



LIMITED

Premier Cover

Single and Annual Multi Trip Policies

Master policy number RTWIG40087 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
and the Channel Islands only

For Policies issued from **01/10/2015** to **30/09/2016** with travel before **30/09/2017**

YOUR IMPORTANT INFORMATION

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

**Contact Emergency Assistance Facilities
24hour Emergency advice line on:**

+44 (0) 1732 85 33 33

IF YOU NEED A CLAIM FORM:

You can download the relevant form:

www.travel-claims.net

Or contact Travel Claims Facilities on:

01732 85 33 58

IF YOU NEED LEGAL ADVICE:

Contact Pannone LLP on:

+44 (0) 161 228 3851

iGO4 Limited
is Underwritten by Travel Insurance Facilities and
Insured by Union Reiseversicherung AG, UK.
Travel Insurance Facilities 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>	
Policy information	
<p>Your insurance is covered under two master policy numbers, RTWIG40087 A your pre-travel policy and RTWIG40087 B your travel policy, specially arranged by iGO4 Limited 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 on 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 7. 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>	
<p>Data Protection – As in your iGO4 More Household terms and conditions.</p>	
Criteria for purchase	
<p>This insurance is sold on the understanding that you and anyone travelling with you and named on the insurance certificate:</p> <ul style="list-style-type: none"> • Have not started the trip. • Take all possible care to safeguard against accident, injury, loss or damage as if you had no insurance cover. • Is a resident of the United Kingdom or Channel Islands. • Are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment. • Are not travelling for more than 45 days on any one trip when purchasing an annual multi-trip policy, (unless the appropriate premium has been paid to increase the duration and this is confirmed in writing). • Is aged 70 years and under at the time of purchasing the policy • Is not travelling independently of the named insured adults on the policy where they are aged 18 years and under. 	

ACCURATE & RELEVANT INFORMATION

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 MAKE A CLAIM

on the policy please visit www.travel-claims.net Or call **01732 853 358**. Open 9am-5pm Monday-Friday.

FOR LEGAL ADVICE

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



IN CASE OF A SERIOUS EMERGENCY

please contact the 24hour emergency assistance service provided by Emergency Assistance Facilities

+44 (0) 1732 85 33 33

Call an ambulance using the local equivalent of a 999 number and then contact Emergency Assistance Facilities to offer you advice. We strongly suggest you put their telephone number **+44 (0) 1732 85 33 33** 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: I Tower View, Kings Hill, West Malling, Kent, ME19 4UY. 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 **IG04** Travel 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 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 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.

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, 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 EHIC card, 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 printed here 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: Spain and all the Spanish Islands, Greece and the Greek Islands Cyprus, Bulgaria, Egypt and Turkey. www.chargecareinternational.co.uk



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) 1732 85 33 33** for advice first. If you need to come home for any other reason, such as the illness of a close relative in the UK 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.

Summary of cover

(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 contribution
PRE-TRAVEL POLICY (cover starts when you pay your premium or for Annual Multi Trip policies from your chosen inception date)				
A1	<p>If you are unable to go on your trip Cover for your proportion of prepaid transport, accommodation & additional travel expenses that you cannot recover from any other source if you cannot travel due to; your, a close relative or a business associate's death, injury or illness, redundancy or the requirements of H.M. Forces. (course charges, or tuition fees are not included).</p>	£3,000	<ul style="list-style-type: none"> • Cancellation is caused by yours, your travelling companions or your close relatives' death, injury or illness, redundancy or HM forces requirements. • The cancellation is not due to an existing medical condition of you, a non-travelling close relative or travelling companion. • The cancellation is not due to any psychological condition. • Cancellation is not because of the failure of your travel agent, tour operator or due to the advice of the Foreign and Commonwealth Office. 	£50 OR £15 for loss of deposit
TRAVEL POLICY (cover starts when you leave home to begin your trip)				
B1	<p>If your departure is delayed by 12 hours or more 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.</p>	£30 up to a Max of £300	<ul style="list-style-type: none"> • You are at the airport/port/station. • You have obtained written confirmation of the delay or from your booking agents, airline or transport provider. 	Nil
	<p>If you choose to a cancel after a 24 hour delay If your <u>outbound</u> journey from your home country is delayed by more than 24 hours and you decide to abandon your trip.</p>	£3,000	<ul style="list-style-type: none"> • You are unable to recoup costs from any other provider or agency. • Your trip is more than 2 days in duration. 	£50
	<p>Missed Departure Cover for alternative transport costs if you miss your outbound departure if, after leaving home, your car becomes undrivable due to a mechanical breakdown or your public transport is delayed causing you to miss your departure from the United Kingdom.</p>	£1,000	<ul style="list-style-type: none"> • 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. • You have independent written confirmation of the circumstances. • You are not claiming for your missed return journey back to the United Kingdom. 	Nil
B2	<p>If you need emergency medical attention To cover customary and reasonable emergency medical expenses, necessary travel and accommodation or repatriation costs in the event of your illness, injury or death during your trip.</p>	£5,000,000	<ul style="list-style-type: none"> • You are not claiming for any private medical treatment. • You have called our Emergency assistance service to authorise bills over £500. 	£50
	<p>Emergency Dental Treatment Cover for emergency dental treatment only to treat sudden pain.</p>	£350	<ul style="list-style-type: none"> • You are claiming for emergency essential treatment received in a state facility and unrelated to any existing medical condition. • You are not claiming for any dental work involving the use of precious metals to or for the provision of dentures, crowns or veneers. 	
	<p>Public hospital inconvenience benefit per day For each 24hours 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.</p>	£50 per 24hrs up to £2,000	<ul style="list-style-type: none"> • You are in a public/state hospital. 	n/a
B3	<p>If you have to come home early 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, a close relative or business associate in your home country, unexpectedly suffer injury, illness or death.</p>	£3,000	<ul style="list-style-type: none"> • You have actually returned home earlier than originally booked. • You have contacted and had approval from our emergency assistance service. • You are not claiming due to an existing condition of you, a non-travelling close relative or travelling companion. 	£50

