Us in advance (see Important Notes);

b) any claims arising directly or indirectly as a result of any Pre-existing Medical Conditions;

c) any pre-planned or pre-known expected medical treatment or diagnostic procedure;

d) treatment which, in the opinion of Our Medical Officer, can reasonably be delayed until Your return to the country of departure;

e) any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury;

f) any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;

g) treatment or services provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre unless certified as medically necessary by Our Medical Officer;

h) treatment for cosmetic purposes unless Our Medical Officer agrees that such treatment is necessary as the result of an accident covered under this policy;

i) expenses incurred as a result of a tropical disease when You have not had the recommended inoculations and/or taken the recommended medication;

j) any costs incurred in the UK Area other than in connection with transportation of You or Your remains to Home from abroad;

k) any costs incurred in Australia which would have been covered by Medicare had You enrolled, and You failed to enrol in Medicare;

l) any costs incurred in the Channel Islands which are recoverable under the local health service;

m) any costs where the transportation Home has not been arranged by Us;

n) any costs in respect of unused pre-paid travel costs when We have paid to repatriate You;

o) air-sea rescue and transfer costs;

p) the Policy Excess except where You have received inpatient treatment at a state hospital within the European Union, European Economic Area or Switzerland and You have used a European Health Insurance Card to effectively reduce the cost of Your treatment or medicines;

q) any costs incurred when engaging in any Special Sports and Activities not included under the definition in the Meaning of Words section of this policy;

r) any costs incurred by You when You are engaging in Winter Sports unless You have paid the Winter Sports premium;

s) anything mentioned in the General Exclusions.

SECTION 4 ADDITIONAL ACCOMMODATION & TRAVELLING COSTS

What is covered:

On condition that You contact Us first and We make all the travel arrangements, in the event of a valid claim for repatriation under Section 2 (Medical Emergency & Repatriation), We will pay up to an overall limit of £2,000 per Trip for the following:

• If Our Medical Officer confirms that it is medically necessary for You to be accompanied on the Trip Home, and the return journey cannot take place on the original scheduled date, We will pay for the additional travelling costs and accommodation costs incurred by one person staying with You and accompanying You on the Trip Home.

Additional travelling and accommodation costs arranged by Us for one person required, on medical advice, to fly out to You and accompany You Home.

Full additional travelling costs incurred in returning Home Your child under 16 years of age and insured under this policy if You are incapacitated and there is no other responsible adult to supervise them. A competent person will be provided to accompany the children home.

What is not covered:

a) any air travel costs in excess of a return economy/tourist class ticket;

b) accommodation costs other than the cost of the room;

c) for each child to be repatriated, their air travel costs in excess of a one-way economy / tourist class ticket;

d) any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;

e) anything mentioned in the General Exclusions.
SECTION 5 HOSPITAL DAILY BENEFIT

What is covered:
In the event of a valid claim under Section 2 (Medical Emergency & Repatriation) or Section 3 (Emergency Dental Action), when You are admitted to a recognised hospital abroad as in-patient for more than 24 continuous hours, We will pay You a benefit of £25 per Insured Person per 24 hours of in-patient treatment up to a maximum under this policy of £1,000 per Insured Person.

What is not covered:
a) any claim arising in connection with a Trip solely within the UK Area;
b) any claim for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
c) anything mentioned in the General Exclusions.

SECTION 6 CANCELLATION, CURTAILMENT & TRIP INTERRUPTION

Cancellation & Curtailment
What is covered:
We will reimburse up to a maximum of £1,500 per Insured Person in total under this policy for financial loss You suffer, being non-refundable deposits and amounts You have paid (or have contracted to pay), for travel and accommodation costs as a result of Your inability to commence travel or complete the Trip.

Cancellation cover applies if You have booked a Trip to take place within the Period of Insurance, but You are forced to cancel Your travel plans because of one of the following changes in circumstances, which is beyond Your control, and of which You were unaware at the time You booked the Trip. Please see also the Travel Delay cover (Section 7).

Curtailment cover applies if You are forced to cut short a Trip You have commenced, and return to the UK Area, because of one of the following changes in circumstances which is beyond Your control, and of which You were unaware at the time You booked the Trip:

• Unforeseen illness, injury or death of You, a Close Relative or any person with whom You have arranged to travel or stay during the Trip;
• You abandoning Your Trip because of a cancellation of or delay of more than 12 hours in the departure of Your outward flight, sea-crossing or international coach or train journey, forming part of the booked Trip’s itinerary, as a result of Strike or Industrial Action (of which You were unaware at the time You booked the Trip), adverse weather conditions, or the mechanical breakdown of, or accident of, the aircraft, sea vessel, coach or train;
• You or any person with whom You plan to travel being called up for military Service or being subpoenaed as a witness in a Court (other than in a professional or advisory capacity);
• If You are made redundant and You qualify for redundancy payment under current legislation;
• Accidental damage, burglary, flooding or fire affecting Your Home, occurring during the Trip or within 48 hours before You depart, when the loss relating to Your Home is in excess of £1,500 is involved and Your presence is required by the Police in connection with such events;
• Your compulsory quarantine.

Trip interruption
What is covered:
On condition that You contact Us first, and that We make all the travel arrangements, We will pay necessary additional travelling costs incurred in returning You Home in the event You have a valid Curtailment claim. If the situation persists and the period of Your original booked Trip has not expired, We will also pay any necessary additional travel costs in transporting You back to the location abroad.

Travel by air will be limited to one economy/tourist class ticket for each Insured Person.

Trip interruption cover applies when You need to make an unscheduled return journey to the UK Area during a Trip because of:
• The death, imminent demise, or hospitalisation due to serious accident or illness, of a Close Relative;
• Accidental damage, burglary, flooding or fire affecting Your Home during Your Trip, when a loss in excess of £1,500 is involved and when Your presence is required by the Police in connection with such events.

If You cannot recuperate the cost of any pre-paid accommodation, You may be able to submit a pro-rata Curtailment claim under this Section for such costs.

The maximum amount We will pay under Section 6 in total for cancellation, Curtailment and Trip interruption claims is £1,500 per Insured Person.

Special conditions relating to claims
You must obtain a medical certificate from the Medical Practitioner in attendance and Our prior approval to confirm the necessity to return Home prior to the scheduled return date of the Trip in the event of unforeseen illness or injury.

In the event of Curtailment or interruption of the Trip, You must contact Us first and allow Us to make all the necessary travel arrangements.

If, at the time of requesting Our assistance in the event of a Curtailment or interruption claim, satisfactory medical evidence is not supplied in order to substantiate that the claim is due to an unforeseen illness, injury or death of You, a Close Relative, travelling companion or person with whom You have arranged to stay whilst on Your Trip, We will make all necessary arrangements at Your cost and arrange appropriate reimbursement as soon as the claim has been validated.

