



LIMITED

TRAVEL INSURANCE

DATA PROTECTION ACT 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

IMPORTANT NOTICE

Your attention is drawn to important features of **your** travel insurance policy including:

- **INSURANCE POLICY:** This contains full details of the cover provided plus the conditions and exclusions which apply to it.

You must read the insurance policy carefully.

- **CONDITIONS, EXCLUSIONS AND WARRANTIES:** There are conditions and exclusions which apply to individual sections and general conditions, exclusions and warranties which apply to the whole policy.
- **HEALTH:** The policy contains conditions relating to the health of the people travelling and others upon whose well being the trip may depend. Please refer to pages 5 and 6.
- **PROPERTY CLAIMS:** These are settled on an indemnity basis – not on a “new for old” or replacement cost basis, unless otherwise stated in the policy.
- **POLICY LIMITS:** Most sections of the policy have limits on the amount the Insurer will pay under that section. Some sections also include inner limits eg: for one item, or for **valuables** in total.
- **POLICY EXCESSES:** Claims under most sections of the policy will be subject to an excess. Where there is an excess, **you** will be responsible for paying the first part of a claim.
- **REASONABLE CARE:** **You** are required to take all reasonable care to protect yourself and **your** property and to act as though **you** are not insured.
- **FRAUDULENT CLAIMS:** The making of a fraudulent claim is a criminal offence.
- **COMPLAINTS:** The insurance policy includes a Complaints Procedure which tells **you** what steps **you** can take if **you** wish to make a complaint. Please refer to pages 28 and 29.
- **“COOLING OFF” PERIOD:** The policy contains a “cooling off” period which allows **you** to return the policy if **you** have a reason to be dissatisfied with the cover provided. Please refer to page 5.
- **HAZARDOUS HOLIDAY ACTIVITIES:** The policy will not cover **you** when **you** take part in certain hazardous activities. Please refer to pages 8 to 15 and 25 to 27.
- **DATE CHANGE EXCLUSION:** Changes in dates could see widespread failures of computer and other systems containing computer chips, which depend on date related information in order to work properly. Certain sections of **your** policy (refer to General Exclusions item 20) excludes anything directly or indirectly caused by failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date.
- **GOVERNING LAW:** **Your** policy is governed by English Law.

The policy applies to all persons named on the Validation Certificate who are eligible to be insured and for whom the premium has been paid. **You must be resident in the United Kingdom.**

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**SUMMARY OF COVER
(per person)**

Section of Cover	Cover	Excess
1 Cancellation	Up to £3,000	£50 (£15 for Loss of Deposit)
2 Curtailment	Up to £3,000	£50
3 Missed Departure*	Up to £1,000	£50
4 Travel Delay* Abandonment	Up to £300 Up to £3,000	Nil £50
5 Personal Accident	Up to £20,000	Nil
6 Medical Emergency Expenses*	Up to £5,000,000	£50
7 Medical Inconvenience Benefit*	Up to £2,000	Nil
8 United Kingdom Expenses	Up to £500	£50
9 Personal Property Single Article Limit Valuables Limit Sunglasses Limit Delayed Baggage Personal Money	Up to £2,000 £300 £300 £75 Up to £100 Up to £300	£50 £50
10 Loss of Passport Expenses	Up to £300	Nil
11 Personal Public Liability	Up to £2,000,000	£250
12 Legal Costs and Expenses	Up to £25,000	Nil
13 Ski Equipment Single Article Limit Ski Hire	Up to £400 £300 Up to £500	£50 Nil
14 Ski Pack	Up to £300	£50
15 Piste Closure	Up to £200	Nil
16 Avalanche Closure	Up to £100	Nil

* Cover does not apply to trips within the UK

24 HOUR MEDICAL EMERGENCY SERVICE INCLUDED

24 HOUR MEDICAL EMERGENCY SERVICE FIRSTASSIST

IMPORTANT – please quote Reference IGO4.

FirstAssist Emergency Service provides immediate help in the event of an Insured Person's illness or injury arising outside the **United Kingdom** – they provide a 24 hour multi-lingual emergency service 365 days a year and can be contacted by telephone or fax.

EMERGENCY TELEPHONE NUMBER: +44 (0)20 8763 3095

FAX: +44 (0)20 8763 3035

When an Insured Person calls upon the services of FirstAssist Emergency Service it is a condition of service that FirstAssist Emergency Service shall solely be responsible for all decisions on the most suitable and reasonable solution to any assistance request.

Be prepared to give: a) insurance validation certificate number; b) dates of outward and return travel; c) details of problem including name and address of patient and nature of illness/accident; d) names and telephone numbers of hospital, attending **Medical Practitioner** and usual GP in the **United Kingdom**.

The service includes, where necessary:

- Multi-lingual assistance with hospitals and doctors;
- Guarantee of appropriate medical costs;
- Repatriation arrangements including a nurse/doctor escort where medically necessary;
- Travel arrangements for other members of your party or **immediate relative**;
- On arrival in the **United Kingdom**, suitable transport to hospital or **home**.

NOTE: FAILURE TO CONTACT THE ASSISTANCE COMPANY MAY RESULT IN A CLAIM BEING INVALID.

OUT-PATIENT TREATMENT

If **you** are in SPAIN, GREECE, CYPRUS, PORTUGAL or TURKEY and need out-patient medical treatment please provide a copy of **your** Validation Certificate to the **Medical Practitioner** and **your** treatment will be paid by ChargeCare International in line with the policy. **You** will be asked to fill in a simple form to confirm the treatment. The **Medical Practitioner** will send the form to ChargeCare International together with the balance of the medical bill after deduction of the policy excess **you** may have paid to the **Medical Practitioner**.



Email: newcase@chargecare.net

HOW TO MAKE A CLAIM

- 1) If **you** need to make a claim please obtain a claim form by telephoning or writing to the appropriate claims service below within 28 days of **your** return, quoting IGO4 Travel Insurance and which section of the policy **you** are claiming under.

FOR SECTIONS 1 to 11 and 13 to 16

Preferential Administration Services

19 Bartlett Street, Croydon, Surrey CR2 6TB

Tel: 0843 208 2024 (calls may be monitored or recorded for quality purposes)

Fax: 0843 208 1904

Please quote scheme number IG100

FOR SECTION 12 – LEGAL COSTS AND EXPENSES

Lexceteras Limited

Minerva House, Holbeach Technology Park, Park Road,
Holbeach, Lincolnshire PE12 7PT

Tel: 0843 208 2031 Fax: 01406 493083 Email: enquiries@lexceteras.co.uk

- 2) Then return **your** completed claim form to the claims service together with **your** original policy and validation certificate, confirmation of booking, all original receipts and police reports (which must be obtained within 48 hours of discovery in the event of loss, burglary or theft of **money, valuables** or any items of **personal baggage**) and any other evidence requested on the claim form.

This Policy Wording is to confirm that those persons who have paid the required premium are insured under the Master Policy No OPT/12/01/194 issued by Optimum Underwriting Limited as Underwriting Agents for Groupama Insurance Company Limited. This document gives the full terms, exceptions and conditions of the policy. **Your** policy is governed by English Law.

Optimum Underwriting Limited and Groupama Insurance Company Limited are authorised and regulated by The Financial Services Authority.

This policy constitutes a contract between **you** and **us** and is made up of the schedule and this policy document, which together form the contract of insurance, and is based upon the information that **you** provided during **your** application.

The policy wording, including any endorsement issued by **us**, constitutes a contract between **you** and **us** and is made up of the schedule and this policy document, which together forms the contract of insurance, and is based upon information that **you** provided during **your** application.

PERIOD OF INSURANCE

Cancellation cover applies as soon as the premium has been paid and the policy wording is issued. The remaining covers apply for the duration of the booked trip (or earlier return to the **United Kingdom**). It also includes the period of travel from **home** directly to the departure point and back **home** directly afterwards not exceeding 24 hours in each case. If the return is unavoidably delayed for an insured reason, cover will be extended free of charge for the period of that delay.