Section	Benefit	Cover available up to	Cover is only provided if	Your contribution
B4	If your possessions are lost stolen or damaged 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:	up to £2,000 } Single Article Limit → £300 Valuables Limit → £300	<ul style="list-style-type: none"> 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 www.tif-plc.co.uk/wear&tear. You have proof of purchase for items over the value of £50. You are not claiming for duty free items. Your bag/contents were not stolen from a beach or lido. Your electrical items, photographic equipment, jewellery or watches were not unattended unless in a locked safe. You are not claiming for a mobile/smart phone, accessories or calls. You are not claiming for contact/corneal lenses. 	£50
	If your possessions are delayed by 12 hours 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.	Up to £100 after 12 hrs	<ul style="list-style-type: none"> You have kept all of your receipts. You accept that if your possessions become permanently lost then the cost of essential items will be deducted from your settlement of lost possessions. You have obtained written confirmation of the delay from your operator. 	n/a
B5	If your cash is lost or stolen Cover for your cash if it is lost or stolen.	£300	<ul style="list-style-type: none"> 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. You have a police report confirming the loss and kept all receipts for any incurred costs. You are not claiming for the cost of missing your return flight/transport to the United Kingdom or additional transport costs to return home. 	£50
	If your passport is lost or stolen Cover to contribute towards the cost of an emergency travel document Cover for necessary costs collecting your emergency travel document on your trip (taxi, transport to and from embassy, cost of photos).	£50 £250		nil
B6	Personal Liability Cover for costs that we have agreed to pay, that you are held legally liable to pay relating to an incident caused by you.	£2,000,000	<ul style="list-style-type: none"> You have not admitted responsibility, or agreed to pay any monies. You have kept paperwork/notes and informed us immediately. Your claim is not due to any form of motorised transport or sailing vessel. You are not claiming for an incident suffered by- or any property owned by; you a member of your family, business associate or travelling companion. 	£250
B7	Death and Disability benefit A single payment payable for your death, permanent disability or loss sight or use of limbs.		<ul style="list-style-type: none"> You are between 16 and 75 years old (<i>payment is reduced to £1,000 if under 16 or over 75.</i>) You qualify for the full benefit, no partial settlements are payable. 	
	Accidental death benefit	£20,000		nil
	Permanent loss of sight or limb	£20,000	<ul style="list-style-type: none"> You have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness, intoxication or infection. 	nil
	Permanent total disablement	£20,000	<ul style="list-style-type: none"> You are not under 16 or over 75 and claiming permanent disablement. 	nil
B8	If you need legal advice Cover for 30mins free legal advice 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.	£25,000 in pursuing compensation	<ul style="list-style-type: none"> You are not claiming against a travel agent, tour operator/organiser, the insurers/agents or claims office. You are using our appointed legal advisors. 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. 	nil

Section	Benefit	Cover available up to	Cover is only provided if	Your contribution
B9	Winter Sports Cover Ski equipment Cover for your or your hired ski equipment if it is lost, stolen or damaged.	£400	<ul style="list-style-type: none"> You are able to provide proof of the loss/damage and provide receipts You have obtained independent written confirmation 	£50
	Single Article limit Owned by you →	£300		
	Single Article limit hired by you →	£300		
	Delayed ski equipment cover for hiring ski equipment if yours is delayed over 12hours.	£50 per 24hrs up to £500	<ul style="list-style-type: none"> Your equipment is delayed on your outbound journey from the United Kingdom. 	nil
	Loss of Ski pack cover for loss of use due to your injury or illness.	£25 per 24hrs up to £300	<ul style="list-style-type: none"> You have supporting medical evidence confirming you inability to ski 	£50
Piste closure cover for each full day the piste is closed due to lack of snow.	£25 per 24hrs up to £200	<ul style="list-style-type: none"> You are skiing between 1st Jan-20th April at more than 1600metres You have obtained written confirmation detailing dates and times the resort/piste was closed. 	nil	
Avalanche closure cover for each full day the piste/resort is closed due to an avalanche.	£10 per 24hrs up to £100	<ul style="list-style-type: none"> The avalanche has occurred after your departure from the United Kingdom. You have obtained written confirmation detailing dates and times the resort/piste was closed. 	nil	

Please note: this policy does not provide cover for pre-existing medical conditions.

This policy contains conditions relating to your health. In particular, claims will not be covered where at the time of purchasing this insurance any insured person has suffered from or received any form of medical advice or treatment or medication for any of the following conditions:

- any heart or circulatory condition; or
- any respiratory condition including asthma; or
- any cancerous condition; or
- any type diabetes

In addition, claims will not be covered where at the time of purchasing this insurance you or any insured person has suffered from any of the following:

- you have a medical condition for which you are taking prescribed medication; or
- you have consulted a hospital specialist or needed inpatient treatment within the last 12 months.
- 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.

Health of your relatives, travelling companions insured elsewhere and business associates

This policy will not provide cover for claims under section A (Cancelling your trip) or section B3 (Cutting your trip short) arising from any medical condition you knew about at the time of purchasing this insurance and that affects a relative, business associate, a person who you have booked to travel with or a relative or friend living abroad who you had planned to stay with before you purchased this policy, they:

- have been diagnosed with a new medical condition for which they need to take prescribed medication;
- have consulted a hospital specialist or needed inpatient treatment;
- are receiving or waiting for hospital investigation or treatment for any undiagnosed condition or set of symptoms; or have been given a terminal prognosis.

Changes to your health after purchasing your policy

If after you have paid your insurance premium you are diagnosed with 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, you do not have a duty to disclose details of your change in circumstances to IGO4 Insurance before your trip.

Provided you were not aware of the medical condition and you were not aware you would need to receive medical treatment or undergo investigations at the date you paid your insurance premium, cover will continue under the existing terms of the policy.

However, if you are no longer able to travel on your forthcoming trip due to your change in circumstances, you would be entitled to make a claim under Policy A (Cancelling your trip) for your costs which cannot be recovered from elsewhere.

BE AWARE! We do not provide any cover for:

- Psychological conditions such as stress, anxiety, depression, eating disorders or mental instability.
- Claims caused by an existing medical condition of a non travelling close relative or a close business associate, or any recognised complication caused by the existing medical condition.
- 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

In the event of either your:

- death, injury or illness during your trip,
- delay or failure of public transport services during your trip;

you are unable to complete the trip before your travel policy expires, cover will be automatically extended for Medical Expenses only without additional premium for the additional days necessary to complete the trip, should you wish to include cover for all other sections of the policy, you can arranged to extend cover via the sales team.

