



millstream

It's So Easy Policy Wording

This document applies to Already Travelling,
Emigration & No Residency policies issued from
01/08/2025. Policy numbers beginning IST.



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Summary of Cover

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.

	Product description	Already Travelling Cover	No Residency/ Emigration Cover	Excess
	Age Limit	Up to 79 yearsold	Up to 79 yearsold	
	Maximum Trip Duration (days)	0 to 65 yearsold: Up to 365 days 66 to 69 years old: Up to 93 days 70 to 74 years old: Up to 62 days 75 to 79 years old: Up to 31 days		
	Dependent children age limit	Dependent children under 22 years of age and in full time education		
Section 1	Cancellation	No Cover	£3,000	
Section 2	Curtailment	£3,000	£3,000	£150
Section 3	Emergency Medical Expenses Emergency Dental Treatment Funeral Expenses Abroad UK Expenses Location & Dispatch of Replacement Prescription Drugs	£5 million £350 £1,000 £1,000 £250	£5 million £350 £1,000 £1,000 £250	£150 £150 £150 £150 £150
Section 4	Hospital Benefit Mugging Hospital Benefit	£25/24 hrs. £300 max £100/24 hrs. £1,000 max	£25/24 hrs. £300 max £100/24 hrs. £1,000 max	NIL NIL
Section 5	Personal Accident Accidental Death	£25,000 £10,000	£25,000 £10,000	NIL NIL
Section 6	Baggage and Personal Belongings Single Item Limit Total Valuables Limit Delayed Baggage (after 24 hrs)	£1500 £250 £400 £100 max	£1500 £250 £400 £100 max	£150 £150 £150 NIL
Section 7	Money and Documents Cash Limit	£300 £250	£300 £250	£150 £150
Section 8	Loss of Passport	£250	£250	£150
Section 9	Travel Disruption Travel Delay Pet Care Trip Abandonment Additional Travel & Accommodation	£20/12 hrs. £100 max £20/24 hrs. £100 max No Cover £1,000	£20/12 hrs. £100 max £20/24 hrs. £100 max £3,000 £1,000	NIL NIL £150 £150
Section 10	Missed Departure / Missed Connection	£1,000	£1,000	£150
Section 11	Smart Delay Plus	Access to Airport Lounge or £25 if lounge unavailable	Access to Airport Lounge or £25 if lounge unavailable	
Section 12	Personal Liability	£2 million	£2 million	£150
Section 13	Legal Expenses	£25,000	£25,000	£150
Section 14	Hijack	£50/24 hrs. £500 max	£50/24 hrs. £500 max	NIL
Section 15	Winter Sports Cover Sports Equipment Equipment Hire Sports Pack Piste Closure	Optional £500 £300 £300 £40/24 hrs. £300 max	Optional £500 £300 £300 £40/24 hrs. £300 max	£150 £150 £150 NIL
Section 16	Sports and Activities Level 1 Sports and Activities Level 2	Included Optional	Included Optional	
Section 17	Cruise Cover Missed Departure limit Skipped Port benefit Cabin confinement	Included £1000 £50 per port £750 max £50 per 24 hrs £500 max	Included £1000 50 per port £750 max £50 per 24 hrs £500 max	NIL NIL NIL

Claims Procedure

We strongly advise that **you** submit **your** claim using **our** dedicated online portal which provides an easy to follow way to log **your** claim. **You** will be provided with **your** reference number confirming receipt of **your** claim instantly. **You** can also enter **your** claim after this has been submitted so **you** can upload any documentation **you** need to support **your** claim in a few easy steps. **You** must submit **your** claim within 60 days of the incident giving rise to the claim. First, check this wording to make sure **your** claim is valid.

