

It's So Easy Travel Insurance

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0330 606 1421

Policy Wording - Important Information

The following table is only a summary of the main cover limits. You should read the rest of this policy for the full terms and conditions.

	Standard Cover	Enhanced Cover	Excess
Age Limit	Single trip: 79. Annual Multi-trip: 74	Single trip: 79 Annual Multi-trip: 74	
Maximum Trip Duration (days)	Single trip: 365. Annual Multi-trip: 60*	Single trip: 365. Annual Multi-trip: 60*	
* Annual policies of up to 45 or 60 days are subject to meeting the Health Warranty or, if not, approval by the medical screening service.			
Dependent Child Age Limit	22	22	
Section 1: Cancellation	£3,000	£5,000	£75
Section 2: Curtailment	£3,000	£5,000	£75
Section 3: Emergency Medical Expenses	£5 million	£10 million	£75
Emergency Dental Treatment	£350	£500	£75
Funeral Expenses Abroad	£1,000	£5,000	£75
UK Expenses	£1,000	£5,000	£75
Location & Dispatch of Replacement Prescription Drugs	£250	£750	£75
Section 4: Additional Hospital Benefit	£25/24 hrs. £300 max	£50/24 hrs. £500 max	Nil
Mugging	£100/24 hrs. £1,000 max	£100/24 hrs. £1,000 max	Nil
Section 5: Personal Accident	£25,000	£25,000	Nil
Death Benefit	£10,000	£10,000	Nil
Section 6: Baggage and Personal Belongings	£1,500	£2,500	£75
Total Valuables Limit	£400	£800	£75
Single Item Limit	£250	£400	£75
Delayed baggage (after 24 hrs)	£100 max	£200 max	£75
Optional Extension for Specified Items	£1,500	£1,500	£75
Single Item Limit (as shown on your Policy Schedule)	£400	£400	£75
Section 7: Cash & Documents	£500	£800	£75
Cash Limit	£300	£400	£75
Section 8: Loss of Passport	£250	£250	£75
Section 9: Travel Disruption			
Travel Delay	£20/12 hrs. £100 max	£20/12 hrs. £100 max	£75
Pet Care	£20/24 hrs. £100 max	£20/24 hrs. £100 max	£75
Trip Abandonment	£3,000	£5,000	£75
Additional Travel & Accommodation	No Cover	£1,000	£75
Section 10: Missed Departure	£1,000	£1,000	£75
Section 11: Personal Liability	£2 million	£2 million	£75
Section 12: Legal Expenses	£25,000	£25,000	£75
Section 13: Hijack	£50/24 hrs. £500 max	£50/24 hrs. £500 max	Nil
Section 14: Collision Damage Waiver Excess	No Cover	Included	
Accidental Damage Excess Reimbursement	No Cover	£1,500	Nil
Rental Car Key Cover	No Cover	£500	Nil
Section 15: Financial Failure Protection	No Cover	£5,000	
Section 16: Business Cover	Optional	Optional	£75
Replacement Business Associate	£1,000	£1,000	£75
Samples & Documents, Business Equipment	£500	£500	£75
Section 17: Winter Sports Cover	Optional	Optional	£75
Sports Equipment	£500	£500	£75
Equipment Hire	£300	£300	£75
Sports Pack	£300	£300	£75
Piste Closure	£300	£300	£75
Section 18: Scuba Diving Cover to 50m	Optional	Optional	£75
Scuba Diving Equipment	£1,000	£1,000	£75
Single Item Limit	£150	£150	
Equipment Hire	£300	£300	£75
Inability to Dive	£25/24 hrs. £250 max	£25/24 hrs. £250 max	£75
Section 19: Sports & Activities			
Level 1 Activities	Included	Included	
Level 2 Activities	Optional	Optional	
Contact Numbers			
It's So Easy Travel Insurance Ltd Emergency 24 hr Medical Assistance Claims Service Medical Screening Service	0330 606 1421 / +44 20 7965 7222 +44 (0) 20 7183 3751 +44 (0) 330 660 0549 +44 (0) 330 660 0563	hello@itssoeasytravelinsurance.com assistance@mstream.co.uk claims@mstream.co.uk healthcheck@mstream.co.uk	
Other Useful Contacts			
Foreign & Commonwealth Office European Health Insurance Card (EHIC) Department of Health - Travellers Advice Medicare Australia	+44 (0) 207 008 1500 0300 330 1350 +44 (0) 20 7210 4850 +61 (0) 26 124 6333	www.gov.uk/fco www.ehic.org.uk www.dh.gov.uk/travellers www.medicareaustralia.gov.au	

Thank you for taking out your It's So Easy Travel Insurance policy with us.

This policy wording, your policy schedule and any endorsements form a contract of insurance between you (the insured named on the policy schedule) and us, (Millstream Underwriting Ltd on behalf of AGA International SA and administered in the United Kingdom by Mondial Assistance (UK) Limited) and explains the definitions, conditions, exclusions and limits of cover we provide. This contract is only valid when you have a valid policy schedule and have paid the appropriate premium.

It is very important that **you** read the terms, conditions and exclusions of this insurance to ensure that **you** are properly covered for **your** planned trip.

Please check the details on the policy schedule and contact It's So Easy Travel Insurance Limited if they are incorrect.

WHO IS COVERED

Your policy schedule shows the persons who are insured under the policy and any special terms or conditions that might apply.

Cover is only available to people resident in the **EU** and is only valid for round trips starting and returning from **your home** in the **EU**. **You** must have a permanent residential address in the **EU** and unrestricted right of entry to the **EU**.

You cannot purchase or renew an annual policy once **you** have reached the age of 75. **You** cannot purchase a single trip policy once **you** have reached the age of 80.

WHAT IS COVERED

You are covered for:

1. Annual Multi Trip policies: trips with a maximum planned duration as shown on **your** schedule, Single trips policies: the trip duration as detailed on **your** schedule (maximum 365 days). NOTE: trips with a scheduled duration of more than the specified trip duration will NOT be covered under this policy (unless a specific endorsement is added to **your** policy Schedule) and **you** should arrange separate insurance for the whole duration of these trips.
2. holidays and leisure
3. Business trips/trips which include **work abroad**.
4. Trips within the Geographic Region as shown on **your** schedule. **You** must observe travel advice provided by the Foreign and Commonwealth Office (FCO). No cover is provided under any section of this policy in respect of travel to a destination to which the FCO has advised against all or all but essential travel. Travel advice can be obtained from the Foreign and Commonwealth Office: Telephone: +44 (0) 20 7008 1500 Website: www.gov.uk/fco
5. Trips within **your Country of Residence** if it is pre-booked in paid accommodation and for 2 nights or more. (This does not include medical expenses cover).
6. **winter sports** activities if **you** have paid the appropriate premium and it is shown on **your** policy schedule (if Annual Multi-trip cover is selected up to 17 days duration in total during the insurance year)
7. participating in sports and activities under Level 1 as detailed in Section 19.
8. participating in sports and activities under Level 2 as detailed in Section 19 if **you** have paid the appropriate premium and it is shown on **your** policy schedule. **You** are not covered for **hazardous activities**, other than as specified in Section 19, unless **we** agree to include and **you** have paid the additional premium required.
9. reasonable activities **you** partake in on an unplanned and incidental basis provided that **you** are:
 - a. supervised by a qualified instructor / licensed operator,
 - b. or hold the appropriate qualification or licence
 - c. or have subscribed to an accredited organisation for the activity
 - d. and that **you** act in a reasonable way and use all recommended equipment and protective clothing that is necessary

LIMITS OF COVER AND EXCESSES

The limits of cover under each section are shown on the Summary of Cover (page 2) and apply to each insured person. This policy has an excess as shown on the Summary of Cover which will be deducted in the event of a claim under certain sections. The excess is applicable per person, per policy section, per insured incident.

WHEN COVER STARTS AND ENDS

If **you** have Annual Multi-trip cover cancellation cover starts from the time of booking a trip providing it is within the period of cover as shown on **your** policy schedule and ends when **you** leave **your home** to commence the trip.

If **you** have Single Trip cover **you** are covered for the dates as shown on **your** policy schedule. Cancellation cover starts from the date **you** have purchased this insurance policy. All other sections of cover operate from when **you** leave **your home** to start **your** trip. These sections apply for the duration of the booked trip (or earlier return to **your Country of Residence**) including the period of travel 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 up to 30 days maximum.

CANCELLATION RIGHTS

If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** policy and return all **your** documents for a refund of **your** premium. If during this 14 day period **you** have travelled, made a claim, or intend to make a claim then **we** are entitled to recover all costs for those services that **you** have used. Please note that **your** cancellation rights are no longer valid after this initial 14 day period.

WORKING ABROAD

This insurance is extended to cover **work abroad** subject to its definition (please refer to the Definitions).

RENEWAL OF YOUR INSURANCE

If **you** have Annual Multi-trip cover, **we** will send **you** a renewal notice prior to the expiry of the period of insurance as shown on **your** policy schedule. The terms of **your** cover and the premium might be varied by **us** at the renewal date. **We** will give **you** at least 21 days written notice before the renewal date should happen.

At renewal **you** must tell **us** about relevant facts and check to see that **you** still comply with the Health Warranty as this might affect the cover provided. If **you** do not comply with the Health Warranty, this might invalidate **your** insurance.

DISCLOSING RELEVANT FACTS

It is **your** duty to inform **us** of any fact, which is likely to influence **us** in the acceptance, assessment or continuance of this insurance. Failure to do so might invalidate this insurance, leaving **you** with no right to make a claim.

It is very important that this insurance provides adequate cover for **your** trip. To ensure that it does, and for **your** peace of mind, **you** must tell **us** as soon as possible about anything, which could give rise to a claim.

MEDICAL CONDITIONS

This insurance contains restrictions regarding pre-existing medical conditions in respect of the people travelling and of other people upon whose health the trip depends.

You are advised to read the Health Warranty contained in this policy. If **you** are in any doubt as to whether a medical condition is covered **you** must contact the Medical Screening Service on 0330 660 0563. **We** will not cover medical problems referred to in the Health Warranty unless this was declared to **us** and accepted by **us** in writing.

PREGNANCY

As is consistent with the treatment of all pre-existing medical conditions under the policy, the policy does not intend to cover the normal costs or losses otherwise associated with pregnancy (including, but is not limited to) delivery by caesarean section or any other medically or surgically assisted delivery which does not cause medical complications. The policy does however cover **you** should complications arise with **your** pregnancy due to accidental bodily injury or unexpected illness which occurs while on **your** trip.

HEALTH WARRANTY

You must advise us to the best of your knowledge if any of the following apply to a person to be insured, a travelling companion, an **immediate relative**, **close business associate** or someone upon whom the trip depends, (whether they are travelling with you or not):

1. During the past 6 months before this insurance started, were **you/they** receiving, recovering from or on a waiting list for in-patient treatment in a hospital or nursing home?
2. During the last 12 months before this insurance started, have **you/they** suffered from or received treatment, advice or medication for any chronic, ongoing or recurring illness or condition other than HIV or the control of it? (A chronic condition is one lasting for longer than three months).
3. Are **you/they** travelling against the advice of a **medical practitioner** or for the purpose of obtaining medical treatment abroad?
4. Have **you/they** been diagnosed with a terminal illness?
5. Are **you/they** awaiting the results of tests or investigations or awaiting for a referral for an existing medical condition?
6. Other than specified in 1-5 above, are **you/they** aware of any reason why the trip could be cancelled or curtailed or of any medical condition that could result in a claim?
7. Within the last four weeks, have **you/they** started, stopped or changed the type or dosage of medication prescribed for the control of HIV or received further medical advice or treatment in relation to any change?