The cover under Section 1 – Cancellation – commences as soon as the trip booking is made and the premium has been paid. There is no refund available if this product is cancelled separately to **your** igo4More Household policy, if it does not meet **your** requirements.

‘COOLING OFF’ PERIOD

If, having examined **your** Policy Wording, **you** decide the insurance does not meet **your** needs, **you** can cancel the insurance within 14 days from the date **you** receive the Policy Wording, and **we** will refund the premium provided **you** have not taken a trip to which the insurance applies, and **you** have not made a claim.

We must be informed of any fact which is likely to influence us in the acceptance, assessment or continuance of this insurance. Failure to do so may invalidate this insurance, leaving you with no right to make a claim.

MEDICAL HEALTH REQUIREMENTS

You are not covered if, when you took out this insurance or when you booked your trip, you or any person (including an immediate relative) upon whose health the trip may depend:

- 1) has been put on a waiting list for which they are still awaiting in-patient treatment or investigation by a hospital department; or
- 2) has received treatment as a hospital in-patient or out-patient, or been under the care of a specialist consultant within the past 12 months; or
- 3) has been diagnosed with a terminal illness or treated for a malignant condition or any type of cancer; or
- 4) has been treated for any breathing problem that has required steroid or nebulized drugs in the past two years; or
- 5) has ever been treated for a heart related problem (including angina but with the exception of high blood pressure in isolation) which has involved surgery or regular treatment with any kind of medication; or
- 6) has suffered a stroke or required treatment for a circulatory

condition which has involved surgery treatment with any kind of medication; or

7) has previously been diagnosed as suffering from any psychological or psychiatric disorder, including but not limited to anxiety, stress or depression; or

8) has ever received any organ transplant, or are currently on renal dialysis; or

9) has a pregnancy where the return date is within 4 weeks of the estimated date of delivery.

If the answer to any of these questions is 'YES', a loss arising directly or indirectly from the condition in question is not covered under this policy.

Non-travelling relatives

You may have an **immediate relative** with a medical condition who is not travelling with **you**. In some cases, if their state of health deteriorates greatly, **you** may want to cancel or **curtail your** journey. Subject to all the other terms and conditions, such claims are covered if the relative's doctor is prepared to state that at the date **you** bought this policy, he/she would have seen no substantial likelihood of his/her patient's condition deteriorating to such a degree that this would become necessary. If the doctor will not confirm this, **your** claim is not covered.

Travelling When Pregnant

Pregnancy is not a medical condition, so **you** are able to travel until **you** are quite late into **your** pregnancy. Airlines and ferry/shipping companies including cruise liners have their own restrictions due to health and safety requirements. **You** should check with them or any other mode of transport **you** propose to take before **you** book. Please make sure that **your** Doctor and Midwife are aware of **your** travel plans, that there are no known complications and that **you** are not travelling against any medical advice.

By Air

After 28 weeks most airlines will require a letter from **your** Doctor or Midwife confirming **your** Estimated Date of Delivery and stating that there are no complications. **You** may travel, but **your** travel must be completed by 36 weeks and 6 days for single uncomplicated pregnancies and 32 weeks and 6 days for multiple uncomplicated pregnancies.

By Sea

Ferry companies and Cruise liners have their own restrictions and may refuse heavily pregnant women beyond 32 weeks.

By Car, Coach and Train

There are no known restrictions. Please make sure **your** Doctor or Midwife are aware of **your** travel plans and that there are no known complications.

GEOGRAPHICAL LIMITS

UNITED KINGDOM – Covers trips to, from, and within the **United Kingdom**, other than trips by Channel Island residents to other parts of the **United Kingdom**, and trips by other **United Kingdom** residents to the Channel Islands.

EUROPE – Covers trips by **United Kingdom** residents to and from Europe, including trips by Channel Island residents to other parts of the **United Kingdom** and trips by other **United Kingdom** residents to the Channel Islands. It will also include Republic of Ireland and Countries bordering the Mediterranean, Madeira, Commonwealth of Independent States (west of the Ural Mountains) and the Canary Islands.

WORLDWIDE means all other Countries.

IMPORTANT NOTES

- 1) This policy is only available to persons resident in the **United Kingdom** and registered with a **United Kingdom** doctor.
- 2) This policy is only valid for trips commencing in and returning to the **United Kingdom**.
- 3) The cover under Section 1 – Cancellation – commences as soon as the trip booking is made and the premium has been paid. There is no refund available if this product is cancelled separately to **your** igo4More Household policy, if it does not meet **your** requirements.
- 4) Cover is only available for the whole duration of the booked trip. Cover cannot be effected once a journey has commenced.
- 5) Under some sections there is an amount deducted (an excess) per incident, which applies to each insured person involved in an incident, as do the sums insured under each section.
- 6) If **your money, valuables** or any items of **personal baggage**, are lost or stolen, **you** must notify the local police within 48 hours of discovery. Please make sure **you** get a copy of the police report. Failure to comply will result in **your** claim being turned down.
- 7) Family cover applies to **you** and **your** husband/wife or **civil partner** plus up to 4 unmarried dependent children of either of **you**, under the age of 18 years in full time education, all permanently residing with **you**. Adults travelling under this policy may travel independently. **Your** unmarried dependent children are only covered when travelling with an adult insured under this policy.
- 8) The maximum duration of any one trip is 45 days (winter sports limited to 17 days per policy year).
- 9) This policy is only available to persons aged 70 years and under (at the date of issue).
- 10) This policy is not valid for trips taken within the **United Kingdom** unless pre-booked for a period for three nights or more in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee and an invoice, bill, receipt or voucher can be produced.

DEFINITIONS

Wherever the following words and phrases appear in this policy they will always have these meanings:

We/Us/Our – Optimum Underwriting Limited as Underwriting Agents for Groupama Insurance Company Limited.

You/Your – Each Insured Person resident in the **United Kingdom** and registered with a **United Kingdom** doctor.

Close Business Associate – Any person whose absence from business for one or more complete days at the same time as **your** absence prevents the effective continuation of that business.

Common Law/Civil Partner – the person living with the insured person as a husband or wife, including same sex partner, for at least six consecutive months prior to the date of application and living at the same address.

Curtail/Curtailed/Curtailment – Return early to **home** in the **United Kingdom**.

Home – **Your** residential address in the **United Kingdom**.

Immediate Relative – Mother, father, sister, brother, wife, husband, **civil partner**, son, daughter (including fostered), grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, aunt, uncle, cousin, nephew, niece, step-parent, step-child, step-brother, step-sister, or legal guardian.

Loss of Limb – Physical, permanent and total loss of use at or above the wrist or ankle.

Loss of Sight – The complete and permanent **loss of sight** in at least one eye.

Medical Emergency Service - FirstAssist.

Medical Practitioner – A registered practising member of the medical profession who is not related to **you** or to any person **you** are travelling with, or intending to stay with.

Money – Cash, postal and **money** orders, travel tickets, lift passes, passports, petrol coupons and green cards held by **you** for social, domestic and pleasure purposes.

Personal Accident – Accidental bodily injury caused solely and directly by outward violent and visible means.

Personal Baggage – **Your** suitcases (or similar luggage carriers) and their contents usually taken on a trip, together with articles worn or carried by **you** for **your** individual use during **your** trip.

Permanent Total Disablement – Disablement as a result of which there is no business or occupation which **you** are able to attend to which having lasted for a period of 12 months is, at the end of that period beyond hope of improvement.

Public Transport – Any fare paying passenger on the following regular scheduled forms of transport: Train, Coach, Taxi, Bus, Aircraft and Sea Vessel.

Redundancy – Any person declared redundant, who is entitled to payment under the current redundancy payments law.

Ski Equipment – Skis (including bindings), ski boots, ski poles and snowboards.

Ski Pack – Pre-booked lift passes, hired skis and boots and ski school fees.

Unattended – where **you** are not in full view of or in a position to prevent unauthorised taking of **your** property unless it is in a locked room, safe, in a locked boot of a locked vehicle or in the luggage space at the back of a locked estate car or locked hatchback under a top cover and out of view.

