



## Backpacker & Longstay Pre-Travel and Travel Policies

**Master policy numbers RTZTG40127-05 Backpacker A&B  
RTZTG40127-06 Longstay A&B**

This insurance policy wording is a copy of the master policy wordings and is subject to the same terms, conditions and exclusions.

This policy is for residents of the United Kingdom,  
the Channel Islands or British Forces Posted Overseas only  
For policies issued from **01/06/2018** to **31/05/2019**

### **YOUR IMPORTANT INFORMATION**

**IF YOU NEED EMERGENCY MEDICAL  
ASSISTANCE ABROAD OR NEED TO CUT  
SHORT YOUR TRIP:**

**contact Emergency Assistance Facilities 24 hour  
emergency advice line on:**

**+44 (0) 203 829 6736**

**For non-emergencies abroad contact:**

**+44 (0) 203 829 6694**

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**IF YOU NEED A CLAIM FORM:**

**you can download the relevant form:**

**[www.policyholderclaims.co.uk](http://www.policyholderclaims.co.uk)**

**or contact Travel Claims Facilities on:**

**+ 44 (0) 203 829 6694**

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**IF YOU NEED LEGAL ADVICE:**

**contact Slater & Gordon LLP on:**

**+44 (0) 161 228 3851**

This policy is sold by Towergate Insurance and is provided by Travel Insurance Facilities who are authorised and regulated by the Financial Conduct Authority. FRN 313250.

The policy is underwritten by Travel Insurance Facilities PLC and Insured by Union Reiseversicherung AG, UK. Travel Insurance Facilities PLC are authorised and regulated by the Financial Conduct Authority. Union Reiseversicherung AG are authorised by BaFin and subject to limited regulation by the Financial Conduct Authority.

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<p>It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. We occasionally get complaints and these are usually through a misunderstanding or insufficient information. Any complaint will be investigated at once and the matter resolved as quickly as possible, please see the last page of the policy for information on our complaints procedure.</p>	
<b>Policy information</b>	
<p>Your insurance is covered under two master policy numbers, RTZTG40127-05 &amp; 06 A your pre-travel policy and RTZTG40127-05 &amp; 06 B your travel policy, specially arranged by Towergate Insurance on behalf of Travel Insurance Facilities, insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG. Cover is provided for each traveller who is shown as having paid the insurance premiums and whose name appears on the insurance validation documentation. In the event that you have paid for a trip on behalf of other individuals not insured on this policy please be advised that your policy only provides cover for your proportion of trip costs, as opposed to the amount you have paid on behalf of others.</p> <p>We have a cancellation and refund policy, which you will find in full on page 10. Please be aware no refund of the insurance premium will be given after the policies have been issued if you have travelled on, claimed or intend to claim against the policy.</p>	
<b>Criteria for purchase</b>	
<p>This insurance is sold on the understanding that you and anyone travelling with you and named on the insurance validation certificate:</p> <ul style="list-style-type: none"> <li>• Have not started the trip.</li> <li>• Travel must take place within 18 months of the start date of your policy.</li> <li>• Take all possible care to safeguard against accident, injury, loss or damage <i>as if you had no insurance cover.</i></li> <li>• Is a resident of the United Kingdom, Channel Islands or British Forces Posted Overseas.</li> <li>• Are undertaking a minimum of 1 overnight stay when travelling abroad.</li> <li>• Are not travelling <u>within your home country</u> for less than 3 days on any one trip.</li> <li>• Are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.</li> <li>• Is aged 66 years and under at the start date of the policy.</li> <li>• Is not travelling independently of the named insured adults on the policy where they are aged 17 years and under.</li> <li>• Are travelling with the intention to return to the United Kingdom, Channel Islands or BFPO within your trip dates unless an extension has been agreed with us and we have confirmed in writing.</li> <li>• Are not travelling against the advice of your doctor or a medical professional such as your dentist.</li> </ul>	

You have a duty to take reasonable care to answer questions fully and accurately, and that any information you give to us is not misleading. This applies both when you take the policy out and at any time during the policy period. If you do not do so, we reserve the right to void your policy from inception and refuse all claims made against it. In the event that it becomes necessary to cancel your policy following a misrepresentation or suspected fraud, we will give you seven days' notice of cancellation of the policy by recorded delivery to you at your last known address.

**YOUR IMPORTANT CONTACT NUMBERS**

**TO DECLARE YOUR PRE-EXISTING MEDICAL CONDITIONS PLEASE VISIT [WWW.TOWERGATE.PROTECTIF.CO.UK](http://WWW.TOWERGATE.PROTECTIF.CO.UK)**

Make sure you have all your medical information and medication details along with the details of the policy you have purchased.



**TO MAKE A CLAIM**

on the policy please visit [www.policyholderclaims.co.uk](http://www.policyholderclaims.co.uk) or call **0203 829 6694**. Open 8am-8pm Monday-Friday, 9am-1pm Saturday.  
You can view our frequent questions and answers at: <http://www.tifgroup.co.uk/services/claims/faqs/>



**FOR LEGAL ADVICE**

please contact Slater & Gordon LLP **0161 228 3851** or fax **0161 909 4444** Open 9am-5pm Monday-Friday



**IN CASE OF A SERIOUS EMERGENCY**

please contact the 24 hour emergency assistance service provided by Emergency Assistance Facilities on  
**+44 (0) 203 829 6736**

**Your policy covers treatment at a public/state facility only, unless approved by us.** Call an ambulance using the local equivalent of a 999 number, or alternatively by dialling 112 within the EU, and then contact Emergency Assistance Facilities for advice. We strongly suggest you put their telephone number, **+44 (0) 203 829 6736**, into your mobile phone before you travel so that it is to hand if you need it. Get details of the hospital you are being taken to so that our Emergency Assistance Facilities doctor will be able to obtain a medical report at the earliest possible opportunity. You may need to pay the policy excess locally and ask the hospital to send the rest of their bills to Travel Claims Facilities at: PO Box 395, Monks Green Farm, Mangrove Lane, Hertford, SG13 9JW. Our appointed assistance service, Emergency Assistance Facilities, will explain this to them and provide them with a faxed/email confirmation if necessary.

**You will need to have some basic information for them to hand:**

- your telephone number in case you are cut off
- patient's name, age, and as much information about the medical situation as possible;
- name of the hospital, ward, treating doctor and telephone numbers if you have them;
- tell them that you have Towergate Insurance, policy number and the date it was bought;
- patient's UK GP contact details in case they need further medical information.

**Things to be aware of/remember**

- Your policy does not cover any costs for private medical treatment unless authorised by us.
- **NEVER** give your passport to a clinic or hospital.
- It is not always possible to return home immediately after discharge following injury or illness. You will be able to return home when the assistance service considers it safe, in conjunction with your doctor, and airline regulations have been met. Sometimes you will need to stay in resort for a while longer before returning home so the assistance team will arrange additional accommodation for you.
- You may be required to obtain your medical records in the event of a claim.

**OUT-PATIENT TREATMENT OR MINOR INJURY OR ILLNESS**

If you need to see a doctor, ask your hotel reception or tour representative for the nearest public/state medical facility. Some hotels will urge you to seek private treatment however this is not necessary as private medical facilities vary greatly and are not equipped to deal with all emergencies. They may give you unnecessary treatment and at inflated prices - if you are ever in doubt please call the assistance team for advice on where to seek treatment. In Europe you should show them your EHC card, and have it accepted, as medical treatment will be free or at a reduced cost and you will not be required to contribute towards the claim as the standard policy excess will be reduced to NIL (increased excesses applied to declared conditions will still be required to be paid, if related to the cause of you requiring medical treatment). You will only be covered for the cost of private treatment if this is approved in advance by Emergency Assistance Facilities. If your outpatient bill is less than £500 then you will need to pay this to the medical facility, and ensure you keep all receipts so you can claim upon your return. In the event that you need to seek outpatient treatment when you are travelling in any of the countries listed below then it may be that immediate payment can be arranged locally using the services of Charge Care International whom we have appointed to act on our behalf. To take advantage of this service please show the treating doctor or clinic the logo shown to the right as this will enable them to identify our membership and avoid language difficulties. If the hospital you are treated at subscribes to this service they will ask to see your proof of insurance so it is important to carry this with you. You will be asked to complete a simple Charge Care form to confirm the nature of the treatment received. The doctor or clinic will collect the policy excess from you and send their bill to Charge Care for payment.



**The countries where this service is available are: Greece and the Greek Islands, Cyprus, Bulgaria, Egypt and Turkey. [www.chargecare.net](http://www.chargecare.net)**

**WHAT IF YOU WANT TO COME HOME EARLY?**

This policy covers you to come home early because you are ill or injured only if medical treatment is not available locally. If you are thinking of cutting short your trip because you are not well then you must contact Emergency Assistance Facilities on **+44 (0) 203 829 6736** for advice first. If you need to come home for any other reason, such as the illness of a close relative in the United Kingdom, Channel Islands or BFPO then you should make your own arrangements, bearing in mind your duty to act at all times as if uninsured. If you are not sure whether your circumstances are included in the cover then call Travel Claims Facilities on +44 (0) 203 829 6694.

# Summary of cover – Longstay

(This is **only** a brief description of the cover provided and some of the principal conditions; you must refer to the relevant section in the policy wording for full details.)

Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:
<b>PRE-TRAVEL POLICY (cover starts when you pay your premium)</b>				
<b>A1</b>	<b>If you are unable to go on your trip</b> Cover for your proportion of prepaid transport, accommodation & additional travel expenses, and pre-paid excursions booked before you go on your trip, that you cannot recover from any other source if you cannot travel due to your, a close relative, the person you are intending to stay with, or a business associate's death, injury or illness, redundancy, required as a witness or member of the jury in a court of law, or the requirements of H.M. Forces (Course charges or tuition fees are not included).	<b>£2,500</b>	<ul style="list-style-type: none"> <li>cancellation is caused by yours, your travelling companions, the person you are intending to stay with, a business associate or your close relatives' death, injury or illness, redundancy, requirement as a witness or member of the jury in a court of law, or HM forces requirements.</li> <li>the cancellation is not due to your existing medical condition, unless declared and accepted by us in writing.</li> <li>the cancellation is not due to an existing medical condition of a non-travelling close relative, the person you are intending to stay with, a business associate or travelling companion.</li> <li>cancellation is not because of the failure of your travel agent, tour operator or due to the advice of the Foreign and Commonwealth Office.</li> </ul>	<b>£75</b>
<b>A2</b>	<b>If your scheduled airline stops trading</b> Cover for any amounts already paid and unused for your flight if the scheduled airline on which you are booked to travel stops trading before your departure.	<b>£1,000</b>	<ul style="list-style-type: none"> <li>your flight is booked independently of your accommodation and you have not been offered an alternative/refund from any other agent.</li> <li>the scheduled airline is not in administration or, in the USA and Canada, in Chapter 11 at the time of taking out your policy.</li> </ul>	<b>£75</b>
<b>TRAVEL POLICY (cover starts when you leave home to begin your trip)</b>				
<b>B1</b>	<b>If your travel plans are disrupted</b> <b>If your scheduled airline stops trading</b> Cover for any amounts already paid and unused for your flight, if the scheduled airline on which you are booked to travel stops trading after your departure.	<b>£1,000</b>	<ul style="list-style-type: none"> <li>your flight is booked independently of your accommodation and you have not been offered an alternative/refund from any other agent.</li> <li>the scheduled airline is not in administration or, in the USA and Canada, in Chapter 11 at the time of taking out your policy.</li> </ul>	<b>£75</b>
	<b>If your departure is delayed by 12 hours or more</b> Benefit for delays over 12 hours at your international departure point to help contribute towards additional accommodation, car parking charges, food, drinks or telephone calls not provided by your carrier.	<b>£20 per 12hrs up to a maximum of £200</b>	<ul style="list-style-type: none"> <li>you are at the airport/port/station.</li> <li>you have obtained written confirmation of the delay or from your booking agents, airline or transport provider.</li> </ul>	<b>Nil</b>
	<b>If you choose to cancel after a 24 hour delay</b> If your <u>outbound</u> journey from the UK, Channel Islands or BFPO is delayed by more than 24 hours and you decide to abandon your trip.	<b>£2,500</b>	<ul style="list-style-type: none"> <li>you are unable to recoup costs from any other provider or agency.</li> <li>your trip is more than 2 days in duration.</li> <li>you are claiming for the circumstances listed and not for your failure to arrive in time to check in due to any other reason such as traffic, road closures and/or adverse weather conditions.</li> </ul>	<b>£75</b>
	<b>Missed departure</b> Cover for alternative transport costs if you miss your outbound departure from your international departure point if, after leaving home, your car becomes un-driveable due to a mechanical breakdown or your public transport is delayed causing you to miss your departure from the United Kingdom, Channel Islands or BFPO.	<b>£500</b>	<ul style="list-style-type: none"> <li>you have independent written confirmation of the circumstances.</li> <li>you are not claiming for your missed return journey back to the United Kingdom, Channel Islands or BFPO.</li> </ul>	<b>Nil</b>
<b>B2</b>	<b>If you need emergency medical attention</b> To cover customary and reasonable fees or charges for necessary and emergency medical expenses, necessary travel and accommodation or repatriation costs in the event of your illness, injury or death during your trip.	<b>£5,000,000</b>	<ul style="list-style-type: none"> <li>you are not claiming for any private medical treatment.</li> <li>you have called our emergency assistance service to authorise bills over £500.</li> <li>you are claiming for emergency essential treatment received in a state facility and unrelated to any existing medical condition (unless you have declared to us and we have accepted in writing, and you have paid the required premium).</li> </ul>	<b>£75</b>
	<b>Emergency dental treatment</b> Cover for emergency dental treatment only to treat sudden pain.	<b>£100</b>	<ul style="list-style-type: none"> <li>you are not claiming for work involving the use of precious metals in any dental treatment.</li> <li>you are not claiming for the provision of dentures, crowns or veneers.</li> </ul>	<b>Nil</b>
	<b>Public hospital inconvenience benefit per 24 hours</b> For each 24 hours you are an inpatient in a public hospital to cover costs of newspapers, telephone calls, food, visitors transport etc. during your hospitalisation, up to the maximum amount shown.	<b>£20 per 24hrs up to a maximum of £200</b>	<ul style="list-style-type: none"> <li>you are in a public/state hospital.</li> </ul>	<b>Nil</b>

Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:
<b>B3</b>	<b>If you need to come home early</b> Pro-rata refund of your pre-paid unused trip costs from the day you come home if you, or your travel companion, have to return early because you, the person you are travelling with, the person you are staying with, a close relative or business associate in your home country, unexpectedly suffer injury, illness or death.	<b>£500</b>	<ul style="list-style-type: none"> <li>you have actually returned home earlier than originally booked.</li> <li>you need to come home early due to your illness and you have contacted and had approval from our emergency assistance service.</li> <li>you are not claiming due to your existing medical condition, unless declared and accepted by us in writing.</li> <li>you are not claiming due to an existing medical condition of a non-travelling close relative, the person you are staying with, a business associate or travelling companion.</li> </ul>	<b>£75</b>
<b>B4</b>	<b>If your possessions are lost, stolen or damaged</b> Your total limit for possessions is up to the amount shown and is split into categories within that amount. The inner limits for specific item categories are listed. Any items which do not fall within these categories are not covered:  <div style="text-align: right; margin-right: 20px;"> <b>Clothes</b> —————&gt; <b>£100</b>  <b>Luggage</b> —————&gt; <b>£100</b>  <b>Shoes</b> —————&gt; <b>£50</b>  <b>Cosmetics</b> —————&gt; <b>£50</b>  <b>Fine jewellery and watches</b> —————&gt; <b>£300</b>  <b>Electrical items and photographic equipment</b> —————&gt; <b>£300</b>  <b>Laptops</b> —————&gt; <b>£300</b>  <b>Eyewear</b> —————&gt; <b>£100</b>  <b>Unreceipted items</b> —————&gt; <b>£150</b> </div>	<b>£1,000</b>	<ul style="list-style-type: none"> <li>you accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear. Details are shown at <a href="http://www.tifgroup.co.uk/services/claims/wear-tear-depreciation/">www.tifgroup.co.uk/services/claims/wear-tear-depreciation/</a></li> <li>you have a Police report confirming the loss.</li> <li>you have proof of purchase for items over the value of £50.</li> <li>you are not claiming for duty free items.</li> <li>your bag/contents were not stolen from a beach or lido (if so we will pay up to a maximum of £50).</li> <li>your electrical items, photographic equipment, jewellery or watches were not left unattended unless in a locked safe.</li> <li>you are not claiming for a mobile/smart phone, accessories or calls.</li> <li>you are not claiming for contact/corneal lenses.</li> </ul>	<b>£75</b>
	<b>If your possessions are delayed by 12 hours</b> Cover for the cost of <u>essential items</u> such as toiletries, change of clothes etc. if your possessions are delayed by <u>more than 12 hours</u> on your outward journey.	<b>£50 per 12hrs up to a maximum of £100</b>	<ul style="list-style-type: none"> <li>you have kept all of your receipts.</li> <li>you accept that if your possessions become permanently lost then the cost of essential items will be deducted from your settlement of lost possessions.</li> <li>you have obtained written confirmation of the delay from your operator.</li> </ul>	<b>Nil</b>
<b>B5</b>	<b>If your cash is lost or stolen</b> Cover for your cash if it is lost or stolen.	<b>£500</b>	<ul style="list-style-type: none"> <li>your cash/passport was <u>on your person</u> or in a locked safe and you can provide us with proof of withdrawal/currency exchange.</li> </ul>	<b>£75</b>
	<b>If your passport is lost or stolen</b> Cover to contribute towards the cost of an emergency travel document —————> <b>£200</b> Cover for necessary costs collecting your emergency travel document on your trip (taxi, transport to and from embassy, cost of photos) —————> <b>£200</b>		<ul style="list-style-type: none"> <li>you have a Police report confirming the loss and kept all receipts for any incurred costs.</li> <li>you are not claiming for the cost of missing your return flight/transport to the United Kingdom, Channel Islands or BFPO, or additional transport costs to return home.</li> </ul>	<b>Nil</b> <b>Nil</b>
<b>B6</b>	<b>Personal liability</b> Cover for costs that we have agreed to pay, that you are held legally liable to pay relating to an incident caused by you.	<b>£2,000,000</b>	<ul style="list-style-type: none"> <li>you have not admitted responsibility, or agreed to pay any monies.</li> <li>you have kept paperwork/notes and informed us immediately.</li> <li>your claim is not due to any form of motorised transport or sailing vessel.</li> <li>you are not claiming for an incident suffered by, or any property owned by you, a member of your family, business associate, close relative, person you are intending to stay with, or a travelling companion.</li> </ul>	<b>£75</b>
<b>B7</b>	<b>If you are mugged</b> Cover for each full 24 hour period you are hospitalised following a mugging	<b>£100 per 24hrs up to a maximum of £500</b>	<ul style="list-style-type: none"> <li>you have obtained a written Police report confirming the incident</li> <li>you have a valid medical claim</li> </ul>	<b>Nil</b>
<b>B8</b>	<b>If you are hijacked</b> Cover for each full 24 hour period you are confined due to hijack	<b>£25 per 24hrs up to a maximum of £500</b>	<ul style="list-style-type: none"> <li>you have obtained a written confirmation from the airline, carrier or their handling agents stating the circumstances and period of confinement.</li> </ul>	<b>Nil</b>
<b>B9</b>	<b>Accidental death and disability benefit</b> A single payment payable for your accidental death, permanent disability or loss of sight or use of limbs whilst on your trip.		<ul style="list-style-type: none"> <li>you are between 18 and 66 years old (<i>accidental death payment is reduced to £1,000 if under 18 or over 66</i>).</li> <li>you qualify for the full benefit, no partial settlements are payable.</li> <li>you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness, intoxication or infection.</li> <li>you are not under 18 or over 66 and claiming permanent disablement.</li> </ul>	
	<b>Accidental death benefit</b>	<b>£5,000</b>		<b>Nil</b>
	<b>Permanent loss of sight or limb</b>	<b>£15,000</b>		<b>Nil</b>
	<b>Permanent total disablement</b>	<b>£15,000</b>		<b>Nil</b>

Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:
<b>B10</b>	<p><b>If you need legal advice</b>            Cover for <b>30mins free legal advice</b> relating to your trip as well as legal expenses we have agreed in writing in pursuing compensation in the event of your death or personal injury whilst on your trip.</p>	<p><b>£25,000 in pursuing compensation</b></p>	<ul style="list-style-type: none"> <li>• you are not claiming against a travel agent, tour operator/organiser, the insurers/agents or claims office.</li> <li>• you are using our appointed legal advisors.</li> <li>• you understand that only cases considered likely to succeed with a settlement value estimated to be in excess of the associated legal costs are accepted.</li> </ul>	<p><b>Nil</b></p>

# Summary of cover – Backpacker

(This is **only** a brief description of the cover provided and some of the principal conditions; you must refer to the relevant section in the policy wording for full details.)

Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:
<b>PRE-TRAVEL POLICY (cover starts when you pay your premium)</b>				
<b>A1</b>	<b>If you are unable to go on your trip</b> Cover for your proportion of prepaid transport, accommodation & additional travel expenses, and pre-paid excursions booked before you go on your trip, that you cannot recover from any other source if you cannot travel due to your, a close relative, the person you are intending to stay with, or a business associate's death, injury or illness, redundancy, required as a witness or member of the jury in a court of law, or the requirements of H.M. Forces (Course charges or tuition fees are not included).	<b>£1,000</b>	<ul style="list-style-type: none"> <li>cancellation is caused by yours, your travelling companions, the person you are intending to stay with, a business associate or your close relatives' death, injury or illness, redundancy, requirement as a witness or member of the jury in a court of law, or HM forces requirements.</li> <li>the cancellation is not due to your existing medical condition, unless declared and accepted by us in writing.</li> <li>the cancellation is not due to an existing medical condition of a non-travelling close relative, the person you are intending to stay with, a business associate or travelling companion.</li> <li>cancellation is not because of the failure of your travel agent, tour operator or due to the advice of the Foreign and Commonwealth Office.</li> </ul>	<b>£75</b>
<b>A2</b>	<b>If your scheduled airline stops trading</b> Cover for any amounts already paid and unused for your flight if the scheduled airline on which you are booked to travel stops trading before your departure.	<b>No Cover</b>	<ul style="list-style-type: none"> <li>your flight is booked independently of your accommodation and you have not been offered an alternative/refund from any other agent.</li> <li>the scheduled airline is not in administration or, in the USA and Canada, in Chapter 11 at the time of taking out your policy.</li> </ul>	<b>Nil</b>
<b>TRAVEL POLICY (cover starts when you leave home to begin your trip)</b>				
<b>B1</b>	<b>If your travel plans are disrupted</b> <b>If your scheduled airline stops trading</b> Cover for any amounts already paid and unused for your flight, if the scheduled airline on which you are booked to travel stops trading after your departure.	<b>No Cover</b>	<ul style="list-style-type: none"> <li>your flight is booked independently of your accommodation and you have not been offered an alternative/refund from any other agent.</li> <li>the scheduled airline is not in administration or, in the USA and Canada, in Chapter 11 at the time of taking out your policy.</li> </ul>	<b>Nil</b>
	<b>If your departure is delayed by 12 hours or more</b> Benefit for delays over 12 hours at your international departure point to help contribute towards additional accommodation, car parking charges, food, drinks or telephone calls not provided by your carrier.	<b>No Cover</b>	<ul style="list-style-type: none"> <li>you are at the airport/port/station.</li> <li>you have obtained written confirmation of the delay or from your booking agents, airline or transport provider.</li> <li>you are unable to recoup costs from any other provider or agency.</li> <li>your trip is more than 2 days in duration.</li> </ul>	<b>Nil</b>
	<b>If you choose to cancel after a 24 hour delay</b> If your <u>outbound</u> journey from the UK, Channel Islands or BFPO is delayed by more than 24 hours and you decide to abandon your trip.	<b>No Cover</b>	<ul style="list-style-type: none"> <li>you are claiming for the circumstances listed and not for your failure to arrive in time to check in due to any other reason such as traffic, road closures and/or adverse weather conditions.</li> <li>you have independent written confirmation of the circumstances.</li> </ul>	<b>Nil</b>
	<b>Missed departure</b> Cover for alternative transport costs if you miss your outbound departure from your international departure point if, after leaving home, your car becomes un-driveable due to a mechanical breakdown or your public transport is delayed causing you to miss your departure from the United Kingdom, Channel Islands or BFPO.	<b>No Cover</b>	<ul style="list-style-type: none"> <li>you are not claiming for your missed return journey back to the United Kingdom, Channel Islands or BFPO.</li> </ul>	<b>Nil</b>
<b>B2</b>	<b>If you need emergency medical attention</b> To cover customary and reasonable fees or charges for necessary and emergency medical expenses, necessary travel and accommodation or repatriation costs in the event of your illness, injury or death during your trip.	<b>£1,000,000</b>	<ul style="list-style-type: none"> <li>you are not claiming for any private medical treatment.</li> <li>you have called our emergency assistance service to authorise bills over £500.</li> <li>you are claiming for emergency essential treatment received in a state facility and unrelated to any existing medical condition (unless you have declared to us and we have accepted in writing, and you have paid the required premium).</li> </ul>	<b>£75</b>
	<b>Emergency dental treatment</b> Cover for emergency dental treatment only to treat sudden pain.	<b>£100</b>	<ul style="list-style-type: none"> <li>you are not claiming for work involving the use of precious metals in any dental treatment.</li> <li>you are not claiming for the provision of dentures, crowns or veneers.</li> </ul>	<b>Nil</b>
	<b>Public hospital inconvenience benefit per 24 hours</b> For each 24 hours you are an inpatient in a public hospital to cover costs of newspapers, telephone calls, food, visitors transport etc. during your hospitalisation, up to the maximum amount shown.	<b>No Cover</b>	<ul style="list-style-type: none"> <li>you are in a public/state hospital.</li> </ul>	<b>Nil</b>

Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:
<b>B3</b>	<b>If you need to come home early</b> Pro-rata refund of your pre-paid unused trip costs from the day you come home if you, or your travel companion, have to return early because you, the person you are travelling with, the person you are staying with, a close relative or business associate in your home country, unexpectedly suffer injury, illness or death.	<b>£500</b>	<ul style="list-style-type: none"> <li>you have actually returned home earlier than originally booked.</li> <li>you need to come home early due to your illness and you have contacted and had approval from our emergency assistance service.</li> <li>you are not claiming due to your existing medical condition, unless declared and accepted by us in writing.</li> <li>you are not claiming due to an existing medical condition of a non-travelling close relative, the person you are staying with, a business associate or travelling companion.</li> </ul>	<b>£75</b>
<b>B4</b>	<b>If your possessions are lost, stolen or damaged</b> Your total limit for possessions is up to the amount shown and is split into categories within that amount. The inner limits for specific item categories are listed. Any items which do not fall within these categories are not covered:	<b>No Cover</b>	<ul style="list-style-type: none"> <li>you accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear. Details are shown at <a href="http://www.tifgroup.co.uk/services/claims/wear-tear-depreciation/">www.tifgroup.co.uk/services/claims/wear-tear-depreciation/</a></li> <li>you have a Police report confirming the loss.</li> <li>you have proof of purchase for items over the value of £50.</li> <li>you are not claiming for duty free items.</li> <li>your bag/contents were not stolen from a beach or lido (if so we will pay up to a maximum of £50).</li> <li>your electrical items, photographic equipment, jewellery or watches were not left unattended unless in a locked safe.</li> <li>you are not claiming for a mobile/smart phone, accessories or calls.</li> <li>you are not claiming for contact/corneal lenses.</li> </ul>	<b>Nil</b>
	<p style="text-align: right;">Clothes → Nil</p> <p style="text-align: right;">Luggage → Nil</p> <p style="text-align: right;">Shoes → Nil</p> <p style="text-align: right;">Cosmetics → Nil</p> <p style="text-align: right;">Fine jewellery and watches → Nil</p> <p style="text-align: right;">Electrical items and photographic equipment → Nil</p> <p style="text-align: right;">Laptops → Nil</p> <p style="text-align: right;">Eyewear → Nil</p> <p style="text-align: right;">Unreceipted items → Nil</p>			
	<b>If your possessions are delayed by 12 hours</b> Cover for the cost of <u>essential items</u> such as toiletries, change of clothes etc. if your possessions are delayed <u>by more than 12 hours</u> on your outward journey.	<b>No Cover</b>	<ul style="list-style-type: none"> <li>you have kept all of your receipts.</li> <li>you accept that if your possessions become permanently lost then the cost of essential items will be deducted from your settlement of lost possessions.</li> <li>you have obtained written confirmation of the delay from your operator.</li> </ul>	<b>Nil</b>
<b>B5</b>	<b>If your cash is lost or stolen</b> Cover for your cash if it is lost or stolen.	<b>No Cover</b>	<ul style="list-style-type: none"> <li>your cash/passport was <u>on your person</u> or in a locked safe and you can provide us with proof of withdrawal/currency exchange.</li> </ul>	<b>Nil</b>
	<b>If your passport is lost or stolen</b> Cover to contribute towards the cost of an emergency travel document → <b>No Cover</b> Cover for necessary costs collecting your emergency travel document on your trip (taxi, transport to and from embassy, cost of photos) → <b>No Cover</b>		<ul style="list-style-type: none"> <li>you have a Police report confirming the loss and kept all receipts for any incurred costs.</li> <li>you are not claiming for the cost of missing your return flight/transport to the United Kingdom, Channel Islands or BFPO, or additional transport costs to return home.</li> </ul>	<b>Nil</b> <b>Nil</b>
<b>B6</b>	<b>Personal liability</b> Cover for costs that we have agreed to pay, that you are held legally liable to pay relating to an incident caused by you.	<b>£1,000,000</b>	<ul style="list-style-type: none"> <li>you have not admitted responsibility, or agreed to pay any monies.</li> <li>you have kept paperwork/notes and informed us immediately.</li> <li>your claim is not due to any form of motorised transport or sailing vessel.</li> <li>you are not claiming for an incident suffered by, or any property owned by you, a member of your family, business associate, close relative, person you are intending to stay with, or a travelling companion.</li> </ul>	<b>£75</b>
<b>B7</b>	<b>If you are mugged</b> Cover for each full 24 hour period you are hospitalised following a mugging	<b>No Cover</b>	<ul style="list-style-type: none"> <li>you have obtained a written Police report confirming the incident</li> <li>you have a valid medical claim</li> </ul>	<b>Nil</b>
<b>B8</b>	<b>If you are hijacked</b> Cover for each full 24 hour period you are confined due to hijack	<b>No Cover</b>	<ul style="list-style-type: none"> <li>you have obtained a written confirmation from the airline, carrier or their handling agents stating the circumstances and period of confinement.</li> </ul>	<b>Nil</b>
<b>B9</b>	<b>Accidental death and disability benefit</b> A single payment payable for your accidental death, permanent disability or loss of sight or use of limbs whilst on your trip.		<ul style="list-style-type: none"> <li>you are between 18 and 66 years old (<i>accidental death payment is reduced to £1,000 if under 18 or over 66</i>).</li> <li>you qualify for the full benefit, no partial settlements are payable.</li> <li>you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness, intoxication or infection.</li> <li>you are not under 18 or over 66 and claiming permanent disablement.</li> </ul>	
	<b>Accidental death benefit</b>	<b>£5,000</b>		<b>Nil</b>
	<b>Permanent loss of sight or limb</b>	<b>£5,000</b>		<b>Nil</b>
	<b>Permanent total disablement</b>	<b>£5,000</b>		<b>Nil</b>

Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:
<b>B10</b>	<p><b>If you need legal advice</b>            Cover for <b>30mins free legal advice</b> relating to your trip as well as legal expenses we have agreed in writing in pursuing compensation in the event of your death or personal injury whilst on your trip.</p>	<p><b>£5,000 in pursuing compensation</b></p>	<ul style="list-style-type: none"> <li>• you are not claiming against a travel agent, tour operator/organiser, the insurers/agents or claims office.</li> <li>• you are using our appointed legal advisors.</li> <li>• you understand that only cases considered likely to succeed with a settlement value estimated to be in excess of the associated legal costs are accepted.</li> </ul>	<p><b>Nil</b></p>

## DISCLOSURE OF A CHANGE IN HEALTH AFTER PURCHASING YOUR POLICY

Your policies may not cover claims arising from your medical conditions. If you answer 'yes' to any of the questions below then you must declare the relevant conditions to us.

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

Have you or anyone who is insured under this policy ever been diagnosed or received treatment for:

No

Any heart or circulatory condition?	Yes
A stroke or high blood pressure?	Yes
A breathing condition (including Asthma)?	Yes
Any type of Cancer?	Yes
Any type of Diabetes?	Yes
Has your doctor altered your regular prescribed medication in the last 3 months?	Yes

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

To enable us to consider your medical condition please visit

[www.towergate.protectif.co.uk](http://www.towergate.protectif.co.uk)

Should we require any additional premium, and you accept our offer, this should be paid to Travel Administration Facilities, and sent within 14 days of our offer. If your existing medical condition would require an additional premium to be covered and you choose not to declare it, we reserve the right to decline a claim relating to this condition, unless otherwise agreed by us in writing. Full confirmation of our terms and conditions will be sent out to your address after your call. Any additional medical conditions not declared to us will not be covered.

If your answer changes to 'yes' at any point after the purchase of this policy you must call to inform us of this change in health to ensure you are fully covered for your trip.

In the last 2 years - have you, or anyone who is insured under this policy, been treated for any serious or re-occurring medical condition, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment?

No

Are you or anyone who is insured under this policy waiting for any tests, treatment or a non-routine hospital appointment?

No

Full cover is available under this policy. If your answers to any of the above change to YES during the period of insurance, please visit us at [www.towergate.protectif.co.uk](http://www.towergate.protectif.co.uk)

Yes

### BE AWARE!

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

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

## CHANGE IN HEALTH

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If your health or your ongoing medication changes between the date the policies were bought and the date of travel you must advise at [www.towergate.protectif.co.uk](http://www.towergate.protectif.co.uk) as soon as possible. We will advise you what cover we are able to provide for your change in health, as defined on page 11, after the date of diagnosis. We reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary (please refer to definitions for more information)

### BE AWARE! We do not provide any cover for:

- claims caused by an existing medical condition of a non-travelling close relative, the person you are intending to stay with, or a close business associate, or any recognised complication caused by the existing medical condition as defined on page 11.
- any circumstances that are not specified in your policies.

### WHEN YOUR TWO POLICIES START AND END

The cover for Policy A, as described under section A of the pre-travel policy, starts from the commencement date of cover shown on your insurance certificate, after the policy was issued and ends when you leave home to start your trip.

The cover under policy B starts when you leave home as shown on your insurance certificate and ends on *your return home or expiry of the policy*, whichever is the first.

### EXTENSION OF PERIOD

If in the event of either your:

- death, injury or illness during your trip,
  - delay or failure of public transport services during your trip;
  - delay or failure of your return flight to the UK, Channel Islands or BFPO from your international departure point
- you are unable to complete the trip before your travel policy expires, cover will be automatically extended without additional premium for the additional days necessary to complete the trip.

<b>YOUR POLICY WORDINGS</b>	<p>Your insurance document shows details of both pre-travel and travel insurance policies, including the sections of cover, limits, conditions, exclusions, and information on what to do if you need to claim. The policy is a legal contract between us and you. We will pay for any insured event, as described in the policy, that happens during the period of validity and for which you have paid the appropriate premium. Travel insurance policies have specific requirements for both purchasing and making successful claims. <u>Please take the time to read and understand it</u> straight away as not all policies are the same. All risks which are covered are set out clearly in sections with conditions, limits and exclusions (things which are not covered). If your circumstances do not fit those specified then there is no cover in place.</p>
<b>CANCELLING YOUR POLICIES</b>	<p><b>You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements, and provided you have not travelled or claimed on the policy, you can advise Towergate Insurance within 14 days of purchase for a full refund to be considered. Should you wish to cancel your policy outside of the 14 day cooling off period, and can confirm that there have been no claims on the policy and that you have not travelled, in addition to a £15 administration charge; the following cancellation terms will be applied dependant on what type of policy you have purchased.</b></p> <p><b>Single Trip policies</b> - In the event you have not travelled and are not claiming on the policy, a refund of 50% of the policy premium and any additional premium applied to your existing medical conditions will apply. If you have travelled or are intending to claim, or have made a claim (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium.</p> <p><b><i>We reserve the right to give 7 days' notice of cancellation of this policy, without refund, by recorded delivery to you at your last known address in the event of the following circumstances; fraud, suspected fraud, misleading information or deliberate misrepresentation, or abusive behaviour to any of our staff or agents.</i></b></p>
<b>BE CAUTIOUS</b>	<p>This policy is designed to cover most eventualities whilst you are on your trip. It does not provide cover in all circumstances and we expect that you take all possible care to safeguard against accident, injury, loss or damage <i>as if you had no insurance cover.</i></p>
<b>PREGNANCY</b>	<p><b>Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 inclusive whilst you are away. From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise: Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date. Please note we will not cover denial of boarding by your carrier so you should check that you will be able to travel with the carrier/airline in advance. It is essential, if at the time of booking your trip you are aware that you are pregnant, that you ensure that you are able to have the required vaccinations for that trip; no cover will be provided for cancellation in the event that, after booking you discover travel is advised against, or you are unable to receive the appropriate and required vaccinations for that country.</b></p>
<b>MEDICAL COVER</b>	<p>Your travel policy is not Private Health Insurance, in that it only covers unavoidable, unexpected emergency treatment. You need to check that you have had all the recommended vaccinations and inoculations for the area you are travelling to. It is also recommended that you check with your doctor that it is safe for you to travel bearing in mind your method of travel, the climate and the availability and standard of local medical services in your chosen destination. You will then need to declare your existing medical condition and have it accepted by Travel Administration Facilities for it to be eligible for cover under your policy. It is often wise to carry additional supplies of your regular prescribed medications in your hand luggage in case your bags are delayed. Cover will not be granted if travel is against the advice of your doctor or a medical professional such as your dentist.</p>
<b>EHIC</b>	<p><b>The European Health Insurance Card (EHIC) allows you (provided you are a UK or BFPO resident) to access state-provided healthcare in all European Economic Area (EEA) countries and Switzerland at a reduced cost and in many cases free of charge.</b> We strongly recommend that you carry it with you when travelling abroad. Remember to check your EHIC is still valid before you travel. Applying on <a href="http://www.ehic.org.uk">www.ehic.org.uk</a> for the card is free and it is valid for up to five years. If you are travelling outside the EEA then there are some countries that have reciprocal agreements with the UK and these can be found on <a href="http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx">http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx</a>. Please note resident of the Isle of Man or Channel Islands are not eligible for an EHIC.</p>
<b>MEDICARE</b>	<p>If you are travelling to Australia you must register with Medicare on arrival. There is a Medicare office in all major towns and cities in Australia. Registration is free and this will entitle you to reduced medical charges from doctors, reduced prescription charges and access to Medicare hospitals.</p>
<b>YOUR EXCESS</b>	<p>Your policy does not carry an excess. An excess may be applied to include existing medical conditions confirmed in writing by us. All excesses (your excess) shown for this policy are payable by <u>each</u> insured-person, per section and for each incident giving rise to a separate claim. The increased excess will apply to all persons insured on the policy whose claim has been caused by the declared medical condition.</p>