You must notify the Carrier or Travel Agent immediately You know the Trip is to be cancelled or curtailed, to minimise Your loss as far as possible. If You fail to notify the Carrier or Travel Agent immediately it is found necessary to cancel the Trip, Our liability shall be restricted to the cancellation charges that would have applied had failure not occurred.

If You cancel the Trip due to unforeseen illness or injury You must provide a medical certificate from the treating General Practitioner stating that You cannot be protected You from travelling.

If Your outward flight, sea-crossing or international coach or train journey is cancelled by the Carrier, You must produce to Us written documentation provided by the Carrier, specifying the reason for the cancellation.

If You cancel, curtail or interrupt Your Trip because Your presence is required by the Police in connection with accidental damage, burglary, flooding or fire affecting Your Home during Your Trip, You must produce to Us written documentation from the Police confirming that the loss or damage occurred during the Trip - otherwise no claim will be paid.

Curtailment claims will be calculated from the date of return to the UK Area.

What is not covered:
a) any discontinuation to travel or continue travelling, unless Your change of travel plans is caused by one of the circumstances listed under “What is Covered”; b) any claim arising directly or indirectly from a known Pre-existing Medical Condition affecting You;
• any claim arising directly or indirectly from a Pre-existing Medical Condition, known to You prior to the commencement of the Period of Insurance, affecting any Close Relative, travelling companion or person with whom You intend to stay during Your Trip;
• cancellation caused by pregnancy or childbirth unless the cancellation is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
• claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You booked the Trip;
• any costs in respect of any unused pre-paid travel costs when We have paid to repatriate You;
• withdrawal from service of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim in this case to the transport operator involved;
• change of plans due to Your financial circumstances except if You are made redundant and qualify for redundancy payment under current UK legislation;
• any claim arising as a result of attendance of an Insured Person, or any other person on whom the holiday plans depend, in a Court of Law. This exclusion will not apply if You are called up for Jury Service or are summoned as a witness (other than in a professional or advisory capacity);
• any Cancellation, Curtailment or Trip interruption caused by work commitment or amendment of Your holiday entitlement by Your employer;
• any claim resulting from Your inability to travel due to an Insured Person’s failure to hold, produce or obtain a valid passport or any required visa in time for the booked Trip;
• prohibitive regulations by the Government of any country, or delay or amendment of the booked Trip due to Government action;
• any costs relating to airports, airports charges, service facilities, charge card fees, user fees, security charges or air passenger duty. You should obtain a refund from Your Carrier for such charges;
• withdrawal from service of the aircraft on which You are booked to travel as a result of ash or other debris arising from a volcano. You should direct any claim in this event to the transport operator involved;
• any claims arising directly or indirectly from Scheduled Airline Failure;
• the Policy Excess. If You are claiming only for loss of deposit then the excess is reduced to £10 per Insured Person per claim;
• the cost of this policy;
• anything mentioned in the General Exclusions.

SECTION 7 TRAVEL DELAY

What is covered:
In the event of any international flight, sea crossing or coach or train journey forming part of Your booked Trip and specified on Your ticket, is delayed as a direct result of Strike, Industrial Action, adverse weather conditions, failure of air traffic control systems, or mechanical breakdown of aircraft, sea vessel, coach or train:
• For more than 12 hours beyond the intended departure time: We will pay the sum of £20 per Insured Person for each full 12 hours delay, up to a maximum of £300 in all per Insured Person per Trip; or
• For more than 12 hours beyond the intended departure time: you can choose instead to abandon Your Trip and submit a Cancellation claim under Section 6.
• If the flight, sea crossing or coach or train is cancelled and no alternative provided within 12 hours of the intended departure time: the cost of buying a replacement ticket up to a maximum of £500 per person is covered.

Special conditions relating to claims
If you suffer delays You must obtain written confirmation from the Carrier stating the period and reason for delay.

What is not covered:
a) claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You booked the Trip and of which You were aware at the time You booked the Trip;
b) withdrawal from service of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim in this case to the transport operator involved;
c) claims where You have not obtained written confirmation from the Carrier stating the period and reason for delay;
d) the delivery of or failure of any service by air, sea, coach or train on which You are booked to travel;
e) anything mentioned in the General Exclusions.

SECTION 8 UK DEPARTURE ASSISTANCE & MISSED UK CONNECTION

What is covered:
We will pay up to a maximum of £1,000 per Insured Person to meet the additional costs incurred should You be delayed or miss Your connection as follows:

On your Outward Journey:
If when You leave home You are delayed during Your internal/connecting journey to the airport, port, coach or rail terminal, as a result of disruption, cancellation, delay, curtailment, suspension, failure or alteration of Public Transport, or breakdown or accident immobilising the private vehicle in which You are travelling:
• We will provide assistance to enable You to continue Your journey to the UK international departure point;
• Where necessary We will provide alternative transport or emergency local help, including the towing of Your vehicle to the nearest garage.

On your Return to the UK:
If Your main national air, sea, coach or rail Carrier is delayed and You miss Your pre-booked and pre-paid UK internal travel connection by scheduled Public Transport We will:
• Assist You to reach Home from the point where You transfer from the main international air, sea, coach or rail Carrier;
• Liaise with the onward transport provider to advise of Your late arrival and will, if necessary, make alternative travel arrangements to enable You to get Home within a reasonable time.

Should You arrive at the UK transfer point on time but You are unable to continue Home as planned due to disruption, cancellation, delay, curtailment, suspension, failure or alteration of Your planned internal travel connection by scheduled Public Transport, or the immobilisation or loss of the private vehicle, left in the country of departure or at the transfer point, and in which You proposed to travel We will:
• Provide necessary alternative transport, local emergency assistance, recovery of the private vehicle and the passengers to Home or overnight accommodation whilst awaiting repairs to the private vehicle.

What is not covered:
If you suffer delays You must obtain written confirmation from the Carrier stating the period and reason for delay.

If the private vehicle in which You are travelling or intending to travel is immobilised by breakdown or accident, then You will be responsible for authorising repairs and for meeting any costs other than for 1 hour’s roadside assistance and towing charges to the nearest garage.

You must take every reasonable step to commence and complete the journey to the UK international departure point on time.
What is not covered:

a) claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You booked the Trip;

b) withdrawal from service of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim to the transport operator involved;

c) claims arising from or due to the omission of any act performed by the carrier, as appropriate, or to Your hotel or accommodation management, or to the Tour Operator representative;

d) additional costs where the scheduled Public Transport Operator has offered reasonable alternative travel arrangements;

e) immobilation or loss of any vehicle You have taken abroad on Your Trip;

g) anything mentioned in the General Exclusions.