United Kingdom – England, Scotland, Wales, Northern Ireland, the Scilly Isles, the Isle of Man and Channel Islands.

Valuables – Watches, furs, leather goods, animal skins, silks, jewellery, items made of or containing precious stones, semi precious stones, gold, silver or platinum, photographic, audio, video and electrical equipment of any kind, camcorders and accessories, all photographic/digital/optical/audio/video media, ipods, MP3 players, and/or accessories, telescopes and binoculars.

AMATEUR SPORTING AND HAZARDOUS ACTIVITIES

The activities listed in the following table are those Hazardous Activities and Sports that are either:

- **Covered by this insurance, or**
- **NOT covered by this insurance, or**
- **Have special conditions imposed by us**

ALL PROFESSIONAL SPORT IS EXCLUDED

Please contact Preferential Direct Ltd. by telephone on 0843 208 2023 or email info@preferential.co.uk if you have any queries or the activity concerned is not listed.

Basic Conditions

- 1) **You** are accompanied by, or accessible to, an experienced and/or suitable qualified instructor or guide.
- 2) **You** are adequately supervised, taking part in an organised event, session or excursion.

- 3) **You** must be a fare-paying passenger in a chartered craft.
- 4) **You** are not taking part in a league or competition.
- 5) **You** are using natural or purpose/built facilities approved for use for the activity by a local or national regulatory authority.
- 6) This does not constitute the main purpose of the trip.
- 7) Protective clothing and headgear must always be worn.

For certain activities the condition is that cover under some sections of the policy is excluded:

- 8) Cover under the Personal Accident section is excluded
- 9) Cover under the Personal Liability section is excluded

The condition numbers are annotated to the activities to which they apply below:

Cover Option Code

- A - Standard Risk Activities – Standard Policy Premium
- B - Medium Risk Activities – £15 Additional Premium
- C - High Risk Activities – £30 Additional Premium
- X - Refer to Preferential Direct Ltd.
- NC - No Cover

Activity	Cover Option Code	Basic Condition Number
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Abseiling	A	2,5,6,8,9
American football	NC	
Angling – Freshwater	A	
Angling – Rock/Surf	C	8
Archery	A	2,9
Athletics – field events	C	6,9

Badminton	A	
Ballooning – hot air	A	2,3
Banana boating – beach activity	A	
Base jumping	NC	
Baseball	A	4,6,9
Basketball	A	4,6,9
Big Game Hunting	NC	
Blade skating	A	4
BMX riding – stunt/obstacle	NC	
Bob Sleigh	NC	
Body boarding	A	
Bowls	A	
Boxing	NC	
Bungee jumping	NC	

Activity	Cover Option Code	Basic Condition Number
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Camel riding	A	2
Canoeing – grade 1 to 2 (Calm waters)	A	2,4,6,7,9
Canoeing – grade 3	B	2,4,6,7,8,9
Canoeing – grade 4 to 5	NC	
Canyoning	NC	
Cat skiing	NC	
Catamaran sailing – European waters only	A	1,4,9
Cave diving	NC	
Cave tubing	NC	
Caving / pot holing	NC	
Clay pigeon shooting	A	1,4,5,9
Climbing (on a climbing wall only)	A	2,7
Cricket	C	4,6,8,9
Curling	A	
Cycling	A	9

Deep sea fishing	A	2
Drag racing	NC	
Dry Skiing	A	

Endurance tests	NC	
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Fell walking	A	
Fell running	A	
Fencing	B	1,4,6,7,8,9
Fishing – bank/river	A	
Flying	A	3
Flying (learning to fly)	NC	
Football – American	NC	
Football – English	C	4,6,7,8,9
Football – Gaelic	C	4,6,7,8,9
Free mountaineering	NC	

Gaelic Hurling	C	4,6,7,8,9
Glacier walking	NC	
Gliding	NC	
Go karting up to 120cc	A	2,6,7,9

Activity	Cover Option Code	Basic Condition Number
Go karting over 120cc (MAXIMUM 250cc)	A	2,6,7,8,9
Golf	A	
Gymnastics	C	4,6,8,9
Handball	A	
Hang gliding	NC	
Heptathlon – training only	B	4,6,7,8,9
High diving	NC	
Hiking / trekking / walking (above 4000 metres)	X	
Hiking / trekking / walking (up to 4000 metres)	A	
Hockey	C	4,6,7,8,9
Horse riding	A	4,7,9
Horse jumping	NC	
Ice hockey	NC	
Ice skating	A	4,6
Indoor climbing (on climbing wall)	A	2,5,7
Inner Tubing	A	2,4,5,7
Jet skiing	A	4,6,9
Jousting	NC	
Judo	NC	
Karate	NC	
Kayaking – up to grade 2 rivers only	B	1,2,4,6,7,8,9
Kayaking – grade 3 and over	NC	
Kite surfing	NC	
Lacrosse	NC	
Langlauf	A	
Luge / bobsleigh tobogganing	NC	
Manual work	NC	
Marathon running	NC	
Martial arts	NC	
Micro lighting	NC	

Activity	Cover Option Code	Basic Condition Number
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Motor cycle racing	NC	
Motor cycling up to 125cc	A	7,9
Motor cycling over 125cc	NC	
Motor racing	NC	
Motor rallying	NC	
Motor Sport (any type)	NC	
Mountain biking	C	4,7,9
Mountaineering (ordinarily requiring the use of picks, ropes and guides)	NC	

Netball	A	
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Orienteering	A	
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Paint balling	B	7,8,9
Parachuting	NC	
Paragliding / parapenting	NC	
Parascending – over land	NC	
Parascending – over water	A	2,7,9
Polo	NC	
Pony trekking	A	
Pot Holing	NC	
Power boat racing	NC	
Professional sports of any kind	NC	

Quad biking up to 125cc	A	7,9
Quad biking over 125cc	NC	

Racket ball	A	
Rambling	A	
Rifle range shooting	A	1,4,5,9
Ringos	A	
River bugging	A	
Rock climbing	NC	
Rodeo	NC	
Roller hockey	C	2,4,6,7,8,9
Roller skating / blading (No stunts)	A	

Activity	Cover Option Code	Basic Condition Number
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Roller skating / blading (stunts)	NC	
Rounders	A	
Rowing (not racing)	A	4
Rugby	NC	
Running	A	4,6

Safari trekking in a vehicle (must be organised tour)	A	2
Safari trekking on foot (must be organised tour)	A	2
Safaris using guns	NC	
Sail boarding	A	9
Sailing – not crewing (European waters only)	A	2,4
Sailing – not crewing (outside European waters)	A	2,3,4
Sailing – crewing (European waters only)	A	1,4,9
Sailing – crewing (outside European waters)	NC	
Sand dune surfing / skiing	NC	
Scuba diving to 30m	A	1
Scuba diving over 30m	NC	
Sea kayaking	NC	
Shark diving	NC	
Shooting / Hunting	NC	
Skateboarding (No stunts)	A	
Skateboarding (Stunts)	NC	
Ski – Acrobats	NC	
Ski – big foot skiing	A	
Ski – bobsleighbing	NC	
Ski – cross country skiing	A	
Ski – dog sledging	A	
Ski – dry slope skiing	A	
Ski – glacier skiing	NC	
Ski – heli skiing (with a qualified guide)	A	1,2,3,4,7
Ski – mono skiing	A	
Ski – off piste skiing (with a qualified guide)	A	1,2,4,7

Activity	Cover Option Code	Basic Condition Number
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Ski – sledging	A	
Ski – snow-boarding	A	
Ski dooing	NC	
Ski jumping	NC	
Ski racing	NC	
Ski – skiing	A	
Ski stunting	NC	
Ski touring	A	
Sky diving	NC	
Sledging – pulled by horse or reindeer as a passenger	A	
Small bore target shooting	A	1,4,5,7,8,9
Snorkelling to a maximum depth of 10 metres	A	
Snow Mobile	NC	
Softball	A	
Speed riding	NC	
Speed skating	NC	
Squash	A	
Stunt Events	NC	
Surfing	A	