YOUR POLICY WORDINGS	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.
CANCELLING YOUR POLICIES	<p><i>Should you decide that the terms and conditions of this product do not meet your requirements, and provided that you have not claimed against the policy, you can cancel this policy within 14 days of either the date of purchase, or the date you received your policy documentation whichever is later. There is no refund available if this product is cancelled separately to your iGO4 More Household policy, if it does not meet your requirements. No refund will be payable should this policy be cancelled after this 14 day 'cooling off' period. Furthermore, if you cancel your iGO4 More Household policy, all cover provided by this policy will cease.</i></p> <p><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, abusive behaviour to any of our staff or agents</i></p>
BE CAUTIOUS	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>
PREGNANCY	Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 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.
MEDICAL COVER	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. If you have an existing medical condition accepted by Travellers Health Check it is a requirement 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. 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 given if travel is against the advice of your doctor.
EHIC	The European Health Insurance Card (EHIC) allows you (provided you are a UK 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. 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 www.ehic.org.uk for the card is free and it is valid for up to five years. If your EHIC is accepted whilst obtaining medical treatment abroad your policy excess will be reduced to Nil (with the exception of increased excess relating to declared medical conditions). 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 http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx
MEDICARE	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.
YOUR CONTRIBUTION	Your policy carries an excess and this is the amount you have to contribute towards each claim. All excesses (your contribution) shown for this policy are payable by <u>each</u> insured-person, per section and for each incident giving rise to a separate claim. Your contribution may be increased to include existing medical conditions confirmed in writing by us. The increased contribution will apply to all persons insured on the policy whose claim has been caused by the declared medical condition.

<p>AUSTRALASIA Australia and New Zealand.</p> <p>BUSINESS ASSOCIATES a business partner, director or employee of yours who has a close working relationship with you.</p> <p>BUSINESS SAMPLES business goods, samples and equipment taken on an insured journey by an insured person that are owned by you or your employer.</p> <p>CHANGE IN HEALTH 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.</p> <p>CHANNEL ISLANDS Jersey, Guernsey, Alderney, Sark , Herm, Jethou, Brecqhou and Lihou.</p> <p>CLOSE RELATIVE spouse or partner of over six months, parents, grandparents, legal guardians, parents-in-law, step-parents, aunt, uncle, brother, sister, child, grandchild, niece, nephew or fiancé(e).</p> <p>CURTAILMENT 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.</p>	<p>ESSENTIAL ITEMS underwear, socks, toiletries and a change of clothing.</p> <p>EUROPE INCLUDING SPAIN all countries west of the Ural Mountains, Algeria, Egypt, Morocco, Tunisia, Turkey, the Azores, Mediterranean Islands. <i>Including Spain, Balearics, Madeira and Canary Islands.</i></p> <p>EUROPE EXCLUDING SPAIN all countries west of the Ural Mountains, Algeria, Morocco, Tunisia, Turkey, the Azores, Mediterranean islands. <i>Excluding Spain, Balearics, Madeira and Canary Islands.</i></p> <p>EXISTING MEDICAL CONDITION 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.</p> <p>FLIGHT a service using the same airline or airline flight number.</p> <p>HOME one of your normal places of residence in the United Kingdom or the Channel Islands.</p> <p>HOME COUNTRY both the United Kingdom the Channel Islands, and your country of nationality.</p> <p>INSURED PERSON/YOU/YOUR As defined in You, Your and Family on the attached iGO4 More home insurance policy</p>	<p>INTERNATIONAL DEPARTURE POINT 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.</p> <p>MATERIAL FACT a piece of important information that would increase the likelihood of a claim under your policy.</p> <p>MANUAL LABOUR 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.</p> <p>PAIR OR SET two or more items of possessions that are complementary or purchased as one item or used or worn together.</p> <p>ON PISTE 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 with 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.</p> <p>CASH Sterling or foreign currency in note or coin form.</p>
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<p>POSSESSIONS 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>Clothes underwear, outerwear, hats, socks, stockings, belts, braces.</p> <p>*Cosmetics make-up, hair products, perfumes, creams, lotions, deodorants, brushes, combs, toothbrushes, toothpastes and mouthwashes. *excluding items considered as 'Duty Free'</p> <p>Luggage handbags, suitcases, holdalls, rucksacks, briefcases.</p> <p>Electrical Items & Photographic equipment any item requiring power, either from the mains or from a battery and any equipment used with them such as CDs, games, tapes, cassettes or cartridges, cameras, video cameras, camera cases, stand, satellite navigation equipment, films, discs or cartridges.</p> <p>Fine Jewellery & watches rings, watches, necklaces, earrings, bracelets, body rings, made of or containing any precious or semi precious stones or metal.</p> <p>Eyewear spectacles, sunglasses, prescription spectacles or binoculars.</p> <p>Duty free any items purchased at duty free.</p> <p>Shoes boots, shoes, trainers and sandals.</p>	<p>PUBLIC TRANSPORT buses, coaches, internal flights or trains that run to a published scheduled timetable.</p> <p>SCHEDULED AIRLINE 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>SKI EQUIPMENT skis, ski bindings, ski sticks, ski boots, board boots, snowboard bindings and snowboards.</p> <p>SKI PACK ski pass, ski lift pass and ski school fees.</p> <p>SPORTS AND ACTIVITIES any recreational activity that requires skill and involves increased risk of injury.</p> <p><i>If you are taking part in <u>any sport/activity</u> please refer to page 20 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:</i></p> <p><i>Please call us on 0344 800 8538.</i></p> <p>TRAVEL DOCUMENTS current passports, ESTAs, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form S2.</p> <p>RESIDENT means a person who has had their main home in the United Kingdom or the Channel Islands and has not spent more than six months abroad in the year before buying this policy.</p>	<p>REDUNDANCY 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>TRIP 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 or Channel Islands, following your repatriation. <u>both during the period of cover.</u></p> <p>UNATTENDED 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>UNITED KINGDOM United Kingdom - England, Wales, Scotland, Northern Ireland and the Isle of Man.</p> <p>WE/OUR/US Union Reiseversicherung AG UK.</p> <p>WINTER SPORTS skiing, snowboarding and ice skating.</p> <p>WORLDWIDE anywhere in the world.</p> <p>WORLDWIDE EXCLUDING USA, CANADA & CARIBBEAN 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, 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:

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| <ul style="list-style-type: none"> Any trip under an annual multi-trip policy that exceeds 45 days duration. This includes not insuring you for part of a trip which is longer than 45 days, unless you have paid the appropriate additional premium. | <ul style="list-style-type: none"> Manual labour (see policy definition). |
| <ul style="list-style-type: none"> Any costs incurred before departure (except cancellation and scheduled airline failure) or after you return home. | <ul style="list-style-type: none"> You piloting or travelling in an aircraft not licensed to carry passengers. |
| <ul style="list-style-type: none"> 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. | <ul style="list-style-type: none"> You travelling on a motorcycle or moped for which you do not hold a full licence to ride in your <u>home country</u>. If you are riding pillion, the rider must also hold a full UK licence. |
| <ul style="list-style-type: none"> 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. | |
| <ul style="list-style-type: none"> The cost of taxi fares, telephone calls, faxes or any expenses for food or drink. | <ul style="list-style-type: none"> You travelling on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not. |
| <ul style="list-style-type: none"> Any claim arising from a material fact 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. | <ul style="list-style-type: none"> 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>. |
| <ul style="list-style-type: none"> 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. | <ul style="list-style-type: none"> 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). |
| <ul style="list-style-type: none"> 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. | <ul style="list-style-type: none"> 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. |
| <ul style="list-style-type: none"> Any claim due to your carrier's refusal to allow you to travel for whatever reason. | <ul style="list-style-type: none"> Participation in any sports and activities unless the appropriate additional premium has been paid and the policy endorsed. (see definitions for sports and activities page 10) |
| <ul style="list-style-type: none"> Any costs which are due to any errors or omissions on your travel documents. | <ul style="list-style-type: none"> Your failure to obtain the required passport, visa or ESTA. |
| <ul style="list-style-type: none"> Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country. | <ul style="list-style-type: none"> You, your travelling companion close relative or business associate being under the influence of drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction), alcohol (a blood alcohol level that exceeds 0.19% – approximately four pints or four 175ml glasses of wine) or solvents or anything relating to you or your close relatives or business associate prior abuse of alcohol or solvents. |
| <ul style="list-style-type: none"> You travelling against the advice or recommendations published by the Foreign and Commonwealth Office applicable at the time of your departure. | <ul style="list-style-type: none"> 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>. |

We will pay:	If you are unable to travel because:	Provided you:	If you need to claim:
<p>Up to £3,000 for your proportion of prepaid:</p> <ul style="list-style-type: none"> i. transport charges, ii. loss of accommodation, iii. foreign car hire <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 (course charges, or tuition fees are not included unless agreed in writing by us)</p>	<p>you or a travelling companion is ill, injured or dies before the trip starts.</p> <ul style="list-style-type: none"> • a close relative or a close business associate in your home country is ill, injured or dies before the trip starts. • the person you are going to stay with is ill, injured or dies before the trip starts. 	<p>have paid or accept that your contribution will be deducted from any settlement are not canceling due to, or caused by, an existing medical condition.</p> <p>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.</p> <p>have obtained a written statement from the treating doctor at the time of the cancellation confirming the necessity to cancel your trip.</p> <p>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 condition deteriorated and required medical attention, or referral. No payments/cancellation charges after this date will be reimbursed.</p> <p>are not cancelling due to the death, injury or illness of any pets or animals.</p> <p>accept that we can only offer to medically screen and extend cover for existing medical conditions to our <u>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;</p> <ul style="list-style-type: none"> • a travel companion not insured by us. • a close relative of you or your travel companion. • a business associate of you or your travel companion. <p>are not claiming for the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made were using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.</p>	<p>Download or request a cancellation claim form and ensure that the medical certificate in the cancellation claim form is filled 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"> • you are required for jury service or as a witness in a court of law. 	<p>are not cancelling due to a criminal act committed by you or where you are the defendant in the court case.</p>	<p>Provide us with your original summons notice.</p>
	<ul style="list-style-type: none"> • you or a travel companion being made redundant. 	<p>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 continuous employment for two years. (see definition-redundancy)</p>	<p>Obtain written confirmation to validate your circumstances.</p>
	<ul style="list-style-type: none"> • of the requirements of HM forces. 	<p>have been granted leave orders (and these have not been withdrawn by your employer on disciplinary grounds).</p>	<p>Obtain written confirmation to validate your circumstances.</p>
<p>BE AWARE! No cover is provided under this for section due to;</p> <ul style="list-style-type: none"> • anything mentioned in the conditions or general exclusions (page 7) • the fear of an epidemic, pandemic, infection or allergic reaction. • your disinclination to travel or <u>any circumstance not listed</u> above. • your carrier's refusal to allow you to travel for whatever reason. 		<ul style="list-style-type: none"> • the cancellation of your trip by the tour operator. • a previously diagnosed condition of any close relatives or business associate. • your failure to obtain required ESTA or Visa in time. • the advice or recommendation of the Foreign and Commonwealth Office applicable at the time of your departure. 	

