Important telephone numbers

Customer services: 0330 160 7766
Health declaration: (to declare a medical condition or change in your circumstances)
24-hr Emergency medical assistance:
Outside your home country: +44 20 8603 9929
Within your home country: 020 8603 9929
24-hr Legal helpline:
Outside your home country: +44 20 8603 9804
Within your home country: 020 8603 9804
Claims: 020 8603 9958

In a life or death situation call the emergency services in the country you are visiting for example 112 within the European Union or 911 in the USA.

This policy document is available in large print, audio and Braille. Please phone 0330 160 7766 and we will be pleased to organise an alternative version for you.

Newmarket Promotions Limited and Newmarket Air Holidays Limited are appointed representatives of Kinetic Insurance Brokers Limited (Financial Services Register No. 309540).

Newmarket Holidays travel insurance is underwritten by AGA International SA and administered in the UK by Allianz Global Assistance. Allianz Global Assistance is a trading name of Mondial Assistance (UK) Limited. Registered in England No 1710361, Registered Office 102 George Street, Croydon CR9 6HD.

Significant documents:
- Kinetic Insurance Brokers Limited acts as an agent for AGA International SA for the receipt of customer money, settling claims and handling premium refunds.
- AGA International SA is duly authorised in France and the United Kingdom and subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority.
- Allianz Global Assistance acts as an agent for AGA International SA for the receipt of customer money and handling premium refunds.

Important telephone numbers

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Summary of cover

<table>
<thead>
<tr>
<th>Cover</th>
<th>Limit (up to)</th>
<th>Excess</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cancellation or curtailment</td>
<td>Final invoiced cost of journey</td>
<td>£70 (Deposit only - £30 UK/Channel Islands trips, £50 Rest of the world)</td>
<td>8</td>
</tr>
<tr>
<td>Emergency medical and associated expenses</td>
<td>£5 million</td>
<td></td>
<td>9</td>
</tr>
<tr>
<td>- In-patient benefit</td>
<td>£200 (£10 / 24 hours)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Funeral expenses</td>
<td>£1,500</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Dental</td>
<td>£300</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loss of passport</td>
<td>£250</td>
<td>Nil</td>
<td>9</td>
</tr>
<tr>
<td>Delayed personal possessions</td>
<td>£75</td>
<td>Nil</td>
<td>10</td>
</tr>
<tr>
<td>Personal possessions</td>
<td>£1,000</td>
<td>£70</td>
<td>10</td>
</tr>
<tr>
<td>- Single item, pair or set</td>
<td>£250</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Valuables limit</td>
<td>£500</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Tobacco, alcohol, fragrances</td>
<td>£50</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personal money</td>
<td>£250</td>
<td>£70</td>
<td>10</td>
</tr>
<tr>
<td>Personal accident</td>
<td>£15,000</td>
<td>Nil</td>
<td>11</td>
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<tr>
<td>Missed departure</td>
<td>£800</td>
<td>Nil</td>
<td>11</td>
</tr>
<tr>
<td>Delayed departure</td>
<td>£60 (£20 / 12 hours)</td>
<td>Final invoiced cost - abandonment</td>
<td>Nil £70</td>
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<tr>
<td>Delay Abandonment</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personal liability</td>
<td>£1 million</td>
<td>Nil</td>
<td>12</td>
</tr>
<tr>
<td>Legal expenses</td>
<td>£10,000</td>
<td>Nil</td>
<td>13</td>
</tr>
</tbody>
</table>

Additional Cover

| Winter Sports Cover                        |               |        |      |
| Ski Pack                                   | £200          | £70    | 14   |
| Delayed ski equipment                      | £150          | £70    |      |
| Ski equipment (own)                        | £500          |        |      |
| - Single article limit                     | £250          |        |      |
| Ski equipment (hired)                      | £15 per day, max £150 | No excess |      |
| Piste closure                              | £20 per day, max £200 | No excess |      |

Note

Inner limits

Some sections of cover also have extra sub limits, for example the personal accident section has a benefit limit depending on the age of the insured person.
Thank you for taking out Newmarket Holidays travel insurance with us.

Your booking reference shows the sections of the policy you selected to ensure you are covered and any special terms or conditions that may apply.

Your policy does not cover everything. You should read this policy carefully to make sure it provides the cover you need. If there is anything you do not understand you should call Newmarket Holidays travel insurance on 0330 160 7766.

Insurer

Your Newmarket Holidays travel insurance is underwritten by AGA International SA and is administered in the United Kingdom by Allianz Global Assistance.

How your policy works

Your policy and booking reference is a contract between you and us. We will pay for any claim you make which is covered by this policy and happens while you are abroad. Unless specifically mentioned, the benefits and exclusions within each section apply to each person insured. Your policy does not cover all possible events and consequences.

 Certain words have a special meaning as shown under the heading ‘Definition of words’. These words have been highlighted by the use of bold print throughout the policy documents.

Information you need to tell us

There is certain information that we need to know as it may affect the terms of the insurance cover we can offer you. You must, to the best of your knowledge, give accurate answers to the questions we ask when you buy your Newmarket Holidays travel insurance policy. If you do not answer the questions truthfully it could result in your policy being invalid and could mean that all or part of a claim may not be paid.

If you think you may have given us any incorrect answers, or if you want any help, please call 0330 160 7766 as soon as possible and we will be able to tell you if we can still offer you insurance.

Cancellation of words

If your cover does not meet your requirements, please notify Newmarket Holidays travel insurance within 14 days of receiving your booking reference and return all documents for a refund of your premium. You can call Newmarket Holidays travel insurance on 0330 160 7766.

If during that 14 day period you have travelled, made a claim or intend to make a claim then we can recover all costs that you have used for those services.

Please note that your cancellation rights are no longer valid after this initial 14 day period.

Policy excess

Under some sections of your policy, you will have to pay an excess. This means that you will be responsible for paying the first part of the claim for each person insured, for each section for each incident. The amount you have to pay is the excess. No excess will apply if the claim is paid for in full before you leave the UK. The excess is to avoid avoidable costs. In these circumstances your claim will be paid and you will not need to pay any excess.