Table tennis	A	
Ten pin bowling	A	
Tennis	A	
Toboggoning	NC	
Trampolining	A	2,4,6
Trekking / hiking / walking (above 4000 metres)	X	
Trekking / hiking / walking (up to 4000 metres)	A	
Tug of War	A	

Volleyball	A	
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Wake-boarding	A	
War games / paint balling	B	7,8,9
Water polo	A	
Water ski jumping	NC	

Activity	Cover Option Code	Basic Condition Number
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Water skiing	A	
Weight lifting	NC	
White water rafting (Grade 1,2,3)	B	1,2,4,6,7,8,9
White water rafting (Grade 4 or above)	NC	
Wind-surfing	A	
Wrestling	NC	

Yachting – not crewing (European waters only)	A	2,4
Yachting – not crewing (outside European waters)	A	2,3,4
Yachting – crewing (within European waters)	A	1,4,9
Yachting – crewing (involving racing and / or outside)	NC	

Zorbing	A	2,5,9
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RECIPROCAL HEALTH AGREEMENTS

If **you** are a UK resident **you** are entitled to medical treatment which becomes necessary when temporarily visiting countries in the European Union (EU), Iceland, Liechtenstein, Norway or Switzerland free of charge or at a reduced cost by using the European Health Insurance Card (EHIC).

You can apply for an EHIC for **your** spouse/partner and any children up to the age of 16 (19 if they are in full time education) at the same time as applying for **your** own. Application forms are available from **your** local post office or by calling 0845 606 2030. **You** will need to have the following information for everyone **you** are applying for:

- Name and date of birth
- NHS or national insurance (NI) number

Also, if you are travelling to Australasia there are reciprocal medical treatment arrangements for **United Kingdom** nationals. In-patient and out-patient public hospital treatment is given free of charge or at a minimal cost. Should **you** be admitted to hospital then immediate contact must be made with the **Medical Emergency Service** and their authority obtained in respect of any treatment not available under the reciprocal arrangements before such treatment is provided.

SECTION 1 – CANCELLATION

YOU ARE COVERED

Up to £3,000 if **your** travel and accommodation arrangements are cancelled before **your** departure from the **United Kingdom** (including ski hire, ski school and lift passes for winter sports trips), which have not been used and which **you** have paid for or contracted to pay for, providing the cancellation is necessary and unavoidable (and is not a result of mere disinclination to commence **your** trip as arranged) due to:

- 1) the death or disablement by bodily injury, illness, pregnancy or being subject to quarantine of (a) **you**, (b) any person **you** are intending to travel or stay with, (c) an **immediate relative** of **yours** or of any person **you** are intending to travel with or (d) a **close business associate** of **yours**;
- 2) **you** being called for jury service or as a witness (but not as an expert witness or where **your** employment would normally require **you** to attend court) in a Court of Law;
- 3) **your redundancy** or the **redundancy** of any person **you** are intending to travel with, provided that **we** are informed in writing immediately notification of **redundancy** is received and that **you** were not aware of any impending **redundancy** at the time this policy was issued;
- 4) **your home** being made uninhabitable or place of business being made unusable, up to 14 days before the commencement of **your** trip, due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft, the police requesting **your** presence following burglary or attempted burglary at **your home** or place of business;
- 5) **your** passport, or the passport of any person **you** are intending to travel with being stolen during the seven days before **your** departure date.

YOU ARE NOT COVERED FOR

- 1) the first £50 of each and every incident per each insured person involved in the incident (£15 for loss of deposit claims only);
- 2) claims where a medical certificate has not been obtained from a **medical practitioner**, confirming that cancellation of the trip is medically necessary;
- 3) anything caused directly or indirectly by:
 - a) any increased charges which may arise due to failure to notify **your** travel agent or tour operator immediately it is found necessary to cancel;
 - b) prohibitive regulations by the Government of any country;
- 4) claims where a theft of passport has not been reported to the necessary authorities, including but not limited to, the Police and **United Kingdom** and Identity Passport Service;
- 5) claims for air passenger duty (which can be reclaimed by **you** through **your** travel agent or airline);
- 6) **you** undertaking a trip when travelling by air or sea if at the start of **your** trip, during **your** trip or on **your** return date, **you** are more than 36 weeks and 6 days pregnant for a single pregnancy, or more than 32 weeks and 6 days for a multiple pregnancy;
- 7) any claim arising from pregnancy, where, at the point of checking in for or boarding **your** flight, **you** fail to comply with the airline's conveyance of pregnant women policy;
- 8) the cost of any visa required in connection with **your** trip;
- 9) Avios Awards, Loyalty card vouchers or points or unused Timeshare points;
- 10) anything mentioned in the General Exclusions.

SECTION 2 – CURTAILMENT

Curtilment is only applicable if **you** return to the **United Kingdom** earlier than planned.

This section includes the services of the **Medical Emergency Service** (details shown on page 4) who must be contacted immediately in the event of a serious injury, illness or hospitalisation, where repatriation has to be considered.

YOU ARE COVERED

Up to £3,000 for:

- 1) The value of the portion of **your** travel and/or accommodation arrangements which have not been used and which were paid for before **your** departure from the **United Kingdom** (including ski hire, ski school and lift passes, which do not have to be paid for before **your** departure from the **United Kingdom**), if **you**, and where appropriate a companion covered by

this policy, have to **curtail your** trip and return to **your home** earlier than planned due to:

- a) the death, severe injury or serious illness of:
 - i) **you** or any person **you** are travelling with;
 - ii) an **immediate relative** of **yours** resident in the **United Kingdom**;
 - iii) a **close business associate** of **yours** resident in the **United Kingdom**.
- b) **your home** being made uninhabitable or place of business being made unusable due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft, the police requesting **your** presence following burglary or attempted burglary at **your** home or place of business;
- c) **you** being unable to continue **your** trip, as detailed in **your** travel itinerary, due to loss or theft of **your** passport, or that of any person **you** are travelling with.

These proportionate value of costs will be calculated from the date of return to the **United Kingdom**.

2) Reasonable additional travelling expenses incurred by **you** for returning to the **United Kingdom** (Economy Class) earlier than planned for a reason stated in benefit 1) of this section.

YOU ARE NOT COVERED FOR

- 1) the first £50 of each and every incident per each insured person involved in the incident;
- 2) claims that are not confirmed as medically necessary by the **Medical Emergency Service** and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming it necessary to **curtail** the trip;
- 3) additional travelling expenses incurred which are not authorised either by **us** or the **Medical Emergency Service**, as detailed on page 4;
- 4) claims where a theft of passport has not been reported to the necessary authorities, and a written report obtained;
- 5) the cost of **your** original return trip if this has already been paid and **you** need to **curtail your** journey;
- 6) the cost of any visas required in connection with **your** trip;
- 7) **you** undertaking a trip when travelling by air or sea if at the start of **your** trip, during **your** trip or on **your** return date, **you** are more than 36 weeks and 6 days pregnant for a single pregnancy, or more than 32 weeks and 6 days for a multiple pregnancy;
- 8) loss of enjoyment;
- 9) Avios Awards, Loyalty card vouchers or points or unused Timeshare points;
- 10) anything mentioned in the General Exclusions.

NOTE – The **Medical Emergency Service** only assists early return **home** for medical reasons, not for the other reasons listed under this section of the policy.

SECTION 3 – MISSED DEPARTURE

This section does not apply to trips within the **United Kingdom** (except for trips to the Channel Islands).

YOU ARE COVERED

Up to £1,000 for necessary accommodation and travelling expenses (not including food, drink and telephone expenses) incurred in reaching **your** booked destination, if the car **you** are travelling in breaks down or is involved in an accident or **you** being delayed as a result of a major accident on a motorway or the **public transport** being used is delayed, resulting in **you** arriving too late to commence **your** booked journey from or to the **United Kingdom**.