SECTION 9 MISSED DEPARTURE ON THE OUTWARD JOURNEY

What is covered:

We will pay for reasonable additional travelling and accommodation expenses necessarily incurred to reach the booked destination by the most direct alternative route, up to a maximum under this policy of £1,000. If You arrive at the airport, port or international coach or rail terminal too late to commence the outward journey abroad of Your booked Trip, as a result of:

- Breakdown of or accident involving the car in which You are travelling;
- Cancellation or Cost £100 per Insured Public Transport due to adverse weather conditions, Strike or Industrial Action or mechanical breakdown or accident;

We will provide assistance by faxing with the Carrier and/our Tour Operator to advise of Your late arrival and, as necessary, We will make arrangements for overnight hotel accommodation and alternative international travel.

Special conditions relating to claims

You must take every reasonable step to commence and complete the journey to the departure point and check in for the flight, sea crossing, coach or train journey on time.

You must obtain written confirmation from the Carrier stating the period and reason for delay.

What is not covered:

a) any claim arising in connection with a trip solely within the UK Area;

b) anything mentioned in the General Exclusions.

SECTION 10 PERSONAL LUGGAGE

What is covered:

If, in the course of a Trip, Your Personal Luggage is damaged, stolen, destroyed or lost (and not recovered), We will cover You up to an overall maximum of £1,500 per Insured Person in total under this policy.

Within this amount the following sub-limits apply:

- The maximum We will pay for any one article, or for any one Pair or Set of articles, is £200. If You cannot provide an original receipt, valuation report or other satisfactory proof of ownership (for example, a photograph of You wearing the article) and value to support the claim, payment for any one article, or for any one Pair or Set of articles, will be limited to a maximum of £50. Evidence of replacement value is not sufficient.
- The maximum We will pay for all Articles lost, damaged or stolen in any one incident is limited to £3000 if You cannot provide satisfactory proof of ownership and value.
- The maximum We will pay under this policy for all Valuables owned by each Insured Person is limited to £3000 (or £100 if the Insured Person is aged under 16). The maximum We will pay for sunglasses or prescription glasses of any kind is limited to £150 per Insured Person. The maximum We will pay for mobile telephones is limited to £100 per Insured Person.
- The maximum We will pay for Personal Luggage or Valuables lost, damaged or stolen from a beach or hotel is limited to £100 per Insured Person.
- The maximum We will pay for any cigarettes or alcohol lost, damaged or stolen is limited to £50 in total under this policy.

Special conditions relating to claims

We have the option to either pay You, for the loss, or replace, reinstate or repair the items concerned.

Claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis, thus a deduction is made for wear, tear, and depreciation, bearing in mind the age of the items.

You must take all reasonable precautions to secure the safety of Your Personal Luggage, and must not leave it unsecured or Unattended or beyond Your reach at any time in a place to which the public have access.

If claiming for Your goods that were stolen or lost You should produce proof of purchase of the original goods by way of receipts, credit card or bank statements, as failure to do so may affect the assessment of the claim.

Within 24 hours of discovery of the incident, You must report loss of Personal Luggage to the Local Police or to the Carrier, as appropriate, (damage to Personal Luggage in transit must be reported to the Carrier before You leave the baggage hall and a Property Irregularity Report (PIR) must be obtained), or to Your hotel or accommodation management, or to the Tour Operator representative.

You must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

What is not covered:

a) any item loaned, hired or entrusted to You;

b) any loss, theft, or damage to Personal Luggage left in an Unattended motor vehicle if;
   - the items concerned have not been locked out of sight in a Secure Luggage Area;
   - no forcible and violent means have been used by an unauthorised person to enter the vehicle;
   - no evidence of such entry is available;

c) theft of Valuables from an Unattended motor vehicle;

d) loss, theft of, or damage to, Valuables from checked-in luggage left in the custody of a Carrier and/or Valuables packed in luggage left in the baggage hold or storage area of a Carrier;

e) electrical or mechanical breakdown or arrangement of the article insured;

f) wear and tear, damage caused by moth or vermin, denting or scratching, or any process of dyeing or cleaning;

g) confiscation or detention by Customs or other lawful officials and authorities;

h) documents, bonds, securities, stamps or documents of any kind, including driving licences and passports; musical instruments; typewriters; glass; china; antiques; pictures; pedal cycles; hearing aids; coupons; vehicles or accessories; boats and ancillary equipment; samples or merchandise or business goods or specialist equipment relating to a trade or profession; unused mobile telephone rental charges or pre-payments;

i) damage to fragile or brittle articles unless by fire or resulting from an accident to a sea-going vessel, aircraft or land vehicle;

j) liability in respect of a Pair or Set of articles where We shall be liable only for the value of that part of the Pair or Set which is lost or damaged;

k) loss or theft of, or damage to Money (please see Section 12);

l) losses from a roof or boot luggage rack (other than losses of camping equipment, which remains covered under this Section);

m) the Policy Excess;

n) anything mentioned in the General Exclusions.

SECTION 11 LUGGAGE DELAY ON THE OUTWARD JOURNEY

What is covered:

If Your luggage is certified by the Carrier to have been lost or misplaced on the outward journey of a Trip for a period in excess of 24 hours, then You can claim an amount of up to £50 per Insured Person for the purchase of essential items up to a maximum of £100 in total under this policy.

Such sums will be refundable to Us if the luggage or any part of it proves to be permanently lost and/or a claim is made under the Personal Luggage Section.

Special conditions relating to claims

You must provide receipts and a report from the Carrier confirming the length of the delay - otherwise no payment will be made.

What is not covered:

a) any claim arising in connection with a Trip solely within the UK Area;

b) anything mentioned in the General Exclusions.

SECTION 12 MONEY AND PASSPORT

What is covered:

• If during a Trip, the Money You are carrying on Your person or You have left in a safety deposit box is lost, stolen, damaged or destroyed, then subject to the following conditions and exclusions, We will cover You up to an overall maximum of £500 per Insured Person in total.

The maximum We will pay for bank notes, currency notes and coins is £500 per Insured Person.

The maximum We will pay for bank notes, currency notes and coins belonging to an Insured Person, aged under 16 is £50.

• If Your passport is lost or stolen outside the country of departure during a Trip, We will pay up to £200 per Insured Person in respect of reasonable additional travel and accommodation expenses You incur abroad to obtain a replacement passport. We do not cover the replacement cost of the passport itself.

Special conditions relating to claims

Within 24 hours of discovery of the incident You must report loss of Money or Your passport to the Local Police or to the Carrier, as appropriate, or to Your hotel or accommodation management, or to the Tour Operator representative.