<b>AUSTRALIA AND NEW ZEALAND</b>	All countries listed in Europe including Spain, as well as Australia, including Territory of Cocos (Keeling Islands, The Territory of Christmas Island, Norfolk Island and Lord How Island), and New Zealand, including the Cook Islands, Niue and Tokelau.	<b>CURTAILMENT</b>	The cutting short of your trip by your early return home or your repatriation to a hospital or nursing home in your home country. Payment will be made on the number of full days of your trip that are lost from the day you are brought home.	<b>HOME COUNTRY</b>	Either the United Kingdom or the Channel Islands.
<b>BACK COUNTRY</b>	Guided skiing in terrain which are in remote areas away from groomed pistes, not within ski boundaries and outside of patrolled resort boundaries, this includes terrain that has been accessed by a ski lift but then requiring a hike, ski, climb or skidoo to reach areas of side country or back country.	<b>DOMESTIC FLIGHT</b>	A flight where the departure and arrival take place within the United Kingdom or the Channel Islands.	<b>INSURED PERSON/YOU/YOUR</b>	Any person named on the insurance certificate.
<b>BEACH SWIMMING</b>	Within 50 metres of the shore, in areas marked with safety buoys and under the supervision of a lifeguard.	<b>EMERGENCY TREATMENT</b>	Any ill-health or injury which occurs during your trip and requires immediate treatment before you return home	<b>INSHORE</b>	Within 12 Nautical miles of the shore.
<b>BFPO</b>	British Forces Posted Overseas.	<b>ESSENTIAL ITEMS</b>	Underwear, socks, toiletries and a change of clothing.	<b>INTERNATIONAL DEPARTURE POINT</b>	The airport, international rail terminal or port from which you departed from your home country to your destination, and from where you depart to begin the final part of your journey home at the end of your trip.
<b>BUSINESS ASSOCIATES</b>	A business partner, director or employee of yours who has a close working relationship with you.	<b>EUROPE INCLUDING SPAIN</b>	All countries included in Europe excluding Spain, but including Spain, Balearics, Madeira and the Canary Islands.	<b>MANUAL LABOUR</b>	Work involving the lifting or carrying of heavy items in excess of 25Kg, work at a higher level than two storeys, or any form of work underground.
<b>BUSINESS EQUIPMENT</b>	Any business owned property that is fundamental to the business. Examples of equipment include devices such as Tablets, tools and laptops.	<b>EUROPE EXCLUDING SPAIN</b>	Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Azores, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Corfu, Corsica, Crete, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Eire (Republic of Ireland), Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece, Guernsey, Holland (Netherlands), Hungary, Iceland, Isle of Man, Italy, Jersey, KOS (Greek Island), Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Morocco, Northern Ireland, Norway, Poland, Portugal, Rhodes, Romania, Russia, San Marino, Sardinia, Serbia, Slovakia, Slovenia, Sweden, Switzerland, Tunisia, Turkey, Ukraine, United Kingdom, Vatican City.	<b>MEDICAL CONDITIONS</b>	Any disease, illness or injury, including any psychological conditions.
<b>BUSINESS SAMPLES</b>	Business goods and samples taken on an insured journey by an insured person and that are owned by you or your employer.	<b>EXISTING MEDICAL CONDITION</b>	Any serious or recurring medical condition which has been previously diagnosed or been investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.	<b>NATURAL DISASTER</b>	A natural event such as avalanche, blizzard, earthquake, flood, forest fire, hurricane, lightning, tornado, tsunami or volcanic eruption.
<b>CASH</b>	Sterling or foreign currency in note or coin form.	<b>FAMILY</b>	Two adults and their dependents who are under the age of 18, resident in the UK and in full time education. In this scenario a dependent is considered as children, grandchildren, step-children, adopted children or foster children.	<b>ON PISTE</b>	Piste skiing, including skiing on areas in and around the resort, but off the actual marked pistes, such as skiing on a hillside between marked pistes, or skiing down slopes adjacent to marked runs, but always finishing at the bottom of tows or lifts within the resort and never in areas cordoned off or restricted. All other areas are considered as 'off piste' and therefore require purchase of an additional activity pack.
<b>CHANGE IN HEALTH</b>	Any deterioration or change in your health between the date the policy was bought and the date of travel, this includes new medication, change in regular medication, deterioration of a previously stable condition, referral to a specialist, investigation of an undiagnosed condition or awaiting treatment/consultation.	<b>FLIGHT</b>	A service using the same airline or airline flight number.	<b>OFF PISTE</b>	Skiing within ski area boundaries, off marked and groomed pistes and in between groomed trails and runs, where ski lifts and emergency services are easily accessible and ending back at a ski area lift. Not including back country or areas marked or prohibited from entry.
<b>CHANNEL ISLANDS</b>	Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.	<b>GADGET(S)</b>	Include: Mobile phones, iPhones, iPads, Tablets, Smartwatches and Go Pro's.		
<b>CLOSE RELATIVE</b>	Spouse or partner who you are living together with, parents, grandparents, legal guardians, foster child, parents-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parents, step-child, step-brother, step-sister, aunt, uncle, brother, sister, child, grandchild, niece, nephew, or fiancé(e).	<b>HOME</b>	One of your normal places of residence in the United Kingdom, the Channel Islands or BFPO.		
<b>CONNECTING FLIGHT</b>	A connecting flight which departs your first scheduled stop-over destination 12 hours after arrival from your international departure point.				
<b>CRUISE</b>	A pleasure voyage of more than 72 hours duration, sailing as a passenger on a purpose built ship on sea/s or oceans that may include stops at various ports.				

<p><b>OFFSHORE</b> Over 12 Nautical miles of the shore.</p> <p><b>PAIR OR SET</b> Two or more items of possessions that are complementary or purchased as one item or used or worn together.</p> <p><b>POSSESSIONS</b> Each of your suitcases and containers of a similar nature and their contents and articles you are wearing or carrying:</p> <p style="text-align: center;">↓</p> <p><b>Clothes</b> Underwear, outerwear, hats, socks, stockings, belts and braces.</p> <p><b>Cosmetics*</b> Make-up, hair products, perfumes, creams, lotions, deodorants, brushes, combs, toothbrushes, toothpastes and mouthwashes. *excluding items considered as 'Duty Free'</p> <p><b>Luggage</b> Handbags, suitcases, holdalls, rucksacks and briefcases.</p> <p><b>Electrical items &amp; photographic equipment</b> Any item requiring power, either from the mains or from a battery and any equipment used with them such as CDs, drones, games, tapes, cassettes or cartridges, cameras, video cameras, camera cases, stand, films, discs or cartridges.</p> <p><b>Drones</b> Un-manned aerial vehicles.</p> <p><b>Fine jewellery &amp; watches</b> Rings, watches (only meaning a traditional watch such as analog; automatic or digital, and not an item such as a smart watch. This is defined as a gadget as shown on page 11), necklaces, earrings, bracelets, body rings, made of or containing any precious or semi-precious stones or metal.</p> <p><b>Buggies, Strollers &amp; Car seats</b> Buggies, Strollers &amp; Car seats.</p> <p><b>Laptops</b> Portable computer suitable for use whilst travelling.</p> <p><b>Eyewear</b> Spectacles, sunglasses, prescription spectacles or binoculars.</p> <p><b>Duty free</b> Any items purchased at duty free.</p> <p><b>Shoes</b> Boots, shoes, trainers and sandals.</p>	<p><b>PUBLIC TRANSPORT</b> Buses, coaches, domestic flights or trains that run to a published scheduled timetable.</p> <p><b>REDUNDANCY</b> Being an employee where you qualify under the provision of the Employment Rights Acts, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.</p> <p><b>RELEVANT INFORMATION</b> A piece of important information that would increase the likelihood of a claim under your policy.</p> <p><b>RESIDENT</b> Means a person who has had their main home in the United Kingdom, the Channel Islands or BFPO and has not spent more than six months abroad in the year before buying this policy.</p> <p><b>SCHEDULED AIRLINE</b> An airline that publishes a timetable and operates its service to a distinct schedule and sells tickets to the public at large, separate to accommodation and other ground arrangements.</p> <p><b>SKI EQUIPMENT</b> Skis, ski bindings, ski poles, ski boots, ski goggles, ski helmet, board boots, snowboard bindings and snowboards.</p> <p><b>SKI PACK</b> Ski pass, ski lift pass and ski school fees.</p> <p><b>SPORTS AND HAZARDOUS ACTIVITIES</b> Any recreational activity that requires skill and involves increased risk of injury.</p> <p><i><b>If you are taking part in <u>any sport/activity</u> please refer to page 22 where there is a list of activities informing you of which activities are covered on the policy as standard. Should the activity you are participating in not appear it may require an additional premium so please call us on:</b></i></p>	<p><b>TRAVEL DOCUMENTS</b> Current passports, ESTAs, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form S2.</p> <p><b>TRAVELLING COMPANION</b> A person with whom you are travelling with and on the same booking, or with whom you have arranged to meet at your trip destination with the intention of spending a proportion of your trip with, who may have booked independently and therefore not included on the same booking and may have differing inbound and outbound departure times or dates.</p> <p><b>TRIP</b> A holiday or journey that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home in the United Kingdom, the Channel Islands or BFPO, following your repatriation. <u>Both during the period of cover.</u></p> <p><b>UNATTENDED</b> Left away from <u>your</u> person where you are unable to clearly see and are unable to get hold of your possessions.</p> <p><b>UNITED KINGDOM</b> United Kingdom - England, Wales, Scotland, Northern Ireland and the Isle of Man.</p> <p><b>WE/OUR/US</b> Union Reiseversicherung AG UK.</p> <p><b>WINTER SPORTS</b> Skiing, snowboarding and ice skating.</p> <p><b>WORLDWIDE</b> Anywhere in the world.</p> <p><b>WORLDWIDE EXCLUDING USA, CANADA &amp; CARIBBEAN</b> Anywhere <i>excluding</i> the United States of America, Canada and the Caribbean.</p>	<p><b>TRAVEL DOCUMENTS</b> Current passports, ESTAs, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form S2.</p> <p><b>TRAVELLING COMPANION</b> A person with whom you are travelling with and on the same booking, or with whom you have arranged to meet at your trip destination with the intention of spending a proportion of your trip with, who may have booked independently and therefore not included on the same booking and may have differing inbound and outbound departure times or dates.</p> <p><b>TRIP</b> A holiday or journey that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home in the United Kingdom, the Channel Islands or BFPO, following your repatriation. <u>Both during the period of cover.</u></p> <p><b>UNATTENDED</b> Left away from <u>your</u> person where you are unable to clearly see and are unable to get hold of your possessions.</p> <p><b>UNITED KINGDOM</b> United Kingdom - England, Wales, Scotland, Northern Ireland and the Isle of Man.</p> <p><b>WE/OUR/US</b> Union Reiseversicherung AG UK.</p> <p><b>WINTER SPORTS</b> Skiing, snowboarding and ice skating.</p> <p><b>WORLDWIDE</b> Anywhere in the world.</p> <p><b>WORLDWIDE EXCLUDING USA, CANADA &amp; CARIBBEAN</b> Anywhere <i>excluding</i> the United States of America, Canada and the Caribbean.</p>	<p><b>TRAVEL DOCUMENTS</b> Current passports, ESTAs, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form S2.</p> <p><b>TRAVELLING COMPANION</b> A person with whom you are travelling with and on the same booking, or with whom you have arranged to meet at your trip destination with the intention of spending a proportion of your trip with, who may have booked independently and therefore not included on the same booking and may have differing inbound and outbound departure times or dates.</p> <p><b>TRIP</b> A holiday or journey that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home in the United Kingdom, the Channel Islands or BFPO, following your repatriation. <u>Both during the period of cover.</u></p> <p><b>UNATTENDED</b> Left away from <u>your</u> person where you are unable to clearly see and are unable to get hold of your possessions.</p> <p><b>UNITED KINGDOM</b> United Kingdom - England, Wales, Scotland, Northern Ireland and the Isle of Man.</p> <p><b>WE/OUR/US</b> Union Reiseversicherung AG UK.</p> <p><b>WINTER SPORTS</b> Skiing, snowboarding and ice skating.</p> <p><b>WORLDWIDE</b> Anywhere in the world.</p> <p><b>WORLDWIDE EXCLUDING USA, CANADA &amp; CARIBBEAN</b> Anywhere <i>excluding</i> the United States of America, Canada and the Caribbean.</p>
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Below are some important conditions and exclusions which apply to your pre travel and travel policy. It is recommended that you read this along with the conditions for each section of your policies as this will make sure that you are aware of any conditions which may affect your circumstances or likelihood to claim.