YOU ARE NOT COVERED

- 1) for the first £50 of each and every incident per each insured person involved in the incident;
- 2) if sufficient time has not been allowed for **your** journey in order to meet the check-in time specified by the transport providers or agent;
- 3) if **you** are not proceeding directly to the departure point;
- 4) unless **you** get a letter from the **public transport** provider confirming

that the service did not run on time;

- 5) unless **you** get confirmation of the delay from the authority who went to the accident or breakdown affecting the car **you** were travelling in;
- 6) unless **you** obtain confirmation from the police or motoring authorities (e.g. Highways Agency) to confirm a major accident on a motorway causing delays or closure on the motorway;
- 7) for any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before the start date of **your** policy and the date **your** travel tickets or confirmation of booking were issued;
- 8) for anything mentioned in the General Exclusions.

SECTION 4 – TRAVEL DELAY

This section does not apply to trips within the **United Kingdom** (except for trips to the Channel Islands).

YOU ARE COVERED

- 1) For a benefit of £20 for the first full 12 hours **you** are delayed and £20 for each full 12 hours **you** are delayed after that, up to a maximum of £300 (regardless of the number of incidents of delay); or
- 2) up to the amount under the cancellation section of this policy (less £50 excess) if **you** abandon the trip (on the outward journey only) after the first full 12 hours,

if **your** outward or return flights, sea crossing, coach or train departure to or from the **United Kingdom** are delayed for more than 12 hours beyond the intended departure time (as specified on **your** travel ticket) as a result of:

- a) strike or industrial action (provided that when this policy was taken out, there was no reasonable expectation that the trip would be affected by such cause);
- b) adverse weather conditions if the underlying and continuing cause;
- c) mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel.

YOU ARE NOT COVERED

- 1) for the first £50 of each and every incident per each insured person involved in the incident (this is only applicable if **you** abandon the trip);
- 2) if **you** do not check-in for the flights, sea crossing, coach or train departure before the intended departure time;
- 3) if **you** do not obtain written confirmation from the airline, shipping, coach or train company stating the period and the reason for the delay;
- 4) for any claims arising from withdrawal from service temporarily or otherwise of the aircraft, coach, train or sea vessel on the orders or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any Country;
- 5) for anything mentioned in the General Exclusions.

NOTE – This section only applies for delays at **your** final international departure point to or from the **United Kingdom**.

SECTION 5 – PERSONAL ACCIDENT

YOU ARE COVERED FOR

The following benefits, which will be paid to **you** or **your** legal personal representative, if **you** have a **personal accident** during **your** trip which, at the end of 12 months after the date of that accident, is the sole cause of **your** consequent death or disability:

- 1) Death – £5,000
- 2) **Loss of limb**, total and permanent **loss of sight** in one or both eyes or **permanent total disablement** – £20,000

NOTE – If **you** are aged under 16 at the time of the accident the death benefit will be limited to funeral and other expenses up to £1,000 and the **permanent total disablement** benefit will not apply.

YOU ARE NOT COVERED FOR

Any claims for death, loss or disablement caused directly or indirectly by:

- 1) a disease or any physical defect or illness;
- 2) an injury which existed prior to the commencement of the trip;
- 3) pregnancy;
- 4) any claims under this section not notified to **us** within 12 months of the

date of the accident;

5) anything mentioned in the General Exclusions.

SECTION 6 – MEDICAL EMERGENCY EXPENSES (not private health insurance)

This section applies to trips:

- a) outside the **United Kingdom**;
- b) by a Channel Islands resident to other parts of the **United Kingdom**;
- c) by other **United Kingdom** residents to the Channel Islands.

Cover does not apply otherwise to trips within the **United Kingdom**.

Before a claim for emergency expenses can be submitted under this section, **you** must contact the **Medical Emergency Service**. Please refer to page 4.

If during **your** trip **you** become ill or are injured;

YOU ARE COVERED

Up to £5,000,000 for costs incurred outside the **United Kingdom**:

- 1) for emergency medical and surgical treatment. Claims for emergency dental treatment (for the relief of pain only) shall be limited to £350;
- 2) for reasonable and necessary additional accommodation (room only) and travelling expenses (economy class), including those of one relative or friend if **you** have to be accompanied **home** on medical advice or if **you** are a child and require an escort **home**;
- 3) in the event of death:
 - a) for conveyance of the body or ashes to the **United Kingdom** (the cost of burial or cremation is not included), or,
 - b) local funeral expenses abroad limited to £1,500;

NOTE – All receipts must be retained and produced in the event of a claim. **Your** claim may be rejected if receipts are not produced.

If **you** become ill or are injured we have the right to bring **you** back **home**, if the treating doctor and the **Medical Emergency Service** doctor agree that **you** can safely travel **home**. If **you** refuse to return **home**, **we** have the right to stop cover.

YOU ARE NOT COVERED

- 1) for the first £50 of each and every incident per each insured person involved in the incident;
- 2) for any sums which can be recovered by **you** and which are covered under any National Insurance Scheme or Reciprocal Health Arrangement;
- 3) for any expenses incurred for illness, injury or treatment as a result of:
 - a) surgery or medical treatment which in the opinion of the attending **Medical Practitioner** and the **Medical Emergency Service** doctor can be reasonably delayed until **your** return to the **United Kingdom**;
 - b) medication and/or treatment which at the time of departure is known to be required or to be continued outside the **United Kingdom**;
- 4) for preventative treatment which can be delayed until **your** return to the **United Kingdom**;
- 5) if **you** have not obtained a written certificate of fitness and ability to travel and endure the trip where **you** are undergoing medical treatment as a hospital out-patient at the time of paying the final balance of **your** trip;
- 6) for any claim where at the departure date, **you** or **your** travelling companion are travelling against the advice of a **Medical Practitioner** or travelling for the purposes of obtaining medical treatment;
- 7) for claims that are not confirmed as medically necessary by the attending doctor or the **Medical Emergency Service** doctor;
- 8) for the cost of any elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital;
- 9) for any additional hospital costs arising from single or private room accommodation unless medically necessary;
- 10) for treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
- 11) for expenses incurred as a result of a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication;

12) **you** undertaking a trip if at the start of **your** trip, during **your** trip or on **your** return date, **you** are more than 36 weeks and 6 days pregnant for a single pregnancy, or more than 32 weeks and 6 days for a multiple pregnancy;

13) for taxi fares not considered medically necessary, and where receipts have not been provided;

14) for the cost of telephone calls other than the first call to tell **us** about the medical problem;

15) for costs that arise over 12 months after a claim was first notified;

16) for any medical test **you** have planned or expect to have;

17) for any treatment or medication that **you** receive after **your** return to the **United Kingdom**;

18) for anything mentioned in the General Exclusions.

SECTION 7 – MEDICAL INCONVENIENCE BENEFIT

This section applies to trips:

a) outside the **United Kingdom**;

b) by a Channel Islands resident to other parts of the **United Kingdom**;

c) by other **United Kingdom** residents to the Channel Islands.

Cover does not apply otherwise to trips within the **United Kingdom**.

This benefit payment contributes towards miscellaneous expenses incurred whilst **you** are an in-patient (including taxi fares and telephone calls). It does not provide compensation for loss of holiday enjoyment. This is in addition to any medical expenses incurred under Section 6 – Medical Emergency Expenses.

YOU ARE COVERED FOR

A benefit of £25 per each complete 24 hours spent as an in-patient if **you** are admitted to a registered hospital abroad up to a maximum of £2,000, in addition to any eligible medical expenses incurred under Section 6 of this policy.

NOTE – Documentation must be submitted to confirm the date and time of admission and discharge.

YOU ARE NOT COVERED FOR

1) **you** undertaking a trip if at the start of **your** trip, during **your** trip or on **your** return date, **you** are more than 36 weeks and 6 days pregnant for a single pregnancy, or more than 32 weeks and 6 days for a multiple pregnancy;

2) anything mentioned in the General Exclusions.

SECTION 8 – UNITED KINGDOM EXPENSES

This section covers trips within the **United Kingdom**.