You must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

You must produce to Us evidence of the withdrawal of bank notes, currency notes or coins - otherwise no payment will be made.

What is not covered:

a) shortages or loss due to error, omission, depreciation in value, or confiscation or detention by Customs or other lawful officials and authorities;

b) anything that can be replaced by the issuer;

c) the Policy Excess;

d) anything mentioned in the General Exclusions.

SECTION 13 PERSONAL LIABILITY

What is covered:

If, in the course of a Trip You become legally liable for accidental bodily injury to, or the death of, any person and/or accidental loss of or damage to their property, then:

On condition that there is no other insurance in force covering the loss, the material damage or Your liability, We will cover You (or in the event of your death, Your legal personal representatives) against:

- All sums which You shall become legally liable to pay as compensation;
- All law costs awarded to any claimant or incurred in the defence of any claim that is contested by Us or with Our consent.

We will pay up to a maximum, including costs, of £2,000,000 under this policy. This limit applies to any and all claimants in any one Period of Insurance affected by any and all occurrences with any one original cause.

What is not covered:

a) injury to, or the death of, any member of Your family or household, or any person in Your service;

b) property belonging to, or held in trust by You or Your family, household or servant;

c) loss or damage to property which is the legal responsibility of You or Your family, household or servant. (This exclusion will not apply to temporary accommodation which You occupy and for which You assume contractual responsibility during Your Trip);

d) liability which attaches by virtue of a contractual agreement, but which would not exist in law in the absence of such an agreement;
e) claims for injury, loss or damage arising directly or indirectly from:  
  - ownership or use of: airtime card; horse-drawn, motorised, mechanically-propelled or towed vehicles; vessels, sail or powered boats (other than row boats, punts or canoes); animals (other than horses, domestic dogs or cats);  
  - the pursuit or exercise of any trade, profession or gainful occupation, or the supply of goods and services by You;  
  - the ownership or occupation of any land or building;  
  - wilful or malicious acts;  
  - liability or material damage for which indemnity is provided under any other insurance;  
  - accidental injury or loss not caused through Your negligence;  
  - any injury, illness, death, loss, expense or other liability attributable to the transmission of any communicable disease or virus, or to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) or any mutual derivations or exceptions thereto forevermore caused;  
  - an Insured Person engaging in any Special Sports and Activities not included under the definition in the Meaning of Words section of this policy;  
  - an Insured Person engaging in any Winter Sports where this policy specifically states that Personal Liability cover is excluded (regardless of whether the Winter Sports premium has been paid);  
  - the Policy Excesses;  
  - anything mentioned in the General Exclusions.

SECTION 14 PERSONAL ACCIDENT

What is covered:
If You suffer Accidental Bodily Injury during the Trip, which within 12 months is the sole and direct cause of death or disablement, We will pay to You or Your legal personal representatives the following benefits:

<table>
<thead>
<tr>
<th>COVER</th>
<th>BENEFIT PER INSURED PERSON</th>
</tr>
</thead>
<tbody>
<tr>
<td>Death</td>
<td>£1,000</td>
</tr>
<tr>
<td>Loss of one or more Limbs, or total and irrecoverable disablement or Sickness of Eye in one eye</td>
<td>£15,000</td>
</tr>
<tr>
<td>Permanent Total Disablement</td>
<td>£15,000</td>
</tr>
</tbody>
</table>

What is not covered:
- a) injury not caused solely by outward, violent and visible means;  
- b) your disablement caused by mental or psychological trauma not involving your bodily injury;  
- c) disease or any physical defect, infirmity or illness which existed prior to the commencement of the Trip;  
- d) any payment per Insured Person in excess of £15,000;  
- e) any payment in excess of £1,000 arising from death of Insured Persons under 16 years of age or over 65 years of age;  
- f) any payment in excess of £1,000 arising from the Permanent Total Disablement of Insured Persons over 65 years of age;  
- g) an Insured Person engaging in any Special Sports and Activities not included under the definition in the Meaning of Words section of this policy;  
- h) an Insured Person engaging in any Winter Sports where this policy specifically states that Personal Accident cover is excluded (regardless of whether the Winter Sports premium has been paid);  
- i) anything mentioned in the General Exclusions.

SECTION 15 LEGAL PROTECTION

The following definitions apply to this section:
- We, Our, Us  
  - UK General Insurance Ltd on behalf of Aegon Insurance Limited.  
- Representative
  - The solicitor or other suitably qualified person appointed by Us in accordance with this section of the policy.

Legal Costs and Expenses
We will advance on Your behalf up to £25,000 in total under this policy per Insured Person (and in total for all Insured Persons in connection with any one event giving rise to a claim) for legal costs and expenses directly incurred in the pursuit of these proceedings. When We have begun proceedings on Your behalf and You receive no compensation, or only limited compensation, We will cover You against claims for fees, costs and expenses arising out of the proceedings, to the extent that these fees, costs and expenses exceed the amount of any compensation You receive. We will pay up to £50,000 in total under this policy per Insured Person (and in total for all Insured Persons in connection with any one event giving rise to a claim). This benefit will be offset against the advance described above.

Conditional Fee Agreement
The separate agreement between You and the Representative for paying his or her professional fees which is an enforceable conditional fee agreement within the meaning of sections 59, 59A, Courts and Civil Legal Services Act 1990 (as substituted and inserted by section 27, Access to Justice Act 1999).

Insured Event
An event which leads to a claim being made under this section of your policy.

Reasonable Prospects of Success
Must be maintained throughout the duration of your claim a greater than 50% chance of the claim being successful and a greater than 50% chance that damages will be recovered. In addition, the amount of any damages must always be greater than the anticipated unrecovered costs.

Limits of Cover
Up to £25,000.
This is the most we will pay for all claims resulting from one or more insured events arising at the same time or from the same originating cause.

Conditions
In addition to the General Conditions set out in this policy, the following are specifically excluded:
1. Any claim not notified to us within 90 days of the insured event occurring or where notification is within the 90 days but where any delay has adversely affected the prospects of success.
2. Costs or expenses incurred without our prior authorisation.
3. The pursuit of a claim against Us, Our agent, the Representative or an Insurer undertaking any Section of this policy.
4. Any claim relating to:
   - a) Illness which gradually develops and is not caused by a specific or sudden event;  
   - b) The driving of a motor vehicle by which you had no valid insurance;  
   - c) Judicial review or coroner's inquest;  
   - d) Defending your legal rights, except for the defence of any counterclaim.
   Any fines, penalties, compensation or damages which You are ordered to pay.
6. Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded and specifically which is capable of being pursued under a Contingency Fee Agreement.
7. Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.
8. Legal costs and expenses incurred if an action is brought in more than one country.
10. Actions between Insured Persons or family members.
11. Any claim arising in connection with a Trip solely within Your Home Country.
12. The Policy Excesses.
13. Anything mentioned in General Exclusions.