### APPLYING TO ALL SECTIONS OF YOUR POLICIES:

You are not covered under any section, unless specified, for any of the following circumstances:

- |   |   |
|---|---|
| <ul style="list-style-type: none"> <li>• Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.</li> </ul>   | <ul style="list-style-type: none"> <li>• You piloting or travelling in an aircraft where you or the pilot are not licensed to carry passengers.</li> </ul>  |
| <ul style="list-style-type: none"> <li>• Within the last 2 years, any existing medical condition or health condition that has been diagnosed, been in existence or for which you have received treatment from a hospital or specialist consultant or for which you are awaiting or receiving treatment or under investigation, unless we have agreed cover <u>in writing</u> and any additional premium has been paid.</li> </ul> | <ul style="list-style-type: none"> <li>• You travelling on, or in, a motorised vehicle for which you do not hold appropriate qualifications to operate in <u>the UK or the Channel Islands</u> (Please note there is no cover under section B6 for any claim related to the use of motorised vehicles). You can visit the following link to the UK Government site for more information on appropriate licenses: <a href="https://www.gov.uk/ride-motorcycle-moped/bike-categories-ages-and-licence-requirements">https://www.gov.uk/ride-motorcycle-moped/bike-categories-ages-and-licence-requirements</a></li> </ul> |
| <ul style="list-style-type: none"> <li>• More than the proportionate cost of your trip and any claim against the policy (all sections) where you have not insured for the full cost of your trip.</li> </ul>  | <ul style="list-style-type: none"> <li>• If you are riding pillion, the rider must also hold appropriate qualifications.</li> </ul>   |
| <ul style="list-style-type: none"> <li>• Loss of earnings, additional hotel costs, additional car hire, Visa's, ESTAs, additional parking fees, vaccinations, inoculations, kennel fees or any other loss unless it is specified in the policy.</li> </ul>  | <ul style="list-style-type: none"> <li>• You travelling on a motorised vehicle without wearing a crash helmet, whether legally required locally or not.</li> </ul>  |
| <ul style="list-style-type: none"> <li>• The cost of taxi fares, telephone calls, faxes or any expenses for food or drink.</li> </ul>   | <ul style="list-style-type: none"> <li>• Manual labour (see policy definition on page 11).</li> </ul>   |
| <ul style="list-style-type: none"> <li>• Any claim arising from any relevant information known by you at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to us and we have agreed <u>in writing</u> any terms applicable.</li> </ul>   | <ul style="list-style-type: none"> <li>• Any payments made or charges levied after the date of diagnosis of any change in your health or medication after the policy was bought unless this has been advised to us and any revised terms or conditions have been confirmed <u>in writing</u>.</li> </ul>  |
| <ul style="list-style-type: none"> <li>• The operation of law, or as a result of an unlawful act or criminal proceedings against anyone included in your booking, or any deliberate or criminal act by an insured person.</li> </ul>  | <ul style="list-style-type: none"> <li>• Your suicide, self-injury, reckless behaviour or any wilful act of self-exposure to danger or infection/injury (except where it is to save human life).</li> </ul>   |
| <ul style="list-style-type: none"> <li>• Any costs incurred before departure (except cancellation and scheduled airline failure) or after you return home.</li> </ul>   | <ul style="list-style-type: none"> <li>• In respect of all sections other than <i>emergency medical expenses</i> - war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.</li> </ul>  |
| <ul style="list-style-type: none"> <li>• Any claim due to your carrier's refusal to allow you to travel for whatever reason.</li> </ul>   | <ul style="list-style-type: none"> <li>• Any claim not supported by the correct documentation as laid out in the individual section.</li> </ul>   |
| <ul style="list-style-type: none"> <li>• Any costs which are due to any errors or omissions on your travel documents.</li> </ul>  | <ul style="list-style-type: none"> <li>• Your failure to obtain the required passport, visa or ESTA.</li> </ul>   |
| <ul style="list-style-type: none"> <li>• The usage of Drones (see policy definition on page 12)</li> </ul>  | <ul style="list-style-type: none"> <li>• You, your travelling companion, close relative or business associate being under the influence of:- <ul style="list-style-type: none"> <li>- drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction);</li> <li>- alcohol (a blood alcohol level that exceeds 0.19% – approximately four pints or four 175ml glasses of wine);</li> <li>- solvents, or;</li> <li>- or anything relating to you or your close relatives or business associate prior abuse of alcohol or solvents.</li> </ul> </li> </ul>               |
| <ul style="list-style-type: none"> <li>• Any claim where you have travelled against the advice of your doctor or a medical professional such as your dentist.</li> </ul>  | <ul style="list-style-type: none"> <li>• Any claim that is due to any failure (including financial) of your travel agent or tour operator, any transport or accommodation provider, their agent or anybody who is acting as your agent, <u>unless specified</u>.</li> </ul>   |
| <ul style="list-style-type: none"> <li>• Participation in any sports and activities listed in activity packs 2-4 unless the appropriate additional premium has been paid and the policy endorsed (see definitions for sports and activities page 12).</li> </ul>  | <ul style="list-style-type: none"> <li>• Cruises (see policy definition on page 11).</li> </ul>   |
| <ul style="list-style-type: none"> <li>• You travelling against the advice or recommendations published by the Foreign and Commonwealth Office applicable at the time of your departure.</li> </ul>   |   |
| <ul style="list-style-type: none"> <li>• No cover will be in force for Policy B if you claim under Policy A.</li> </ul>   |   |

We will pay:	If you are unable to travel because:	Provided you:	If you need to claim:
<p><b>Backpacker - up to £1,000</b></p> <p><b>Longstay – up to £2,500 for your proportion of prepaid:</b></p> <ul style="list-style-type: none"> <li>transport charges,</li> <li>loss of accommodation,</li> <li>foreign car hire</li> <li>pre-paid excursions booked before you go on your trip</li> </ul> <p>that you have paid or have agreed to pay, that you cannot recover from any other source, following your necessary cancellation after you purchased this insurance resulting in financial loss.</p>	<ul style="list-style-type: none"> <li>you or a travelling companion is ill, injured or dies before the trip starts.</li> <li>a close relative or a close business associate in your home country is ill, injured or dies before the trip starts.</li> <li>the person you are going to stay with is ill, injured or dies before the trip starts.</li> </ul>	<ul style="list-style-type: none"> <li>have complied with the health declaration on page 9 and cancellation is not due, or caused by, an existing medical condition unless we have agreed cover, and additional premium has been paid.</li> <li>accept that there is no cover for cancellation due to any elective or pre-arranged treatment, this includes being given a date for treatment which coincides with your trip dates, as well as complications as a result of elective, pre-arranged or cosmetic treatment, unless declared and accepted by us in writing.</li> <li>have obtained a written statement from the treating doctor at the time of the cancellation confirming the necessity to cancel your trip.</li> <li>accept that your claim is limited to the cancellation charges applicable on the date the GP initially diagnosed or investigated the condition, or at the point a declared existing medical condition deteriorated and required medical attention, or referral. No payments/cancellation charges after this date will be reimbursed.</li> <li>are not cancelling due to the death, injury or illness of any pets or animals.</li> <li>accept that we can only offer to review and extend cover for declared existing medical conditions to <u>our own policyholders</u> so if any of the following people cause you to cancel because of a reoccurrence or complication of a medical condition diagnosed prior to booking, you will not be covered;                         <ul style="list-style-type: none"> <li>a travel companion not insured by us;</li> <li>a close relative of you or your travel companion;</li> <li>a business associate of you or your travel companion; or</li> <li>the person you are intending to stay with.</li> </ul> </li> <li>are not claiming for the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made by using frequent flyer vouchers, Air Miles/Avios vouchers or other vouchers that have no financial face value.</li> </ul>	<p>Download or request a cancellation claim form and ensure that the medical certificate in the cancellation claim form is completed by the <u>General Practitioner of the persons whose injury, illness or death has caused the cancellation</u>. As well as providing the claims handlers with required documentation as listed on the front of your claim form.</p> <p>Inform your tour operator/travel agent/flight company immediately of your necessity to cancel and request a cancellation invoice.</p>
	<ul style="list-style-type: none"> <li>you are required for jury service or as a witness in a court of law.</li> </ul>	<ul style="list-style-type: none"> <li>are not cancelling due to a criminal act committed by you or where you are the defendant in the court case.</li> </ul>	<p>Provide us with your original summons notice.</p>
	<ul style="list-style-type: none"> <li>you or a travel companion have been made redundant.</li> </ul>	<ul style="list-style-type: none"> <li>are not claiming due to financial circumstances or unemployment except when it is due to a compulsory redundancy notice which you received after buying this insurance, and you have been in continuous employment for two years (see definition – redundancy on page 12).</li> </ul>	<p>Obtain written confirmation to validate your circumstances.</p>
	<ul style="list-style-type: none"> <li>of the requirements of HM forces.</li> </ul>	<ul style="list-style-type: none"> <li>have been granted leave orders (and these have not been withdrawn by your employer on disciplinary grounds).</li> </ul>	<p>Obtain written confirmation to validate your circumstances.</p>

**BE AWARE!** No cover is provided under this section due to;

- anything mentioned in the conditions and exclusions (page 13)
- the fear of an epidemic, pandemic, infection or allergic reaction.
- your disinclination to travel or any circumstance not listed above.
- your carrier's refusal to allow you to travel for whatever reason.
- the cancellation of your trip by the tour operator.
- a previously diagnosed condition of any close relatives, your travelling companion, the person you are intending to stay with, or a business associate.
- your failure to obtain the required ESTA, Visa, vaccinations or inoculations in time.
- the advice or recommendation of the Foreign and Commonwealth Office applicable at the time of your departure.

We will pay:	If:	Provided your:	If you need to claim:
<p><b>Backpacker – No Cover</b></p> <p><b>Longstay - up to £1,000 to cover any amounts already paid for the scheduled flight that you are unable to get back.</b></p>	<ul style="list-style-type: none"> <li>the airline on which you are booked becomes insolvent <u>before your departure</u> from your home country causing you financial loss.</li> </ul>	<ul style="list-style-type: none"> <li>scheduled flight is booked independently through a licensed or bonded travel organiser or direct with a scheduled airline in the United Kingdom, Channel Islands or BFPO and it is not part of an inclusive trip or holiday package.</li> <li>booking has not been taken over by another airline.</li> <li>claim is not for additional expenses if you are forced to rearrange your trip or any expenses for loss of accommodation, loss of car hire expenses, loss of excursions or any loss not specified in the policy.</li> </ul>	<p>Download or request a cancellation claim form and complete it enclosing all required documentation listed on the front.</p> <p>You will need to supply confirmation that the airline has stopped operating, together with your original purchase receipt and unused ticket.</p>

**BE AWARE!** No cover is provided under this section due to;

- anything mentioned in the conditions and exclusions (page 13).
- the financial failure of your travel agent, tour organiser, booking agent or flight consolidator with whom your scheduled flight has been booked.
- you being able to obtain a refund from any other source, where your scheduled airline is bonded or insured elsewhere or where you have paid for the flight by credit card and can claim a refund from the credit card provider, even if the payment is insufficient to meet your claim.
- your scheduled airline being in administration or, in the USA and Canada, in Chapter 11 at the time of taking out your policy.