You can log **your** claim via www.submitclaim.co.uk/ITSE

CANCELLATION & CURTAILMENT CLAIMS

To make a claim under this section of **your** policy, where relevant **you** must provide **us** with:

- Tour operator's booking invoice or other evidence of **your** trip.
- Tour operator's cancellation invoice or unused flight tickets.
- Written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation.
- Confirmation from a medical practitioner that **you** or **your** travelling companions are not fit to travel.
- Confirmation from the Clerk of the Courts office that **you** are required for Jury Service or as a witness in a court of law.
- Confirmation from **your** employer/**your** travelling companions' employer of redundancy and period of employment or leave cancelled.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- Confirmation of the delay to public transport from the company involved.
- Original Police report including crime reference number or incident report, obtained within 24 hours of the incident or as soon as possible after that.
- Information and medical history from **your** GP (if this is requested **you** may need to sign a release form with **your** surgery to obtain this).
- Confirmation from a relevant authority that **you** have been instructed to stay at/return **home**.
- A copy of a death certificate, where appropriate.

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 **0330 311 2651** or email assistance@millstreamunderwriting.com as soon as possible. **You** will be given advice on what to do and the assistance **you** require. All 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, Portugal, Bulgaria and Malta

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 Global Excel Management Europe 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 Global Excel Management Europe.



GlobalExcel

Contact for Global Excel Management Europe eu.provider.cc@globalexceleurope.com

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

To make a claim under this section of **your** policy where **you** have paid for expenses, where relevant **you** must provide **us** with:

- Tour operator's booking invoice or other evidence of **your** trip.
- Receipts or bills for all in-patient/outpatient treatment or emergency dental treatment received.
- Receipts or bills for taxi fares to or from hospital claimed for, stating details of the date, name and location of the hospital concerned.
- Hospital, doctor, dentist, pharmacist receipts and all receipts for additional expenses; and (if travelling in Europe) a copy of **your** Global Health Insurance Card (GHIC).
- Receipts or bills or proof of purchase for any other transport, accommodation or other costs, charges or expenses claimed for, including calls to the Emergency Medical Assistance Service.
- In the event of death, the original death certificate and receipts or bills for funeral, cremation or repatriation expenses.
- Information and medical history from **your** GP (if this is requested **you** may need to sign a release form with **your** surgery to obtain this).

- Information/evidence/reports about treatment/medication/diagnosis received during **your** trip from a hospital, doctor, dentist or pharmacist.
- Details of any travel, private medical or other insurance under which **you** could also claim.

PERSONAL BAGGAGE CLAIMS

To make a claim under this section of **your** policy, where relevant **you** must provide **us** with:

- Courier's report/Property Irregularity Report (PIR) from the carrier (this must be obtained as soon as **you** are aware of an incident).
- A Police report including crime reference number or incident report, from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- Proof of purchase (e.g. original receipts, valuations issued prior to the loss, cash withdrawal slips and credit/debit card statements etc).
- Written estimate for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate.
- Household Contents policy details.
- All travel tickets and tags for submission.
- A letter from the carrier confirming the number of hours **your** personal baggage was delayed for.

MONEY CLAIMS

To make a claim under this section of **your** policy, where relevant **you** must provide **us** with:

- A Police report including crime reference number or incident report, from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- Proof of purchase (e.g. cash withdrawal slips and credit/debit card statements etc).
- Household Contents policy details.
- All travel tickets and tags for submission.

TRAVEL DISRUPTION

To make a claim under this section of **your** policy, where relevant **you** must provide **us** with:

- Tour operator's booking invoice or other evidence of **your** trip.
- Tour operator's cancellation invoice or unused flight tickets.
- Confirmation from the carrier of the reason and duration of **your** delay.
- Written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation.

MISSED DEPARTURE CLAIMS

To make a claim under this section of **your** policy, where relevant **you** must provide **us** with:

- Tour operator's booking invoice or other evidence of **your** trip.
- Tour operator's cancellation invoice or unused flight tickets.
- Confirmation from the Police (if involved) of the circumstances giving rise to the claim.

PERSONAL LIABILITY AND LEGAL EXPENSES

To make a claim under this section of **your** policy where relevant **you** must provide **us** with:

- Tour operator's booking invoice or other evidence of **your** trip.
- Any claim form, summons, or other legal document (as soon as **you** receive them).
- Any reasonable information or help we need to deal with the case and **your** claim.