SECTION 16 CATASTROPHE

What is covered:
We will pay You up to £1,000 should You be forced to move from Your pre-booked and pre-paid accommodation outside the United Kingdom as a result of a fire, lightning, explosion, earthquake, storm, tempest, hurricane, flood, medical or local Government directive which is confirmed in writing by local or national authority for the irrecoverable travel or accommodation costs necessarily incurred to continue with Your pre-paid trip or if the trip cannot be continued, for Your return to the United Kingdom.

What is not covered:
- a) any expense following Your discontinuation to travel or continue with Your trip when official directives from the local or national authority state it is acceptable to do so;  
- b) any cost or expense payable by or recoverable from the tour operator, airline, hotel or other service provider;  
- c) the Policy Excesses;  
- d) anything mentioned in the General Exclusions.

SECTION 17 WITHDRAWAL OF SERVICES

What is covered:
We will pay £50 per complete 24 hour period up to a maximum of £500 in total, if the water, gas or electricity supplies are completely unavailable for a period of more than 60 hours at the hotel or apartment You are booked in during Your Trip.

What is not covered:
- a) the Policy Excess;  
- b) compensation which You can get from the company providing accommodation, Your tour operator or anywhere else;  
- c) any expense which is caused by strike or industrial action which began or was announced before Your policy or travel tickets for Your Trip were issued;  
- d) anything mentioned in the General Exclusions.

SECTION 18 PET CARE

What is covered:
We will pay up to £10 for each complete 24 hour period of delay up to a maximum of £200 for extra kennel or cattery fees if the start of Your original pre-booked return journey by aircraft, sea vessel or train is delayed because of circumstance beyond Your control. You must be delayed by at least 24 hours.

What is not covered:
- a) any claim that results from a Strike or Industrial Action which You knew about before the start of your trip;  
- b) any kennel or cattery fees You pay outside the United Kingdom as a result of quarantine regulation;  
- c) any fault or error due to Your own negligence during Your trip in the recommended services;  
- d) claims without a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted;  
- e) any expense other than for cattery or kennel fees for animals You own;  
- f) claims without a written statement from the appropriate kennel or cattery regarding extra charges You have to pay;  
- g) anything mentioned in the General Exclusions.

SECTION 19 GOLF EQUIPMENT

What is covered:
We will pay up to £1,500 per Insured Person, for Accidental loss, theft or damage to Golf Equipment which You own.

What is not covered:
- a) the Policy Excess;  
- b) more than £50 per single item, up to a maximum of £200 in total for any one claim if You are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss;  
- c) any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or any other carrier or your own vehicle;  
- d) any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier or their handling agent and the incident and obtained an official report or a Property Irregularity Report (PIR);  
- e) claims arising from delay, detention, seizure or confiscation by Customs or other officials;  
- f) claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;  
- g) damage, to, loss or theft of Golf Equipment, which is being carried on a vehicle roof rack;  
- h) damage, to, loss or theft of Golf Equipment, if it has been left:  
  - left unattended in a place to which the public have access; or  
  - in an unattended motor vehicle; or  
- in the custody of a person who does not have an official responsibility for the safeguarding of the property;  
- j) any claim for damage to Golf Equipment whilst in use;  
- k) anything mentioned in the General Exclusions.
SECTION 20 GOLF EQUIPMENT HIRE

What is covered:
- If Your Own Golf Equipment is lost, stolen, damaged, misdirected or delayed in transit by more than 24 hours We will pay You £25 for the cost of hiring the necessary Golf Equipment for each 24 hour period You are without Your own golf equipment, up to £150 per Insured Person.

What is not covered:
- a) any claim for loss or theft of Golf Equipment if You have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number;
- b) any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR);
- c) claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- d) claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
- e) damage to, loss or theft of Golf Equipment, which is being carried on a vehicle roof rack;
- f) damage to, loss or theft of Golf Equipment, if it has been left:
  - unattended in a place to which the public have access; or
  - in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- g) anything mentioned in the General Exclusions.

SECTION 21 – NON REFUNDABLE GOLFING FEES

What is covered:
- We will pay up to £75 per complete 24 hours, with a maximum under this policy of £300 for the proportionate value of any non-refundable, pre-paid green fees, golf equipment hire or tuition fees necessarily unused due to the following:
  - a) Accident or sickness of an Insured;
  - b) Loss or theft of documentation which prevents the participation in the pre-paid golfing activity.

What is not covered:
- a) claims arising for theft which is not reported to any appropriate police authority within 24 hours of discovery and an official written report obtained;
- b) claims arising for loss or damage which is not reported to any appropriate authority within 24 hours of discovery and an official written report obtained (and specifically for claims arising against common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official written report obtained). In the case of an airline, a Property Irregularity Report (PIR) will be required;
- c) claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- d) claims arising for loss, theft or damage to documentation shipped as freight or under a Bill of Lading;
- e) claims arising for documentation left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the documentation;
- f) claims arising for loss, theft or damage of an unattended motor vehicle, unless taken from a locked boot or lockable roof rack between 8am and 8pm and there is evidence of forced entry which is confirmed by a written police report;
- g) claims arising from any pre-existing medical conditions as defined under the Pre-Existing Medical Conditions clause on page 2;
- h) claims arising from a medical condition which is not substantiated by a written report from the treating doctor confirming your inability to play golf;
- i) claims arising from weather conditions resulting from the failure to protect items;
- j) documentation more specifically insured elsewhere;
- k) anything mentioned in the General Exclusions.

UK COVER

This policy will cover You for each Trip You undertake solely within the UK Area provided You have pre-booked a minimum of 5 consecutive nights in paid accommodation away from Home. All conditions and exclusions (except where these are amended below) continue to apply to the Sections mentioned.

SECTION 22 UK MEDICAL TRANSFER

What is covered:
- Medical Transfer If You are hospitalised 50 miles or more from Home, either through sudden illness or accident, in the course of a Trip within the UK Area. We will arrange and pay for Your transfer to a suitable hospital near Your Home when it becomes medically feasible. As necessary We will also arrange and pay for a medical escort to accompany You.

What is not covered:
- a) claims when We have not been contacted at the time You are hospitalised or when We have not given You Our approval to proceed with the arrangements;
- b) claims arising directly or indirectly as a result of any Pre-existing Medical Conditions;
- c) anything mentioned in the General Exclusions.

SECTION 23 ADDITIONAL ACCOMMODATION COSTS

What is covered:
- In the event of a valid claim under Section 22 UK Medical Transfer, You are covered for additional accommodation costs as described in Section 4 Additional Accommodation & Travelling costs.