Data protection

Your personal information including sensitive personal data (for example medical information) may be held on computer, paper file or other format. This information will be used by Newmarket Promotions Limited, Kinetic Insurance Brokers Limited, us or another organisation to provide or manage your insurance policy including handling claims and issuing renewal documents.

In certain circumstances, such as a medical emergency, this may involve transferring information about you to countries outside the European Economic Area (EEA) that may have limited or no data protection laws. We will always take reasonable steps to safeguard your personal information. We will exchange personal information with industry bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes. We may provide information to corporate entities where required or permitted by law (for example, if requested by the police or another official authority).

You have the right to request a copy of the personal information we hold about you by writing to us at Allianz Global Assistance, 102 George Street, Croydon CR9 6HD. A small charge may apply.

Allianz Global Assistance will not use your personal information or share it with other third parties for marketing purposes.

Financial Services Compensation Scheme (FSCS)

For your added protection, the insurer is covered by the FSCS. You may be entitled to compensation from the FSCS if the insurer cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance cover provides protection for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number 0800 678 1100 or 020 7741 4100, or by visiting the FSCS website at www.fscs.org.uk.

Governing law

Unless otherwise agreed, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning the policy the English courts shall have exclusive jurisdiction.

Contracts (Rights of Third Parties) Act 1999

We, the insurer and you do not intend any term of the agreement to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

Definition of words

When the following words and phrases appear in the policy document or booking reference, they have the meanings given below. These words are highlighted by the use of bold print.

Economic sanction(s)

Any sanction, prohibition or restriction under United Nations resolutions or resolutions of the Economic Community, laws or regulations of the European Union or United Kingdom. These may change from time to time and can include the imposition of financial sanctions or confiscation of funds to a sanctioned country, freeze the assets of a government, the corporate entities and residents of a sanctioned country, or freeze the assets of specific individuals.

Excess – The deduction we will make from the amount otherwise payable under this policy for each personal money claim, for each claim incident.

For example a couple that both have personal possessions stolen from their bag and both incur a maximum charge of £100 each will have a total of four excesses deducted. Two of these will be for the two claims under section 5 (possessions) and two of these will be for the two claims under section 2 (medical).

Medical excess is £250.

The excess applies only once for excess waiver and this is shown on your booking reference.

Harrow activity – The following activities are automatically covered:

• banana boating, cricket, cycling, deep sea fishing, fell walking, gliding, golf walking, goring, hiking, horse riding (not competitions, show jumping, hunting, eventing, polo or rodeo), jeet skiing, marathon running, mountain biking, netball, orienteering, paragliding over water, ringo running, water skiing (in a vehicle (mutu as an organised tour), scuba diving to a depth of 30 metres (if you hold a certificate of proficiency or you are diving with a known instructor), snorkelling, sailing, swimming, trekking, wakeboarding, walking, water skiing, windsurfing and yachting.

There are no excesses for any professional sporting activity; or

• any kind of racing except racing on foot; or

• you think you may have.

We may be able to cover you for other activities that are not listed. Please contact Newmarket Holidays travel insurance on 0330 160 7766. An extra premium may need to be paid.

Home – Your usual place of residence in the UK, the Channel Islands or the Isle of Man and has not spent more than six months abroad during the year before the policy was issued.

Ski equipment - This consists of skis, poles, boots, bindings, snowboards or ice skates.

Ski pack - Hired ski equipment, ski school fees and lift passes.

Winter sports - The following activities are covered if winter sports cover is shown on your booking reference.

• skiing, snowboarding, big foot skiing, cross-country skiing, glacier, gliding, ski, sabbatical, snowbarding, snow mobile*, ski diving*, snow skiing, snowboarding, snowshoeing by banana skiing.

* Off Piste skiing is covered when you are skiing within the ski area boundaries of a recognised ski resort and following ski area guidelines.

• No personal liability cover.

There is no cover for:

• skiing, snowboarding, luging, ski acrobatics, ski flying, ski jumping, ski racing, ski slalom or snow cat skiing.

We may be able to cover you for other activities that are not listed above. You should call Newmarket Holidays travel insurance on 0330 160 7766. An extra premium may need to be paid.

Period of insurance – Cancellation cover begins from the issue date shown on your booking reference and ends at the beginning of your journey. The cover for all other sections starts at the beginning of your journey and finishes at the end of your journey. A part of the period of insurance is shown on your booking reference, unless you cannot finish your journey as planned because of death, injury or illness or there is a disruption of services (e.g. strike) that cannot be avoided. In these circumstances we will extend cover free of charge until you can reasonably finish that journey.

Personal money - Cash, traveller’s cheques, cheques, traveller’s cheques and other orders, current postage stamps, travellers’ cheques, coupons or vouchers which have a monetary value, anywhere in the world (except for postcards, and tickets, all held for private and not business purposes.

Personal possessions – Each of your suitcases, trunks and shoulder bags (including their contents) and articles won or carried by you (including your valuables). 

Redundancy – Loss of permanent paid employment (except voluntary redundancy), after a continuous working period of 2 years, for a reason other than employer if you are aged 18 and over and 65 under.

Relative – Your mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, parson (including common law and civil partnerships) or fiancée.

Resident – A person who has their main home and is resident in the UK, the Channel Islands or the Isle of Man and has not spent more than six months abroad during the year before the policy was issued.

• Ski equipment - This consists of skis, poles, boots, bindings, snowboards or ice skates.

• Ski pack - Hired ski equipment, ski school fees and lift passes.

• Winter sports - The following activities are covered if winter sports cover is shown on your booking reference.

• skiing, snowboarding, big foot skiing, cross-country skiing, glacier, gliding, ski, sabbatical, snowbarding, snow mobile*, ski diving*, snow skiing, snowboarding, snowshoeing by banana skiing.