Contact Details

	Telephone	Email / Website
It's So Easy Travel Cover (Customer Service)	+44 (0) 1223 785 513	hello@itssoeasytravelinsurance.com
Emergency 24 hr Medical Assistance	+44 (0) 330 311 2651	assistance@millstreamunderwriting.com
Claims Service	+44 (0) 330 311 2651	www.submitclaim.co.uk/ITSE
Medical Screening Service	+44 (0) 330 660 0578	hello@itssoeasytravelinsurance.com

Other useful contacts

	Telephone	Website
Foreign, Commonwealth and Development Office	+44 (0)20 7008 5000	www.gov.uk/fcdo
Global Health Insurance Card (GHIC)	+44 (0)300 330 1350	www.ghic.org.uk
Department of Health – Advice for Travellers	+44 (0)20 7210 4850	www.dh.gov.uk/travellers
Medicare Australia	+61-132-011	www.medicareaustralia.gov.au

Important Information

Thank **you** for taking out travel insurance with **us**.

This policy wording, **your** schedule and any endorsements form a contract of insurance between **you** (the insured named on the schedule) and **us**, (Millstream Underwriting Ltd on behalf of AWP P&C SA administered in the **United Kingdom** by AWP 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 schedule and have paid the appropriate premium. Cover under Section 11 is provided by Collinson Insurance, a trading name of Astrenska Insurance Limited.

It is very important that **you** carefully 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 **your** schedule and contact It's So Easy Travel Cover on 01223 785 513 or email hello@itssoeasytravelinsurance.com

The Contract of Insurance

This policy is a contract between **you** and **us**. The following elements form the contract of insurance:

- The policy schedule.
- This wording.
- Any endorsements applicable to **your** policy as set out in **your** policy schedule.
- Any **medical screening endorsement(s)**

Already Travelling:

This section applies if **you** have purchased a Already Travelling policy as stated on **your** policy schedule.

This is a single trip policy for UK passport holders that are already travelling outside of the **United Kingdom**, as long at the time **you** left the **United Kingdom** you were not travelling against the advice of the Foreign, Commonwealth and Development Office. If **you** have purchased a Already Travelling policy it will look to provide cover where **you** may have forgotten to take out insurance or if you wanted to stay away longer and **your** current policy will expire.

Important Information:

Section 1: Cancellation is not covered under the Already Travelling policy.

A 48-hour waiting period applies from the start date of the policy, as shown on your schedule, before full cover becomes effective.

During the 48-hour waiting period the following limitations apply:

- Section 3: Emergency Medical Expenses is only covered in the event of a serious injury caused by an accident, and such incidents must be verified by an independent witness.
- Any illness or injury occurring during this period that is not caused by an accident is not covered.
- Section 6: Baggage and Personal Belongings is also excluded during this initial 48-hour period.

For the purposes of this policy, an accident is defined as a sudden, unexpected, and external event which causes a serious physical injury and necessitates immediate medical attention. Conditions arising from internal causes (e.g., illness or natural medical events) are specifically excluded from cover during the waiting period.

You shall not be eligible to purchase a new policy if **you** have exceeded the maximum allowable trip duration as shown in the **Summary of Cover** unless you have returned back to the **United Kingdom**. Any attempt to obtain additional coverage under these circumstances shall be deemed invalid and may result in the cancellation of the newly purchased policy without refund.

Emigration:

This section applies if **you** have purchased a Emigration policy as stated on **your** policy schedule.

This is a single trip policy that is designed to cover **you** for a one way trip starting in the **United Kingdom**. The cover will expire after 48 hours once **you** have arrived at **your** final destination. This looks to provide cover for anyone needing cover for an outbound trip where cover is no longer required once the final destination has been reached.

No Residency:

This section applies if **you** have purchased a No Residency policy as stated on **your** policy schedule.

This policy doesn't require **you** to have been resident in the **United Kingdom** for a minimum period before **you** are able to purchase travel insurance. **You** don't need to be resident in the **United Kingdom** permanently - as long as **you** have unrestricted access to the **United Kingdom**, including under the provisions of a Visa.