## Your travel policy - if your travel plans are disrupted (Policy B Section 1)

We will pay:	If:	Provided:	If you need to claim:
<p><b>Backpacker – No Cover</b></p> <p><b>Longstay - £20 for trip disruption allowance per 12 hours up to a maximum of £200 in total.</b></p> <p><b>Backpacker – No Cover</b></p> <p><b>Longstay - up to £2,500 for the cancellation of your trip.</b></p>	<ul style="list-style-type: none"> <li>the departure of your international flight, international train or sailing is delayed on your outbound journey for more than 12 hours from its scheduled departure time from your international departure point.</li> <li>after 24 hours of delay at the airport of your <u>outbound</u> journey from the United Kingdom, Channel Islands or BFPO you abandon the trip.</li> </ul>	<ul style="list-style-type: none"> <li>claim is not for additional expenses if you are forced to rearrange your trip or any expenses for loss of accommodation, loss of car hire expenses, loss of excursions or any loss not specified in the policy.</li> <li>you are not claiming for additional expenses if you are forced to cut short your trip or any expenses for loss of accommodation, loss of car hire expenses, loss of excursions or any loss not specified in the policy.</li> <li>you are at the airport/port/station and the delay is over 12 hours.</li> <li>delay is not due to the diversion of aircraft after it has departed</li> <li>your trip is not less than 2 days duration or is a one-way trip.</li> </ul>	<p>Download or request and complete a departure delay claim form.</p> <p>Obtain written confirmation from your airline, railway company, shipping line or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay of your flight, international train or sailing.</p>
<p><b>Backpacker – No Cover</b></p> <p><b>Longstay - up to £500 for alternative transport to get you to your trip destination.</b></p>	<ul style="list-style-type: none"> <li>the vehicle in which you are travelling to your international departure point becomes un-driveable due to mechanical failure or being involved in an accident or your public transport is delayed, preventing you from being able to check-in on time for your outward departure from the United Kingdom, Channel Islands or BFPO.</li> </ul>	<ul style="list-style-type: none"> <li>you have allowed sufficient time to check-in as shown on your itinerary.</li> </ul>	

**BE AWARE!** No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 13).
- any compensation when your tour operator has rescheduled your flight itinerary or the airline/railway company/shipping line/handling agents offer or provide alternative transport that departs within 12hrs, or where you are able to obtain a refund from any other source, where your scheduled airline is bonded or insured elsewhere or where you have paid for the flight by credit card and can claim a refund from your credit card provider, even if the payment is insufficient to meet your claim.
- your scheduled airline being in administration or, in the USA and Canada, in Chapter 11 at the time of taking out your policy.
- the failure of public transport services that is due to a strike or industrial action that started or that had been announced before the date of your departure from home.

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
<p><b>for trips outside your home country:</b></p> <p><b>Backpacker – up to £1,000,000</b></p> <p><b>Longstay – up to £5,000,000</b></p> <p><b>outside your home country following necessary emergency expenses that are payable within six months of the event that causes the claim that results from your death, injury or illness:</b></p>	<ul style="list-style-type: none"> <li>• customary and reasonable fees or charges for necessary and emergency treatment, to be paid inside or outside your home country for medical, surgical, hospital nursing home or nursing services.</li> <li>• additional travel, accommodation and repatriation costs to be made for or by you and for any one other person <u>who is required for medical reasons</u> to stay with you, to travel to you from your home country or to travel with you, where it is deemed medically necessary.</li> <li>• the cost of returning your ashes home or the return of your body to your home.</li> </ul>	<ul style="list-style-type: none"> <li>• treatment due to, or a complication of, an existing medical condition unless we have agreed cover in writing and any additional premium has been paid.</li> <li>• any elective or pre-arranged treatment or any routine non-emergency tests or treatment, this includes complications as a result of elective, pre-arranged or cosmetic treatment received whilst abroad.</li> <li>• costs of private treatment <u>unless our 24 hour Emergency Assistance Facilities helpline has agreed</u> and adequate public facilities are not available.</li> <li>• the cost of early repatriation when medical treatment of a standard acceptable by our medical director is available locally.</li> <li>• the cost associated with the diversion of an aircraft due to your death, injury or illness.</li> <li>• repairs to or for artificial limbs or hearing aids.</li> </ul>	<p><b><u>FOR MEDICAL EMERGENCIES</u></b></p> <p><b>+44 (0) 203 829 6736</b></p> <p><b>Call our <i>Emergency Assistance Facilities</i> service 24 hours a day, 7 days a week, 365 days a year, from anywhere in the world</b></p> <p>Download or request a claim form for emergency medical expenses and complete to the best of your ability.</p> <p>For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies you must keep and provide us with all (original) receipts accounts and medical certificates.</p>
<p><b>up to £2,500</b></p>	<ul style="list-style-type: none"> <li>• your death outside your home country for your burial or cremation.</li> </ul>	<ul style="list-style-type: none"> <li>• the cost of diagnostic tests or treatment for any existing medical condition other than that which has caused the immediate emergency.</li> </ul>	<p>For cases where Emergency Assistance Facilities were informed please provide (in addition to the above) your case number or name of the person you spoke to and a photocopy or scanned image of your EHIC card.</p>
<p><b>Backpacker – No Cover</b></p> <p><b>Longstay - public hospital benefit of £20 per 24 hours, up to a maximum of £200</b></p>	<ul style="list-style-type: none"> <li>• each full day that you are in a <u>public</u> hospital as an in-patient during the period of the trip in addition to the fees and charges.</li> </ul>	<ul style="list-style-type: none"> <li>• any extra costs for single/private accommodation in a hospital or nursing home.</li> </ul>	
<p><b>up to a maximum cost of £100</b></p>	<ul style="list-style-type: none"> <li>• emergency dental treatment only to treat sudden pain.</li> </ul>	<ul style="list-style-type: none"> <li>• work involving the use of precious metals in any dental treatment.</li> <li>• the provision of dentures, crowns or veneers.</li> <li>• any treatment or work which could wait until your return home.</li> </ul>	

**BE AWARE!** Your policy is intended to cover immediate treatment in an emergency situation. We reserve the right to repatriate you immediately for treatment in your home country when this is deemed to be preferable regardless of your original travel plans. All medical decisions are at the discretion of our medical director. It is essential for you to contact Emergency Assistance Facilities prior to being admitted anywhere. In this instance we may arrange for a local transfer to a hospital better equipped for your immediate needs.

No cover is provided under this section for:

- **anything mentioned in the conditions and exclusions (page 13)** (including any treatment, tests and associated illnesses for non-declared existing medical conditions).
- any costs where you are an inpatient or it is a repatriation claim and our 24 hour assistance service, *Emergency Assistance Facilities*, have not been notified or has not agreed the costs, we reserve the right to decline associated costs.
- services or treatment received by you, including any form of cosmetic surgery OR any treatment received by you after the date that in the opinion of our Emergency Assistance Facilities, in consultation with your treating doctor, you can return home or which can reasonably wait until you return to your home country.
- additional accommodation which exceeds the standard of that originally booked or any costs for food or drink.

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
<p>up to £500 in total for your unused proportion of:</p> <ul style="list-style-type: none"> <li>pre-paid excursions booked before you go on your trip;</li> <li>loss of accommodation;</li> <li>foreign car hire; and</li> <li>either your pre-booked return travel costs, or the cost of your curtailment travel costs, whichever is the greater</li> </ul> <p>that you have paid or agreed to pay and that you cannot recover from any other source following your <u>necessary</u> cutting short of your trip.</p> <p><i>PLEASE NOTE</i> Your unused proportion of trip costs will be calculated in full days lost from the date of your return journey home.</p>	<ul style="list-style-type: none"> <li><b>your early return home because of the death, injury or illness of:</b> <ul style="list-style-type: none"> <li>you or a friend with whom you are travelling;</li> <li>a close relative who lives in your home country;</li> <li>a close business associate who lives in your home country;</li> <li>a friend who lives abroad and with whom you are staying with.</li> </ul> </li> </ul> <p>or</p> <ul style="list-style-type: none"> <li>you, a friend or close relative who is travelling with you being required in your home country for jury service or as a witness in a court of law;</li> </ul> <p>or</p> <ul style="list-style-type: none"> <li>you, a friend, business associate or close relative who is travelling with you being called back by the Police after your home, or the home in your home country of your friend, business associate or close relative, or usual place of business in your home country, having suffered from burglary, serious fire, storm or flood.</li> </ul>	<ul style="list-style-type: none"> <li>any payment where you have not suffered any financial loss.</li> <li>coming home due to your existing medical condition, unless declared and accepted by us in writing.</li> <li>coming home due to an existing medical condition of a non-travelling close relative, the person you are staying with, or a travelling companion.</li> <li>the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made by using frequent flyer vouchers, Air Miles/Avios vouchers or other vouchers that have no financial face value.</li> <li>any claim due to the death, injury or illness of any pets or animals.</li> <li>the withdrawal of previously approved leave by your employer unless it is due to the death or serious illness of a close business associate.</li> <li>any unused portion of your original ticket where you have been repatriated.</li> <li>coming home early due to the fear of an epidemic, pandemic, infection or allergic reaction.</li> <li>curtailment cover where the trip is of 2 days duration or less or is a one-way trip.</li> <li>the operation of law or as a result of an unlawful action by you or criminal proceedings against you or anyone included in your booking.</li> <li>the curtailment of your trip by the tour operator.</li> <li>curtailment due to financial circumstances.</li> </ul>	<p>Download or request a curtailment claim form and ensure that the medical certificate in the cancellation claim form is completed by the <u>General Practitioner of the persons whose injury, illness or death has caused the curtailment</u>. As well as providing the claims handlers with required documentation as listed on the front of your claim form.</p> <p>Inform your tour operator/travel agent/flight company immediately of your necessity to cancel and request a cancellation invoice.</p> <p><b>If you need to cut short your trip:</b></p> <p>Due to a <u>medical necessity</u> you must ring to confirm this with our <i>24 hour Emergency Assistance Facilities service</i>.</p> <p style="text-align: center;"><b>+44 (0) 203 829 6736</b></p> <p><u>curtailment claims will not otherwise be covered.</u></p> <p>You should keep any receipts or accounts given to you and send them in to the claims office.</p>

**BE AWARE!** If you need to come home early due to your illness you **MUST** contact our emergency assistance service who will be able to assist you. If you need to come home for any other reason you should make your own arrangements. Please also note curtailment claims are calculated from the day you return home and no payment is made for loss of enjoyment however caused.

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 13).
- coming home early due to your existing medical condition where the risk attached to that medical condition has not been accepted by us in writing.
- coming home early due to death or illness of a close relative, the person you are staying with, a travelling companion, or a close business associate caused by an existing medical condition or a known complication of it.
- any claim not supported by a detailed letter/certificate from the treating doctor explaining why your early return was medically necessary.
- any resumption of your trip once it has been curtailed. There is no further cover once you have returned to your home country.
- your curtailment travel costs must be to the same standard as that of your pre-booked return travel costs booked as part of your original trip.

We will pay:	For:	Provided you:	If you need to claim:
<p><b>Backpacker – No Cover</b></p> <p><b>Longstay - up to a total of £1,000</b></p> <p>for <u>your</u> possessions, with a maximum amount for:</p> <ul style="list-style-type: none"> <li>Clothes → £100</li> <li>Luggage → £100</li> <li>Shoes → £50</li> <li>Cosmetics → £50</li> <li>Fine jewellery &amp; watches → £300</li> <li>Electrical items &amp; photographic equipment → £300</li> <li>Laptops → £300</li> <li>Eyewear → £100</li> <li>Unreceipted items up to a maximum of: → £150</li> </ul>	<p><i>either</i></p> <ul style="list-style-type: none"> <li>• the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear.</li> </ul> <p><i>or</i></p> <ul style="list-style-type: none"> <li>• the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip.</li> </ul>	<ul style="list-style-type: none"> <li>• have complied with the carrier’s conditions of carriage.</li> <li>• have notified the Police, your carrier or tour operator’s representative and obtained an independent written report.</li> <li>• own the items you are claiming for and are able to provide proof of ownership/purchase for any items over £50 in value.</li> <li>• are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc.</li> <li>• are not claiming for possessions which have been lost or stolen from a beach or lido (if so we will only pay a maximum of £50).</li> <li>• have not left electrical items, eyewear, jewellery &amp; watches or photographic equipment <i>unattended (including being contained in luggage during transit)</i> except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation). This includes items left behind following you disembarking your coach, train, bus, flight, ferry or any other mode of transport.</li> <li>• have not left your possessions not mentioned in the preceding bullet point unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.</li> <li>• have obtained written confirmation of any loss, damage or delay from your tour operator / airline provider.</li> </ul>	<p><b>For all damage claims:</b></p> <p>you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. Please then return the damaged items to:</p> <p>The Recoveries Department at Travel Insurance Facilities 1 Tower View, Kings Hill West Malling, Kent, ME19 4UY</p> <p><b>For all loss or damage claims during transit:</b></p> <p>(a) retain your tickets and luggage tags, (b) report the loss or damage to the appropriate carrier and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p><b>For all losses</b> you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator’s representative or hotel/apartment manager wherever appropriate.</p> <p><b>For delay claims</b></p> <p>You must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p> <p><b>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</b></p>
<p><b>Backpacker – No Cover</b></p> <p><b>Longstay - £50 per 12 hours up to a maximum of £100</b></p>	<ul style="list-style-type: none"> <li>• the purchase of essential items if your luggage containing your possessions are delayed due to being misplaced, lost or stolen on your outward journey from your home country for over 12 hours from the time you arrived at your trip destination.</li> </ul>		