We will Pay:	If:	Provided:	If you need to claim:
You £30 for trip disruption allowance per 12 hours up to a maximum of £300 in total.	<ul style="list-style-type: none"> the departure of your international flight, international train or sailing is delayed for more than 12 hours from its scheduled departure time from your international departure point. 	<p>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.</p> <p>you are at the airport/port/station and the delay is over 12 hours.</p> <p>delay is not due to the diversion of aircraft after it has departed</p>	<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>
up to £3,000 for the cancellation of your trip.	<ul style="list-style-type: none"> after 24 hours of delay at the airport of your <u>outbound</u> journey from your home country you abandon the trip. 	<p>your trip is not less than 2 days duration or is a one-way trip.</p> <p>your contribution has been paid or deducted from any settlement.</p>	
up to £1,000 for alternative transport to get you to your trip destination.	<ul style="list-style-type: none"> the vehicle in which you are travelling to your international departure point becomes undrivable due to mechanical failure or being involved in an accident <i>or</i> your public transport is delayed, preventing you from being able to check-in on time for your outward departure from the United Kingdom, or your connecting flight. 	<p>you have allowed sufficient time to check-in as shown on your itinerary.</p> <p>the claim is not due to 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.</p>	
<p>BE AWARE! No cover is provided under this section for:</p> <ul style="list-style-type: none"> anything mentioned in the conditions or general exclusions (page 7) 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 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 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 <u>at the time of taking out your policy.</u> 			

We will Pay:	For:	Provided you are not claiming for:	If you need to claim
<p>For trips outside your home country: up to £5,000,000 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:</p>	<ul style="list-style-type: none"> • customary and reasonable fees or charges to be paid outside your home country for medical, surgical, hospital nursing home or nursing services. • 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. 	<p>any costs where you have not paid your contribution.</p> <p>treatment due to, or a complication of, an existing medical condition.</p> <p>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.</p> <p>costs of private treatment <u>unless our 24 hour medical helpline has agreed</u> and adequate public facilities are not available.</p> <p>replenishment of any medication you were using at the start of the trip, or follow up treatment for any condition you had at the start of your trip.</p>	<p><u>FOR MEDICAL EMERGENCIES</u></p> <p>+44 (0) 1732 85 33 33</p> <p>Call our 24 hour medical helpline 24 hours a day, 7 days a week, from anywhere in the world</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>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.</p> <p>A photocopy or scanned image of your EHIC card.</p>
<p>Up to £1,500</p> <p>public hospital benefit of up to £50 per 24 hours, up to a maximum of £2,000</p>	<ul style="list-style-type: none"> • your death outside your home country for your burial or cremation, including the cost of returning your ashes home or the return of your body to your home. • 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. 	<p>the cost of early repatriation when medical treatment of a standard acceptable by our medical director is available locally.</p> <p>the cost associated with the diversion of an aircraft due to your death, injury or illness.</p> <p>repairs to or for artificial limbs or hearing aids.</p> <p>the cost of diagnostic tests or treatment for any existing condition other than that which has caused the immediate emergency.</p> <p>any extra costs for single/private accommodation in a hospital or nursing home.</p>	
<p>up to a maximum cost of £350</p>	<ul style="list-style-type: none"> • emergency dental treatment only to treat sudden pain. 	<p>any dental work involving the use of precious metals to or for the provision of dentures.</p> <p>any treatment or work which could wait until your return home.</p>	

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 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 or general exclusions** (including any treatment, tests, associated illnesses to existing conditions and psychological disorders).
- 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.

We will pay:	For:	Provided you are not claiming for:	If you need to claim
<p>up to £3,000 in total for your unused proportion of:</p> <ul style="list-style-type: none"> • transport charges, • loss of accommodation 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>(course charges, or tuition fees are not included unless the appropriate extension has been purchased).</p> <p>PLEASE NOTE Your unused proportion of trip costs will be calculated in full days lost from the date of your return journey home.</p>	<p>your early return home because of the death, injury or illness of:</p> <ul style="list-style-type: none"> • You or a friend with whom you are travelling. • A close relative who lives in your home country. • A close business associate who lives in your home country. <p>or</p> <ul style="list-style-type: none"> • 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, <p>or</p> <ul style="list-style-type: none"> • you, a friend 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 or close relative, or usual place of business in your home country, having suffered from burglary, serious fire, storm or flood. • your early return home because of the death, injury or illness of a friend who lives abroad and with whom you were intending to stay with. 	<p>any payment where you have not suffered any financial loss.</p> <p>coming home due to an existing medical condition of you, a non-travelling close relative or travelling companion.</p> <p>any costs where you have not paid your contribution.</p> <p>the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made were using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.</p> <p>any claim due to the death, injury or illness of any pets or animals.</p> <p>the withdrawal of previously approved leave by your employer unless it is due to the death or serious illness of a close business associate.</p> <p>any unused portion of your original ticket where you have been repatriated.</p> <p>coming home early due to the fear of an epidemic, pandemic, infection or allergic reaction.</p> <p>curtailment cover where the trip is of 2 days duration or less or is a one-way trip.</p> <p>the operation of law or as a result of an unlawful action or criminal proceedings against you or anyone included in your booking.</p> <p>the curtailment of your trip by the tour operator.</p> <p>curtailment due to financial circumstances.</p>	<p><u>If you need to cut short your trip:</u></p> <p>due to a <u>medical necessity</u> you must ring to confirm this with our <i>24 hour medical helpline</i> .</p> <p>+44 (0) 1732 85 33 33</p> <p><u>Curtailment claims will not otherwise be covered.</u></p> <p>If you need to come home early for any other reason please call this number:</p> <p>+44 (0) 1732 85 33 33</p> <p>to ensure your circumstances are covered under your policy.</p> <p>Download or request a claim form for Curtailment and complete to the best of your ability enclosing all required documentation as listed on the front of the claim form.</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 you **MUST** contact our emergency assistance service who will be able to assist you- no cover is available for cutting short your trip unless the emergency medical assistance service have agreed. 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 or general exclusions (page 7)**
- Coming home early due to an existing medical condition of you or a travelling companion included on your booking, where the risk attaching to that medical condition has not been accepted by us in writing.
- Coming home early due to death or illness of a close relative or 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.