The below conditions apply when selecting this insurance, please make sure **you** can comply with the below:

- Repatriation, if needed, will be back to the **United Kingdom**.
- **We** must be able to obtain medical records from **your** doctor(s), failure to obtain medical records could result in a claim for medical expenses being declined;
- **You** must be living in the **United Kingdom** at least temporarily (but **you** don't have to have been here for minimum of six months) and **your** trip must start and end in the **United Kingdom**.
- **You** must have unrestricted access to the **United Kingdom** (access within the provisions of a Visa is acceptable).
- **You** must be eligible for treatment under the **United Kingdom's** National Health Service.

Who is covered

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

Cover is available only to people resident in the **United Kingdom** and is valid only for trips starting from **your home** in the **United Kingdom** unless **you** have purchased Already Travelling cover.

You must have a permanent residential address in the **United Kingdom** and unrestricted right of entry to the **United Kingdom** (unless specified in the No Residency section above).

You cannot purchase a policy once **you** have reached the age of 80.

What is covered

You are covered for:

1. the trip duration as detailed on your policy 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, Commonwealth and Development Office (FCDO). No cover is provided under any section of this policy in respect of travel to a destination to which the FCDO has advised against all or all but essential travel. Travel advice can be obtained from the Foreign, Commonwealth and Development Office: Telephone: +44 (0) 20 7008 5000 Website: www.gov.uk/fcdo. If **you** decide to travel despite the Foreign, Commonwealth and Development Office (FCDO) advising against all but essential travel, **we** will need evidence of why **you** believe **your** travel should be considered essential. Examples of what **we** consider to be essential travel are if:
 - An **immediate relative** is in intensive care in hospital or has unexpectedly been given a terminal prognosis with a short life expectancy;
 - An **immediate relative** has died and **you** need to attend the funeral;
 - **Your** property abroad has been seriously damaged and **you** need to arrange and/or oversee professional repairs;
 - **You** have an urgent **work** matter that cannot reasonably be cancelled, postponed or delayed;
 - **You** have a full-time but short-term placement at a recognised educational establishment where attendance must be in person.

If **you** are unsure whether the purpose of **your** travel would be considered as essential or want to discuss any other aspect of the policy cover, please contact It's So Easy Travel Cover.

5. trips within **United Kingdom** 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.
7. participating in sports and activities under Level 1 as detailed in Section 15.
8. participating in sports and activities under Level 2 as detailed in Section 15 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 16, 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.
10. Cruise holidays including cover for emergency medical expenses, and any additional costs incurred to re-join the cruise should **you** need to disembark for medical treatment on dry land.

Limits of cover and excess

The limits of cover under each section are shown on the Summary of Cover and apply to each insured person unless stated otherwise within the specific section of the wording. 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

Emigration/No Residency 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 **United Kingdom**) 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.

Already Travelling cover

You are covered for the dates as shown on **your** policy schedule.

If cover has been taken out after **you** have left **home** to commence **your** trip, there is a waiting period of 48 hours before the insurance takes full effect. During this 48 hour period, cover under Section 3 is limited to serious injury caused in an accident that can be verified by an **Independent Witness**. Cover excludes any other illness or injury existing or occurring during this 48 hour period. Cover for Section 6 (Baggage and personal belongings) is also excluded during this period.

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 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. If the notice of cancellation is received outside the 14 day cooling-off period no premium will be refunded, however discretion may be exercised in exceptional circumstances. Please contact Customer Services should **you** need to discuss this.

Please be aware there is no cancellation rights for Already Travelling policies purchased as **your** trip has already started.

Working abroad

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

Disclosing relevant facts

There is certain information that **we** need to know as it might affect the terms of the insurance cover **we** offer **you**.

You must, to the best of **your** knowledge, have given accurate answers to the questions **we** have asked when buying this policy. If **you** have not answered the questions truthfully it might result in **your** policy being invalid and that could leave **you** with no right to make a claim.

If **you** think that any of **your** answers might be incorrect, or if **you** need any help, please contact It's So Easy Travel Cover as soon as possible and **we** will be able to confirm if **we** are still able to offer **you** cover under this policy.

Medical Conditions

Please note this insurance contains restrictions regarding pre-existing medical conditions.