YOU ARE COVERED

Up to £500 for the following expenses reasonably incurred during **your** trip if **you** become ill or **you** are injured:

1) reasonable additional accommodation expenses incurred by **you** or one relative or friend remaining with **you**, including the increased cost of **your** return travel **home** and additional travelling expenses incurred by one relative or friend travelling to or with **you**;

2) reasonable expenses incurred in the event of **your** death for conveyance of the body or ashes to **your home**. (The cost of burial or cremation is not included).

YOU ARE NOT COVERED FOR

1) the first £50 of each and every incident per each insured person involved in the incident;

2) **you** undertaking a trip if at the start of **your** trip, during **your** trip or on **your** return date, **you** are more than 36 weeks and 6 days pregnant for a single pregnancy, or more than 32 weeks and 6 days for a multiple pregnancy;

3) anything mentioned in the General Exclusions.

SECTION 9 – PERSONAL PROPERTY

YOU ARE COVERED

1) PERSONAL BAGGAGE

Up to £2,000 for the value or repair of any of **your** own **personal baggage** (not hired, loaned or entrusted to **you**), which is lost, stolen, damaged or

destroyed (after making proper allowance for wear and tear and depreciation). The maximum **we** will pay for the following items is:

- £300 for all **valuables** in total,
- £300 for any one article, pair and/or set of articles,
- £75 for all sunglasses/prescription sunglasses,
- £50 for replacement keys (house and/or car only).

NOTE – In the event of a claim for a pair or set of articles **we** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.

2) DELAYED BAGGAGE

Up to £100 towards the cost of buying replacement necessities if **your own personal baggage** is delayed in reaching **you** on **your** outward journey for at least 12 hours and **you** have a written report from the carrier (i.e. airline, shipping company etc) or tour representative. Receipts will be necessary in the event of a claim.

NOTE – Any amount **we** pay **you** under 2) (Delayed Baggage) will be refunded to **us** if **your personal baggage** proves to be permanently lost.

3) PERSONAL MONEY

Up to £300 if **your own money** is lost or stolen whilst being carried on **your** person or left in a locked safety deposit box.

NOTE – If **you** are aged under 16, claims under Personal Money are limited to £100 overall (cash £50).

YOU ARE NOT COVERED

- 1) for the first £50 of each and every incident per each insured person involved in the incident, (not applicable to 2), Delayed Baggage);
- 2) if **you** do not exercise reasonable care for the safety and supervision of **your** property;
- 3) for loss, destruction, damage or theft of **personal baggage, valuables** or **money** left **unattended** in a public place, or a place to which members of the general public have access.
- 4) if the event of loss, burglary or theft of **personal baggage, valuables** or **money** **you** do not report this to the police within 48 hours, and do not obtain a written police report;
- 5) if **your personal baggage** is lost, damaged or delayed in transit, if **you** do not:
 - a) notify the carrier (i.e. airline, shipping company, etc) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline) or,
 - b) follow up in writing within 7 days to obtain a written carriers report (or Property Irregularity Report in the case of an airline), if **you** are unable to obtain one immediately.
- 6) for loss, destruction, damage or theft due to confiscation or detention by custom or other officials/authorities:
- 7) for loss, destruction, damage or theft of:
 - a) contact lenses, dentures, hearing aids, samples, merchandise, bonds, coupons, securities, tents, antiques, pictures, mobile phones/smart phones and/or accessories, televisions, pedal cycles, dinghies, glass or china, alcohol, perishable goods, musical instruments, stamps or documents of any kind, boats and/or ancillary equipment, cigarettes or any other tobacco products, satellite navigation systems (GPS) and/or accessories, Personal Digital Assistants (PDA's) and/or accessories, vehicles or vehicle accessories (other than wheelchairs and pushchairs only), computers/games consoles (including handheld consoles) laptops/ipads/computer tablets or similar and/or accessories, sports gear whilst in use;
 - b) **valuables** left as or carried in checked-in baggage,
 - c) wear and tear, loss of value, mechanical or electrical breakdown or damage caused by any process of cleaning, repairing or any damage caused by leaking powder or fluid carried within **your** baggage;
- 8) for mechanical breakdown, derangement or for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessel, aircraft or vehicle they are being carried in;
- 9) for **valuables** stolen from an **unattended** vehicle;
- 10) for **personal baggage** stolen from:

a) an **unattended** vehicle, unless it was in the locked glove compartment, or rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, and there is evidence of forcible and violent entry or,

b) an **unattended** vehicle (other than motorcaravans) left for any period between the hours of 9pm and 9am;

- 11) for any shortages due to error, omission or depreciation in value;
- 12) for any property more specifically insured or recoverable under any other source;
- 13) for the cost of replacement locks;
- 14) for any loss of jewellery (other than wedding rings) while swimming, or partaking in any hazardous pursuits;
- 15) for anything mentioned in the General Exclusions.

SECTION 10 – LOSS OF PASSPORT EXPENSES

YOU ARE COVERED

Up to £300 for reasonable additional travel or accommodation expenses **you** incur abroad in obtaining a new passport, if **your** passport is lost or stolen.

YOU ARE NOT COVERED

- 1) if **you** do not exercise reasonable care for the safety or supervision of **your** passport;
- 2) if, in the event of loss, burglary or theft of **your** passport, **you** do not report this to the police within 48 hours, and do not obtain a written police report;
- 3) for loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities;
- 4) for anything mentioned in the General Exclusions.

SECTION 11 – PERSONAL PUBLIC LIABILITY

YOU ARE COVERED

Up to a maximum of £2,000,000 for **your** legal expenses and legal liability for damages which caused by an accident that happened during the trip, leads to a claim made against **you** for:

- 1) accidental bodily injury to a person who is not a member of **your** family, household or employed by **you**;
- 2) loss of or damage to any property which does not belong to, is not in the charge or control of **you**, or any member of **your** family, household or employee;
- 3) damage to **your** temporary holiday accommodation that does not belong to **you**, or any member of **your** family, household or employee.

YOU ARE NOT COVERED FOR

- 1) the first £250 of each and every incident per each insured person involved in the incident;
- 2) fines imposed by a Court of Law or other relevant bodies;
- 3) anything caused directly or indirectly by:
 - a) liability which **you** are responsible for, because of an agreement that was made;
 - b) injury, loss or damage arising from:
 - i) ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, bicycles, vessels (other than rowing boats, punts or canoes), animals (other than horses, domestic dogs or cats), or firearms (other than guns being used for sport);
 - ii) the occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings;
 - iii) the carrying out of any trade or profession;
 - iv) racing of any kind;
 - v) any deliberate act;
 - c) liability covered under any other insurance policy;
- 4) anything mentioned in the General Exclusions.

NOTE – If you are using a mechanical/motorised vehicle, make sure that you are adequately insured for third party cover, as you are not covered under this insurance.

SECTION 12 – LEGAL COSTS AND EXPENSES

The cover under this section is arranged and administered by Lexceteras Limited.

Definition of words that apply to this section of cover

Throughout this cover, the words and phrases listed below have the meanings given next to them and are printed in bold:

Insured person, you, your - any person shown on the Validation Certificate as being insured under this policy.

We, our, us - the Insurer and Lexceteras Limited

YOU ARE COVERED

If **you** die or are injured as a result of an accident which occurs during **your** trip during the period of insurance, and **you** or **your** legal representative take legal action to get compensation, **we** will do the following in an attempt to get compensation for the death or injury:

- 1) provide up to £25,000 for each **insured person** (but not more than £50,000 in total for all **insured persons**) for any fees and other disbursements reasonably incurred by **your** legal representatives in connection with any claim or legal proceedings, including costs and expenses of expert witnesses and costs incurred by **us**;
- 2) any costs payable by **you** following an award of costs by any court or tribunal and any costs payable following an out of court settlement made in connection with any claim or legal proceedings;
- 3) any fees, expenses and other disbursements reasonably incurred in appealing or resisting an appeal against the judgement of a court, tribunal or arbitrator;
- 4) provide up to £1,000 for each **insured person**, for travel costs that have to be paid to go to a foreign court in connection with any legal action under 1) above;
- 5) if no compensation is received either as a result of the claim being abandoned or failing, then subject to the limits of cover stated in the policy and policy schedule **we** will pay the costs incurred;
- 6) if compensation is recovered for **you** then the usual costs rules of the relevant jurisdiction will apply. In some jurisdictions **you** will recover **your** costs, in others **you** will not. Any costs not recovered must first be met from the compensation. If the value of the costs not recovered exceeds the compensation then **we** will pay the balance of costs after the application of the compensation, subject to the limits of the cover in the policy and policy schedule.