We will pay:	For:	Provided you:	If you need to claim
<p>up to a total of £2,000 for your possessions, with a maximum amount for:</p> <p>Single Article Limit → £300</p> <p>Valuables Limit → £300</p> <p>unreceipted items up to a maximum of:</p> <p>£150</p> <p><i>Either</i></p> <ul style="list-style-type: none"> 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. <p><i>Or</i></p> <ul style="list-style-type: none"> We will replace the item on your behalf from one of our dedicated suppliers. <p><i>Or</i></p> <ul style="list-style-type: none"> 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. 	<p><i>Either</i></p> <ul style="list-style-type: none"> The purchase of essential items if your luggage containing your possessions are 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. 	<p>have paid your contribution or accept it will be deducted from any settlement.</p> <p>have complied with the carrier's conditions of carriage.</p> <p>have notified the police, your carrier or tour operator's representative and obtained an independent written report.</p> <p>own the items you are claiming for and are able to provide proof of ownership for any items over £50 in value.</p> <p>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.</p> <p>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).</p> <p>have not left electrical items, eyewear, jewellery & 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.</p> <p>have not left your possessions 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.</p> <p>have obtained written confirmation of any loss, damage or delay.</p>	<p>For all damage claims: 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.</p> <p>For all loss or damage claims during transit: (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>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 delay claims 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>Any item with a purchase price in excess of £50 must be supported by original proof of ownership. Any items not supported by such proof of ownership will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</p> <p>We will only accept <u>original</u> purchase receipts for any items lost/stolen, these will <u>not</u> be returned to you following settlement of your claim.</p>
<p>up to £100</p>	<ul style="list-style-type: none"> The purchase of essential items if your luggage containing your possessions are 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. 	<p>have not left your possessions 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.</p> <p>have obtained written confirmation of any loss, damage or delay.</p>	<p>We will only accept <u>original</u> purchase receipts for any items lost/stolen, these will <u>not</u> be returned to you following settlement of your claim.</p>

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.tif-plc.co.uk/wearandtear

- No cover is provided under this section for:**
- anything mentioned in the conditions or general exclusions (page 7) 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, duty free items such as tobacco products, alcohol and perfumes.

We will pay:	For:	Provided:	If you need to claim
<p>each insured person: up to £300</p>	<ul style="list-style-type: none"> the loss or theft of your cash during your trip. 	<p>your contribution has been paid or deducted from any settlement.</p>	<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>up to £50</p>	<ul style="list-style-type: none"> cover to contribute towards the cost of an emergency travel document. 	<p>your cash or passport is:</p> <ul style="list-style-type: none"> on your person. held in a safe or safety deposit box where one is available. left <u>out-of-sight</u> in your <i>locked</i> trip accommodation. 	<p>For loss of cash we will also require: (a) exchange confirmations from your home country for foreign currency. (b) where sterling is involved, documentary evidence of possession.</p>
<p>up to £250</p>	<ul style="list-style-type: none"> cover for necessary costs collecting your emergency travel document on your trip. 	<p>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</p> <p>you are not claiming for any missed travel or accommodation arrangements as a result of your passport being lost or stolen.</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>

BE AWARE!

No cover is provided under this section for:

- anything mentioned in the conditions or general exclusions (page 7)
- 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.
- Cash that is not on your person, 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.

We will pay	For:	Provided:	If you need to claim
<p>up to £2,000,000 plus costs agreed between us in writing:</p>	<p>any 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:</p> <ul style="list-style-type: none"> • Injury, illness or disease of any person. • 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. • Loss of, or damage to, trip accommodation which does not belong to you or any member of your family. 	<p>your contribution has been paid or deducted from any settlement.</p> <p>Liability for loss of or damage to property or injury, illness or disease is not caused or suffered by:</p> <ul style="list-style-type: none"> - 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. - your ownership, care, custody or control of any animal. <p>Compensation or any other costs are not caused by accidents involving your ownership, possession or control of any:</p> <ul style="list-style-type: none"> - 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. 	<p><u>Never admit responsibility to anyone</u> 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>
<p>BE AWARE! No cover is provided under this section for:</p> <ul style="list-style-type: none"> • anything mentioned in the conditions or general exclusions (page 7)(Where you are liable for damage to trip accommodation your contribution is increased to £250) • For 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. 			

Accidental death and disability benefit (Policy B Section 7)

We will pay	For:	Provided:	If you need to claim
<p>A single payment as shown on your summary of cover</p> <p>£20,000 → Death (limited to £1000 when you are under 16 or over 75 at the time of incident).</p> <p>£20,000 → Total and permanent loss of sight in one or both eyes or total loss by physical severance or</p> <p>£20,000 → Total and permanent loss of use of one or both hands or feet.</p>	<p>Your accidental bodily injury, that independently of any other cause, results in your:</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>	<p>you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness or infection.</p> <p>you are not over 75 and claiming permanent disablement.</p> <p>you are not claiming for more than one of the benefits that is a result of the same injury.</p>	<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>
<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</p> <p>(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'.)</p> <p>No cover is provided under this section for:</p> <ul style="list-style-type: none"> • any payment for permanent disablement when your age is over seventy five (75) at the time of the incident • anything mentioned in the conditions or general exclusions (page 7) 			

We will pay	For:	Provided:	If you need to claim
<p>up to £25,000</p> <p>and for 30 minutes legal advice on the telephone</p>	<ul style="list-style-type: none"> • legal costs and expenses incurred in pursuing claims for compensation and damages due to your death or personal injury whilst on the trip. • enquires relating to your insured trip. 	<p>your contribution has been paid or deducted from any settlement.</p> <p>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.</p> <p>legal proceedings in the USA or Canada follow the contingency fee system operating in North America.</p> <p>you are not pursuing a claim against a carrier, travel agent, tour operator, tour organiser, the insurers or their agents or the claims office.</p> <p>the estimated recovery is more than £500.</p> <p>we believe that you are likely to obtain a reasonable settlement.</p> <p>the costs cannot be considered under an arbitration scheme or a complaints procedure.</p> <p>you are not claiming against another insured-person, member of your family, a friends or travelling companion, whether insured by us or another provider.</p> <p>the claim is not due to damage to any mechanically propelled vehicle.</p>	<p>If you have an accident abroad and require legal advice you should telephone:</p> <p>Pannone LLP, 123 Deansgate, Manchester, M3 2BU</p> <p>They will arrange for up to thirty minutes of <u>free</u> advice to be given to you by a lawyer. To obtain this service you should: telephone 0161 228 3851 or fax 0161 909 4444</p>

BE AWARE! Legal expenses claims are only considered on the condition that you use Pannone 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 or general exclusions (page 7)
- Proceedings in more than one country for the same event.

Your winter sports (Policy B Section 9)

Upon payment of an additional premium for winter sports, your policy will cover Wintersports – (on piste skiing and snowboarding, for leisure purposes only and not participating in any timed, competitive or off piste/specialist ski/snow board activities) for the entire duration of your Single Trip or on your Multi Trip covers you for 24 days in one policy year.