You do not need to declare any of the following conditions as they will be covered for no additional premium.

Acid reflux, Gastric reflux, Acne, Blindness or partial sightedness, Cataracts, Deafness (or Partial hearing loss), Glaucoma, Hay fever, Hypothyroidism, Irritable bowel syndrome (IBS), Polycystic ovary syndrom, HIV (providing medication has not been changed in any way in the last 4 weeks).

Health declaration

With the exception of the conditions listed above, **you** must declare all medical conditions for which **you** have received treatment, advice or medication in the last 12 months.

Change in Health

Failure to contact us could leave **you** with no right to make a claim, and may mean that **you** travel with insufficient cover. If cover can be provided for **your** condition, you will be given a **medical screening endorsement** upon receipt of payment.

If any of the reasons stated in the Health Declaration above occur between the date the policy is issued and before the first day of your trip, including prior to booking any individual journey in respect of a Multi Trip Policy, **you** must notify customer service immediately on **01223 785 513**.

You must advise **us** to the best of **your** knowledge about anything that **you** think could give rise to a claim, particularly where **your** own health, or the health of a relative is concerned. **We** will not cover medical problems referred to in the Health Declaration unless declared to **us** and accepted by **us** in writing.

We will then decide if **we** can provide **you** with cover on existing terms. **We** may ask **you** to pay an additional premium or add special conditions to the policy. 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 (subject to no known or reported claims).

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

Definitions

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

Appointed adviser

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.

Computer system

Any computer hardware, software, communication system or electronic device (including smartphones, laptops, tablets and wearable devices), server, cloud, microcontroller or similar system (including any associated input, output or data storage device, networking equipment or backup facility).

Country of Residence

United Kingdom

Couple

The lead insured and spouse (or co-habiting partner) named on the policy schedule.

Cruise

A leisure trip undertaken by fare-paying passengers which includes all pre-booked travel arrangements and overnight accommodation undertaken on a ship.

Curtail / curtailment

Return **home** early to **United Kingdom**.

Cyber risk

- Any unauthorised, malicious or illegal act (or the threat of such an act), involving access to or the processing, use or operation of any **computer system**;
- Any error or omission involving access to or the processing, use, or operation of any **computer system**;
- Any partial or total unavailability or failure to access, process, use or operate any **computer system**; or
- Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount relating to the value of such data.

Delay Threshold

The 1 hour and 30 minutes **your registered flight** needs to be delayed for **you** to be eligible to receive a benefit under this policy. The delay threshold can be announced as one single period of delay or as a result of a consequence of multiple incremental shorter delays.

Epidemic

A contagious disease recognised by the World Health Organization (WHO) or an official government authority in **your** home country or **your** journey destination.

Europe

Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czechia, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Iceland, Israel, Italy (including Vatican City), Kazakhstan, Kyrgyzstan, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Montenegro, Netherlands, North Macedonia, Norway, Poland, Portugal (including Madeira), Republic of Kosovo, Republic of Ireland, Republic of Moldova, Romania, Russian Federation, San Marino, Serbia, Slovakia, Slovenia, Spain (including The Balearic & Canary Islands), Sweden, Switzerland, Tajikistan, Turkey, Turkmenistan, The Channel Islands, Ukraine, Uzbekistan.

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 dependant children, aged under 22 years in full time education, at the inception date of **your** policy all normally reside with **you** and named on the schedule.

Hazardous activities

Participating in any sport or activity which could pose an increased risk or danger to **you**, and may require **you** to take additional precautions to avoid injury or claim (a list of included sports activities covered by this insurance are shown in Section 16).

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 residential address in the **United Kingdom**.

Independent Witness

Shall mean a third party who is not directly involved with the insured event, is not related or does not have any connection to any of the parties involved. Any information provided by the **independent witness** must not be biased towards any of the parties involved within **your** claim. Unless the **independent witness** can provide a clear, accurate and unbiased account of the insured event, any information provided from them may be discounted.

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, Foster Child, Uncle, Aunt, Nephew, Niece, Cousin, Partner (including common law and civil partnerships), Fiancé(e).