YOU ARE NOT COVERED FOR

- 1) legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, the Insurers or their agents, someone **you** were travelling with or another **insured person**;
- 2) legal costs and expenses incurred prior to the granting of support by **us** in writing;
- 3) any claims notified to **us** more than 180 days after the date of the incident giving rise to such claim;
- 4) any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation;
- 5) any claim where **you** are insured for legal costs and expenses under any other insurance policy;
- 6) any claim where legal costs and expenses are based directly or indirectly on the amount of compensation award (Contingency Fee Agreement);
- 7) legal costs and expenses incurred if an action is brought in more than one country;
- 8) any claim where in **our** opinion there is insufficient prospect of success in obtaining a reasonable benefit;
- 9) anything detailed in the General Exclusions.

Conditions

- 1) **We** shall have complete control over the legal proceedings and the appointment and control of a lawyer. **We** shall appoint a lawyer on **your** behalf with the expertise necessary to pursue **your** claim.
- 2) **You** must follow the lawyer's advice and provide any information and assistance required. Failure to do so will entitle **us** to withdraw cover.
- 3) **We** must have access to any and all of the lawyer's file of papers.
- 4) **We** may include a claim for **our** legal costs and expenses.

SECTION 13 – SKI EQUIPMENT

YOU ARE COVERED

1) SKI EQUIPMENT

Up to £400 for the value or repair of **your own ski equipment** (after making proper allowance for wear and tear and depreciation), stolen or damaged during **your trip**, limited to £300 for any one item. Hired **ski equipment** is limited to £150.

Please note: Claims for owned **ski equipment** will only be calculated as follows:

Up to 12 months old	85% of purchase price
Up to 24 months old	65% of purchase price
Up to 36 months old	45% of purchase price
Up to 48 months old	30% of purchase price
Up to 60 months old	20% of purchase price
Over 60 months old	0%

2) SKI HIRE

For £20 per day up to a maximum of £500 in all for the reasonable cost of hiring replacement **ski equipment** as a result of the accidental loss, theft or damage of **your own ski equipment** during the period of Insurance.

YOU ARE NOT COVERED

- 1) for the first £50 of each and every incident per each insured person involved in the incident (not applicable to 2 above);
- 2) if **you** do not exercise reasonable care for the safety and supervision of **your own or your hired ski equipment**;
- 3) if, in the event of loss, burglary or theft of **your own or your hired ski equipment**, **you** do not report this to the police within 48 hours, and do not obtain a written police report;
- 4) if **your own or your hired ski equipment** is lost, damaged or delayed in transit, if **you** do not:
 - a) notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline) or,
 - b) follow up in writing within 7 days to obtain a written Carrier's Report (or Property Irregularity Report in the case of an airline), if **you** are unable to obtain one immediately;
- 5) for loss, destruction, damage or theft from confiscation or detention by customs or other officials or authorities;
- 6) for **your own or your hired ski equipment** stolen from:
 - a) an **unattended** vehicle unless it was in the rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, or items stored on a roof rack (unless the vehicle is parked within sight of **you**), and there is evidence of forcible and violent entry;
 - b) an **unattended** vehicle (other than motorcaravans) left for any period between the hours of 9pm and 9am.
- 7) for anything mentioned in the General Exclusions.

SECTION 14 – SKI PACK

YOU ARE COVERED

Up to £100 per week up to a maximum of £300 in all for the unused portion of **your ski pack** costs paid for or contracted to be paid for before **your trip** commenced, where **you** do not **curtail** the trip, but are certified by a **medical practitioner** in the resort as being unable to ski and unable to use the **ski pack** facilities because of serious injury or illness occurring during the trip and where there is confirmation that no refund is available for the unused items.

YOU ARE NOT COVERED

- 1) for the first £50 of each and every incident per each insured person involved in the incident;
- 2) for claims that are not confirmed as medically necessary by the **Medical Emergency Service** and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming that **you** are unable to ski and unable to use the **ski pack** facilities;

- 3) for anything mentioned under **YOU ARE NOT COVERED** of Section 6 – Medical Emergency Expenses;
- 4) for anything mentioned under the General Exclusions.

SECTION 15 – PISTE CLOSURE

Cover is only available under this Section between 1st December to 30th April in the Northern Hemisphere, and between 1st April and 31st October in the Southern Hemisphere.

If there is a lack of snow in **your** resort and it closes, which prevent **you** from skiing

YOU ARE COVERED

- 1) for a benefit of £20 per day towards the costs **you** have to pay to travel to another resort, up to a maximum of £200, or
- 2) for a benefit of £20 for each full day **you** are unable to ski up to a maximum of £200, if **your** resort stays closed and there is no other resort available,

for as long as these conditions exist at the resort, but not exceeding the pre-booked period of insurance of **your** trip.

YOU ARE NOT COVERED

- 1) for claims where **you** have not obtained confirmation of resort closure from the local representative;
- 2) for claims where not all skiing facilities are totally closed;
- 3) for claims where the lack of snow conditions are known or are public knowledge at the time of effecting this insurance;
- 4) for anything mentioned in the General Exclusions.

SECTION 16 – AVALANCHE CLOSURE

YOU ARE COVERED

Up to £100 for reasonable additional travel and accommodation expenses necessarily incurred to reach **your** booked destination if, as a direct result of an avalanche, **your** transfer from or to **your** pre-booked resort is delayed.

YOU ARE NOT COVERED

- 1) for anything mentioned under **YOU ARE NOT COVERED** of Section 3 – Missed Departure;
- 2) for anything mentioned in the General Exclusions.

GENERAL EXCLUSIONS

We will not cover the following:

- 1) **We** will not be liable for claims where at the time of purchasing the policy or at the time of departure **you**, anyone travelling with **you** or any person on whose health the trip depends (i.e. **you** would cancel or **curtail your** trip due to this person's illness, injury or death):
 - a) has been put on a waiting list for which they are still awaiting in-patient treatment or investigation by a hospital department; or
 - b) has received treatment as a hospital in-patient or out-patient, or been under the care of a specialist consultant within the past 12 months; or
 - c) has been diagnosed with a terminal illness or treated for a malignant condition or any type of cancer; or
 - d) has been treated for any breathing problem that has required steroid or nebulized drugs in the past two years; or
 - e) has ever been treated for a heart related problem (including angina but with the exception of high blood pressure in isolation) which has involved surgery or regular treatment with any kind of medication; or
 - f) has suffered a stroke or required treatment for a circulatory condition which has involved surgery treatment with any kind of medication; or
 - g) has previously been diagnosed as suffering from any psychological or psychiatric disorder, including but not limited to anxiety, stress or depression; or
 - h) has ever received any organ transplant, or are currently on renal dialysis; or
 - i) has a pregnancy where the return date is within 4 weeks of the estimated date of delivery.

If the answer to any of these questions is 'YES', a loss arising directly or indirectly from the condition in question is not covered under this policy.