We will pay	For:	Provided:	If you need to claim
up to £400 for hired or owned ski equipment.	<ul style="list-style-type: none"> 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. <p>or</p> <ul style="list-style-type: none"> 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 on your trip. 	<p>you have paid your contribution or accept it will be deducted from any settlement.</p> <p>you have complied with the carrier's conditions of carriage.</p>	<p>For all loss or damage claims during transit: you need to retain your tickets and luggage tags, report the loss or damage to the transport provider, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p>For all damage claims keep 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.</p> <p>For all other losses you should report to the Police within 24 hours of discovery, and obtain a written report and reference number from them.</p>
up to £50 per 24 hours delay, up to a maximum of £500	the cost of hiring replacement ski equipment if your ski equipment is misplaced, lost or stolen on your outward journey for over 12 hours from the time you arrived at your trip destination.	on delay, loss or theft claims you have notified the police, your carrier or tour operator's representative and obtained an independent written report.	
up to £25 per full day up to a maximum of £300	the loss of use of your ski pack following your injury or illness during your trip.	the ski equipment was not left unattended unless left between 6.00 am and 11.00 pm local time in the locked boot or covered luggage area of a motor vehicle and entry was gained by violent and forcible means.	
up to £50 per full day up to a maximum of £500	each <i>full day</i> you are unable to ski due to the <u>lack of snow</u> which results in the total closure of skiing facilities in the resort.	you are able to provide the damaged items on request or to prove the existence or prove ownership or responsibility of any items.	
up to £50 per full day up to a maximum of £500	the cost of additional transport and/or accommodation if, because of the prevention of access due to an avalanche, you are unable to reach or leave your pre-booked resort.	<p>you have a valid claim for medical expenses.</p> <p>you are skiing between 1st Jan and 30th Apr and at a destination of higher than 1600 metres above sea level.</p> <p>you have obtained a letter from your tour operator/transport provider stating the reason for closure, the date, time of the closure and the date and time it re-opened.</p> <p>you are not claiming for more than £50 per full 24 hours</p>	

BE AWARE! 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.tif-plc.co.uk/wearandtear. No cover is provided under this section for:

- anything mentioned in the conditions or general exclusions (page 7)
- Any claim if your tour operator has compensated, offered or provided travel, alternative transport and/or accommodation to an alternative resort

ADDITIONAL SPORTS AND 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 seven 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. The activities covered are on a 'non incidental basis' – meaning that your chosen activity is not the sole purpose of your trip (with the exception of wintersports whereby you can opt to have specific winter cover included to cover you for the entire duration of your trip). (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 racing, timed events, professional, display events, photo shoots, etc...) will not be covered under this policy. If you are unsure please do not hesitate to contact us 0344 800 8538 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.

Activity Pack 1 – Covered as standard Aerobics, Amateur Athletic Field Events, Amateur Athletic Track Events, Angling/Fishing (freshwater), Animal Sanctuary (non big game), Archery, Badminton, Ballooning - Hot Air, 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 (Grades 1-3 – Excludes White Water), Caravanning, Catamaran Sailing (In-shore), Clay Pigeon Shooting, Cricket, Croquet, Curling, Cycle Touring/leisure biking, Dancing, Darts, Disc Golf, Diving (Indoor up to 5m), Dragon Boat Racing, Elephant Trekking (UK booked), Fencing, Fives, Flag football, Flying as passenger (private/small aircraft), Football/Soccer - Kick Around (any surface), Frisbee (recreational), Golf, Gorilla Trekking (up to 1000m), Highland games, Horse Riding (No Jumping), Hot Air Ballooning, Indoor Skating (not ice), Jet Boating, Jet Skiing, Kiting, Korfbal, Laser Tag, Low Ropes, Marathons, Model Flying, Model sports, Mountain Biking (up to 1000m), Netball, Orienteering, Petanque, Peteca, Pigeon racing, Pony Trekking, Pool, Quoits, Rackets, Racquet Ball, Rafting (Grades 1-3), Re-Enactment, Rifle Range, Ringos, River Punting, Rounders, Rowing (inshore –recreational), Safari (UK booked), Sailing/Yachting (recreational - inshore), Scuba Diving (not solo, up to maximum 30m), Snorkelling, Softball, Squash, Stoolball, Swimming (pool - not open water), Swimming with Dolphins, Table Tennis, Ten Pin Bowling, Tennis, Theme Parks, Trekking/Mountain, Walking/Hiking/Rambling/Mountaineering (in group) all up to 1000m , Tubing, Tug of War, Unicycle riding, Volleyball, Water Parks, Whale Watching, Yachting (racing/crewing) - outside territorial waters, Yoga.

Activity Pack 2 – Additional Premium required Abseiling (up to 25m), Adventure Racing (up to 6 hours), Airsoft, Angling/Fishing (sea), Camel/Elephant Riding/Trekking (non-UK booked), Climbing (Indoor/outdoor climbing wall up to 25m), Cross Country Running, Diving (Indoor up to 10m), Dry Slope Skiing, Elephant Trekking (non UK booked), Falconry, Flyboarding, Football/Soccer - Organised Amateur, Frisbee (Ultimate Frisbee), Gaelic Football, Gorilla Trekking (up to 2000m), Gymnastics, Handball, Hockey (field), Iron Man, Judo (Organised Training), Karate (Organised Training), Kendo (Organised Training), Lacrosse, Martial Arts (Organised Training), Mountain Biking (up to 2000m), Paint Balling, Parasailing, Parascending (Over water), Rap Running/Jumping (Indoor/Outdoor climbing wall up to 25m), Roller Blading/skating/Skate Boarding/scooters (non motorised), Rugby (training), Safari (non UK booked), Safari Trekking, Sand Yachting, Sea Canoeing/Kayaking (inshore), Shark Diving/Swimming (cage), Shinty, Street Hockey, Surf life saving (organised competition), Surfing, Trampoline, Trekking/Mountain, Walking/Hiking/Rambling/Mountaineering (in group up to 2000m), Triathlon, up to 1 day Skiing/Dry slope skiing/Snowboarding, War Games/Paint Balling, Water Polo , Water Skiing (no jumping), Weight Lifting, Windsurfing/Boardsailing/Sailboarding, Wrestling (organised training)