If **you** or someone travelling with **you** answers Yes to one or more questions 1-6, **you/they** need to speak with **our** medical screening service on **0330 660 0563**. They will tell **you** if **we** can extend the standard cover to include what **you** declare to them. **We** will not cover any of the health conditions referred to above in questions 1-6 unless declared to **us** and accepted by **us** in writing. **You** might be required to pay an additional charge which will be dependent upon the conditions declared.

If **you/someone** travelling with **you** answers Yes to question 7, **you** may proceed with booking **your** policy. However, **we** cannot cover **you/their** condition until **you/they** have had at least four weeks without side effects since having started/stopped or changed the type or dosage of medication or having received further medical advice or treatment in relation to any change.

If there is any change in a persons' health between the date the policy is issued and the start date of a trip **you** must notify **our** medical screening service immediately.

If **you** have previously had cover with **us**, **you** are still required to follow the health warranty when purchasing another policy, even if there has been no change in **your** health situation from the previous policy. Any past acceptance of cover relates to the previous policy only.

CHANGE IN HEALTH

If any of the reasons stated in the Health Warranty above occur between the date the policy is issued and/or before the first day of **your** trip, **you** must notify the medical screening service immediately on 0330 660 0563.

We will then decide if **we** can provide **you** with cover on existing terms. **We** might ask **you** to pay an additional premium, add special conditions to the policy or exclude cover for that medical condition. If **we** cannot provide cover, or if **you** do not want to pay the additional premium, **you** can make a cancellation claim if **you** have booked and paid for a trip that **you** have not yet made. Alternatively **you** can cancel **your** policy and **we** will send **you** a pro-rata refund.

We reserve the right not to extend the policy where the booked trip could be detrimental to **your** well being. Failure to contact **us** could leave **you** with no right to make a claim, and might mean that **you** travel with insufficient cover.

DEFINITIONS

Whenever the following words appear in bold in this policy they will always have these meanings:

Definition	Meaning
Appointed Advisor	The solicitor or appropriately qualified person, firm or company, including us who is chosen to act for you in your claim for compensation.
Child	A person under the age of 18 or, if included in a Family policy, under the age of 22 and in full-time education.
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.
Country of Residence	United Kingdom or EU
Couple	The lead insured and spouse (or co-habiting partner) named on the policy schedule.
Curtailed/Curtailment	Return early to home to your Country of Residence .
Europe	European Mainland , Republic of Ireland, The Channel Islands, The Azores, Madeira, The Canary Islands, Morocco, Tunisia, Israel, Mediterranean Islands, Turkey and territories formally known as USSR, west of the Ural Mountains
European Mainland	Albania, Andorra, Austria, Belgium, Bosnia, Bulgaria, Croatia, Cyprus, Czech Republic, Slovakia, Denmark, Finland, France, Greece, Germany, Hungary, Iceland Italy, Lapland, Liechtenstein, Luxembourg, Malta, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia, Slovenia, Spain, Sweden, Switzerland.
EU	Countries forming part of the European Union.
Expert Witness	A person who testifies in a court of law because they have specialist knowledge in a particular field or area of expertise, entitling that person to testify about their opinion on the meaning of facts.
Family	You and your spouse (or co-habiting partner) and your financially dependent children under 22 years old and in full time education, at the inception date of your policy all normally resident with you and named on the policy schedule.
Hazardous Activities	Participating in any sport or activity which could pose an increased risk or danger to you , and might require you to take additional precautions to avoid injury or claim. A list of included sports and activities covered by this policy are shown in Section 19.
Hijack	The unlawful seizure or wrongful exercise of control of an aircraft or conveyance in which you are travelling as a passenger.
HIV	Human Immunodeficiency Virus
Home	Your usual residential address in your Country of Residence .
Immediate relative	Mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother or step-sister.
Insured Vehicle	The vehicle owned by a licenced company or agency which you must have agreed to hire from them according to the terms of your rental agreement. The vehicle must be no more than 10 years old; have no more than 10 seats; not be driven off the public highway; not be a motorhome, campervan, commercial vehicle, minibus with 10 seats or more, motorcycle or moped; have a retail purchase price of less than £70,000.
Insurer	For Section 1 to 14 and Sections 16-19 AGA International SA. Section 15 is underwritten by certain underwriters at Lloyds.
Legal action	Work carried out to support a claim that we have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by you : to the European Court of Justice, European Court of Human Rights or similar International body; or to enforce a judgement or legally binding decision.
Legal costs	Fees, costs and expenses (including Value Added Tax) which we agree to pay for you in connection with legal action . Also, any costs which you are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs we agree to pay.
Loss of limb	Physical, permanent and total loss of use at or above the wrist or ankle.
Loss of sight	The complete, irrecoverable and irremediable loss of all sight in one or both eyes.
Medical practitioner	A registered practising member of the medical profession who is not travelling with you , who is not related to you or to any person with whom you are travelling or intending to stay.
Money	Cash, travel tickets and passports held by you for social domestic and/or pleasure purposes.
Permanent total disablement	Disablement as a result of which there is no business or occupation, which you are able to attend and to which having lasted for a period of 12 months, is, at the end of that period, beyond hope of improvement.
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. (Not including any specialised items, medical or otherwise, unless specified in your policy schedule).
Public Transport	Any fare paying passenger on the following regular scheduled forms of transport: train, coach, bus, aircraft and sea vessel.
Rental Period	The dates you have arranged to hire the Insured Vehicle as confirmed on your rental agreement. Annual Multi –Trip Policies You will only be covered if you are 21 years or over at the start of your policy Rentals within the United Kingdom must be for at least 2 days and be a part of a trip where there is 2 or more nights in pre-booked accommodation. A rental which is booked to last longer than the maximum trip duration shown on your policy schedule is not covered Other Policies You will only be covered if you are 21 years or over at the issue date of your policy Rentals within the United Kingdom must be for at least 2 days and be a part of a trip where there is 2 or more nights in pre-booked accommodation. A rental which is booked outside the period of cover as shown on your policy schedule is not covered.

Redundancy	Any person being declared redundant, who is under 65 years and under the normal retiring age for someone holding that person's position, and who has been employed for 2 continuous years with the same employer at the time of being made redundant.
Scuba Diving Equipment	Mask, fins and snorkel, diving suit and boots, buoyancy jacket and dive bag, regulator set including first and second stages plus gauges, dive watch and dive computer, underwater camera equipment.
Scuba Diving	Conventional scuba diving only. We do not cover any unaccompanied dive, any dive in over head environments, any dive for gain or reward, or any dive below 30 metres (50 metres if additional premium is paid). You must hold a British Sub Aqua Club certificate or Professional Association of Diving Instructors certificate or equivalent and follow the relevant Club or Association rules and guidelines at all times, or you must only dive under the constant supervision of a properly licensed diving school and follow their rules and instructions at all times.
Single Parent Family	You and your financially dependent children under 22 years old in full time education, at the inception date of your policy, all normally resident with you and named on the policy schedule.
The Caribbean	Antigua and Barbuda, The Bahamas, Barbados, Cuba, Dominica, Dominican Republic, Grenada, Haiti, Jamaica, Saint Kitts and Nevis, Saint Lucia, Saint Vincent and the Grenadines, Trinidad and Tobago, Anguilla, Aruba, British Virgin Islands, Cayman Islands, Guadeloupe, Martinique, Montserrat, Navassa Island, Netherland Antilles, Puerto Rico, Turks and Caicos Islands, Virgin Islands
Unattended United Kingdom	When you are not in full view of and not in a position to prevent unauthorised interference with your property.
Valuables	Mobile phones, satellite navigation systems, computers and or accessories (including eBooks, laptops, games & gaming consoles), video equipment, camcorders and audio equipment including personal stereos, DVD & mini-disc players, i-pods and MP3 players, CDs, DVDs, tapes, films, cassettes, cartridges, headphones and televisions, watches, furs, jewellery, photographic equipment, binoculars, telescopes, spectacles, sunglasses.
We / us / our	For Sections 1 to 14 and Sections 16 to 19 Millstream Underwriting Limited on behalf of AGA International SA. Mondial Assistance (UK) Limited is the administrator in the United Kingdom . For Section 15 International Protection Limited on behalf of the Insurer of this Section.
Winter Sports Equipment	Skis, bindings, ski boots, ski poles, snowboards and specialised clothing.
Winter Sports	Conventional skiing / snowboarding only. We do not cover any competition, free-style skiing, ski jumping, ice hockey, use of bobsleighs or skeletons, repetitive travel in ski run helicopters. Off-piste skiing is only covered if you are under the care and direction of a locally qualified guide or instructor.
Work / Working abroad	For the purposes of this policy clerical business activities of the insured only. This includes non-manual or light general work not involving the use of mechanical or industrial machinery working at a height not exceeding 2 metres.
Worldwide (including USA, Canada & The Caribbean)	Worldwide
You / your	Each insured person as shown on your policy schedule.

SECTION 1 CANCELLATION

Covered

You are covered up to the limit as shown on the Summary of Cover for loss of travel and accommodation expenses, which were cancelled before **you** were due to leave **your home** for which **you** have paid or are contracted to pay, providing the cancellation is necessary and unavoidable (and is not as a result of mere disinclination to begin **your** trip as arranged) due to any cause listed below occurring during the period of insurance:

1. injury, serious illness, death of **you**, any person with whom **you** are intending to travel or stay, or of an **immediate relative** or **close business associate** of **yours** (including pre-arranged locum doctors);
2. **you** being called for jury service, attending court as a witness (but not as an **expert witness**), or **redundancy** (for **you** or for any person with whom **you** had arranged to travel);
3. **your home** or place of business being made uninhabitable, within 14 days of travel, or the police asking to see **you** after theft from **your home** which occurred within 14 days of travel;
4. **your** posting overseas or emergency and unavoidable duty if **you** are a member of the medical or nursing professions, armed forces, police, fire or ambulance services and compulsory quarantine.
5. (Enhanced Cover only) This section is extended to cover **you** if **you** have to cancel **your** trip as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO), the World Health Organisation (WHO) or similar body issuing a directive prohibiting all travel or all but essential travel to the country or specific area or event to which **you** were booked to travel, providing the directive came into force after **you** purchased this insurance or booked the trip (whichever is the later).

Not covered

1. the policy excess shown on the Summary of Cover (£20 in respect of loss of deposit only claims) of any incident. This applies to each person making a claim;
2. medically related claims where a certificate has not been obtained from a **medical practitioner**, confirming that cancellation of the trip is medically necessary;
3. additional costs as a result of not immediately telling the travel agent, tour operator or provider of transport or accommodation that **you** need to cancel the trip. **We** will only pay the cancellation charges that would have applied at the time **you** knew it was necessary to cancel **your** trip, if a valid claim exists;
4. any costs recoverable from another source;
5. anything caused directly or indirectly by prohibitive regulations by the Government of any country;
6. if the Health Warranty has not been complied with and **you** do not have an appropriate endorsement from the medical assessors (see Health Warranty);
7. any costs incurred on behalf of other party members who are not specified on the policy schedule;
8. anything mentioned in the General Exclusions.

SECTION 2 CURTAILMENT

This section includes the services of the Emergency Medical Assistance Service who must be contacted immediately in the event of a serious injury, illness or hospitalisation, or where repatriation has to be considered.