Insured vehicle

The vehicle owned by a licensed company or agency which **you** 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 motor home, campervan, commercial vehicle, minibuss with 10 seats or more, motorcycle or moped
- have a retail purchase price of less than £70,000

Insurer

For Sections 1-10 & 12-16 AWP P&C SA.

For Section 11, Collinson Insurance, a trading name of Astrenska Insurance Limited.

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 with.

Medical screening endorsement

An endorsement issued by the appointed medical screening team who are authorised to act on behalf of **us**.

Money

Cash, travel tickets and passports held by **you** for social domestic and/or pleasure purposes.

Pandemic

An **epidemic** that is recognised as being a **pandemic** by the World Health Organization (WHO) or an official government authority in **your home** country or **your** journey destination.

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 on **your** policy schedule).

Public transport

Any fare paying passenger on the following regular scheduled forms of transport: train, coach, bus, aircraft and sea vessel.

Quarantine

Mandatory confinement, intended to stop the spread of a contagious disease to which **you** or a travelling companion has been exposed.

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.

Registered Flight

A flight which has been registered a minimum of 24 hours before its scheduled departure time and where **you** have received confirmation via email.

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 and in full time education, at the inception date of **your** policy, all normally reside with you and named in the policy schedule.

The Caribbean

Antigua and Barbuda, Anguilla, Aruba, The Bahamas, Barbados, British Virgin Islands, Cayman Islands, Cuba, Dominica, Dominican Republic, Grenada, Guadeloupe, Haiti, Jamaica, Martinique, Montserrat, Navassa Island, Netherland Antilles, Puerto Rico, Saint Kitts and Nevis, Saint Lucia, Saint Vincent and the Grenadines, Trinidad and Tobago, Turks and Caicos Islands, Virgin Islands.

Unattended

When **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property.

United Kingdom/UK

England, Scotland, Wales, Northern Ireland, The Channel Islands and Isle of Man.

Valuables

Watches (including smart watches), furs, jewellery, photographic equipment, binoculars, telescopes, spectacles, sunglasses, computers and or accessories (including laptops, games & gaming consoles), PDA's and tablet devices (including iPads and eBooks) video cameras, audio visual equipment, televisions, mobile phones and satellite navigation devices.

We/us/our

For Sections 1-10 & 12-16 Millstream Underwriting limited on behalf of AWP P&C SA AWP Assistance UK Limited is the administrator in the **United Kingdom**.

For Section 11, Collinson Insurance, a trading name of Astrenska Insurance Limited.

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 (excluding USA, Canada & The Caribbean)

Worldwide excluding United States of America, Canada and The Caribbean.

Worldwide (including USA, Canada & The Caribbean)

Worldwide.

You/your

Each insured person as shown on **your** schedule.

Section 1: Cancellation

Please note this section does NOT apply if you selected the Already Travelling Policy

Covered

You are covered up to the limit as shown on the Summary of Cover for loss of travel and accommodation expenses (including car hire, excursions and activities), 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:
 - a) **you**;
 - b) any person with whom **you** are intending to travel
 - c) any person with whom **you** are intending to stay;
 - d) an **immediate relative**;
 - e) a **close business associate** of **yours** (including pre-arranged locum doctors).

NOTE: Under a, b & d above only, this will include being diagnosed with an epidemic or pandemic disease, such as COVID-19.

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;
5. if **you**, or any person with whom **you** are intending to travel are quarantined before **your** trip by order or other requirement of a government or public authority, based on their suspicion that **you** specifically, have been exposed to a contagious disease (including an **epidemic** or a **pandemic** disease such as COVID-19). This does not include any **quarantine** that applies generally or broadly to some or all of a population or geographical area, or that applies based on where **you** are travelling to, from or through;
6. if **you** have to cancel **your** trip as a result of the Travel Advice Unit of the Foreign, Commonwealth and Development Office (FCDO), 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).
7. **You** become pregnant after the date **you** purchased this policy (or booked **your** trip whichever is later) and **you** will be more than 26 weeks pregnant at the start of, or during **your** trip. Or, if **you** become pregnant after the date **you** purchased this policy, and **your medical Practitioner** advises that **you** are not fit to travel due to complications in **your** pregnancy.