Activity Pack 3 - Additional Premium required - included upon payment of Wintersports premium Adventure Racing (up 12 hours), American Football (Organised/with Safety Equipment), Animal Sanctuary (Big Game), Biathlon, Big Foot Skiing, Blade Skating, Breathing Observation Bubble (BOB), Canoeing/kayaking (grades 4-6), Canyoning, Cat Skiing, Cross Country Skiing, Equestrian, Flying crew/pilot, Flying Helicopter (Pilot), Glacier Walking, Gliding (non-competitive), Go Karting, Gorge Walking (with ropes), Harness Racing, Hockey (Ice) With Full Body Protection, Horse Jumping (no Polo, Hunting), Horse Riding (Eventing), Husky Dog Sledding, Hydro Zorbing, Ice Skating, Kick Sledding, Land Skiing, Langlauf, Modern Pentathlon, Mono Skiing, Mountain Boarding, Octopush, Off Road Motorcycling (up to 250cc), Off-piste skiing (with guide), Passenger Sledge, Power Boating (inshore), Power lifting, Quad Bikes, Rafting (grades 4-6), River Tubing, Rodeo, Roller Hockey, Rugby (Amateur Game), Sand Boarding, Sand Dune Surfing/Skiing, Ski Boarding, Ski Bobbing, Ski Dooing, Skiing, Skiing – Cat, Skiing – Mono, Skiing – Nordic, Sledging/Tobogganing, Sleigh riding (reindeer, horses or dogs), Snow Biking, Snow Mobile/Ski Doos, Snow Parascending, Snow Scooting, Snow Shoe Walking, Snow Tubing, Snowboarding, Snowcat Driving, Speed Sailing (in shore), Speed Skating, Speed Trials/Time Trials (Organised, not public roads), Summer Tobogganing, Swimming (open water), Telemarking, Tree Top Canopy Walking, Under 17 Driving (not public roads)

Activity Pack 4 - Additional Premium required Blowcarting/Land Yachting/Kite Buggy, Boxing Training, Devil Karting, Dirt Boarding, Gorge Walking (no ropes), Gorilla Trekking (up to 3000m), High Diving, Jousting, Kite-boarding/surfing, Motorised Buggy, Mountain Biking (up to 3000m), Paragliding, Parascending (over land), Ski Biking, Ski Blading /Snow Blading, Skiing – Snowcat, Snow Karting, Snow Surfing, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 3000m) Wake Boarding, Water Skiing (jumping)

Activity Pack 5 - Additional Premium required Abseiling (outdoor above 25m), Caving/Pot Holing, Climbing (rock & ice climbing), Glacier Skiing, Gorilla Trekking (up to 4000m), Heliskiing, Hurling, Hydrospeeding, Ice Go Carting, Ice Windsurfing, Mountain Biking (up to 4000m), Polo, Polo cross, Rap Running/Jumping (Outdoor above 25m), River Bugging, Skeleton, Ski Randonee, Ski Touring, Ski Yawing, Skiing – Freestyle, Skiing – Glacier, Snow Kiting, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 4000m), Via Ferratta, Wind Tunnel Flying/Indoor Sky diving, Zorbing/Sphereing

Activity Pack 6 - Additional Premium required Adventure Racing (up to 24 hours), Assault Courses including High Ropes, Cave Diving, Cycle Racing, Cyclo Cross, Freestyle Skateboarding, Gliding (competition), Hang Gliding, Micro Lighting, MotoCross, Motor Racing/Rallies/Competitions, Parapenting/Paraponting, Power Boating (off shore), Power Gliding, Power Kiting, Rafting (black water grades 1-3), Scuba Diving (not solo - to 40m), Ski Flying, Ski Mountaineering, Ski Run Walking, Skiing - Off Piste (Without a Guide), Slack-Lining, Wicker Basket Tobogganing, Zip Trekking

Activity Pack 7- Additional Premium required Adventure Racing (up to 36 hours), BMX Freestyle & Racing, Downhill Mountain Biking, Gorilla Trekking (up to 5000m), Kloofing, Mountain Biking (up to 5000m), Scuba Diving (Solo), Solo Climbing/Mountaineering, Tandem Skydive (up to 2 jumps maximum), Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 5000m)

Activity Pack 8 - Additional Premium required Adventure Racing (up to 48 hours), Airboarding, Big Game Hunting, Bobsleigh, Bouldering, Boxing, Bull Running, Cave Tubing, Coasteering, Deer Stalking, Drag Racing, Free Diving, Gorilla Trekking (up to 6000m), Hunting/Shooting, Ice Diving, Ice Holing, Ice Marathon, Ice Speedway, Judo (competition), Karate (competition), Kendo (competition), Luge/Bobsleigh, Martial Arts (competition), Mixed Gas Diving, Mountain Biking (up to 6000m), Parachuting, Potholing, Rafting (black water grades 4-6), Rowing (Off-shore Recreational), Sailing/Yachting (Off-shore recreational), Shark Diving/Swimming (no cage, full safety equipment and supervised), Ski Acrobatics, Ski Jumping, Ski Racing, Ski Stunting, Skiing – Para, Sky Diving, Sky Jumping, Sky Surfing, Tree Top Canopy Walking (set up), Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 6000m), Wrestling (competition), Yachting (racing/crewing) - outside territorial waters.

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.travel-claims.net**
 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, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY telephone: 01732 853 358

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.
- 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

It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur by 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 managers attention in writing. **The Claims Manager, Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY**

Your right to complain

If your complaint is regarding the selling of your policies: phone Customer Services on 0344 800 8538, or write to: The Customer Services Manager; iGO4 Limited Olympus House Staniland Way Peterborough PE4 6NA Email: complaints@iGO4.com

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:

- Write to the Branch Manager, URV, 1 Tower View, Kings Hill, West Malling, ME19 4UY, 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, Harbour Exchange Square, London, E14 9SR – Telephone number 0800 023 4567 Website address www.financial-ombudsman.org.uk

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