The 24 hour Emergency Medical Assistance telephone number is: +44 (0) 20 7183 3751

Covered

You are covered up to the limit as shown on the Summary of Cover for the value of the portion of **your** travel, accommodation expenses calculated from the date of **your** early return **home** in the **United Kingdom** or the date of **your** hospitalisation as an inpatient, which have not been used and which were paid before **your** departure from **your home** in the **United Kingdom**.

1. accidental injury, serious illness, death of **you**, any person with whom **you** are intending to travel or stay, or of an **immediate relative** or **close business associate** of **yours**.
2. **your home** or place of business being made uninhabitable or the police requesting **your** presence following a theft from **your home**.
3. (Enhanced cover only) This section is extended to cover **you** if **you** have to **curtail your** trip as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO), the World Health Organisation (WHO) or similar body issuing a directive prohibiting all travel or all but essential travel to the country or specific area or event to which **you** are travelling, providing the directive came into force after **you** purchased and after **you** have left **your home** to commence the trip (whichever is the later).

Conditions

1. **You** must contact the Emergency Medical Assistance Service for assistance/advice if **you** need to cut short **your** trip for an insured reason.
2. **You** must use or revalidate **your** original ticket for **your** early return. If this is not possible **you** must provide evidence that additional costs were necessary. Any refunds due on unused original tickets will be deducted from **your** claim. If **you** do not have an original return ticket, **you** will not be reimbursed for costs incurred for **your** early return.
3. If **you** require the Emergency Medical Assistance Service to pay for arrangements, they might first need to contact the relevant **medical practitioner** to confirm **your** claim falls within the terms of **our** cover.
4. If **you** make **your** own arrangements **you** must supply all necessary documentation to substantiate that **your** claim falls within the terms of cover.
5. This policy does not provide compensation for loss of holiday/enjoyment.

Not covered

1. the policy excess shown on the Summary of Cover. This applies to each person making a claim;
2. claims that are not confirmed as medically necessary by the Emergency Medical Assistance 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 by the Emergency Medical Assistance Service;
4. unused prepaid travel tickets where repatriation has been arranged by the Emergency Medical Assistance Service;
5. if the Health Warranty has not been complied with and **you** do not have an appropriate endorsement from the medical assessors (see Health Warranty);
6. anything mentioned in the General Exclusions.

NOTE: It is a requirement of this insurance that **you** contact the Emergency Medical Assistance Service immediately if **you** wish to return **home** for any of the reasons listed above or by any method other than as originally planned. Failure to do so might affect **your** claim.

SECTION 3 EMERGENCY MEDICAL EXPENSES (NOT PRIVATE HEALTH INSURANCE)

NOTE: This is not a private health insurance policy. **We** will pay for private treatment only if there is no appropriate reciprocal health agreement in existence and no public service available and **we** reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate. In the event of medical treatment becoming necessary for which reimbursement will be sought, **we** or **our** representatives will require unrestricted access to all **your** medical records and information.

If **you** are admitted to hospital as an in-patient or require on-going outpatient treatment overseas, the Emergency Medical Assistance Service must be notified immediately.

They will deal direct with the hospital and arrange the payment of any bills. Repatriation by specially equipped air ambulance will be available where medically necessary.

You must maintain contact with the Emergency Medical Assistance Service until **your** return to **your Country of Residence** or until **you** no longer require treatment or assistance. If **you** receive out-patient treatment (no hospital admission) and the costs are likely to exceed £1000 **you** must refer to the Emergency Medical Assistance Service for authorisation.

OUT-PATIENT LESS THAN £1,000 in the following countries only: Spain, Greece, Cyprus, Egypt, Turkey and Portugal:

If **you** need out-patient medical treatment and the costs are likely to be less than £1000 please provide a copy of **your** schedule to the doctor and **your** treatment will be paid by ChargeCare International in line with the policy wording. In such cases, the doctor will ask **you** to fill in a simple form to confirm the treatment and may request **you** pay the policy excess. The doctor will then send the medical bill and supporting documentation to ChargeCare International for repayment. Contact for Chargecare International: admin@chargecare.net.

OUT-PATIENT LESS THAN £1,000 in all other countries not listed above:

Contact the Claims Service for a claim form by email on claims@mstream.co.uk or by phone on +44 (0) 330 660 0549. They will advise **you** of any additional supporting documentation required (this will be dependent upon the circumstances and nature of the medical claim). All original receipts for medical consultations / treatment / medication etc should be retained and submitted to support **your** claim.

24 hour Emergency Medical Assistance telephone number: +44 (0) 20 7183 3751

Covered

You are covered up to the limit as shown on the Summary of Cover for costs incurred

A. Outside **your Country of Residence** for:

1. emergency medical and surgical treatment and hospital charges (including necessary physiotherapy, authorised by the Emergency Medical Assistance Service);
2. emergency dental treatment, to relieve pain only, limited to amount shown on the Summary of Cover;
3. reasonable and necessary additional accommodation (room only) and travelling expenses **home** (Economy Class), including those of one relative or friend if **you** have to be accompanied **home** on the advice of the attending **medical practitioner** or if **you** are a **child** and require an escort **home**;
4. in the event of death, reasonable cost for the conveyance of the body or ashes to the **your Country of Residence** (the cost of burial or cremation is not included), or local funeral expenses abroad up to the limit shown on **your** policy schedule.
5. for location and reasonable delivery costs of prescription drugs if the originals are lost, stolen or damaged during **your** trip. **We** will ask **you** to pay for the cost of the replacement prescription drugs at the time they are arranged for **you**. **We** are not liable for variations in the cost of replacement drugs located overseas. Please note standard UK prescription drugs might not be available locally and delays might occur in delivery from the UK.

B. Within **your Country of Residence**:

1. reasonable and necessary expenses incurred in respect of **your** travel **home** (Economy Class), or additional accommodation (room only) for **you** and one relative or friend should **you** suffer accidental bodily injury, illness or death whilst on a trip within **your Country of Residence** limited to the amount stated on the Summary of Cover.

NOTE: If **you** are travelling to a country in the EU, **you** will need a European Health Insurance Card (EHIC) to receive healthcare. Apply by calling 0300 330 1350 or online at www.ehic.org.uk. Application forms are also available at the post office. If **you** are travelling in Australia and require medical treatment, **you** must enrol with Medicare. For more information on Medicare visit www.medicareaustralia.gov.au

Not covered

1. the policy excess shown on the Summary of Cover. This applies to each person making a claim;
2. any sums which can be recovered from another source or which are covered under any National Insurance scheme or reciprocal health arrangement;
3. any expenses or fees, for in-patient treatment or returning **home** early, which have not been reported to and authorised by the Emergency Medical Assistance Service;
4. any expenses incurred for illness, injury or treatment required as a consequence of:
 - a) Surgery or medical treatment which in the opinion of the attending **medical practitioner** and the Emergency Medical Assistance Service can be reasonably delayed until **your** return **your Country of Residence**
 - b) Medication and or treatment which at the time of departure is known to be required or to be continued outside **your Country of Residence**;
5. if the Health Warranty is not complied with and **you** do not have an appropriate endorsement from the medical assessors (see Health Warranty);
6. the cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests, treatment or surgery which are not directly related to the injury, which necessitated **your** admittance to hospital;
7. claims that are not confirmed as medically necessary by the attending **medical practitioner** or the Emergency Medical Assistance Service;
8. any additional hospital costs arising from single or private room accommodation unless medically necessary;
9. treatment or services provided by a health spa, convalescent or nursing **home** or any rehabilitation centre;
10. any costs incurred within the **United Kingdom** or **your Country of Residence**.
11. further costs **you** incur if **we** wish to bring **you** **home** early but **you** refuse (where in the opinion of the treating **medical practitioner** and the Emergency Assistance Service **you** are fit to travel);
12. anything mentioned as not covered under Section 6, Baggage & Personal Belongings,
13. anything mentioned in the General Exclusions.

SECTION 4 ADDITIONAL HOSPITAL BENEFIT

This section does not apply to trips within the **United Kingdom** or **your Country of Residence**.

This benefit is payable only if the hospital admission has been covered under the terms of the Emergency Medical Expenses section. The benefit payment is intended to contribute towards miscellaneous expenses that might be incurred whilst **you** are an in-patient (e.g. taxi fares and telephone calls). This policy does not provide compensation for loss of holiday/enjoyment.

Covered

You are covered up to the limit as shown on the Summary of Cover for:

1. payment of the amount shown for each complete 24 hours **you** spend in hospital, as a result of **you** being admitted as an in-patient to a registered hospital. This is in addition to any medical expenses incurred under Emergency Medical Expenses section.
2. if included in **your** policy (please refer to the Summary of Cover) **you** are covered if **you** suffer bodily injury as a result of mugging, the benefit under this section is increased to £100 for each complete 24 hours **you** spend in hospital, as an in-patient, up to £1,000. **You** must obtain a police report of the mugging incident, which necessitated **your** admission to hospital.

Conditions

1. In the event of a claim **you** must provide documentation confirming the date and time of admission and discharge.

Not Covered

1. anything mentioned in the General Exclusions.

SECTION 5 PERSONAL ACCIDENT

Covered

You are covered up to the limit as shown on the Summary of Cover in respect of **loss of limb, loss of sight, permanent total disablement** or for death (which will be paid to **your** legal representative), if **you** have a **personal accident** during **your** trip which, up to 12 months from the date of the accident, is the sole cause of **your** consequent death or disability. **NOTE: If you are aged under 16 years at the time of the accident the death benefit will be limited to funeral and other reasonable costs limited to the amount shown on your policy schedule and the permanent total disablement benefit will not apply.**

We will only pay the benefit for **permanent total disablement** if **your medical practitioner** or specialist confirms that **you** cannot do any paid **work** for 12 months after the date of the accident and there is little or no hope of improvement. **You** must accept and agree to examination by **our** doctor or specialist should **we** consider it necessary to validate the claim.

Not covered

1. any claims for death, loss or disablement caused directly or indirectly by:
 - a) Disease or any physical defect or illness
 - b) An injury which existed prior to the beginning of the trip;
2. anything mentioned in the General Exclusions.

SECTION 6 BAGGAGE & PERSONAL BELONGINGS

Covered

A) Personal Baggage

You are covered up to the limit as shown on the Summary of Cover for the value or repair to any of **your 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) limited to:

- a) the single item limit as shown on **your** Summary of Cover for any one item, pair or set of items
- b) the **valuables** limit as shown on **your** Summary of Cover for all **valuables** in total unless specifically shown on **your** policy schedule.

B) Delayed Baggage

You are covered up to the limit as shown on the Summary of Cover for the cost of buying replacement necessities if **your personal baggage** is delayed in reaching **you** on **your** outward journey for at least 24 hours and **you** have a written report from the carrier (e.g. airline, shipping company etc) or tour representative. Receipts will be necessary in the event of a claim.

Conditions

1. Any amount **we** pay **you** under B Delayed Baggage will be deducted from the final claim settlement if **your** baggage is permanently lost.
2. **You** must obtain written proof of the incident from the police, **your** accommodation management, tour operator or carrier, within 24 hours of the discovery in the event of loss, burglary or theft of the baggage. Failure to do so might result in **your** claim being declined.
3. In the event of a claim for damaged items, proof of the damage must be supplied.
4. In the event of a claim for a pair or set of items, **we** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.
5. If the repair cost is more than the value of an item, **we** will assess the claim as if the item has been lost.