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We may be able to cover you for other activities that are not listed above. You should call Newmarket Holidays travel insurance on 0330 160 7766. An extra premium may need to be paid.
24-hour emergency medical assistance

Please tell us immediately about any serious illness or accident abroad where you have to go into hospital or you may have to return home early or extend your stay because of any illness or injury. If you are unable to do this because the condition is life, limb, sight or organ threatening, you should contact us as soon as you can. You must also tell us if your medical expenses are over £500 if you are claiming for a minor illness or accident you should, where possible, pay the costs and reclaim the money from us when you return. You can call 24 hours a day 365 days a year or email.

If you are claiming for a minor illness or accident medical expenses are over £500 or you are claiming for a

4

2 4-hour emergency medical assistance

4 5

24-hour emergency medical assistance

Please tell us immediately about any serious illness or accident abroad where you have to go into hospital or you may have to return home early or extend your stay because of any illness or injury. If you are unable to do this because the condition is life, limb, sight or organ threatening, you should contact us as soon as you can. You must also tell us if your medical expenses are over £500 if you are claiming for a minor illness or accident you should, where possible, pay the costs and reclaim the money from us when you return. You can call 24 hours a day 365 days a year or email. From outside your home country phone +44 20 8603 9929 Fax +44 208603 0204 From within your home country phone 020 8603 9929 Fax 020 8603 0204 email international.dep@allianz-assistance.co.uk

Please give us your age and your booking reference number. Say that you are insured with Newmarket Holidays travel insurance. Below are some of the ways the 24-hour emergency medical assistance service can help.

Confirmation of payment

We will contact hospitals or doctors abroad and guarantee to pay their fees, providing you have a valid claim.

Repatriation

If our medical advisers think it would be in your medical interests to bring you back to your home or to a hospital or nursing home in your home country, you will normally be transferred by regular airline or road ambulance. Where medically necessary in very serious or urgent cases, we will use an air ambulance. We will consult the treating doctor and medical advisers first. If you need to go home early, the treating doctor must provide a certificate confirming that you are fit to travel. Without this the airline can refuse to carry any sick or injured person.

You can contact us at any time, day or night. You will be answered by one of our experienced assistance co-ordinators who you should give all relevant information to. Please make sure you have details of your policy before you phone.

Reciprocal health arrangements

European Health Insurance Card (EHIC)

The EHIC entitles you to reduced-cost, sometimes free, medical treatment that becomes necessary while you are in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway.

The card gives access to state-provided medical treatment only. Remember, this might not cover all the things you would expect to get free of charge from the NHS in the UK. You may have to make a contribution to the cost of your care.

You may apply for an EHIC online at www.ehic.org.uk or by calling 0300 330 1350. Application forms are also available from the Post Office.

Note: The EHIC does not cover the cost of medical treatment in a private hospital or clinic, the additional cost of returning to your home country or for a relative to stay or fly out to be with you. In a medical emergency you may have no control over the hospital where you are taken to or the closest hospital may be private.

Australia

If you are travelling to Australia you can enrol in Medicare which will entitle you to subsidised hospital treatments and medicines. You can do this by contacting a local Medicare office in Australia.

All claims for refunds under the Medicare scheme must be made before you leave Australia. For more information on Medicare visit: www.medicareaustralia.gov.au or email: medicare@medicareaustralia.gov.au.

If you make use of these arrangements or any other health arrangement which reduces your medical expenses, you will not have to pay an excess.

Health declaration and health exclusions

These apply to the Cancellation or curtailment charges, Emergency medical and associated expenses and Personal accident sections.

It is very important that you read the following and if necessary declare any existing medical conditions to us.

Exclusions relating to your health

1 You will not be covered for any claim (see note at the end of this section) arising from a medical condition for which, at the time of taking out this insurance or booking your journey (whichever is later), you: a are being prescribed regular medication; b have received treatment for or had a consultation with a doctor or hospital specialist in the past 12 months; c are being referred to, treated by or under the care of a doctor or a hospital specialist; d are awaiting treatment or the results of any tests or investigations; e have been diagnosed with or treated for cancer in the past 5 years.

Unless – The condition(s) has (have) been declared to and accepted by us in writing.

You should call our confidential medical line on 0330 123 3702 if:

• you need to declare a medical condition;
• you are unsure whether a medical condition needs to be declared or not.

The confidential helpline will be able to confirm if cover can be provided for your medical conditions. If we are able to cover your medical conditions, an additional premium may be payable.

If you need to make a claim arising from a medical condition that has not been declared and accepted by us, it is unlikely that your claim will be paid.

– But – If you have one (and only one) medical condition and it is listed below and you are seeking cover for European travel only, there is no need to declare it. Should you need to make a claim arising from that condition, your doctor must confirm in writing the date of diagnosis, that the condition was stable prior to travel and that there was no foreseeable reason why you should need to claim on this policy:

Acne

Acute

Arthritis

Asthma

Atopy (if well controlled by using inhalers only)

Diabetes (if well controlled or with no associated conditions such as Glaucetra or other eye problems, kidney, respiratory or vascular disease)

Dyspepsia

Glaucetra

Gout

Hernia

Hypertension (high blood pressure)

Hypothyroidism (overactive thyroid)

Hypertrophic cardiomyopathy

Irritable bowel syndrome

Meningitis

Migraine

Varicose veins

Note: You do not have to declare minor ailments e.g. hay fever, tonsillitis, ear infections, colds / flu, skin irritations, chiroptody, dental treatment, etc. if you: • were only prescribed short term antibiotics, non-prescription pain killers, creams / ointments; or • have had no further problems since.

If we are unable to cover a medical condition, this will mean that any other person insured by us will not be able to make a claim arising from the medical condition(s). This may only apply if the person with the medical condition(s) purchases cover from another provider.

Each person insured by us will still be covered for any unrelated medical condition(s) and other sections of cover subject to the terms and conditions of this policy.

2 You will not be covered if you travel against the advice of a doctor or you would have been advisable not to travel if you had sought their advice before beginning your journey.

3 You will not be covered if you know you will need medical treatment or consultation at any medical facility during your journey.

4 You will not be covered for any directly or indirectly related claim if, before your journey, a doctor diagnosed that you have a terminal condition.

5 You will not be covered if you were waiting for medical treatment or consultation at any medical facility or were under investigation for a medical condition when your policy was issued.