2) any claim arising from **your** suicide or attempted suicide, deliberately injuring yourself, being under the influence of drink or drugs (unless prescribed by a **Medical Practitioner**), alcoholism or other alcohol related illnesses, drug addiction, solvent abuse, self-exposure to needless danger (unless **you** are trying to save someone's life);

3) any claim arising as a result of **your** participation in any professional or organised sports, winter sports (unless stated as covered under Amateur Sporting and Hazardous Activities sections on pages 8 to 15), racing, speed or endurance tests, scuba diving to a depth greater than 30 metres, scuba diving without a qualified instructor (or buddy if qualified), or dangerous pursuits;

4) any claim arising through air travel (other than as a fare-paying passenger on a regular scheduled airline or licenced charter aircraft);

5) any claim arising from air travel within 24 hours of scuba diving;

6) any claim arising from the bankruptcy/liquidation of any tour operator, travel agent or transportation company;

7) any other loss connected to the event **you** are claiming for unless **we** specifically provide cover under this policy;

8) any claim arising from sexually transmitted infections;

9) any claim arising from **you** failing to take medication as prescribed by **your Medical Practitioner**;

10) any injury, illness, death, loss, expenses or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness and/or any mutant derivatives or variations thereof however caused;

11) any claim arising as a result of:

a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion or uprising, blockade, military or usurped power;

i) this exclusion will not apply to Section 5 – Personal Accident, Section 6 – Medical Emergency Expenses or Section 7 – Medical Inconvenience Benefit, provided that the Insured Person suffering personal accident injury or illness has not participated in or conspired in such activities.

b) any act of terrorism not involving the use or release of or threat thereof any nuclear weapon or any chemical or biological agents:

i) this exclusion will not apply to Section 5 – Personal Accident, Section 6 – Medical Emergency Expenses or Section 7 – Medical Inconvenience Benefit, provided that the Insured Person suffering personal accident injury or illness has not participated in or conspired in such activities,

ii) provided also that in the event of benefit being payable the maximum payable in respect of any one claim or series of claims arising from a single act of terrorism or series of acts of terrorism occurring within a 72 hour period is £2,500,000 in the aggregate.

c) any act of terrorism involving the use or release of or threat thereof any nuclear weapon or any chemical or biological agents:

An act of terrorism means an act, including but not limited to the use of force or violence and/or threat, of any person or group(s) of person(s), whether they are acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public at fear;

d) any loss, damage, cost or expense of any nature that results from or is in connection with anything mentioned in a), b) or c) above regardless of any other cause or event or sequence of events or any action taken in controlling, preventing or supressing anything mentioned in a), b) or c) above;

You are responsible for proving why this Exclusion, in whole or in part, should not be applied. If any portion of this Exclusion is found to be invalid or unenforceable, the remainder of it will remain in force and effect.

12) any claim for loss or damage to any property and expense or legal liability; directly or indirectly caused by or contributed to by or arising from:

a) ionising radiations or radioactive contamination from any nuclear fuel or nuclear waste which results in burning of nuclear fuel;

b) the radioactive, toxic, explosive or other dangerous properties of

- nuclear machinery or any part of it;
- c) pressure waves from aircraft and other flying objects travelling faster than the speed of sound;
- 13) any claim arising as a result of **you** riding on a motorcycle, quad bike or any mechanically assisted cycle with an engine capacity in excess of 125cc and in any event if **you** fail to wear a crash helmet;
- 14) any claim arising as a result of **you** driving a motor vehicle or riding a motorcycle, quad bike or any mechanically assisted cycle without an appropriate licence or when not insured under a motor insurance policy;
- 15) any claim for the cost of any elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital;
- 16) any claim arising as a result of mountaineering or rock climbing, ordinarily necessitating the use of picks, ropes or guides, or pot-holing;
- 17) any claim arising as a result of **your** manual work or hazardous occupation of any kind;
- 18) any claim arising as a result of taking part in dangerous expeditions or the crewing of a vessel outside European waters;
- 19) any payment which **you** would normally have made during **your** travels, if nothing had gone wrong;
- 20) any claim arising as a result of the failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date (this exclusion does not apply to claims made under Section 5 – Personal Accident, Section 6 – Medical Emergency Expenses, Section 7 – Medical Inconvenience Benefit and Section 8 – United Kingdom Expenses);
- 21) any claim arising as a result of off-piste skiing except whilst under the supervision of a qualified guide/instructor, ski jumping, mono skiing, ice hockey, the use of skeletons or bobsleighs, ski or ski bob racing in International and National events and their heats and officially organised practice or training for these events;
- 22) any claim arising as a result of **your** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office or the World Health Organisation has advised the public not to travel;
- 23) any claim arising or resulting from **you** being involved in any malicious, reckless, illegal or criminal act;
- 24) any claim which arises directly or indirectly from **you** not being allowed to board a flight, train, sea vessel, coach or bus for any reason whatsoever;

CONDITIONS

1. No payment will be made under Sections 1, 2, 5, 6, 7, 8, or 14 without appropriate medical certification.
2. If **we** require any medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.
3. In the event of a claim, if **we** require a medical examination **you** must agree to this and in the event of death **we** are entitled to a post mortem examination both at **our** expense.
4. **You** must take all reasonable steps to recover any lost or stolen article.
5. If any claim is found to be fraudulent in any way this policy will not apply and all claims will be forfeited.
6. The original validation certificate must be produced before any claim is paid.
7. **You** must not make any payment, admit liability, offer or promise to make any payment without written consent from **us**.
8. **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.
9. **We** may at any time pay to **you our** full liability under the policy after which no further payments will be made in any respect.
10. It is a condition of this insurance that all material facts have been disclosed to **us**, failure to do so may invalidate this insurance leaving **you** with no right to make a claim. A material fact is one that is likely to influence

us in accepting **your** insurance. This could be the state of **your** health or that of an **immediate relative** or any planned hazardous activities. This request also applies to any changes in these things prior to departure. If **you** do not tell **us** this may result in **your** claim being invalid.

11. If at the time of making a claim there is any other policy covering the same risk **we** are entitled to contact that insurer for a contribution.

12. A person or company who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

CUSTOMER SERVICE

This insurance is underwritten by Groupama Insurance Company Limited.

If you have a query about the sale or service of your policy you should contact:

iGO4
iGO4 Limited
Olympus House
Staniland Way
Peterborough
PE4 6NA

Phone: **0844 800 8538**

Email: **customerservice@igo4.com**

How to make a complaint

We are committed to treating our customers fairly. However, we realise that there may be times when things go wrong. If this happens, please use the most suitable contact from the following list. Please tell us your name and your claim number or policy number and the reason for your complaint.

We may record phone calls.

For complaints about claims you should contact:

**The Claims Director
Preferential Administration Services
19 Bartlett Street
Croydon
Surrey
CR2 6TB**

Phone: **0843 208 2024**

Email: **pas@preferential.co.uk**

Calls to 0870 numbers will cost no more than calls to 01 or 02 numbers in the UK. Calls from mobile phones may cost more. Calls to 0844 numbers cost less than 5p per minute from a BT line. Other network charges will vary.

If you have any other type of complaint please refer to the Terms of Business enclosed with your policy or renewal.

Financial Ombudsman Service

If you are not happy with our final decision, you may be able to pass your complaint to the Financial Ombudsman Service (FOS). The FOS is an independent organisation and will review your case.

Their address is:

The Financial Ombudsman Service
South Quay Plaza
183 March Wall
London
E14 9SR.

Phone: **0800 023 4567** if calling from a landline or **0300 123 9123** if calling from a mobile

You can visit the Financial Ombudsman Service website at **www.fos.org.uk**

If you take any of the action mentioned above, it will not affect your right to take legal action.

Financial Services Authority

Groupama Insurance Company Limited and Optimum Underwriting Limited are authorised and regulated by the Financial Services Authority. You can check their website at **www.fsa.gov.uk**, which includes a register of all the firms they regulate. Or you can phone them on **0845 606 1234**.

Financial Services Compensation Scheme

We, Groupama Insurance Company Limited, are covered by the Financial Services Compensation Scheme (FSCS).

If we fail to carry out our responsibilities under this policy, you may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at **www.fscs.org.uk** or by phone on **0800 678 1100** or **0207 741 4100**.

Optimum Underwriting Limited and
Groupama Insurance Company Limited are
authorised and regulated by The Financial Services Authority.



Optimum Underwriting Limited
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Registered Office: 17 Devonshire Square, London EC2M 4SQ
Registered in England No. 3805719

Optimum Underwriting Limited are Underwriting Agents for
Groupama Insurance Company Limited