**BE AWARE!** Your travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc. as these should be fully insured under your house contents insurance on an All Risks extension for 365 days of the year. There is a maximum amount you can claim and a maximum amount in total for each category, and these are shown under the possessions section. The possessions section only covers items that belong to you, is not ‘new for old’ and an amount for age, wear and tear will be deducted. You can find full details of our wear and tear scale published on our website at [www.tifgroup.co.uk/services/claims/wear-tear-depreciation/](http://www.tifgroup.co.uk/services/claims/wear-tear-depreciation/)

- No cover is provided under this section for:
- **anything mentioned in the conditions and exclusions (page 13) or any items that do not fall within the categories of cover listed.**
  - mobile telephones, SIM cards, mobile telephone prepayment cards, lost/stolen mobile telephone call charges or mobile telephone accessories, gadgets (as defined on page 11), car keys, duty free items such as tobacco products, alcohol and perfumes.
  - the use of, or damage to, drones.
  - any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

We will pay:	For:	Provided:	If you need to claim:
<p>each insured person:</p> <p><b>Backpacker – No Cover</b> <b>Longstay - up to £500</b></p>	<ul style="list-style-type: none"> <li>the loss or theft of your cash during your trip.</li> </ul>	<ul style="list-style-type: none"> <li>your cash or passport is:                             <ul style="list-style-type: none"> <li>on your person.</li> <li>held in a safe or safety deposit box where one is available.</li> <li>left <u>out-of-sight</u> in your <i>locked</i> trip accommodation.</li> </ul> </li> </ul>	<p>For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>For loss of cash we will also require:</p> <p>(a) exchange confirmations from your home country for foreign currency. (b) where sterling is involved, documentary evidence of possession.</p> <p>For a lost or stolen passport you will also need to get a letter from the consulate, airline or travel provider where you obtained a replacement and keep all the receipts for your travel and accommodation expenses.</p>
<p><b>Backpacker – No Cover</b> <b>Longstay – up to £200</b></p> <p><b>Backpacker – No Cover</b> <b>Longstay - up to £200</b></p>	<ul style="list-style-type: none"> <li>cover to contribute towards the cost of an emergency travel document.</li> <li>cover for necessary costs collecting your emergency travel document on your trip.</li> </ul>	<ul style="list-style-type: none"> <li>you are not claiming for any costs incurred before departure or after you return home or any costs which are due to any errors or omissions on your travel documents or money exchange.</li> <li>you are not claiming for any missed travel or accommodation arrangements as a result of your passport being lost or stolen.</li> </ul>	

**BE AWARE!** No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 13).
- any financial loss suffered as a result of your debit/credit card or passport being lost or stolen.
- the cost of a new passport upon your return to the United Kingdom, Channel Islands or BFPO.
- cash or passport that is not on your person.
- cash or passport that is not in a safe/safety deposit box or left out-of-sight in your *locked* trip accommodation.
- loss or theft of cash due to depreciation in value, currency changes or shortage caused by any error or omission.

## Personal liability (Policy B Section 6)

We will pay:	For:	Provided:	If you need to claim:
<p><b>Backpacker - up to £1,000,000</b></p> <p><b>Longstay – up to £2,000,000</b></p> <p>plus costs agreed between us in writing:</p>	<ul style="list-style-type: none"> <li>any amount incurred due to an event occurring during the period of this insurance that you are legally liable to pay that relates to an incident caused directly or indirectly by you and that results in:                             <ul style="list-style-type: none"> <li>injury, illness or disease of any person.</li> <li>loss of, or damage to, property that does not belong to you or any member of your family and is neither in your charge or control nor under the charge or control of any member of your family.</li> <li>loss of, or damage to, trip accommodation which does not belong to you or any member of your family.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li><b>liability for loss of, or damage to, property or injury, illness or disease is not caused or suffered by:</b> <ul style="list-style-type: none"> <li>your own employment, profession or business or anyone who is under a contract of service with you, acting as a carer, whether paid or not, or any member of your family or travelling companion or is caused by the work you or any member of your family or travelling companion employ them to do.</li> <li>your ownership, care, custody or control of any animal.</li> </ul> </li> <li><b>compensation or any other costs are not caused by accidents involving your ownership, possession or control of any:</b> <ul style="list-style-type: none"> <li>land or building or their use either by or on your behalf other than your temporary trip accommodation, mechanically propelled vehicles and any trailers attached to them, aircraft, motorised skis, motorised waterborne craft or sailing vessel, firearms or incendiary devices.</li> </ul> </li> </ul>	<p><b>Never admit responsibility to anyone</b> and do not agree to pay for any damage, repair costs or compensation.</p> <p>Keep notes of any circumstances that may become a claim so these can be supplied to us along with names and contact details of any witnesses as well as any supporting evidence we may require.</p>

**BE AWARE!** No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 13).
- injury, illness or disease suffered by you or any member of your family, or any event caused by any deliberate or reckless act or omission by you or a member of your family.
- claims where an indemnity is provided under any other insurance or where it falls on you by agreement and would not have done if such agreement did not exist. i.e. rental disclaimer.

### If you are mugged (Policy B Section 7)

We will pay:	For:	Provided:	If you need to claim:
<p><b>Backpacker – No Cover</b></p> <p><b>Longstay - £100 per 24 hours up to a maximum of £500</b></p>	<ul style="list-style-type: none"> <li>each full 24 hours you are hospitalised following a mugging attack</li> </ul>	<ul style="list-style-type: none"> <li>you are necessarily hospitalised in a public hospital and have submitted a claim for emergency medical expenses and provided us with a written Police report.</li> </ul>	<p>Download a claim for either medical expenses/and possessions (if applicable) and completed to the best of your ability.</p> <p>Claims will need to be supported by a written report from the appropriate authorities.</p>

**BE AWARE!** No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 13).
- any claim where you are unable to provide us with proof of the incident, i.e. Police/authorities/medical report.
- any claims where you are attacked or confined as a result of your illegal activity or reckless behaviour

### If you are hijacked (Policy B Section 8)

We will pay:	For:	Provided:	If you need to claim:
<p><b>Backpacker – No Cover</b></p> <p><b>Longstay - £25 per 24 hours up to a maximum of £500</b></p>	<ul style="list-style-type: none"> <li>each full 24 hours you are confined as a result of hijack</li> </ul>	<ul style="list-style-type: none"> <li>you have obtained confirmation from the airline, carrier or their handling agents confirming the period of confinement.</li> </ul>	<p>Download a claim for either medical expenses/and possessions (if applicable) and completed to the best of your ability.</p> <p>Claims will need to be supported by a written report from the appropriate authorities.</p>

**BE AWARE!** No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 13).
- any claim where you are unable to provide us with proof of the incident, i.e. Police/authorities/medical report.
- any claims where you are attacked or confined as a result of your illegal activity or reckless behaviour

### Accidental death and disability benefit (Policy B Section 9)

We will pay:	For:	Provided:	If you need to claim:
<p>A single payment as shown on your summary of cover</p> <p><b>Backpacker - £5,000</b> →</p> <p><b>Longstay - £5,000</b></p> <p><b>Backpacker - £5,000</b> →</p> <p><b>Longstay - £15,000</b></p> <p><b>Backpacker - £5,000</b> →</p> <p><b>Longstay - £15,000</b></p>	<p><b>your accidental bodily injury whilst on your trip, that independently of any other cause, results in your:</b></p> <p>death (limited to £1,000 when you are under 18 or over 66 at the time of incident).</p> <p>total and permanent loss of sight in one or both eyes, or total loss by physical severance or total and permanent loss of use of one or both hands or feet.</p> <p>permanent and total disablement from engaging in paid employments or paid occupations of <u>any and every</u> kind all occurring within 12 months of the event happening*.</p>	<ul style="list-style-type: none"> <li>you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness or infection.</li> <li>you are not under 18 over 66 and claiming permanent disablement.</li> <li>you are not claiming for more than one of the benefits that is a result of the same injury.</li> </ul>	<p>Download or request a claim form for Personal Accident immediately and complete to the best of your ability.</p> <p>In the event of death we will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and you will be advised what further documentation is required.</p>

**BE AWARE!** This is a one off lump sum benefit for the death or very serious incapacity, as specified, of an insured person when this is solely caused by an accident occurring during the period of insurance. It is quite separate from costs covered under the medical section (\*Where you are not in paid employments or occupations, this shall be defined as 'all your usual activities, pastimes and pursuits of any and every kind'.)

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 13).
- any payment for permanent disablement when your age is under eighteen (18) or over sixty six (66) at the time of the incident

We will pay:	For:	Provided:	If you need to claim:
<p><b>Backpacker – up to £5,000</b></p> <p><b>Longstay - up to £25,000</b></p> <p><b>and for 30 minutes legal advice on the telephone</b></p>	<ul style="list-style-type: none"> <li>• legal costs and expenses incurred in pursuing claims for compensation and damages due to your death or personal injury whilst on the trip.</li> <li>• enquiries relating to your insured trip.</li> </ul>	<ul style="list-style-type: none"> <li>• you accept that if you are awarded compensation and receive payment then all sums paid out by us shall be paid out of that compensation.</li> <li>• legal proceedings in the USA or Canada follow the contingency fee system operating in North America.</li> <li>• you are not pursuing a claim against a carrier, travel agent, tour operator, tour organiser, the insurers or their agents or the claims office.</li> <li>• the estimated recovery is more than £500.</li> <li>• we believe that you are likely to obtain a reasonable settlement.</li> <li>• the costs cannot be considered under an arbitration scheme or a complaints procedure.</li> <li>• you are not claiming against another insured-person who is a member of your family, business associate, a friend or travelling companion, whether insured by us or another provider.</li> <li>• the claim is not due to damage to any mechanically propelled vehicle.</li> </ul>	<p>If you have an accident abroad and require legal advice you should contact:</p> <p><b>Slater &amp; Gordon LLP, 58 Moseley Street, Manchester, M2 3HZ</b></p> <p>They will arrange for up to thirty minutes of <u>free</u> advice to be given to you by a lawyer.</p> <p>To obtain this service you should</p> <p><b>telephone 0161 228 3851 or fax 0161 909 4444</b></p> <p><b>Monday to Friday 9am-5pm</b></p>

**BE AWARE!** Legal expenses claims are only considered on the condition that you use Slater & Gordon LLP as your legal representative and they will always have complete control over the legal proceedings and the selection, appointment and control of lawyers. Where a claim occurs you will supply any reports or information and proof to us and the claims office as may be required. Any legal expenses incurred without our prior authorisation or that of the claims office will not be paid. We will settle all claims under the Law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you.

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 13)
- legal proceedings in more than one country for the same event.
- any claims for legal proceedings through the contingency fee system in the USA or Canada.

**ADDITIONAL SPORTS AND HAZARDOUS ACTIVITIES:**

Unlike other policies we cover many sports and activities as standard; **no additional premium is required for activities listed in Activity Pack 1**. We have categorised the activities that are not covered as standard into three further bands. If you do not see your chosen activity, do not worry, we may cover it, but you must contact us so we can discuss the activity and what, if any, additional premium is necessary. (All of the activities are covered on a non-professional and non-competitive basis, unless otherwise stated). Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include professional / semi-professional / paid / sponsored racing, timed events – unless otherwise specified, professional, display events, photo shoots, etc...) will not be covered under this policy. Safety guidelines provided from a professional event company or organiser must be followed. Failure to do so will invalidate a claim. If you are unsure please do not hesitate to contact us on 0844 346 0898 and we can discuss your individual requirements. We consider 'professional or competitive' to be activities/sports where you are either paid for participating in, receive any element of sponsorship, fees or prize money in excess of £200. Please note those activities marked in italics and underlined do not have Personal Liability cover or Accidental Death and Disability cover.