6 You will not be covered if you are travelling specifically for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment.

General exclusions

The following exclusions apply to the whole of your policy:

We will not cover you for any claim arising from, or relating to, the following:

1 War, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'etat, terrorism (this does not apply to claims made under Emergency medical and associated expenses - Section 2 and Personal accident - Section 7), weapons of mass destruction.

2 Any epidemic or pandemic.

3 You will not be covered for any advice or recommendations made by the Foreign and Commonwealth Office, World Health Organisation or any government or other official authority. This includes where certain vaccinations or other preventative measures (such as malaria tablets) are recommended.

4 Any economic sanction which prohibits us, the insurer or members of the Allianz Group from providing cover under this policy.

5 Your property being held, taken, destroyed or damaged under the order of any government or customs officials.

6 Loss or damage due to radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.

7 Any currency exchange rate changes.

8 The failure or fear of failure or inability of any equipment or any computer program, whether or not you own it, to recognise or to correctly interpret or process any data as the true or correct date, or to continue to function correctly beyond that date (except under the Emergency medical and associated expenses and Personal accident sections).

9 You are acting in an illegal or malicious way.

10 The effect of your alcohol, solvent or drug dependency or long term abuse.

11 You being under the influence of alcohol, solvents or drugs, or doing anything as a result of using these substances (except drugs prescribed by a doctor but not for the treatment of drug addiction).

12 You not enjoying your journey or not wanting to travel.

13 Any loss caused as a direct or indirect result of anything you are claiming for, for example loss of earnings, unless it says differently in the policy.

14 You not answering accurately any question(s) we have asked you at the time of booking this policy, where your answer(s) may have affected our decision to provide you with this policy.

Indirectly related claims

An indirectly related claim means a medical problem that is more likely to happen because of another medical problem you have already had. Sometimes these conditions can lead to the development of other conditions. For example if you: • suffer from asthma, chronic obstructive pulmonary disease or other lung disease, you are more likely to develop bronchitis, • have high blood pressure, high cholesterol or diabetes, you are more likely to have a heart attack or a stroke. • have osteoporosis, you are more likely to break or fracture a bone. • have or had cancer, you are more likely to suffer from the effects of this.

Level of medical cover provided

This is not a private medical insurance policy and only gives cover for emergency medical treatment in the event of accident or unexpected illness occurring during your journey.
Conditions

The following conditions apply to the whole of your policy. Please read these carefully as we can only pay your claim if you meet these:

1. You are a resident of the UK, the Channel Islands or the Isle of Man.
2. You take reasonable care to protect yourself and your property against accident, injury, loss and damage and act as if you are not insured and to minimise any potential claims.
3. You have a valid booking reference.
4. You accept that we will not extend the period of insurance if the original policy plus any extensions have either ended, been in force for longer than 365 days or you know you will be making a claim.
5. You contact us as soon as possible with full details of anything which may result in a claim and give us all the information we ask for.
6. You accept that no alterations to the terms and conditions of the policy apply, unless we confirm them in writing to you.

We have the right to do the following:

1. Cancel the policy if you tell us something that is not true, which influences our decision as to whether cover can be offered or not.
2. Cancel the policy and make no payment if you, or anyone acting for you, make a claim under this policy knowing it to be dishonestly exaggerated or fraudulent in any way, or if you give a false declaration or deliberate mis-statement when applying for this insurance.
3. Only cover you for the whole of your journey and not issue a policy if you have started your journey.
4. Take over and deal with, in your name, any claim you make under this policy.
5. Take legal action in your name (but at our expense) and give you the opportunity to make a claim if you are not satisfied. We will pay you the amount shown on your booking invoice, subject to the terms and conditions of the policy.
6. With you or your Personal Representative’s permission, get information from your records to help us or our representatives deal with any claim. This could include a request for you to be medically examined or for a postmortem to be carried out in the event of your death.
7. Send you home at any time during your journey if you are ill or injured. We will only do this if the doctor treating you and our medical advisers agree. If there is a dispute, we will ask for an independent medical opinion.
8. Not accept liability for costs incurred for repatriation or treatment if you refuse to follow advice from the treating doctor and our medical advisers.
9. Only refund or transfer premium if you decide that the policy does not meet your needs and you have contacted us within 14 days from the date you receive your policy and booking reference. We can recover all costs that you have used if you have travelled or made a claim or intend to make a claim.

10. Not to pay any claim on this policy (except under the Personal accident section) for any amounts covered by another insurance or by any one else, for example any amounts you can get back from private health insurance, any reciprocal health agreements, transport or accommodation provider, home contents insurer or any other claim amount recovered by you. In these circumstances we will only pay our share of the claim.
11. If you cancel or cut short your journey, all cover provided on your policy will be cancelled without reducing your premium.
12. Ask you to pay us back any amounts that we have paid to you which are not covered by this policy.

Making a claim

To claim, please visit the website www.azatrailclaims.com. This will lead you to our online claims notification service where claim forms can be obtained immediately via email or by downloading directly from the site.

Phone 020 8603 9958
E-mail travel.claims@allianz-assistance.co.uk

Or write to Allianz Global Assistance Travel insurance claims department, PO Box 1900, Croydon CR9 9BA.

You should fill in the form and send it to us as soon as possible with all the information we ask for. It is essential that you provide us with as much detail as possible to enable us to handle your claim quickly. Please keep photocopies of all information you send us.

You will need to obtain some information about your claim while you are away. Below is a list of the documents we will need in order to deal with your claim.

For all claims
- Your original journey booking invoic(es) and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out-of-pocket expenses you have to pay.
- Original bills or invoices where asked to pay.
- Details of any other insurance you may have that may cover the same loss, such as household or private medical.
- As much evidence as possible to support your claim.

Cancellation or curtailment
- If you need to cut short your journey call within your home country 020 8603 9929, outside your home country +44 20 8603 9929, immediately to get our prior agreement.
- Original cancellation invoic(es) detailing all cancellation changes incurred.
- For claims relating to illness or injury a medical certificate will be required to complete the treating doctor. A certified copy of the death certificate is required in the event of death.
- If your claim results from any other circumstances, please provide evidence of these circumstances.