SECTION 24 TIMESHARE EXTENSION

What is covered in addition to Section 6:
- Cancellation for the management and exchange fees you have paid for or which you are legally liable, plus up to 5% of the original purchase price of the contracted timeshare week(s) owned by you which are unused and not recoverable from any other source, up to a maximum of £5,000.
- Curtailment for the pro rata proportion of management and exchange fees you have paid or for which you are legally liable, plus up to 5% of the original purchase price of the contracted timeshare week(s) for the number of scheduled nights not spent overseas, which are not recoverable from any other source, up to a maximum of £5,000.

What is not covered:
- a) discontinuation to travel or continue travelling;
- b) claims arising from any pre-existing medical conditions as defined under the Pre-Existing Medical Conditions clause on page 2;
- c) claims arising which are not supported by written medical confirmation and clinical reports from medical service providers, as well as all other proof of the happening of an event causing Cancellation or Curtailment;
- d) claims arising where You have not been able to receive the necessary vaccinations or vaccinations or obtain necessary visas;
- e) claims arising from Your financial circumstances other than due to redundancy where You qualify for redundancy payment under current EU legislation;
- f) claims arising from a change in work commitments or holiday entitlement;
- g) claims arising from any loss resulting from the cancellation or delay of a flight, subsequent to your initial international departure or return from or to your country of residence;
- h) anything mentioned in General Exclusions.

Special conditions relating to claims
- If it is a condition of this Section that any claim for Cancellation be advised verbally to the claims administrators as soon as possible and then confirmed in writing to them as soon as possible thereafter.
- Curtailment/Trip interruption must be authorised by the Assistance company following confirmation from the treating doctor that IT IS MEDICALLY NECESSARY THAT THE INJURED CURTAILS THEIR TRIP, where the curtailing is due to an illness/illness.
- If you curtail Your Trip due to an illness/death of a third party, family member or relative then You must also ring the Assistance company, otherwise Your claim may be declined. You must always take action to mitigate Your costs.

OPTIONAL WINTER SPORTS COVER

This policy specifically excludes participating in or practising for certain winter sports and activities. If You are aged under 65 Your policy can be extended to cover some of these sporting activities when You have paid the additional Winter Sports premium. Your policy can be extended before departure from the UK Area.

When are You covered for Winter Sports?
- If You have purchased a Single Trip policy, You are covered when taking part in Winter Sports if You have paid the additional premium for the Period of Insurance.
- If You have purchased an Annual Multi-trip policy, You are covered when taking part in Winter Sports for one Trip of up to 17 consecutive days during the Period of Insurance.

This policy will Cover You when You are engaging in the following sports and activities on a non-repetitive and non-professional basis during Your Trip when You have paid the additional Winter Sports premium:
- Big foot skiing
- Cross country skiing
- Nordic skiing
- Ski jumping (off-piste but within local ski patrol guidelines)
- Snowboarding (off-piste but within local ski patrol guidelines)
- Ice fishing by snowmobile (snowmobile driven by guide)
- Snowboarding (on-piste)
- Cross-country skiing
- Tobogganing/sledging
- Ice sailing
- Ice water skiing
- Ice fishing by snowmobile (snowmobile not driven by guide)
- Ice fishing

You will not be covered for any claims arising directly or indirectly when engaging in or practising for the following sports and activities:
- Ice hockey
- Ice snowboarding
- Ice snowmobiling
- Ice skiing
- Ice skating
- Ice surfing
- Skiing
- Ice water skiing
- Ice skating
- Ice surfing
- Ice surfing by snowmobile (snowmobile not driven by guide)
- Ice surfing by snowmobile

You are not covered when engaged in organised competitions or when skiing against local authoritative warning or advice.

If You are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call Our Travel Helpline on 0844 482 0643.

What is covered?
- Benefits under the Sections of cover already described are extended to cover Winter Sports as follows. Please note that all terms, conditions and exclusions (except where these are amended under this upgrade) continue to apply for all Sections in respect of Winter Sports. You must read these extensions in conjunction with Sections 1-23 and refer back to them when appropriate for full cover details.

SECTION 25 CANCELLATION OR CURTAILMENT

What is covered in addition to Section 6:
- Financial loss You suffer in connection with deposits You cannot recover, or for payments You have made or have contracted to pay for unused ski pass or ski school fees.
- If You are certified by a Medical Practitioner at the ski resort as being unable to ski as a direct result of injury or sudden and unforeseen illness occurring during the Trip, We will pay You a proportionate refund in respect of charges for unused ski-pack.

SECTION 26 SKIS, SKI EQUIPMENT & SKI PASS

What is covered in addition to Section 10:
- We will pay up to £500 per Insured Person if skis and ski equipment belonging to or hired by You are damaged, stolen, destroyed or lost (and not recovered) in the course of a Trip.
- We will pay up to £300 per Insured Person if Your ski pass You are carrying on Your person or have left in a safety box is lost, stolen, damaged or destroyed in the course of a Trip.

Skis and ski equipment are covered against damage or loss whilst in use. Skis are covered when locked to a roof rack, which is itself locked to the roof of a vehicle.

Special conditions relating to claims
- You must provide sufficient precautions to secure the safety of Your skis, ski equipment and ski pass and must not leave them Unattended at any time in a place to which the public has access.

What is not covered:
- a) the Policy Excess if skis or ski equipment belonging to or hired by You are damaged, stolen, destroyed or lost (and not recovered);
- b) anything mentioned in the General Exclusions.
SECTION 27 LUGGAGE DELAY

What is covered:
If Your luggage is lost, stolen, damaged, misplaced or not delivered within 24 hours of Your scheduled departure, We will pay up to £100 per complete 24hr to a maximum of £200 per Insured Person;
• for all travel documents;
• for original receipts, proof of purchase or an insurance valuation which was obtained prior to the loss; or
• as the cash benefit payable if no suitable alternative luggage is available.

What is not covered:
- a) anything mentioned in the General Exclusions.

SECTION 28 PISTE CLOSURE

What is covered:
If during a Trip You are prevented from skiing at the pre-booked resort for more than 24 consecutive hours, because insufficient snow causes a total closure of the lift system (other than baby drags and lifts used for transport within the resort by non-skiers), We will reimburse up to £20 per complete 24hrs to a maximum of £200 per Insured Person:

- For all reasonable travel costs and lift pass charges You have to pay to travel to and from a similar area to;
- Or
- As a cash benefit payable if no suitable alternative skiing is available.

What is not covered:
- a) claims arising from closure of the resort lift system due to avalanches or dangerous high winds;
- b) trips in the Northern Hemisphere outside the period commencing 1st December and ending 31st March;
- c) trips in the Southern Hemisphere outside the period commencing 1st May and ending 30th September;
- d) anything mentioned in the General Exclusions.