Not covered

1. the policy excess shown on the Summary of Cover. This applies to each person making a claim; of any incident.
2. if **you** do not exercise reasonable care for the safety and supervision of **your personal baggage**;
3. any item, pair or set of items with a value of over £50, if an original receipt, valuation report or other acceptable proof of ownership and value cannot be supplied to support **your** claim;
4. in the event of a claim for damaged items, proof of the damage must be supplied. The damaged articles must be retained by **you** and if requested, submitted to the claims handlers so as to substantiate a claim. Failure to do so might result in a claim being turned down.
5. if **your personal baggage** is lost, damaged or delayed in transit and **you** do not:
 - a. notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carrier's 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.
6. loss, destruction, damage or theft of the following property:
 - a. contact or corneal lenses, hearing aids, dentures and false body parts or other prostheses.
 - b. antiques, precious stones that are not set in jewellery, glass or china, pictures, musical instruments.
 - c. pedal cycles, dinghies, boats and/or ancillary equipment, vehicles or vehicle accessories (other than wheelchairs and pushchairs).
 - d. tools of trade.
 - e. perishable items such as food.
 - f. **valuables** and items specifically shown on **your** policy schedule left **unattended** at any time (including in a vehicle or in the custody of carriers) unless they are with **you** or locked in a safe or safety deposit box or locked in the accommodation;
 - g. **valuables** and items specifically shown on **your** policy schedule left as checked-in baggage.
7. loss, destruction, damage or theft:
 - a. due to confiscation or detention by customs or other officials or authorities.
 - b. due to wear and tear, denting or scratching, moth or vermin.
 - c. transportation by any postal or freight service, or if sent under an air-way bill or bill of lading.
8. mechanical breakdown or derangement, for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessels, aircraft or vehicle in which they are being carried.
9. **personal baggage** and **valuables** 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 the outside of the vehicle and there is evidence of forcible and violent entry.
 - b. an **unattended** vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am.
10. any shortage due to error, omission or depreciation in value;
11. any property more specifically insured or recoverable under any other source;
12. stamps, documents, deeds, samples or merchandise, manuscripts or securities of any kind, sports gear or activity equipment.
13. **winter sports equipment** and **scuba diving equipment** (unless **you** have paid the appropriate premium);
14. anything mentioned in the General Exclusions.

SECTION 7 CASH & DOCUMENTS

Covered

You are covered up to the limit as shown on the Summary of Cover for accidental loss or theft of **your** own **money** whilst being carried on **your** person or left in a locked safety deposit box. Cash is limited to the amount shown on the Summary of Cover unless **you** are under 16 years, in which case the maximum payable is £50.

Condition

In the event of a claim for loss of cash **you** must provide evidence of the initial withdrawal of the cash and also evidence of how **you** coped financially immediately after the loss (e.g. currency exchange/ withdrawal slips, bank/credit card statements).

Not covered

1. the policy excess shown on the Summary of Cover of any incident. This applies to each person making a claim;
2. if **you** do not exercise reasonable care in protecting **your money** and documents against loss, theft or damage;
3. if **you** do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of **money**;
4. any shortages due to error, omission or depreciation in value;
5. anything mentioned in the General Exclusions.

SECTION 8 LOSS OF PASSPORT/DRIVING LICENCE EXPENSES

This section does not apply to trips within **your Country of Residence**.

Covered

You are covered up to the limit as shown on the Summary of Cover for the cost of the emergency replacement or temporary passport or visa obtained outside **your** home area as well as reasonable additional travel or accommodation expenses **you** have to pay whilst abroad, over and above any payment which **you** would normally have made during the trip if no loss had been incurred, as a result of **you** needing to replace a lost or stolen passport/driving licence.

Condition

You must provide receipts for all costs incurred.

Not covered

1. the policy excess shown on the Summary of Cover of any incident. This applies to each insured person involved in the incident causing the claim;
2. any costs that **you** would have incurred had **you** not lost **your** passport or driving licence;
3. if **you** do not exercise reasonable care for the safety or supervision of **your** passport/driving licence;

4. if **you** do not obtain a written police report within 24 hours of the loss;
5. loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities;
6. anything mentioned in the General Exclusions.

SECTION 9 TRAVEL DISRUPTION

This section does not apply to trips within **your country of residence**.

Covered

We will pay **you** one of the following amounts:

1. TRAVEL DELAY:

If the public transport on which **you** are booked to travel is cancelled or delayed due to:

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

leading to **your** arrival at **your** overseas destination being delayed for more than 12 hours or **your** return journey to **your** home being delayed for more than 12 hours.

You are covered for each completed 12 hours delay up to the limit, as shown on the Summary of Cover, which is designed to help **you** pay for telephone calls made and meals and refreshments purchased during the delay.

You are also covered for each completed 24 hours delay on **your** return journey to **your** home up to the limit, as shown on the Summary of Cover, in respect of additional kennel and/or cattery fees necessarily incurred as a direct result of the delay.

Or

2. TRIP ABANDONMENT:

We will pay **you**:

- a) up to the limit as shown on the Summary of Cover for any irrecoverable unused accommodation and travel costs and other pre-paid charges which **you** have paid or are contracted to pay if **you** abandon the trip because **you** were not able to travel as a result of:
 - i. the **public transport** on which **you** were booked to travel from the **United Kingdom** being cancelled or delayed for more than 24 hours

or

- ii. **you** being denied boarding on the flight on which **you** were booked to travel from the **United Kingdom** (because there are too many passengers for the seats available) and no other flight could be provided within 24 hours

Or

3. ADDITIONAL TRAVEL & ACCOMMODATION: (Enhanced Cover Only)

- a. up to the limit as shown on the Summary of Cover for reasonable suitable additional accommodation (room only) and public transport expenses (Economy class) necessarily incurred in reaching **your** overseas destination and/or in returning to the **United Kingdom** as a result of:
 - i. the **public transport** on which **you** were booked to travel being cancelled, delayed for more than 12 hours, diverted or re-directed after take-off or
 - ii. **you** being denied boarding (because there are too many passengers for the seats available) and no other alternative flight could be provided within 12 hours

and **you** choose to make other travel arrangements on **public transport** for **your** trip because there was no other alternative transport offered by the **public transport** operator. The amount payable will be calculated after deduction of the amount of the refund on **your** ticket(s) together with any compensation from the **public transport** operator.

If the same costs, charges or expenses are also covered under Section 10 Missed Departure **you** can only claim for these under one section for the same event.

Conditions

1. In the event of a claim due to delayed **public transport** **you** must provide documentation from the transport company, confirming the period of and the reason for the delay
2. **You** must check in, according to the itinerary supplied to **you** unless **your** **public transport** provider has requested **you** not to travel to the airport / port.
3. **You** must get (at **your** own expense) written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.
4. **You** must comply with the terms of contract of the **public transport** operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation or other passenger protection scheme in the event of denied boarding, cancellation or long delays.
5. **You** can only claim under subsections 1. or 2. for the same event, not both.

Not Covered

1. the policy excess shown on the Summary of Cover of any incident. This applies to each insured person making a claim and is only applicable if **you** abandon **your** trip;
2. if **you** have not checked-in in sufficient time for **your** outward or return journey;
3. any claims arising from withdrawal from service temporary or otherwise of the aircraft, coach, train or sea vessel on the order or recommendation of the Civil Aviation Authority or Port Authority or similar body in any country;
4. abandonment of a trip once **you** have departed from the **United Kingdom**;
6. Any costs incurred by **you** which are recoverable from the public transport operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
7. Denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator or their handling agents.
8. claims arising which relate to an event which is occurring or **you** were aware could occur at the time **you** purchased this insurance or booked **your** trip (whichever is the later)
9. any costs claimed under another section of this policy
10. anything mentioned in the General Exclusions.

SECTION 10 MISSED DEPARTURE

Covered

You are covered up to the limit as shown on **your** Summary of Cover for reasonable additional accommodation (room only) and **public transport travel** expenses (Economy class) necessarily incurred in reaching **your** overseas destination or returning to **your** **Country of Residence** if **you** fail to arrive at the departure point in time to board any onward connecting **public transport** on which **you** are booked to travel, including connections within **your** **Country of Residence** on the return journey to **your** home as a result of:

1. the failure of other **public transport** or
2. strike, industrial action or adverse weather conditions or
3. **you** being denied boarding (because there are too many passengers for the seats available) if the same expenses are also covered under Section 9 – Travel Disruption **you** can only claim for these under one section for the same event.

Conditions

1. **You** must check in, according to the itinerary supplied to **you** unless **your** transport provider operator has requested **you** not to travel to the airport / port.
2. **You** must get (at **your** own expense) written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.
3. **You** must comply with the terms of contract of the **public transport** operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation or other passenger protection scheme in the event of denied boarding, cancellation or long delay of flights.

Not Covered

1. the policy excess shown on the Summary of Cover of any incident. This applies to each insured person making a claim;
2. if sufficient time has not been allowed for **your** journey in order to meet the check-in time(s) specified by the transport providers or agent;

3. if **you** are not proceeding directly to the departure point;
4. any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
5. denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator or their handling agents.
6. claims arising which relate to an event which is occurring or **you** were aware could occur at the time **you** purchased this insurance or booked **your** trip (whichever is the later)
7. any costs claimed under another section of this policy
8. anything mentioned in the General Exclusions

SECTION 11 PERSONAL LIABILITY

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

Covered

You are covered up to the limit as shown on the **Summary of Cover**, for legal expenses and legal liability for damages incurred by **you** which are caused by an accident that happened during the trip, and leads to claims made against **you** as a result of:

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

Condition

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.

Not covered

1. the policy excess shown on the **Summary of Cover** of any incident. This applies to each person making a claim;
2. fines imposed by a Court of Law or other relevant bodies;
3. anything caused directly or indirectly by:
 - a. liability which **you** incur as a result of an agreement that **you** made which would not apply in the absence of that agreement;
 - b. injury, loss or damage arising from:
 - i. ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, vessels (other than rowing boats, punts or canoes), animals (other than horses) or firearms or any weapons;
 - 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
 - vi. liability covered under any other insurance policy;
 - vii. suicide, attempted suicide, self inflicted injury, alcohol or drug abuse, alcoholism, drug addition, solvent abuse, wilful exposure to exceptional risk (unless **you** are trying to save someone's life)
 - ix. stress, anxiety, depression or any emotional or psychiatric disorder or condition;
 - x. liability covered under any other insurance.
4. anything mentioned in the General Exclusions.

SECTION 12 LEGAL EXPENSES

Covered

You are covered if **you** die, are ill or injured during **your** trip and **you** or **your** personal representative take **legal action** to claim damages or compensation for negligence against a third party **we** will do the following:

Nominate an **appointed adviser** to act for **you**. If **you** and **we** cannot agree on an **appointed adviser**, the matter can be referred to an Alternative Resolution Facility.

For each event giving rise to a claim pay up to the limit shown on the Summary of Cover of **legal costs** for **legal action** for **you** (but no more than twice the limit shown on the Summary of Cover in total for all persons insured on the policy).