Medical expenses
- Always contact our 24-hour emergency medical service when you are hospitalised, require repatriation or where medical expenses are likely to exceed £500.
- Medical evidence from the treating doctor to confirm the illness or injury and treatment given including hospital admission and discharge dates, if this applies.
- If you are advised by a doctor at your resort that you cannot go on your pre-booked excursions because of medical reasons you should obtain a medical certificate from them confirming this.

If your passport is lost, stolen or destroyed
- A receipt from the Consulate confirming the cost of the new passport.

Personal possessions and Personal money
- Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- If appropriate, you should also report the theft, damage or loss to your courier or hotel / apartment manager and ask for a written report.
- Original receipts, vouchers or other suitable evidence of purchase / ownership / value for stolen or damaged personal possessions.
- Confirming, such as foreign exchange receipts and withdrawal slips, from your bank or bureau de change for issuing foreign currency, or suitable evidence for Sterling.
- Keep any damaged items as we may need to inspect them. If we make a payment, we may replace an item, the item will then belong to us.
- Obtain an estimate for repair for all damaged items.

For loss or damage in transit claims, including delayed possessions
- Please obtain a Property Irregularity Report (PIR) from the airline or a carriers’ report from the rail company, shipping line, or the handling agent. This should be done within 7 days of the delay / loss / damage. You have 21 days to complete the airline confirming details of essential replacement items purchased.

Personal accident
- Detailed account of the circumstances surrounding the event, including photographs and video evidence (if applicable).
- Medical evidence from the treating doctor to confirm the extent of the injury and treatment given including hospital admission / discharge.
- Full details of any witnesses, providing written statements where available.
- A certified copy of the death certificate if this applies.

Missed departure
- Detailed account of the circumstances causing you to miss your departure together with supporting evidence from the provider or accident / breakdown authority attending the private vehicle you were travelling in.

Delaycd departure
- Written confirmation from the airline, rail company, shipping line coach company or their handling agent of the scheduled and actual departure times and why the departure was delayed.

Personal liability
- A detailed account of the circumstances surrounding the claim, including photographs and video evidence of medical / injury / damage.
- Any writ, summons or other correspondence received from any third party. Please note that you should not admit liability, offer to make any payment or correspond with any third party without our written consent.
- Full details of any witnesses, providing written statements where available.

Legal expenses
- Detailed account of the circumstances surrounding the event (including photographs of evidence if this applies) within 90 days of the event causing your claim.
- Any writ, summons or other correspondence received from any third party. Please note that you should not reply to any correspondence from a third party without our written consent.
- Full details of any witnesses, providing written statements where available.

Winter sports

Ski pack
- Medical evidence from the treating doctor to confirm the illness or injury and treatment given including hospital admission / discharge if this applies.
- If you are advised by a doctor at your resort that you cannot take part in your pre-booked skii activities because of medical reasons, you should obtain a medical certificate from them confirming this.

Skii equipment / ski hire
- All appropriate evidence requested under the heading ‘Personal possessions and Personal money’ in the ‘Making a claim’ section of the policy wording.

Piste closure
- Written confirmation from your tour operator, the local piste authority or ski lift operator confirming the reason for the closure and duration.

Making a complaint

We aim to provide you with a first class policy and service. However, there may be times when you feel we have not done so in this case, please telephone us so that we can do our best to solve the problem. If you make a complaint your legal rights will not be affected.

If you wish to make a complaint about the sale of the policy, please contact:
The Head of Compliance, Kinetic Insurance Brokers Limited, HQ 420, 3rd floor, St. Helen’s, 1 Undershaft, London, EC3P 3DJ, telephone 020 7788 0552.

If your complaint has not been resolved within 8 weeks of its receipt, you may be eligible to refer it to the UK Financial Ombudsman Service. You will be informed of the appropriate stage on how to do this. For complaints relating to all other matters, please:

Write to: Customer Support, Allianz Global Assistance, 102 George Street, Croydon, CR9 6HD Telephone: 020 8603 9853.

Email: customersupport@allianz-assistance.co.uk

Please supply details of your name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help to deal with your complaint, in the shortest possible time.

If you are not satisfied with our final response you can refer the matter to the UK Financial Ombudsman Service for independent arbitration.
Emergency medical and associated expenses - Section 2
If you are taken into hospital or you think you may have to come home early or extend your journey because of illness, injury or death, any medical expenses are over £500 we must be told immediately - see under the heading '24-hour emergency medical assistance' for more information.

What are you covered for?
We will pay you or your legal representatives for the following necessary and unforeseen emergency expenses if you die, are injured, or have an accident and are taken ill during your journey.

1. Cover outside your home country
   - Up to £1 million in total for reasonable charges or fees you incur for:
     - Treatment – medical, surgical, medication costs, hospital, nursing home or nursing services.
     - Repatriation – Your repatriation to your home country if medically necessary.
     - Transport and accommodation – reasonable extra transport and accommodation costs for you and any one other person who stays or travels with you or to you from your home country on medical advice.
     - Funerals – expenses – the cost of transport in body or ashes to your home or we will pay up to £1,500 for your funeral expenses, in the place where you die outside your home country.
     - Search and rescue – mountain and rescue services when deemed medically necessary.
   - We will also pay:
     - Inpatient benefit – £10 for each 24-hour period that you are in hospital as an in-patient up to £200 in total during the journey as well as any fees or charges paid under Transport.
     - Dental – Up to £300 for emergency dental treatment to relieve sudden pain.
   - 2. Cover within your home country
      - Up to £1,000 for:
        - Transport and accommodation – Reasonable extra transport and accommodation costs for you and any one other person who stays or travels with you or to you from within your home country on medical advice; and the reasonable cost of transporting you, your ashes or body home.

What are you NOT covered for:
Under Cover outside your home country except In-patient benefit and Excursions and under Cover 2 Cover within your home country
An excess of £700, unless your claim is reduced because you used an EHIC card or any other reciprocal health arrangement (see ‘Reciprocal health arrangements’ on page 4 for more information).
The cost of replacing any medication you were using when you began your journey.