SECTION 29 AVALANCHE OR LANDSLIDE

What is covered:
If, following avalanches or landslides, access to and from the ski resort is blocked or scheduled Public Transport services are cancelled or curtailed We will pay up to £30 per complete 24hrs to a maximum of £300 per Insured Person for reasonable extra accommodation and travel expenses. Evidence of limited access will be required.

OPTIONAL BUSINESS COVER

SECTION 30 BUSINESS EQUIPMENT

What is covered:
We will pay up to £1,000 in total per Trip, for Accidental loss, theft or damage to Your Business Equipment. We will also pay for any emergency courier expenses You have incurred, in obtaining any Business Equipment which is:
- £750 for the cost of hiring the necessary Business Equipment for each complete 24 hour period You are being carried;
- £150 if Your Business Equipment is lost, stolen, damaged, misdirected or delayed in transit by more than 12 hours.

What is not covered:
- a) anything mentioned in the General Exclusions.

SECTION 31 BUSINESS EQUIPMENT HIRE

What is covered:
If Your Business Equipment is lost, stolen, damaged, misplaced or not delivered in transit by more than 12 hours We will pay You £150 for the cost of hiring the necessary Business Equipment for each complete 24 hour period You are without Your business equipment, up to a maximum of £750 in total per Trip.

What is not covered:
- a) any claim for loss or theft of Business Equipment if You have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number;
- b) any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or any other carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR);
- c) claims arising from delay, detention, security or confiscation by Customs or other officials;
- d) damage caused by the leakage of powder or liquid carried with Your Business Equipment;
- e) any breakage of fragile articles, unless the breakage is caused by fire or an Accident involving the vehicle in which You are being carried;
- f) claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
- g) damage to, loss or theft of Your Business Equipment, if it has been left:
  - unattended in a place to which the public have access;
  - left in an unattended motor vehicle, unless they have been taken from a locked boot between 8am - 8pm local time and there is evidence of forced entry, which is confirmed by a police report;
  - in the custody of a person who does not have an official responsibility for the safety of the property;
  - lost in the case We are not insured;
  - in the case We are not insured.

What is not covered:
- a) anything mentioned in the General Exclusions.

SECTION 32 BUSINESS MONEY

What is covered:
We will pay up to £300 in total under this Policy for the loss or theft of Your Business money during Your Trip.
• The maximum We will pay for currency is £150.

What is not covered:
- a) any claim for loss or theft of business money if You have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number;
- b) any claim, if the loss or theft of Your Own Business Equipment occurs during a journey or whilst in the custody of an airline or any other carrier or their handling agent and an official report or a Property Irregularity Report (PIR) was not obtained;
- c) any loss if You have not taken reasonable steps to prevent a loss happening;
- d) loss or theft of business money that is:
  - not on Your person;
  - not deposited in a safe, a safety deposit box or similar fixed container in Your Trip accommodation;
  - loss or theft of business money that does not belong to:
    - Your employer;
    - You, if You are self employed;
    - loss of business money that is,
  - anything that can be replaced by the issuer;
  - lost business money;
  - anything mentioned in the General Exclusions.

SECTION 33 REPLACEMENT BUSINESS ASSOCIATE

What is covered:
We will pay up to £1,500 for a return journey air ticket plus reasonable accommodation costs to enable a business colleague, wherever necessary, to replace You in Your location outside the UK Area following Your medical repatriation or death during a Trip.

What is not covered:
- a) any air travel costs in excess of a return economy/tourist class ticket;
- b) accommodation costs other than the cost of the room;
- c) air travel costs in excess of a one-way economy/tourist class ticket for each child to be repatriated;
- d) anything mentioned in the General Exclusions.

GENERAL CONDITIONS APPLYING TO ALL SECTIONS

1. You must exercise reasonable care for the supervision and safety of both You and Your property. You must take all reasonable steps to avoid or minimise any claim. You must act as if You are not insured.
2. You must avoid needless expense to prevent You attempting to save human life.
3. We will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions, remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided.
4. You must comply with all the terms and conditions of this policy before a claim will be paid. Please read this policy fully and if unsure as to what is covered or excluded, contact the Travelline on 0848 482 0463.
5. In the event of an emergency or any occurrence that may give rise to a claim for more than £500 under this insurance, You must contact Us as soon as possible. You must make no admission of liability, offer, promise or payment without Our prior consent. Please Telephone Us first.
6. We are entitled to take Over Your rights in the defence of a settlement or a claim, or to take proceedings in Your name for Your own benefit against another party. We shall have full discretion in such matters. This is to enable Us to recover any costs We have incurred from any third party who may have liability for the costs.
7. We may, at any time, pay to You Our full liability under this policy after which no further liability shall attach to Us in any respect or as a consequence of such action.
8. Where it is possible for Us to recover sums that We have paid out under the terms of the policy, You will co-operate fully with Us in any recovery attempt We make and We will pay all costs associated with the recovery of Our outlay. You agree on take any action which may prejudice Our recovery rights and will also assist Us if You indicate proceedings to recover compensation arising from any incident which has led to a successful claim against this policy. The sums We have paid out under the terms of the policy will be recovered from any recovery made.
9. You will take all practicable steps to help Us in the recovery of Our outlay and in any respect or as a consequence of such action.
10. In the case of a valid claim You shall allow Us the use of any relevant Travel Documents You are not able to use because of the claim.
11. You must notify Us in writing of any event which may lead to a claim, within 28 days of Your return Home. As often as We request You shall submit to medical examination at Our expense. In the event of the death of an Insured Person We shall be entitled to have a post mortem examination carried out at Our expense. You must supply Us with a written statement substantiating Your claim, together with (at Your own expense) all certificates, information, evidence and receipts that We reasonably require.
12. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under the insurance, this policy shall become void and the premium paid shall be forfeited. Any benefits as claimed and received must be repaid to Us.
13. We may give 7 days notice of cancellation of this policy by recorded delivery to You at Your last known address. In this case We shall refund to You the unexpired pro-rata portion of the premium You have paid, subject to there being no known claims or losses.
14. If any dispute arises as to the policy interpretation, or as to any rights or obligations under this policy, We offer You the option of resolving this by using the arbitration procedure We have arranged. Please see the details shown under Customer Satisfaction. Using this service will not affect Your legal rights. If You are unsure of Your legal rights, You should contact the Citizens’ Advice Bureau.
15. You will be required to repay to Us, within one month of Our request to You, any costs or expenses We have paid on Your behalf which are not covered under the terms and conditions of this policy.
16. This policy is subject to the Laws of England and Wales unless We agree otherwise. The courts of England and Wales alone shall have jurisdiction in any dispute.
17. You must pay the appropriate premium for the full number of days comprising Your planned trip. If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.
18. When engaging in any sport or holiday activity not excluded under General Exclusion 14 You must accept and follow the supervision and tuition of experts qualified in the pursuit or activity in question, and You must use all appropriate precautions, equipment and protection.
19. Winter Sports are covered only if You have paid the appropriate additional premium required before departure from the UK Area and You are aged under 65.
20. Although We are prepared to cover You when undertaking certain sports and activities, the availability of the insurance cover does not, in itself, imply that We or the Underwriters consider such sports and activities as safe. At all times You must satisfy yourself that You are capable of safely undertaking the planned sport or activity and You must take care to avoid injury, accident or loss to yourself and others.
**GENERAL EXCLUSIONS APPLYING TO ALL SECTIONS**