Conditions

1. **you** must conduct **your** claim in the way requested by the **appointed adviser**;
2. **you** must keep **us** and the **appointed adviser** fully aware of all the facts and correspondence including any claim settlement offers made to **you**;
3. **we** will not be bound by any promises or undertakings which **you** give to the **appointed adviser**, or which **you** give to any person about payment of fees or expenses without **our** consent;
4. **we** can withdraw cover after **we** have agreed to the claim, if **we** think a reasonable settlement is unlikely or that the cost of **legal action** could be more than settlement;

Not Covered

1. Any claim:
 - a. reported to **us** more than 60 days after the event giving rise to the claim;
 - b. where **we** think a reasonable settlement is unlikely or where the cost of **legal action** could be more than the settlement
 - c. involving **legal action** between members of the same household, an **immediate relative**, a travelling companion or one of **your** employees;
 - d. where another **insurer** or service provider has refused **your** claim or where there is a shortfall in cover they provide;
 - e. against a travel agent, tour operator or carrier, **us**, the **insurer**, another person insured by this policy or **our** agent
2. **Legal costs**:
 - a. for **legal action** that **we** have not agreed to;
 - b. if **you** refuse reasonable settlement of **your** claim. **You** should use Alternative Resolution Facilities such as mediation in this situation;
 - c. if **you** withdraw from a claim without **our** agreement. If this occurs **legal costs** that **we** have paid must be repaid to **us** and all **legal costs** will become **your** responsibility;
 - d. that cannot be recovered by **us**, **you** or **your appointed adviser**, when **you** receive compensation. Any repayment will not be more than half of the compensation **you** receive;
 - e. awarded as personal penalty against **you** or the **appointed adviser** (for example not complying with Court rules and protocols);
 - f. for bringing **legal action** in more than one country for the same event;
 - g. the funding of any appeal costs or actions to enforce a judgement or legally binding decision;
 - h. anything mentioned in the General Exclusions.

SECTION 13 HIJACK

Covered

If included in **your** policy (please refer to the **Summary of Cover**) **you** are covered up to the limit as shown on the **Summary of Cover**, for each complete 24 hour period **you** are the victim of a **hijack**.

Not covered

1. if **you** or **your family** or **your** business associates have engaged in activities that could be expected to increase the risk of **hijack**;
2. anything mentioned in the General Exclusions.

SECTION 14 COLLISION DAMAGE WAIVER EXCESS

You only have cover under this section if specified on **your** policy schedule and **you** have paid the appropriate premium to include.

Covered

We will pay up to the amount shown on the Summary of Cover for:

- A) the reimbursement of the accident damage excess applied to **your** car hire insurance if the **insured vehicle** is damaged or involved in an accident during the **rental period**;
- B) the cost of replacing rental car keys if these are lost, stolen or damaged during the **rental period**, this includes where necessary the costs to replace locks or for a locksmith to break into the **insured vehicle**.

Not Covered

1. any claim where **you** have not followed the terms of **your** rental agreement.

- for annual multi-trip policies any person aged under 21 years old at the start of **your** policy, for all other policies any person aged under 21 years old at the date **your** policy was issued.

SECTION 15 FINANCIAL FAILURE PROTECTION

Covered

You are covered up to the limit shown on the Summary of Cover for:

- Irrecoverable sums paid in advance in the event of insolvency of the Scheduled Airline, Hotel, Car Ferry, Villa abroad or cottage in the UK, Train Operator including Eurostar, Coach Operator, Car Hire Company, Caravan Site, Campsite, Mobile Home, Camper Rental, Safari, Excursion, Eurotunnel, Theme Park such as Disneyland Paris all known as the End Supplier of the travel arrangements not forming part of an inclusive holiday prior to departure **or**
- In the event of insolvency after departure:
 - additional pro rata costs incurred by **you** in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the **curtailment** of the travel arrangements **or**
 - if **curtailment** of the holiday is unavoidable - the cost of return transportation to the point of departure to a similar standard of transportation as enjoyed prior to the **curtailment** of the travel arrangements.

PROVIDED THAT in the case of 2(a) and (b) above where practicable the **You** shall have obtained the approval of the **insurer** prior to incurring the relevant costs by contacting the **insurer** as set out on page 13.

The Insurer will not pay for:

- Travel or Accommodation not booked within **the United Kingdom**, Channel Islands, Isle of Man prior to departure.
- The Financial Failure of:
 - any Travel or Accommodation provider in Chapter 11 or any threat of insolvency being known as at the **insured's** date of application for this Policy;
 - any Travel or Accommodation provider who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim);
 - any travel agent, tour organiser, booking agent or consolidator with whom **you** have booked travel or accommodation
- Any loss for which a third party is liable or which can be recovered by other legal means
- Any losses which are not directly associated with the incident that caused **you** to claim. For example, loss due to being unable to reach **your** pre booked hotel following the financial failure of an airline.

SECTION 16 BUSINESS COVER

Covered

If **you** have paid the appropriate premium to include and if shown on **your** policy (please refer to **your** policy schedule and the Summary of Cover) this insurance is extended to cover **you** whilst **working abroad** and also covers the following:

- reasonable additional travel and accommodation costs for a business partner, director or employee from **your Country of Residence** to replace **you** at a pre-arranged meeting in the event of **your** medical incapacity to carry out **your** duties abroad limited to £1,000.
- the cost of replacing lost, stolen, damaged or destroyed business equipment, samples or documentation, while being carried with **you** during **your** trip, up to a limit of £500.

Not Covered

- the policy excess as shown on the **Summary of Cover**;
- anything not covered in Emergency Medical Expenses and Baggage & Personal Belongings Sections.
- anything mentioned in the General Exclusions.

SECTION 17 WINTER SPORTS COVER

Covered

If **you** have paid the appropriate premium to include and if shown on **your** policy (please refer to **your** policy schedule and the Summary of Cover) **you** are also covered for:

A WINTER SPORTS MEDICAL

The medical section of this policy is extended to cover **you** whilst partaking in **winter sports**.

B WINTER SPORTS LIABILITY

The personal liability section of this policy is extended to cover **you** whilst partaking in **winter sports**.

C SPORTS EQUIPMENT

You are covered up to £500 for the value or repair of **your** own **winter sports equipment** (after making proper allowance for wear and tear and depreciation) or hired **winter sports equipment**, if they are lost, stolen or damaged during **your** trip, limited to the single item limit for any one item. For **winter sports equipment** over 5 years old the maximum **we** will pay is £50.

In the event of a claim **you** must provide the following documentation:

- loss or theft: a report from police, resort management or tour operator; plus original receipt or proof of ownership and confirmation of second hand value from a specialist dealer.
- damage: confirmation from a specialist dealer of the damage sustained and repair costs, or confirmation that damage is beyond economic repair, plus the second hand value prior to damage.

D EQUIPMENT HIRE

You are covered up to £300 for the reasonable cost of hiring **winter sports equipment** for the rest of **your** trip or until **your** own or hired **winter sports equipment** has been returned to **you**, if:

- your** equipment is lost, stolen or damaged; or
- your** equipment is delayed for more than 12 hours on **your** outward journey.

In the event of a claim **you** must provide the following documentation:

- loss or theft: report from police, resort management or tour operator plus receipts showing original and additional hire charges.
- damage: confirmation from the hire company of damage sustained and additional charges incurred.
- delay: confirmation from the airline or transport company that **your** equipment was delayed for over 12 hours on the outward journey plus a receipt showing original and additional hire charges.

E WINTER SPORTS PACK

You are covered up to £300 for the value of the unused portion of **your** ski school, resort pass, lift pass and **winter sports equipment** hire costs limited to £150 per week, if:

- you** have an accident or **you** are ill;
- your** lift pass is lost or stolen.

In the event of a claim **you** must provide the following documentation:

- accident or illness: medical report confirming the reason and length of time **you** were unable to undertake **your** planned activity plus the original lift pass and evidence of initial cost.
- loss or theft: report from police or resort management plus evidence of initial cost and cost of replacement pass.

F PISTE CLOSURE

You are covered up to £300 if during the period of **your** stay, on-piste skiing at the resort that **you** had pre-booked is not available due to lack of snow or excessive snow or avalanche conditions, then:

- up to £15 per day towards transport costs to reach another resort;
- compensation of £25 per full day if skiing is unavailable due to the total closure of all on-piste skiing activity.

In the event of a claim **you** must provide documentation from the resort's management confirming how long the piste was closed at **your** resort and the reason.

Not Covered

- the policy excess as shown on Summary of Cover;
- if **you** do not adhere to the International Ski Federation code or the resort regulations;
- anything not covered in Baggage and Personal Belongings Section (applicable to Part C and D above);
- anything not covered in Emergency Medical Expenses Section (applicable to Part A and E);
- anything not covered in Personal Liability Section;
- ski jumping, ice hockey, the use of skeletons or bobsleighs, taking part in International and National events and their heats and officially organised practice or training for these events;
- anything listed in the General Exclusions.

SECTION 18 SCUBA DIVING COVER TO 50M

Covered

If you have paid the appropriate premium to include and if shown on your policy (please refer to your policy schedule and the Summary of Cover) this section covers you for scuba diving, to a maximum depth of 50 metres, using standard manufacturers diving equipment.

A. SCUBA DIVING EQUIPMENT

You are covered up to £1,000 for the value or repair of your own scuba diving equipment (after making proper allowance for wear and tear and depreciation) or hired scuba diving equipment that is lost, stolen or damaged during your trip, limited to £300 in respect of any of the following group of items and £150 in respect of any single item:

- mask, fins and snorkel;
- diving suit and boots;
- buoyancy jacket and dive bag;
- regulator set including first and second stages plus gauges;
- dive watch and dive computer
- underwater camera equipment

For equipment over 5 years old the maximum we will pay is £50.

In the event of a claim you must provide the following documentation:

- loss or theft: a report from police, resort management or tour operator; plus original receipt or proof of ownership and confirmation of second hand value from a specialist dealer.
- damage: confirmation from a specialist dealer of the damage sustained and repair costs, or confirmation that damage is beyond economic repair, plus the second hand value prior to damage.

B. SCUBA DIVING EQUIPMENT HIRE

You are covered up to £300 for the reasonable cost of hiring scuba diving equipment for the rest of your trip or until your own or hired scuba diving equipment has been returned to you if:

- your equipment is lost, stolen or damaged; or
- your equipment is delayed for more than 12 hours on your outward journey; or
- the vessel on which you are pre-booked is scheduled to leave port within 12 hours of your equipment being delayed on your outward journey

In the event of a claim you must provide the following documentation:

- loss or theft: report from police, resort management or tour operator plus receipts showing original and additional hire charges.
- damage: confirmation from the hire company of damage sustained and additional charges incurred.
- delay: confirmation from the airline, transport company or dive master that your scuba diving equipment was either delayed for over 12 hours on the outward journey, or that you had to leave port within 12 hours, plus a receipt showing original and additional hire charges

C. INABILITY TO DIVE

You are covered up to £25 per day to a limit of £250 if you are unable to scuba dive, in the event of:

- you suffering from cold, influenza or other obstructions of the ears or sinuses and any other medical condition preventing you from continuing with a pre-booked diving session;
- adverse weather conditions that are deemed by the dive master to pose a serious threat to your safety and those of others, that prevent you from participating in a pre-booked dive session.

Conditions

- You must be a qualified diver and if not you must be under the supervision of a qualified and registered instructor at all times.
- You must carry out scuba diving in accordance with guidelines and recommendations for safe practices as established with authoritative diving bodies such as PADI, NAUI, BSAC, CMAS, SSA and SSI.
- In the event of a claim you must provide the following documentation:
 - illness: a certificate from a medical practitioner stating the nature of your illness and confirming that you were unfit to dive on your pre-booked diving session(s);
 - bad weather: a report from the dive master confirming their decision not to proceed with a planned diving session that had been pre-booked by you.