Under 1 Cover outside your home country and under 2 Cover within your home country
Any condition stated under Health declaration and health exclusions on pages 4-5.
Extra transport and accommodation costs which are of a higher standard to those already used on your journey, unless we agree.

Anything caused by:
- your arrival or departure in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- your suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person’s life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- you travelling on a motorcycle, unless the rider holds a valid UK motorcycle licence and all persons insured are wearing crash helmets;
- you taking part in any hazardous activity unless shown on your booking reference.
- Any costs incurred 12 months after the date of your death, injury or illness.
- Any costs for taxi fares and telephone calls (including mobile calls) resulting from an incident claimed for under this section.
- Under 1 Cover outside your home country - Treatment Services or treatments you receive within your home country.
- Services or treatments you receive which the doctor in attendance and we think can wait until you get back to your home country.
- Medical costs over £500, in-patient treatment or repatriation which we have not authorised.

The extra costs of having a single or private room in a hospital or nursing home.

The cost of all treatment which is not directly related to the illness or injury that caused the claim.

Under Cover outside your home country - Funerals
Your burial or cremation within your home country.

Under Cover outside your home country - Dental Repairs of fitting false teeth or artificial teeth (such as crowns).

Dental work involving the use of precious metals.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply

Loss of passport - Section 3

What are you covered for:
We will pay the following if your passport is lost, stolen or destroyed on your journey.

Costs for issuing a temporary passport
Up to £250 in total for the cost of extra transport, accommodation and administration costs you have to pay to get a temporary passport to enable you to return to your home country.

Remaining value of original passport
The equivalent cost (based on the current replacement costs) of the period remaining on your passport that is lost, stolen or destroyed.

What are you NOT covered for:
Please refer to Sections General exclusions, Conditions and Making a claim that also apply

Cancellation or curtailment charges - Section 1
If you think you may have to cut your journey short (curtail), we must be told immediately - see under the heading ‘24-hour emergency medical assistance’ for more information.

What you are covered for:
We will pay up to the final invoiced cost of the journey in total, for your part of unused personal accommodation, transport charges and expenses which have been paid or where there is a contract to pay that cannot be recovered from anywhere else. We will provide this cover in the following necessary and unavoidable circumstances:

Cancellation
If you cancel your journey before it begins because one of the following happens:
- The death, serious injury or serious illness of you, someone you were going to stay with, a travelling companion or a relative or business associate of you or a travelling companion.
- You or a travelling companion is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalisation, fallen trees, impact by aircraft or vehicle at your home or their home or usual place of business in your home country.
- Your redundancy

Curtailment
You cut your journey short (curtail) after it has begun because of one of the following:
- Anything mentioned in Cancellation except redundancy.
- You are injured or ill and are in hospital for the rest of your journey.
- You cannot get to your outward departure point in your home country because of severe weather, when the police have closed roads affecting your route and no alternative route can be taken or severe weather warnings have been issued by the meteorological office advising you not to travel unless absolutely necessary.

Note: We will calculate curtailment claims from the date it is necessary for you to return to your home country or the date you are hospitalised as an in-patient, for the rest of your journey. We will pay unused personal accommodation and other travel expenses based on each 24-hour period you have lost. If you need to be repatriated, we will not refund the cost of your unused return travel tickets. We will put the value of these tickets towards the extra transport costs we have to pay.

What you are NOT covered for:
Under Cancellation and Curtailment
An excess of £70 (for deposit only claims the excess is £30 for UK and Channel Island trips and £50 for the rest of the world).
Any condition stated under Health declaration and health exclusions on pages 4-5.

Anything the company providing your transport or accommodation, their agents, any person acting for you or your conference organiser is responsible for.

Booking, credit card and non-SLR transaction fees.
The cost of Airport Departure DutyTax recoverable from elsewhere.

Administration costs charged by your travel, accommodation or other provider to process a refund as a result of curtailing all or part of your booking (including obtaining Airport Departure DutyTax refunds).

More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, argiemes, loyalty card points, redeemable vouchers or another similar scheme.

Anything caused by:
- you not having the correct passport or visa;
- your carriers’ refusal to allow you to travel for whatever reason;
- any restriction caused by the law of any country or people enforcing these laws;
- bankruptcy or liquidation of the company providing your transport or accommodation, their agents or any person acting for you;
- you vehicle being stolen or breaking down;
- you not wanting to travel or not enjoying your journey;
- not, civil commotion, strike or lock-out;
- you travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- your suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person’s life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- you are injured or ill and are in hospital for the rest of your journey.

Emergency medical and associated expenses - Section 2
If you are taken into hospital or you think you may have to come home early or extend your journey because of illness, injury or death, any medical expenses are over £500 we must be told immediately - see under the heading ‘24-hour emergency medical assistance’ for more information.

What are you covered for:
We will pay you or your legal representatives for the following necessary and unforeseen emergency expenses if you die, are injured, or have an accident and are taken ill during your journey.

1. Cover outside your home country
   - Up to £1 million in total for reasonable charges or fees you incur for:
     - Treatment – medical, surgical, medication costs, hospital, nursing home or nursing services.
     - Repatriation – Your repatriation to your home country if medically necessary.
     - Transport and accommodation – reasonable extra transport and accommodation costs for you and any one other person who stays or travels with you or to you from your home country on medical advice.
   - We will also pay:
     - Inpatient benefit – £10 for each 24-hour period that you are in hospital as an in-patient up to £200 in total during the journey as well as any fees or charges paid under Transport.
     - Dental – Up to £300 for emergency dental treatment to relieve sudden pain.
   - 2. Cover within your home country
      - Up to £1,000 for:
        - Transport and accommodation – Reasonable extra transport and accommodation costs for you and any one other person who stays or travels with you or to you from within your home country on medical advice; and the reasonable cost of transporting you, your ashes or body home.

What are you NOT covered for:
Under Cover outside your home country except In-patient benefit and Excursions and under Cover 2 Cover within your home country
An excess of £70, unless your claim is reduced because you used an EHIC card or any other reciprocal health arrangement (see ‘Reciprocal health arrangements’ on page 4 for more information).
The cost of replacing any medication you were using when you began your journey.