No Section of this policy shall apply in respect of:

1. Any claim where You have not paid the appropriate premium for the number of days comprising Your planned Trip, which prevents any operating system, computer program or software working properly or at all.

2. Any claim arising or resulting from Your own illegal or criminal act.

3. Any claim arising or resulting from Your own illegal or criminal act.

4. Any claim arising or resulting from Your suicide, attempted suicide, or intentional self-injury.

5. Any claim arising or resulting from Your suicide, attempted suicide, or intentional self-injury.

6. Any claim arising or resulting from Your own illegal or criminal act.

7. Any claim arising or resulting from Your own illegal or criminal act.

8. Any claim arising or resulting from Your own illegal or criminal act.

9. Any claim arising or resulting from Your own illegal or criminal act.

10. Any claim arising or resulting directly or indirectly from Your suicide, attempted suicide, or intentional self-injury.

11. Any claim arising or resulting directly or indirectly from Your suicide, attempted suicide, or intentional self-injury.

12. Any claim arising or resulting directly or indirectly from Your suicide, attempted suicide, or intentional self-injury.

13. Any claim arising or resulting directly or indirectly from Your suicide, attempted suicide, or intentional self-injury.

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28. Any claim arising or resulting directly or indirectly from Your suicide, attempted suicide, or intentional self-injury.

29. Any claim arising or resulting directly or indirectly from Your suicide, attempted suicide, or intentional self-injury.

30. Any claim arising or resulting directly or indirectly from Your suicide, attempted suicide, or intentional self-injury.

**MAKING A CLAIM ON YOUR RETURN HOME**

First, check Your Certificate and the appropriate Section of Your policy to make sure that what You are claiming for is covered.

To notify a claim and request a claims form please contact the claims handlers:

Claims Settlement Agencies
308-314 London Road, Hadleigh, Essex SS7 2DD.
Tel: 0170 318 8616
Email: claims@ukgeneral.co.uk

Claims Manager
ROCK Insurance Group
Claim Settlement Agencies
308-314 London Road, Hadleigh, Essex SS7 2DD.
Tel: 0113 318 9616
Email: info@rockgeneral.co.uk

Claims Manager
ROCK Insurance Group
Claim Settlement Agencies
308-314 London Road, Hadleigh, Essex SS7 2DD.
Tel: 0113 318 9616
Email: info@rockgeneral.co.uk

CUSTOMER SATISFACTION

It is the intention to give you the best possible service but if you do have any questions about this insurance or the handling of a claim, you should follow the complaints procedure below:

**COMPLAINTS REGARDING THE SALE OF THE POLICY**

Operations Manager
ROCK Insurance Group
133 Milsom Street
Bath, BA1 1DF
Tel: 0117 318 0674
Email: complaints@rockgeneral.co.uk

If your complaint about the sale of your policy or your claim cannot be resolved by the end of the next working day, ROCC Insurance Group or the claims department will pass it to:

Customer Relations Department
UK General Insurance Ltd
Cant House
Gibraltar Island Road
Leeds
LS10 1RL
Tel: 0845 218 2685
Email: customerrelations@ukgeneral.co.uk

In the event you remain dissatisfied and wish to escalate a complaint, you have the right to make an appeal to the Financial Ombudsman Service. In the event you consider your problem is not resolved to your satisfaction, you have the right to refer your case to the Ombudsman.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and circumstances of the claim. Most insurance contracts are covered for 90% of the claim. Further information is available from the Financial Services Authority or the FSCS at www.fscs.org.uk or on 0207 892 7300.
CANCELLATION PROVISIONS

Cancellation by the Insured Person This insurance is designed to cover most circumstances but you should be aware that not all eventualities are insured. Please read this document carefully. If you find this insurance does not meet your requirements please return this policy within 14 days of receipt but before the trip departure date. Provided no claim has been made or is pending, your premium will be refunded in full.

Cancellation by Us We may give 7 days notice of cancellation of this policy by recorded delivery letter to You at Your last known address.

Premium position upon cancellation by Us, or in respect of an Annual Multi-trip policy following the death of the Insured Person (except when the subject of a claim occurring in the course of a Trip):

• If premium has been paid for any period beyond the date of cancellation of this insurance, the relevant pro-rata portion of this premium will be refunded to You or Your estate.

• If however an incident has arisen during the Period of Insurance which has or will give rise to a claim, then no refund will be made.

Effective time of cancellation This policy shall cease at 00.01 hours Greenwich Mean Time on the day following the last day of the Period of Insurance for which premium has been paid.

DATA PROTECTION ACT 1998 NOTICE

Please note that any information provided to Us will be processed by Us and Our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence, for process to other companies acting on their instructions including those located outside the European Economic Area.

TRAVEL CHECKLIST

Before You travel, You should ask yourself the following:

• Will the duration of any Trip exceed 31 consecutive days?
• Do You intend to engage in any Winter Sports whilst on Your Trip?
• Do You intend to engage in any Special Sports or Activities whilst on Your Trip?

If You have answered ‘Yes’ to any of these questions, or want to check anything before You travel, You should contact Our Travel Helpline on 0844 482 0643.

REQUESTING ASSISTANCE

To ensure We are consistent in providing Our customers with quality service, We may record Your telephone call.

CONTACT NUMBERS

<table>
<thead>
<tr>
<th>Helpline</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Travel Helpline</td>
<td>0844 482 0643</td>
</tr>
<tr>
<td>Personal Assistance Service</td>
<td>00 44 (0) 113 318 9410</td>
</tr>
<tr>
<td>Emergency Assistance</td>
<td>Please refer to page 2</td>
</tr>
<tr>
<td>Travel Claims</td>
<td>0113 318 9616</td>
</tr>
<tr>
<td>Legal Advice &amp; Legal Expenses Claims</td>
<td>0113 318 9616</td>
</tr>
</tbody>
</table>

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