Not Covered

- the policy excess as shown on the Summary of Cover;
- children under the age of 11 at the date on which your policy was issued;
- anything not covered in Emergency Medical Expenses section, (applicable to part C above);
- anything not covered in Baggage and Personal Belongings section, (applicable to part A and B above);
- diving in overhead environments.
- anything listed in the General Exclusions.

SECTION 19 SPORTS & ACTIVITIES

Covered

You are covered when participating in sports and activities listed under Level 1. You are covered when participating in sports and activities listed under Level 2 if you have paid the appropriate additional premium (please refer to your policy schedule).

Sport or Activity Level 1 - included in premium					
Sport, Activity	Special Conditions*	Special Exclusions	Sport, Activity	Special Conditions*	Special Exclusions
Abseiling (rapelling, rapping, rap jumping, deepelling, abbing) See also climbing, mountaineering and expeditions.	(a)	No Personal Accident Cover	Motorbiking (on road under 125cc)	(b) and a helmet must be worn	No Touring or where a motorbike is the main mode of transport. No Personal Liability Cover
Aerobics			Netball		
Air guitar			Orienteering		
Athletics			Outdoor endurance courses up to 3 miles		
Badminton			Outward Bound	(a)	
Ballet			Paint balling/airsoft	(a)	No Personal Liability Cover
Banana boat rides	(a)		Parasailing/Parascending (over water only)	(a) or (b)	No Personal Liability Cover
Baseball			Racquetball		
Basketball			Rambling. See hiking if above 1,500 metres.		
Boating (inland and coastal waters) see also speed boating and sailing.	(a) or (b) ,	No white water cover. No Personal Liability Cover	Rifle range/sports shooting	(a) or (b)	No Personal Liability Cover
Bowling (lawn, ten-pin, nine-pin, candlepin, duckpin and five-pin bowling, bowls, pétanque & boules)			River boarding/hydrospeeding (grades 1-3) See also canoeing.	(a)	
Bungee/bungy jumping (up to 2 jumps maximum)	(a)	No Personal Accident Cover	Rock climbing (indoor)		No Soloing. No Personal Accident Cover
Camel riding (day tour)	(a)	No Personal Liability Cover	Roller hockey		
Camping up to 1,500 metres (see also hiking)			Roller skating		no cover for stunting
Caving (sightseeing/tourist attraction)	Recreational visit only.		Rollerblading		no cover for stunting
Cheerleading			Rounders		
Clay pigeon shooting	(a) or (b)	No Personal Liability Cover	Rowing/sculling (inland/coastal waters)	no white water	No Personal Liability Cover

Cricket			Running / jogging (half marathon distance or less)		
Croquet			Safari tours	(a)	No cover for handling or work with dangerous animals including big cats, crocodiles, alligators, hippopotamuses, snakes elephants or bears
Cruising (cruise ship)			Sailing (inland/coastal waters)	(a) or (b)	No Personal Liability Cover
Curling			Sandboarding/sandskiing		
Cycling (incidental to the trip)		No Personal Liability Cover	Scuba diving (to 30 metres)	(d)	See Special Exclusion (j). No Personal Accident cover
Cycling (on an organised tour)	(a)	No Intercontinental touring. No Personal Liability cover	Scuba diving (unqualified/learn to dive course/discover dive with qualified instructor)	(d)	See Special Exclusion (j). No Personal Accident cover
Dance (ballet, ballroom, capoeira, salsa, interpretive dance)			Segway tours	(a) helmet must be worn	No Personal Accident or Personal Liability Cover
Darts			Skateboarding (ramp, half pipe, skate park, street)		
Dodge ball			Sleigh rides (horse drawn)		
Dragon boating (inland or coastal waters only)			Snooker		
Dune buggy	(a) or (b)	No Personal Liability Cover	Snorkelling		
Elephant riding	(a)	No Personal Liability Cover	Softball		
Fencing		No Personal Liability Cover	Speed boating (inland/coastal waters only)	(a) or (b)	No white water cover. No Personal Liability Cover
Fishing (ice)	(a) or (b)		Squash/Racquet ball		
Fishing (inland or coastal waters)		sports / leisure fishing only - no commercial or rock fishing	Stand up paddle surfing/paddle boarding		
Fitness training			Stilt walking		
Floorball			Stoolball		
Flying (as a fare paying passenger in a licensed scheduled or chartered aircraft or helicopter)	(a)		Surf boat rowing		
Frisbee			Surfing		
Golf			Swimming (pool; enclosed, inland or coastal waters only)		
Gym training (aerobics, spinning, zumba, body pump, weight training, cross training, crossfit) (See also boxing and martial arts)			Swimming with whales/whale sharks (inside or outside coastal waters)	(a)	
Gymnastics (also see acrobatics)			Table tennis		
Handball			Tchoukball		
High diving up to 10 metres (excluding cliff diving)			Tennis		
Hiking up to 1,500 metres (scrambling, hillwalking)		No cover where ropes, picks or other specialist climbing equipment is required	Theme parks / fairgrounds	(a)	
Horse riding (leisure/social/non-competitive riding)		No Racing, jumping or competitions. No Personal liability Cover	Trampolineing		
Hot air ballooning (ballooning)	(a)	No Personal Liability Cover	Triathlon up to sprint distance		
Hunting (excluding Big Game)	(a) or (b)	No Cover for Big Game Hunting. No Personal Liability Cover	Tubing on rivers (see also black water rafting)	(a)	No Personal Accident Cover
Ice skating (indoor)			Tuk Tuk (as a passenger)	(a)	
Ice skating (outdoor) on a commercially managed rink	(a)		Ultimate Frisbee		
In-line skating			Volleyball		
Jet boating (inland/coastal waters only)	(a) or (b)	No Personal Liability Cover	Wake skating		
Kayaking/Canoeing (inland/coastal waters, no white water (sea kayaking/sea canoeing)			Wakeboarding		
Kite boarding (on land or water)			War games (online gaming)		
Kite flying			Water polo		
Kite surfing			Water skiing/wakeboarding	(a) or (b)	No jumping, No Personal Liability Cover
Korfball			Weight training (see also gym training)		powerlifting
Martial arts training (non-contact)			Windsurfing (inland or coastal waters only)		No Personal Liability Cover
Moped riding/scooter biking	(b) , a helmet must be worn	No Touring or where a motorbike is the main mode of transport. No Personal Liability Cover	Yoga (class, alone/home practice)		
Motor racing experience (passenger only)	(a)		Zip line	(a)	
Sport or Activity Level 2 - Additional premium payable					
Sport, Activity	Special Conditions*	Special Exclusions	Sport, Activity	Special Conditions*	Special Exclusions
Aerial safari	(a)	No Personal Accident Cover	Kayaking/Canoeing (white waters, grades 1-3 only)		
American football (Gridiron)		No Personal Accident or Personal Liability Cover	Kite buggy		No Personal Liability Cover
Australian Rules Football (AFL)		No Personal Accident or Personal Liability Cover	Kite wing (land, water)		No Personal Liability Cover
Bicycle polo			Lacrosse		

Black water rafting (cave tubing) (grades 1-5)	(a)	No Personal Accident Cover	Land surfing		No Personal Liability Cover
Boating (outside coastal waters) see also speed boating, and sailing	(a) or (b) and (c)	No Personal Accident or Personal Liability Cover	Martial arts (Judo, karate) no competition or bouts	condition (a) , non competitive only	No Personal Accident or Personal Liability Cover
Boxing (gym or outdoor training) no competition or bouts			Motorbiking (on road over 125cc)	(b) and a helmet must be worn	No Touring or where a motorbike is the main mode of transport. No Personal Liability Cover
Bungee/bungy jumping	(a)	No Personal Accident Cover	Mountain biking - downhill (using downhill trails and/or mechanical lifts)		No Personal Liability Cover
Camel trekking (overnight/main mode of transport)		No Personal Liability Cover	Mountain biking general (off road/cross country)		No Personal Liability Cover
Camping up to 3,000 metres (see also hiking)			Outrigger canoeing (inland or coastal waters only)		
Canyon swing	(a)		Parachuting (one jump only)	(a) or (b)	No Personal Liability Cover
Cycle racing / time trial		No Personal Liability Cover	Quad biking	condition (a) or (b) applies, a helmet must be worn	No Personal Accident or Personal Liability Cover
Cycling (independent cycle touring)		No Intercontinental touring. No Personal Liability cover	Rock climbing (bouldering)		No Personal Accident Cover
Dirt boarding		No Personal Liability Cover	Rock climbing (outdoor/traditional/sport climbing/bolted/aid climbing/free climbing)		No Soloing. No Personal Accident Cover
Dogsledding (on recognised trails)	(a)	Remote areas, racing, time trials and endurance events	Rugby (League/Union)		No Personal Accident or Personal Liability Cover
Elephant trekking (overnight/main mode of transport)		No Personal Liability Cover	Running (up to marathon distance)		
Fishing (outside coastal waters, deep sea fishing)	(a) or (b), and (c)	sports / leisure fishing only - no commercial	Sailing (outside coastal waters – Europe Only)	(a) or (b) and (c)	No Personal Liability Cover
Fly by wire	(a)		Scuba diving (to 50 metres)	(d)	See Special Exclusion (i). No Personal Accident cover
Football (Soccer) including 5 a side			Skydiving/Tandem skydiving (one jump only)		No Personal Accident or Personal Liability Cover
Glacier walking (ice walking) see also hiking	(a)		Spearfishing		No Personal Liability Cover
Go karting	(a)	No Personal Liability Cover	Triathlon up to Middle Distance		
Hiking up to 3,000 metres (scrambling) on recognised routes)		No cover where ropes, picks or other specialist climbing equipment is required	Water skiing (barefoot)		No Personal Liability Cover
Hockey			White water rafting (grades 1-5)	(a)	
Horse riding (equestrian, dressage, show jumping, eventing)		No Personal Accident or Personal Liability Cover	Zorbing	(a)	No Personal Accident or Personal Liability Cover
Jet skiing (inland/coastal waters, grades 1-2 only)	(a) or (b)	No Personal Liability Cover			
Additional conditions					
Acrobatics (see gymnastics or trapeze)			Sail boarding (see wind surfing)		
Angling (see fishing)			Sculling (see rowing)		
Backpacking (see hiking)			Sea kayaking/ Sea canoeing (see kayaking)		
Biking (see cycling, mountain biking or snow biking)			Shark cage diving (see scuba diving)		
Bouldering (see rock climbing)			Soccer (see football)		
Bushcraft (see hiking)			Spelunking (see caving)		
Bushwalking (see hiking)			Tandem skydiving (see skydiving)		
Canoeing (grades 1-3) (see kayaking)			Ten pin bowling (see bowling)		
Capoeira dancing (see dance)			Tough Mudder (see outdoor endurance)		
Climbing (see rock climbing or ice climbing)			Trail bike riding (see motorbiking)		
Diving (see free diving, cliff diving or scuba diving)			Tramping (see hiking)		
Fell running/walking (see hiking)			Trekking (see hiking)		
Hydrofoiling (see water skiing)			Wakeboarding (excluding jumps) - see water skiing		
Motorbiking pillion passenger (on road only) see Motorbiking			Walking (see hiking, trekking)		
Mountain biking (on road) (see cycling)			War games/military simulation (see Paint balling/airsoft OR Rifle range/sports shooting)		
Obstacle course/assault course/trim trail (see outdoor endurance)			White water kayaking/canoeing (see kayaking/canoeing)		
			Yachting (see sailing)		

* The following conditions and exclusions apply to individual sports and activities where highlighted in the sport and activities list above

SPECIAL CONDITIONS

- You must be with a professional, qualified and licensed guide, instructor or operator.
- You must have the appropriate certification or licence to do this sport or activity at home. If operating a motor vehicle the driver must have the appropriate valid UK licence for the machine
- within 60 miles of a safe haven (a protected body of water used by marine craft for refuge from storms or heavy seas)
- You must hold a British Sub Aqua Club certificate or Professional Association of Diving Instructors certificate or equivalent and follow the relevant Club or Association rules and guidelines at all times, or you must only dive under the constant supervision of a properly licensed diving school and follow their rules and instructions at all times.