Under 1 Cover outside your home country and under 2 Cover within your home country
Any condition stated under Health declaration and health exclusions on pages 4-5.
Extra transport and accommodation costs which are of a higher standard to those already used on your journey, unless we agree.

Anything caused by:
- your arrival or departure in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- your suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person’s life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- you travelling on a motorcycle, unless the rider holds a valid UK motorcycle licence and all persons insured are wearing crash helmets;
- you taking part in any hazardous activity unless shown on your booking reference.
- Any costs incurred 12 months after the date of your death, injury or illness.
- Any costs for taxi fares and telephone calls (including mobile calls) resulting from an incident claimed for under this section.
- Under 1 Cover outside your home country - Treatment Services or treatments you receive within your home country.
- Services or treatments you receive which the doctor in attendance and we think can wait until you get back to your home country.
- Medical costs over £500, in-patient treatment or repatriation which we have not authorised.

The extra costs of having a single or private room in a hospital or nursing home.

The cost of all treatment which is not directly related to the illness or injury that caused the claim.

Under Cover outside your home country - Funerals
Your burial or cremation within your home country.

Under Cover outside your home country - Dental Repairs of fitting false teeth or artificial teeth (such as crowns).

Dental work involving the use of precious metals.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply
Delayed personal possessions - Section 4

What you are covered for:

- Goods which deteriorate, bottles or cartons, and any films, tapes, cassettes, computer games, electronic games, mini-discs, DVDs, video and audio tapes, cartridges or discs, unless they were pre-recorded, in which case we will pay up to the replacement cost.
- Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents.
- Personal possessions unless they are on your person, locked in the accommodation you are using on your journey or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle (no cover for valuables).
- Valuables left in a motor vehicle.
- Valuables carried in suitcases, trunks or similar containers unless they are on your person all the time.
- Valuables unless they are on your person or locked in a safe or safety deposit box (if one is available) or locked in the accommodation you are using on your journey.
- Contact or cerebral lenses, unless following fee or theft.
- Bonds, share certificates, guarantees or documents of any kind.
- Personal money (please see section 6).
- Passport (please see section 3).

Please refer to Sections General exclusions, Conditions and Making a claim that also apply

Personal money - Section 6

What you are covered for:

Up to £250 for loss or theft of your personal money (but no more than £250 in cash in total, whether jointly owned or not) while on your journey.

What you are NOT covered for:

An excess of £70.

Compensation unless you can provide receipts for the amount you had from the place where you got the currency.

Loss or theft of personal money, unless it is on your person, locked in a safe or safety deposit box (if one is available) or locked in the accommodation you are using on your journey.

Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency.

Loss or theft of travellers’ cheques if the place where you got them from provides a replacement service.

More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.

What you are NOT covered for:

An excess of £70.

More than £50 for tobacco, alcohol, fragrances and perfumes.

More than the part of the pair or set that is stolen, lost or destroyed.

Breakage of or damage to sporting equipment while it is being used, fragile articles, audio, video, computer, television, fax and phone equipment.

Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin.

The cost of replacing or repairing false teeth. A claim for more than one mobile phone per person insured.

Loss or theft of, or damage to, the following:
- Items for which you are unable to provide a receipt or other proof of purchase.
- Films, tapes, cassettes, computer games, electronic games, mini-discs, DVDs, video and audio tapes, cartridges or discs, unless they were pre-recorded, in which case we will pay up to the replacement cost.
- Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents.

Personal accident - Section 7

What you are covered for:

We will pay you or your Personal Representative one of the following amounts for an accident during your journey.

Death
£15,000 for death. (We will not pay more than £1,000 if you are aged 15 or under at the time of the accident.)

Permanent loss
£15,000 for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.

Physical disablement
£15,000 for a permanent physical disablement as a result of which there is no paid work which you are able to do.

(Personal accident - Section 7)

What you are NOT covered for:

Any claim unless you:
- get a letter from the public transport provider (if this applies) confirming that the service did not run on time;
- get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle you were travelling in;
- have allowed time in your travel plans for delays which are expected.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before your policy or travel tickets for your journey were bought (whichever is later).

Failure of public transport caused by a riot, civil commotion, strike or industrial action which began or was announced before you left home or where you could have reasonably made other travel arrangements.

The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which you are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Any condition stated under Health declaration and health exclusions on page 4-5.

Any claim arising more than one year after the original accident.

Anything caused by:
- your sickness, disease or gradually occurring conditions, physical or mental condition that is gradually getting worse unless shown on your booking reference;
- you travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- your suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person’s life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- you travelling on a motorcycle, unless the rider holds a valid UK motorcycle licence and all persons insured are wearing crash helmets;
- you taking part in any hazardous activity unless shown on your booking reference.

We will not pay more than one of the benefits resulting from the same injury.

Missed departure - Section 8

What you are covered for:

We will pay you up to £800 in total for the cost of extra accommodation and transport which you have to pay to get to your journey destination or back home because you do not get to the departure point by the time shown in your travel itinerary (plans) because:
- public transport (including scheduled flights and Tour Operator’s coach) does not run to its timetable; or
- the vehicle you are travelling in has an accident or breaks down.

What you are NOT covered for:

Any claim unless you:
- get a letter from the public transport provider (if this applies) confirming that the service did not run on time;
- get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle you were travelling in;
- have allowed time in your travel plans for delays which are expected.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before your policy or travel tickets for your journey were bought (whichever is later).

Failure of public transport caused by a riot, civil commotion, strike or industrial action which began or was announced before you left home or where you could have reasonably made other travel arrangements.

The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which you are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Note: Death benefit payments will be made to your Personal Representative.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.
Delayed departure - Section 9

What you are covered for:
Compensation if the flight, international train, sea vessel or coach you are booked on is delayed at its departure point from the time shown in your travel itinerary (plans) because of:
- a serious fire, storm or flood damage to the departure point;
- industrial action;
- bad weather;
- mechanical breakdown of the international train, sea vessel or coach;
- the grounding of the aircraft due to a mechanical or structural defect.
We will pay:
- £20 after the first full 12 hours of delay and £20 after each extra delay of 12 hours up to £60 in total;
- up to the full invoiced cost of the journey in total for your part of the unused costs of the journey which have been paid or where there is a contract to pay that cannot be recovered from anywhere else, if, after you have been delayed for more than 12 hours, you decide to abandon the journey before you leave your home country.