**Activity Pack 1 – Covered as standard** Adventure Racing (up to 6 hours), Aerobics, Amateur Athletic Field Events, Amateur Athletic Track Events, Angling/Fishing (freshwater), Animal Sanctuary (non big game), *Archery*, Badminton, Bamboo Rafting, Banana Boating, Bar Work, Baseball, Basketball, Billiards, Bird Watching, Board & Card Games, Body Boarding, Boules, Bowling, Bowls, *Bridge Swinging*, *Bungee Jumping*, Camel/Elephant Riding/Trekking (UK booked), Camping, *Canoeing/Kayaking (White Water Grades 1-3)*, Caravanning, *Catamaran Sailing (In-shore)*, *Clay Pigeon Shooting*, Cricket, Croquet, Cross Country Running, Curling, Cycle Touring/Leisure Biking (up to 1,000m), Dancing, Darts, Disc Golf, Diving (Indoor up to 5m), Dragon Boat Racing, Fencing, Fives, Flag Football, *Flying as passenger (private/small aircraft/helicopter)*, Football/Soccer – Practice and Training, Frisbee (recreational), Golf, Gorilla Trekking (Booked pre-trip – requires appropriate trekking altitude pack), Handball - Practice and Training, Highland games, Hockey (Field – Organised Amateur Match), Horse Riding (No Jumping), *Hot Air Ballooning*, Indoor Skating (not ice), *Jet Boating*, *Jet Skiing*, Kiting, Korfball, Laser Tag, Low Ropes, Marathons, Mini-Golf, Model Flying, Model sports, Mountain Biking (up to 1,000m), Netball, Orienteering, Petanque, Peteca, Pigeon Racing, Pony Trekking, Pool, Quoits, Rackets, Racquetball, *Rafting (White Water Grades 1-3)*, Re-Enactment, *Rifle Range*, Ringos, River Punting, Roller Blading/Skating (not ice)/Skate Boarding/Scooters (non motorised), Rounders, *Rowing (inshore –recreational)*, Safari (UK organised), Safari Trekking (UK organised), Sailing/Yachting (recreational - inshore), *Scuba Diving (not solo, up to maximum 30m)*, Segway (supervised, non-competitive), Snorkelling (inside marked areas and / or with lifeguard present), Softball, Squash, Stoolball, Swimming (inside marked areas and / or with lifeguard present), Swimming off a boat (with a qualified supervisor in attendance – i.e. a lifeguard), Swimming with Dolphins (inside marked areas and / or with lifeguard present), Sydney Harbour Bridge Climbing (Professional organised and supervised), Table Tennis, Ten Pin Bowling, Tennis, Theme Parks, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) all up to 1,000m, *Tubing*, Tug of War, Unicycle riding, Volleyball, Water Parks, Whale Watching (professionally organised), Yachting (Inshore – crewing), Yoga, Zip Lining / Zip Trekking (booked pre-trip – requires appropriate trekking altitude pack).

**Activity Pack 2 – Additional Premium required (in addition to the activities listed under Pack 1)** Abseiling (Indoor/Outdoor climbing wall up to 25m), Adventure Racing (up to 12 hours), *Airsoft*, American Football – Training or Amateur Match - (Organised & with Safety Equipment), Angling/Fishing (Sea), Animal Sanctuary (Big Game), Assault Courses (No High Ropes), Biathlon, Big Foot Skiing, Blade Skating, Breathing Observation Bubble (BOB), Camel/Elephant Riding/Trekking (non-UK booked), *Canoeing/Kayaking (White Water Grade 4)*, Canyoning, *Cat Skiing*, Climbing (Indoor/Outdoor climbing wall up to 25m), Diving (Indoor up to 10m), Dry Slope Skiing, Equestrian, Falconry, Fell Running (up to 2,000m), *Fly boarding*, *Flying (Crew/Pilot)*, *Flying Helicopter (Pilot)*, Football/Soccer - Organised Amateur Match, Frisbee (Ultimate Frisbee), Gaelic Football – Training or Amateur Match, Glacier Walking, *Gliding (non-competitive)*, *Go Karting*, Gorge Walking (with ropes), Gorilla Trekking (booked during trip – requires appropriate trekking altitude pack), Gymnastics, Handball (Organised Amateur Match), Harness Racing, Hockey (Ice) With Full Body Protection, Horse Jumping (no Polo, no Hunting), Horse Riding (Eventing), Husky Dog Sledding, Hydro Zorbing, Ice Fishing, Ice Skating, Iron Man, Judo (Organised Training), Karate (Organised Training), Kendo (Organised Training), Kick Sledging, Lacrosse, Land Skiing, Langlauf, Martial Arts (Organised Training), Modern Pentathlon, Mono-Skiing, Mountain Biking (up to 2,000m), Mountain Boarding, Octopush, *Off Road Motorcycling (up to 250cc)*, Off-piste skiing/snowboarding (with guide), *Paint Balling*, *Parasailing*, *Parascending (Over water)*, Passenger Sledge, *Power Boating (inshore)*, Power lifting, *Quad Bikes (Providing you wear a helmet)*, *Rafting (White Water Grade 4)*, Rap Running/Jumping (Indoor/Outdoor climbing wall up to 25m), *River Tubing*, Rodeo, Roller Derby (Safety equipment must be worn), Roller Hockey, Rugby (Amateur Match), Rugby (Training), Safari (non UK booked), Safari Trekking (non UK booked), Sand Boarding, *Sand Dune Surfing/Skiing*, Sand Yachting, *Sea Canoeing/Kayaking (inshore)*, *Shark Diving/Swimming (Cage)*, Shinty, Ski Boarding, Ski Bobbing, Ski Dooing, Skiing, Skiing – Nordic/Cross Country, Sledging/Tobogganing, Sleigh riding (Reindeer, Horses or Dogs), Snorkelling – outside marked areas and / or without lifeguard present, Snow Biking, Snow Mobile/Ski Doos, Snow Parascending, Snow Scooting, Snow Shoe Walking, Snow Tubing, *Snowcat Driving*, *Speed Sailing (in shore)*, Speed Skating, Speed Trials/Time Trials (Organised, not public roads), Street Hockey, Summer Tobogganing, Surf life-saving (organised competition), *Surfing*, Swimming (outside marked areas and / or without lifeguard present), Swimming off of a boat (Unsupervised and / or no lifeguard), Telemarking, Tough Mudder, Trampolining, Tree Top Canopy Walking, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) all up to 2,000m, Triathlon, *Under 17 Driving (not public roads)*, War Games/Paint Balling, Water Polo, *Water Skiing (No Jumping)*, Weight Lifting, *Windsurfing/Boardsailing/Sailboarding*, Wrestling (Organised Training), Zip Lining / Zip Trekking (booked during trip – requires appropriate trekking altitude pack), Zorb Football.

**Activity Pack 3 - Additional Premium required (in addition to the activities listed under Pack 1 & 2)** Abseiling (outdoor above 25m), Blowcarting/Land Yachting/Kite Buggy, Boxing Training, Caving/Pot Holing, Climbing (Rock & Ice – Harnessed up to 3,000m), *Devil Karting*, Dirt Boarding, Fell Running (up to 3,000m), Glacier Skiing, Gorge Walking (no ropes), Heli-skiing, High Diving, Hurling, Hydrospeeding, Ice Go Carting, Ice Windsurfing, Jousting, Kite-Boarding/Surfing, *Motorised Buggy*, Mountain Biking (up to 3,000m), *Paragliding*, *Parascending (over land)*, *Roller Skating (24 hour relay)*, *Paramotoring*, Passenger Sledge, Rap Running/Jumping (Outdoor above 25m), *River Bugging*, Skeleton, Ski Biking, Ski Blading /Snow Blading, Ski Mountaineering (up to 3,000m), Ski Randonee, Ski Run / Walking (up to 3,000m), Ski Touring (up to 3,000m), Ski Joering, Skiing – Freestyle, Skiing – Glacier, Skiing – Snowcat, *Snow Karting*, Snow Kiting, *Snow Surfing*, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering - in group (up to 3,000m), Via Ferratta, Wake Boarding, Water Skiing (Jumping), *Wind Tunnel Flying/Indoor Sky Diving*, Zorbing/Sphering.

**Activity Pack 4 - Additional Premium required (in addition to the activities listed under Pack 1-3)** Adventure Racing (up to 24 hours), Assault Courses including High Ropes and Harnessed, *Black Water Rafting*, BMX Freestyle & Racing, Bull Riding, *Canoeing/Kayaking (White Water Grade 5)*, Cave Diving, Cave Tubing, Climbing (Rock & Ice – Harnessed up to 4,000m), Cycling Racing, Cyclo Cross, Downhill Mountain Biking, Fell Running (up to 4,000m), Freestyle Skateboarding, *Gliding (competition)*, Hang Gliding, *Micro Lighting*, *Motocross*, *Motor Racing/Rallies/Competitions (amateur)*, Mountain Biking (up to 4,000m), Off-Piste Skiing/Snowboarding (Without a Guide), *Parapenting/Paraponting*, Polo, Polo cross, *Power Boating (off shore)*, *Power Gliding*, Power Kiting, *Rafting (White Water Grade 5)*, *Scuba Diving (not solo - to 40m)*, *Ski Flying*, Slack-Lining, *Tandem Skydive (up to 2 jumps maximum)*, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering - in group (Inca - Trail), Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 4,000m), Wicker Basket Tobogganing, *Yachting (racing/crewing) - outside territorial waters (offshore)*.

## If you need to claim



We have appointed Travel Claims Facilities to look after your claim. If you require a claim form please download it on the internet at: [www.policyholderclaims.co.uk](http://www.policyholderclaims.co.uk)

Alternatively please advise the section of the insurance on which you want to claim and master policy number and policy reference to:

**Travel Claims Facilities, PO Box 395, Monks Green Farm, Mangrove Lane, Hertford, SG13 9JW Telephone: 0203 829 6694**

### You need to:

- produce your insurance certificate confirming you are insured before a claim is admitted.
- give us full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- provide all necessary information and assistance we may require at your own expense (including, where necessary, medical certification and details of your National Health number, or equivalent, and Private Health Insurance).
- pass on to us immediately every writ, summons, legal process or other communication in connection with the claim.
- provide full details of any House Contents and All Risks insurance policies you may have.
- ensure that all claims are notified within 3 months of the incident occurring.
- not abandon any property to us or the claims office.
- not admit liability for any event or offering to make any payment without our prior written consent.

### We can:

- make your policy void where a false declaration is made or any claim is found to be fraudulent.
- take over and deal with, in your name, the defence/settlement of any claim made under the policy.
- subrogate against the responsible party and take proceedings in your name, but at our expense, to recover for our benefit the amount of any payment made under the policy.
- obtain information from your medical records (with your permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without your prior approval.
- only make claims payments by electronic BACS transfer, unless otherwise agreed by us.
- cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the trip.
- not make any payment for any event that is covered by another insurance policy.
- only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance.
- settle all claims under the law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you.
- submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country that you live in within the United Kingdom or the Channel Islands

### DATA PROTECTION ACT – PERSONAL INFORMATION

You should understand that any information you have given to Travel Insurance Facilities PLC will be used in their function as a Data Controller for the administration of the insurance contract. This information will be processed in compliance with the provisions of the UK Data Protection Act and the General Data Protection Regulation that will be enforced on 25<sup>th</sup> May 2018 for the purpose of providing travel insurance and handling claims, complaints and medical assistance, if any.

This involves providing such information to other parties, including the selling agent, claims handlers and Union Reiseversicherung AG (URV, the insurer of tifgroup). For example this would occur in circumstances, such as a medical emergency. This may require transferring information about you to countries outside the European Economic Area (EEA). You have a right to access, rectification and erasure of information that Travel Insurance Facilities PLC holds about you.

If you would like to exercise either of these rights you should contact in writing: The Data Protection Officer, Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY. It is our aim to provide high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur on both sides. If you do not feel that the matter has been dealt with to your satisfaction or you have some new evidence which we have not seen, you may bring this to the claims manager's attention in writing: The Claims Manager, Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY

Travel insurance Facilities are registered with the Information Commissioner's Office and undertake to comply with the Data Protection Act 1998 ("DPA") and EC Directive 95/46/EC (up to and including 24 May 2018) and the General Data Protection Regulation ("GDPR") and (EU) 2016/679) (on and from 25 May 2018), and, in the event that the UK leaves the European Union, all legislation enacted in the UK in respect of the protection of your personal data.

For our full privacy policy terms, please see: <http://www.tifgroup.co.uk/privacy/>

## Your right to complain

**If your complaint is regarding the selling of your policies:** The Customer service manager, Towergate Insurance, Ellenborough House, Wellington Street, Cheltenham, GL50 1XZ or call 0300 123 2249.

**Or if you would like to complain about the outcome of your claim, or assistance provided, and you do wish to complain please forward details of your complaint in the first instance as follows:**

- Quality and Improvements Manager, URV, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY, call on 0203 829 6604 or email [complaints@tifgroup.co.uk](mailto:complaints@tifgroup.co.uk) who will review the claims office decision.

**If you are still not satisfied with the outcome you may:**

- Ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, London, E14 9SR. Their telephone advice line is 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile, or visit [www.fos.org.uk](http://www.fos.org.uk)
- You are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify FOS on your behalf.

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