SPECIAL EXCLUSIONS

- No cover for any unaccompanied dive, any dive in overhead environments, or any dive for gain or reward.

CONDITIONS

- You must act in a reasonable way and use all recommended safety equipment and protective clothing that is necessary and undergo any required training.

NOT COVERED

Cover does not apply if you are:

- taking part in activities at a professional level.
- competing at international events as a national representative.
- participating in dangerous or extreme pursuits other than as listed.
- racing or participating in speed or time trials.
- Motorbike touring or where a motorbike is the main mode of transport;

6. Mountaineering ordinarily necessitating the use of ropes, picks or other specialist climbing equipment, Potholing and Caving.
7. Motor Sports, air travel other than as a fare paying passenger on a scheduled airline or licensed chartered aircraft)
8. taking part in expeditions or the crewing of a vessel more than 60 miles from a safe haven;
9. anything listed in the General Exclusions.

GENERAL CONDITIONS

1. All claims must be submitted within 60 days of the incident which gave rise to the claim.
2. Original receipts and or proof of ownership and value must be supplied in the event of a claim.
3. **You** must take all reasonable steps to recover any lost or stolen article.
4. Damaged articles must be retained by **you** and if requested submitted to the Claims Handlers so as to substantiate a claim. Failure to do so might result in a claim being turned down.
5. If **we** require any medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.
6. In the event of a claim, if **we** require a medical examination **you** must agree to this. In the event of death, **we** are entitled to a post mortem examination. The post mortem would be at **our** expense.
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** might at any time pay to **you** **our** full liability under this insurance, after which no further payments will be made in any respect.
10. If at the time of making a claim there is any other insurance covering the same risk, **we** are entitled to contact that **insurer** for a contribution
11. If any claim is found to be fraudulent in any way, this insurance will not apply and all claims will be forfeited.

GENERAL EXCLUSIONS

You are not covered for anything caused directly or indirectly by the following, unless **you** have contacted **us** and **we** have confirmed in writing that **you** will be covered:

1. If **you** choose to travel to a specific area against the advice issued by the Foreign & Commonwealth Office: Telephone: +44(0)20 7008 1500 Website: www.gov.uk/fco
2. A set of circumstances which **you** knew about at the time the trip was booked unless **you** could not reasonably have expected such circumstances to result in a claim;
3. If an Annual Multi-trip cover, **you** being 75 years of age or over at the inception / renewal date of **your** policy or if a Single trip cover **you** being over 80 years of age or over when **you** purchase the policy;
4. Any criminal act by **you**;
5. Failure to comply with the laws applicable to the country in which **you** are travelling;
6. Bankruptcy/liquidation of a tour operator, travel agent or transportation company other than additional accommodation cover as set out under the Travel Disruption cover extension;
7. Any other costs that are caused by the event that led to the claim unless specifically stated in the policy;
8. Any payment, which **you** would normally have made during **your** travels, if no claim had arisen;
9. Any trip that is undertaken:
 - a. for the purpose of obtaining medical treatment (whatever the nature of this treatment);
 - b. against the advice of a medically qualified doctor;
 - c. after being given a terminal prognosis;
10. Suicide, attempted suicide, deliberate self-injury, being under the influence of drink or drugs (unless prescribed by a **medical practitioner**), alcoholism, drug addiction, solvent abuse, wilful exposure to exceptional risk (unless **you** are trying to save someone's life);
11. **You** drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of **your** faculties and/or judgement resulting in a claim. **We** do not expect **you** to avoid drinking alcohol on **your** trip but we will not cover **you** for drinking so much alcohol that **your** judgement is seriously affected and **you** need to make a claim as a result;
12. **You** climbing on top of or jumping from a vehicle, or jumping from a building or balcony, or sitting, planking, balconing, owling or lying on any external parts of any building, or climbing or moving from any external part of any building to another (apart from stairs, ramps or walkways) and falling regardless of the height, unless **your** life is in danger or **you** are attempting to save human life;
13. Any claim arising from sexually transmitted diseases;
14. The cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests which are not directly related to the illness or injury which necessitated **your** admittance to hospital;
15. Any epidemic or pandemic;
16. Loss or damage to any property and expense or legal liability, directly or indirectly caused by or contributed to or arising from:
 - a. Ionising radiation 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;
17. Any consequence whether direct or indirect of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), discharge, explosion or use of a weapon of mass destruction whether or not employing nuclear fission or fusion, or chemical, biological, radioactive or similar agents, by any party at any time for any reason, terrorist activity, civil war, rebellion, revolution, insurrection, blockade, military or usurped power;
18. Air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft).

CLAIMS PROCEDURES

All claims to be submitted within 60 days of the incident giving rise to the claim. First, check this wording to make sure **your** claim is valid:

CANCELLATION CLAIMS

The travel agent, tour operator, provider of transport or accommodation must be contacted immediately and **you** must obtain a cancellation invoice. The original tickets and booking forms / receipts will also be required to support **your** claim. Contact the Claims Service for a claim form by visiting www.csal.co.uk or by email on claims@mstream.co.uk or by phone on +44 (0)330 660 0549 when **you** return home. They will advise **you** of any other additional supporting documentation required (this will be dependent upon the reason for the cancellation).

CURTAILMENT CLAIMS

Call the Emergency Medical Assistance Service on +44 (0)330 660 0549 if **you** are ill or injured. Their authorisation must be obtained before **you** cut short **your** trip. All original ticket stubs/booking forms/receipts should be retained and submitted to support **your** claim. Contact the Claims Service for a claim form by visiting www.csal.co.uk or by email on claims@mstream.co.uk or by phone on +44 (0)330 660 0549 when **you** return home. They will advise **you** of any additional supporting documentation required (this will be dependent upon the reason for the curtailment).

MEDICAL CLAIMS

IN-PATIENT TREATMENT OR OUT-PATIENT TREATMENT EXPECTED TO BE OVER £1,000

If serious injury is incurred in which **you** are admitted to hospital abroad or require significant out-patient treatment, call **our** Emergency Medical Assistance Service on +44 (0) 20 7183 3756 as soon as possible. **You** will be given advice on what to do and the assistance **you** require. All original receipts for medical consultations / treatment / medication etc should be retained and submitted to support **your** claim.

OUT-PATIENT LESS THAN £1,000 in the following countries only: Spain, Greece, Cyprus, Egypt, Turkey and Portugal

If **you** need out-patient medical treatment and the costs are likely to be less than £1000 please provide a copy of **your** schedule to the doctor and **your** treatment will be paid by ChargeCare International in line with the policy wording. In such cases, the doctor will ask you to fill in a simple form to confirm the treatment and may request **you** pay the policy excess. The doctor will then send the medical bill and supporting documentation to ChargeCare International for repayment.

Contact for Chargecare International admin@chargecare.net



OUT-PATIENT LESS THAN £1,000 in all other countries not listed above

Contact the Claims Service for a claim form by visiting www.csal.co.uk or by email on Claims@mstream.co.uk or by phone on +44 (0)330 660 0549. They will advise **you** of any additional supporting documentation required (this will be dependent upon the circumstances and nature of the medical claim). All original receipts for medical consultations / treatment / medication etc should be retained and submitted to support **your** claim.

PERSONAL BAGGAGE CLAIMS

Written proof of the incident must be obtained from the police, the accommodation management, tour operator or carrier within 24 hours of the loss/theft. If the loss occurs during travel, **you** must obtain a property irregularity report from the carrier. Contact the Claims Service for a claim form by visiting www.csal.co.uk or by email on claims@mstream.co.uk or by phone on +44 (0)330 660 0549 when **you** return home. If personal baggage is delayed obtain a written report from the carrier (e.g. airline, shipping company etc.) is required detailing the length and cause of the delay. Retain all the receipts which relate to any emergency replacement items **you** have purchased. Contact the Claims Service for a claim form by email on claims@mstream.co.uk or by phone on +44 (0)330 660 0549 when **you** return home.

MONEY CLAIMS

Written proof of the incident must be obtained from the police, the accommodation management, tour operator or carrier within 24 hours of the loss/theft. **You** may be asked to provide proof of the withdrawal of the money from the bank. Please remember that the loss of money must occur whilst it is carried on **your** person or whilst it is left in a locked safety deposit box. Contact the Claims Service for a claim form by visiting www.csal.co.uk or by email on claims@mstream.co.uk or by phone on +44 (0)330 660 0549

TRAVEL DISRUPTION

Written confirmation must be obtained from the airline, shipping, coach or train company stating the period of the delay and the reason for the delay. Please remember that cover for travel delay is provided for specific reasons only:

- strike or industrial action (provided that when this policy was taken out and/or the trip was booked, there was no reasonable expectation that the trip would be affected by such cause)
- adverse weather conditions
- the mechanical breakdown or technical fault of the aircraft, coach or sea vessel

MISSED DEPARTURE CLAIMS

Written confirmation must be obtained from the Transport Company, police or roadside assistance service confirming the location, reason and duration of the delay. Contact the Claims Service for a claim form by visiting www.csaf.co.uk or by email on claims@mstream.co.uk or by phone on +44 (0)330 660 0549

PERSONAL LIABILITY AND LEGAL EXPENSES

Obtain as much information as possible, including police reports, witness details and any photographs. **You** must NOT admit liability at any time. The Claims Service must be notified immediately by visiting www.csaf.co.uk or by email on claims@mstream.co.uk or by phone on +44 (0)330 660 0549

FINANCIAL FAILURE PROTECTION CLAIMS

To claim, either visit the IPP website at www.ipplondon.co.uk and download a claim form or write to IPP Claims Office, 22-26 Station Road, West Wickham, Kent BR4 0PR, tel +44 (0)20 8776 3752, email info@ipplondon.co.uk. The claim should be advised to **us** as soon as reasonably practicable and in any event within 14 days. IPP will only accept claims submitted up to six months after the failure. Any claims submitted after the six month period will NOT be processed.

COMMENTS AND COMPLAINTS

We aim to provide a first class level of service at all times. If, for any reason, **you** feel that **our** service is not of the standard **you** would expect, please tell **us**. **You** should address any enquiries or complaints, in writing to:-

Millstream Underwriting Limited
PO Box 18381,
London, EC3V 4QT
(quoting the policy number on **your** policy schedule)

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

If **you** are still dissatisfied, at this stage **you** may contact:

The Financial Ombudsman Service
Exchange Tower,
London
E14 9SR

Please note that the Financial Ombudsman Service will not consider **your** complaint until **you** have received a final decision from Millstream Underwriting Limited.