What you are NOT covered for:
Under Delay and Abandonment
Anything which is caused by you not checking in at the departure point when you should have done.
Missed connections.
Compensation unless you get a letter from the airline, railway company, shipping line or coach company giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train, sea vessel or coach.
Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before the journey to which you are going.

Abandonment
An excess of £70.
More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.

Personal liability - Section 10
If you are hiring or using a motorised or mechanical vehicle or machinery while on your journey you must make sure that you get the necessary insurance from the hire company or owner. We will not cover this under our policy.

What you are covered for:
We will pay up to £20,000 for loss or damage to property which you do not own and you or a relative have not hired, loaned or borrowed.
- Loss of or damage to the accommodation you are using on your journey that does not belong to you or a relative.

What you are NOT covered for:
Any liability for bodily injury or loss of or damage to property that comes under any of the following categories:
- Something which is suffered by anyone employed by you or a relative and is caused by the work they are employed to do;
- Something which is caused by something you deliberately did or did not do;
- Something which is caused by your employment or employment of a relative;
- Something which is caused by you using any firearm or weapon;
- Something which is caused by any animal you own, look after or control;
- Something which you agree to take responsibility for which you would not otherwise have been responsible for.
Any contractual liabilities.
Any liability for bodily injury suffered by you, a relative or travelling companion.
Compensation or other costs caused by accidents arising from your ownership or possession of any of the following:
- The use of any land or building except for the accommodation you are using on your journey;
- Motorised or mechanical vehicles and any trailers attached to them;
- Aircraft, motorised watercraft or sailing vessels.

Legal expenses - Section 11
You can call our 24-hour legal helpline 365 days a year for advice on a travel related legal problem to do with your journey.
Outside your home country:
Phone +44 20 8603 9804
Within your home country:
Phone 020 8603 9804

What you are covered for:
If you die, are ill, or injured during your journey and you or your personal representative take legal action to claim damages or compensation for negligence against a third party we will do the following:
- Nominate an appointed adviser to act for you. If you and we cannot agree on an appointed adviser, the matter can be referred to an Alternative Resolution Facility.
- For each event giving rise to a claim pay up to £10,000 legal costs for legal action for you (but not more than £20,000 in total for all persons insured on this policy).

What you are NOT covered for:
Any claim:
- not reported to us within 90 days after the event giving rise to the claim;
- where we think a reasonable settlement is unlikely or where the cost of the legal action could be more than the settlement;
- involving legal action between you and members of the same household, a relative, a travelling companion, or one of your employees;
- where another insurer or service provider has refused your claim or where there is a shortfall in the cover they provide;
- against a travel agent, tour operator or carrier, us, the insurer, another person insured by this policy or our agent.
Legal costs:
- for legal action that we have not agreed to;
- if you refuse reasonable settlement of your claim. You should use Alternative Resolution Facilities such as mediation in this situation;
- if you withdraw from a claim without our agreement. If this occurs legal costs that we have paid must be repaid to us and all legal costs will become your responsibility;
- if we, you or your appointed adviser are unable to recover legal costs incurred following a successful claim for compensation. We will be entitled to receive such costs from the compensation you receive. Any repayment to us is limited to the actual costs incurred and will not be more than half of your compensation amount;
- awarded as a personal penalty against you or the appointed adviser (for example not complying with Court rules and protocols);
- for bringing legal action in more than one country for the same event.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.
Winter Sports cover - Section 12

This section is only in force if shown on your booking reference.

What you are NOT covered for:

- Under Ski equipment
  - An excess of £70.
  - Anything mentioned under the heading "WHAT YOU ARE NOT COVERED FOR" within Personal possessions - section 5.
- Under Ski pack
  - An excess of £70.
  - Anything mentioned under the heading "WHAT YOU ARE NOT COVERED FOR" within Cancellation and curtailment charges - section 1.
  - Anything mentioned under the heading "WHAT YOU ARE NOT COVERED FOR" within Emergency medical and associated expenses - section 2.
- Under Piste closure
  - Any compensation for the first full 24 hours at your booked ski resort.
  - Any journey in your home country.
  - Any claim unless you have a letter from the ski-lift or ski-school operators giving the reason for closing the piste and showing the number of days the piste was closed during your journey.
  - Compensation which you can get from your tour operator or anywhere else.
  - Costs if the ski-lifts or ski-schools in your pre-booked resort were closed when your policy or travel tickets for your journey were issued, if this is less than 14 days before the beginning of your journey.
  - Any journey that takes place outside a recognised ski resort or the official resort opening dates.
- Under Delayed ski equipment
  - The hire of alternative ski equipment if yours is temporarily lost or stolen on your outward journey for more than 12 hours from when you arrived at your destination.

What you are covered for:

- Ski pack
  - We will pay up to £200 in total for your ski pack costs that have been paid for and that cannot be recovered from anywhere else, if:
    - you have to cancel or curtail your journey.
    - you cannot ski because of an injury or illness during your journey.
- Delayed ski equipment
  - We will pay up to £150 in total for the hire of alternative ski equipment if yours is temporarily lost or stolen on your outward journey for more than 12 hours from when you arrived at your destination.
- Ski equipment
  - We will pay up to £500 in total for your own ski equipment and ski pass that is damaged, stolen, lost or destroyed on your journey.
  - There is also a single article limit of £250, whether jointly owned or not.

Note:
- It will be our decision to pay either:
  - the cost of repairing your items;
  - to replace your belongings with equivalent items; or
  - the cost of replacing your items. An amount for wear, tear and loss of value will be deducted.

Piste closure
- We will pay £20 per day, up to £200 in total if you are unable to ski or snowboard at your pre-booked resort due to bad weather conditions during your trip.