For complaints relating to Financial Failure Protection

Please telephone us on: (020) 8776 3750. Or write to:

The Customer Services Manager, International Passenger Protection Limited, IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR Fax: (020) 8776 3751
Email: info@ipplondon.co.uk

Having followed the above procedure, if **you** are not satisfied with the response **you** may write to:

Complaints Team, Lloyd's, One Lime Street, London EC3N 7HA Email: complaints@lloyds.com
More information can be found on their website – www.lloyds.com/complaints

If **you** are not satisfied with the response **you** receive from Lloyd's or we have failed to provide **you** with a written response within eight weeks of the date of receipt of **your** complaint, **you** may have the right to contact the Financial Ombudsman Service at the following address

The Financial Ombudsman Service, Exchange Tower, London E14 9SR Telephone: 0800 023 4567 or 0300 123 9123 Email: complaint.info@financial-ombudsman.org.uk
More information can be found on their website – www.financial-ombudsman.org.uk

DATA PROTECTION

Information about **your** policy might be shared between It's So Easy Travel Insurance Limited, Crispin Speers & Partners Ltd, Millstream Underwriting Limited, AGA International SA, International Passenger Protection Limited and a consortium of Association of British Insurers member companies for underwriting purposes.

Please note that sensitive health and other information **you** provide might be used by **us**, **our** representatives and other insurers and industry governing bodies and regulators to process **your** insurance, handle claims and prevent fraud. This might involve transferring information to other countries (some of which might have limited or no data protection laws). **We** have taken steps to ensure that **your** information is held securely.

Information **we** hold will not be shared with third parties for marketing purposes. **You** have the right to access **your** personal records.

GOVERNING LAW

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. **We**, the **insurer** and **you** do not intend any term of this contract to be enforceable pursuant to the Contract (Rights Of Third Parties) Act 1999.

Details about our Regulator

This policy is underwritten by Millstream Underwriting Limited on behalf of AGA International SA and is administered in the UK by Mondial Assistance (UK) Limited. It's So Easy Travel Insurance Limited (FCA Firm ref: 476160), Crispin Speers & Partners (FCA Firm ref: 311507), Millstream Underwriting Limited (FCA Firm ref: 308584 and Mondial Assistance (UK) Limited (FCA Firm ref: 311909) are authorised and regulated by the Financial Conduct Authority (FCA).

The FCA holds a register if all regulated firms on its website visit www.fca.org.uk or **you** can contact them by phone on 0800 111 6768.

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It's So Easy Travel Insurance Limited will act as agents for AGA International S.A. with respect to the receipt of customer money and for the purpose of handling premium refunds.

Section 15 of this travel insurance is underwritten by certain underwriters at Lloyds.

International Passenger Protection Limited is authorised and regulated by the Financial Conduct Authority (FCA).

International Passenger Protection Limited will act as agent for certain underwriters at Lloyds.

On behalf of International Passenger Protection Limited, Crispin Speers and Partners Limited, Millstream Underwriting Limited and It's So Easy Travel Insurance Limited will act as agent for the receipt of customer money and handling premium refunds.

Millstream Underwriting Limited, Registered in England No. 3896220, Registered Office: 145 Leadenhall Street, London, EC3V 4QT

It's So Easy Travel Insurance Limited, Registered in England No. 3931540, Registered Office: 27 Old Gloucester Street, London, WC1N 3XX

Crispin Speers & Partners Limited, Registered in England No. 1960404, Registered Office: St Clare House, 30-33 Minories, London, EC3N 1PE

Mondial Assistance (UK) Limited Registered in England No. 1710361, Registered Office: Mondial House, 102 George Street, Croydon, CR9 1AJ.

	Travel Insurance Policy Summary	keyfacts
	<i>FCA/CSP/SETI January 2016</i>	
	Statement of Demands & Needs	

This policy is designed to meet the demands and needs of those who are travelling on conventional holidays and commercial business trips. (Please note this statement does not constitute advice or a personal recommendation of the travel insurance product.)

Policy Summary

This is **your** Policy Summary only and does not contain the full details of the contract. Full terms & conditions can be found in **your** policy wording. Please note this summary does not form part of the contract.

Your Millstream Travel Insurance Policy

The travel insurance policy is underwritten by Millstream Underwriting Limited on behalf of AGA International SA. Section 15 of this travel insurance is underwritten by a consortium of Association of British Insurers member companies and is administered by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR United Kingdom

Main Features & Benefits

Types of Policies available

Policies are available for either single trips or on an annual basis for multiple trips. An annual multi-trip policy provides cover for any number of round trips which are of no more than 31 days each in duration. A single trip policy provides cover for the duration of trip as shown on **your** Schedule.

Who can be Covered

Both single and annual multi-trip policies can be purchased for individuals, couples or **family** groups. If a **family** policy is purchased cover is provided for dependent children under 23 years old who are in full time education and normally resident with **you**.

What is Covered

The main sections of cover are:

	Standard Cover	Enhance Cover		Standard Cover	Enhance Cover
Trip cancellation and curtailment	up to £3,000	up to £5,000	Collision Damage Waiver Excess	No cover	Included
Emergency medical expenses whilst overseas	up to £5 million	up to £10 million	Accidental Damage Excess Reimbursement	No cover	£1,500
Replacement & Dispatch of prescription drugs	£250	£750	Rental Car Key Cover	No cover	£500
Additional Hospital Benefit	up to £300	up to £500	Cash & Documents	up to £500	up to £800
Baggage & Personal belongings	up to £1,500	Up to £2,500	Personal Accident	up to £25,000	Up to £25,000
Single item limit	£250	£400	Financial Failure Protection	No cover	Up to £5,000

Cover is also provided on annual multi-trip and single trip policies for Travel Disruption, Missed Departure and **Hijack**. Full details of the cover limits provided under each section are set out in the Summary of Cover attached to **your** policy schedule. Policies cover **scuba diving** to a depth of 30 metres. Policies can be extended to include **winter sports** and **scuba diving** to a depth of 50 metres subject to payment of an additional premium.

Significant Conditions & Exclusions - We bring your particular attention to the following conditions and exclusions	Policy Section
The policy contains a health warranty and certain medical exclusions; the health warranty is set out in more detail in the policy wording	Health Warranty
You will not be covered if you choose to travel to a country or region against the advice issued by the Foreign & Commonwealth Office. Telephone: 020 7008 1500, Website: www.gov.uk/fo.	General Exclusion 1
You will not be covered for additional costs incurred as a result of any delay in telling your travel provider that you need to cancel your trip.	Section 1
There are maximum limits within the baggage and money sections for any one article, pair or set, jewellery, valuables and cash.	Sections 6, 7, 17 and 18
Baggage claims are paid based on the value of the goods at the time they are lost and not on a 'new for old' basis; claim payments will be subject to a deduction for wear and tear.	Sections 6, 17 and 18
The policy will not cover baggage left unattended or valuables , jewellery or money unless kept on the person or stored in a locked safety deposit box or safe	Sections 6, 7, 17 and 18
An excess will normally apply per person, per policy section, per incident to any claim.	Most Sections
There is no personal liability cover for hire, use or possession of any vehicle or in relation to your employment.	Section 11
Losses resulting from participation in high risk sports and activities are excluded. Cover can be provided for certain sports and activities but you might be required to pay an additional premium. You must obtain written confirmation from us if you require cover.	What is Covered 5-8 General Exclusions 19-25
Cover within your Country of Residence is limited to pre-booked trips of two nights or more in paid accommodation	What is Covered 4

HEALTH WARRANTY

You must advise **us** to the best of **your** knowledge if any of the following apply to a person to be insured, a travelling companion, an **immediate relative**, **close business associate** or someone upon whom the trip depends, (whether they are travelling with **you** or not):

- During the past 6 months before this insurance started, were **you/they** receiving, recovering from or on a waiting list for in-patient treatment in a hospital or nursing home?
- During the last 12 months before this insurance started, have **you/they** suffered from or received treatment, advice or medication for any chronic, ongoing or recurring illness or condition other than HIV or the control of it? (A chronic condition is one lasting for longer than three months).
- Are **you/they** travelling against the advice of a **medical practitioner** or for the purpose of obtaining medical treatment abroad?
- Have **you/they** been diagnosed with a terminal illness?
- Are **you/they** awaiting the results of tests or investigations or awaiting for a referral for an existing medical condition?
- Other than specified in 1-5 above, are **you/they** aware of any reason why the trip could be cancelled or curtailed or of any medical condition that could result in a claim?
- Within the last four weeks, have **you/they** started, stopped or changed the type or dosage of medication prescribed for the control of HIV or received further medical advice or treatment in relation to any change?

If **you** or someone travelling with **you** answers Yes to one or more questions 1-6, **you/they** need to speak with **our** medical screening service on **0330 660 0563**. They will tell **you** if **we** can extend the standard cover to include what **you** declare to them. **We** will not cover any of the health conditions referred to above in questions 1-6 unless declared to **us** and accepted by **us** in writing. **You** might be required to pay an additional charge which will be dependent upon the conditions declared.

If **you/someone** travelling with **you** answers Yes to question 7, **you** may proceed with booking **your** policy. However, **we** cannot cover **you/their** condition until **you/they** have had at least four weeks without side effects since having started/stopped or changed the type or dosage of medication or having received further medical advice or treatment in relation to any change.

If there is any change in a persons' health between the date the policy is issued and the start date of a trip **you** must notify **our** medical screening service immediately.

If **you** have previously had cover with **us**, **you** are still required to follow the health warranty when purchasing another policy, even if there has been no change in **your** health situation from the previous policy. Any past acceptance of cover relates to the previous policy only.

CHANGE IN HEALTH

If any of the reasons stated in the Health Warranty above occur between the date the policy is issued and/or before the first day of **your** trip, **you** must notify the medical screening service immediately on 0330 660 0563.

We will then decide if **we** can provide **you** with cover on existing terms. **We** might ask **you** to pay an additional premium, add special conditions to the policy or exclude cover for that medical condition. If **we** cannot provide cover, or if **you** do not want to pay the additional premium, **you** can make a cancellation claim if **you** have booked and paid for a trip that **you** have not yet made. Alternatively **you** can cancel **your** policy and **we** will send **you** a pro-rata refund.

We reserve the right not to extend the policy where the booked trip could be detrimental to **your** well being. Failure to contact **us** could leave **you** with no right to make a claim, and might mean that **you** travel with insufficient cover.

Claims Notification

If **you** require assistance abroad please call our 24 hour Emergency Medical Assistance Service on +44 (0) 20 7183 3751. The Emergency Medical Assistance Service is provided by Specialty Assistance Services Limited. If **you** wish to make a claim please call +44 (0) 330 660 0549. Please note documentary evidence will be required to support any claim. Claims are administered by Claims Settlement Agencies Limited.

Your right to Cancel

If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** policy and return all **your** documents for a refund of **your** premium. If during this 14 day period **you** have travelled, made a claim, or intend to make a claim then **we** are entitled to recover all costs for those services that **you** have used. Please note that **your** cancellation rights are no longer valid after this initial 14 day period.

How to Complain

For complaints please write to The Customer Services Manager, Millstream Underwriting Limited, P.O. Box 18381, London, EC3V 4QT. Please supply **us** with **your** name, address, policy number or claim number and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint, in the shortest possible time. **You** can refer **your** complaint to the Financial Ombudsman Service (FOS) Exchange Tower, London E14 9SR Telephone: 0800 023 4567 or 0300 123 9123 Email: complaint.info@financial-ombudsman.org.uk in the event that **we** are unable to resolve the differences between **us**.

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Further Information

You should read the Policy Schedule and Terms and Conditions carefully to ensure that the insurance fully meets **your** requirements. It gives **you** full details of what is and is not covered and the conditions of the cover. If **you** have any queries or require any information about this travel insurance contact It's So Easy Travel Insurance Limited on 0330 606 1421.