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. any costs incurred on behalf of other party members who are not specified on the insurance schedule;
7. if the health declaration has not been complied with and **you** do not have the appropriate endorsement from the Medical Screening service (see health declaration)

8. Any costs incurred directly or indirectly from a pre-existing condition which **you** knew about at the of taking this insurance or when booking the trip, and that affects:
 1. A travelling companion who is not insured under this policy.
 2. An **immediate relative** who is not travelling and is not insured under this policy.
 3. A **close business associate**.
 4. A person **you** plan to stay with on **your** trip.

This exclusion does not apply if their **medical practitioner** is prepared to state that at the date **you** purchased this policy or booked **your** trip, they would have seen no substantial likelihood of their patients condition deteriorating to such a degree that **you** need to cancel **your** trip.

9. 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) 330 311 2651**

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 and tuition/course fees (including car hire, excursions and activities), 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**. **You** are also covered for reasonable additional travelling expenses (Economy Class) incurred by **you** for returning to **your home** earlier than planned due to a cause listed below:

1. Accidental injury, serious illness, death of:
 - a) **you**;
 - b) any person with whom **you** are intending to travel
 - c) any person with whom **you** are intending to stay;
 - d) an **immediate relative**;
 - e) a **close business associate** of **yours**.

NOTE: Under a, b and d above only, this will include being diagnosed with an epidemic or pandemic disease, such as COVID-19.

2. **your home** or place of business being made uninhabitable or the police requesting **your** presence following a theft from **your home**.
3. **you** have to **curtail your** trip as a result of the Travel Advice Unit of the Foreign Commonwealth Development Office (FCDO), 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).
4. In respect of Cruise holidays, **you** are also covered up to the limit as shown on the Summary of Cover for necessary additional travel expenses incurred for **you** to reach the next docking port in order to re-join the cruise, or to reach the final destination of the cruise, following your temporary illness or injury requiring hospital treatment on dry land.

Conditions

1. **You** must contact the Emergency Medical Assistance Service for assistance/advice on +44 (0)330 311 2651 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 may 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 Declaration has not been complied with and you do not have an appropriate endorsement from the medical assessors (see Health Declaration);
6. any costs incurred directly or indirectly from a pre-existing condition which **you** knew about at the of taking this insurance or when booking the trip, and that affects:
 1. A travelling companion who is not insured under this policy.
 2. An **immediate relative** who is not travelling and is not insured under this policy.
 3. A **close business associate**.
 4. A person **you** plan to stay with on **your** trip.

This exclusion does not apply if their **medical practitioner** is prepared to state that at the date **you** purchased this policy or booked **your** trip, they would have seen no substantial likelihood of their patients condition deteriorating to such a degree that **you** need to curtail **your** trip;
7. claims where less than 25% of the Cruise trip duration remains
8. any costs where transportation or accommodation costs are payable or refundable by the cruise operator
9. 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

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 **United Kingdom** 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 £1,000 **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, Portugal, Malta and Bulgaria.

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 **medical practitioner** and **your** treatment will be paid by Global Excel Management Europe in line with the policy wording. In such cases, the **medical practitioner** will ask **you** to fill in a simple form to confirm the treatment and may request **you** pay the policy excess. The **medical practitioner** will then send the medical bill and supporting documentation to Global Excel Management Europe eu.provider.cc@globalexceleurope.com

Contact for Global Excel Management Europe eu.provider.cc@globalexceleurope.com

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@millstreamunderwriting.com or by phone on +44 (0) 330 311 2651. They will advise **you** of any additional supporting documentation required (this will be dependent upon the circumstances and nature of the medical claim). All 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) 330 311 2651

Covered

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

- A. Outside the **United Kingdom** 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, if the deceased is to be buried back in the **United Kingdom**, the reasonable cost of the repatriation of the remains. The cost of the burial or cremation in the **United Kingdom** is not covered. If the deceased is to be buried (or cremated) abroad, the cost of funeral/cremation expenses abroad, or the reasonable cost of bringing the ashes back to the **United Kingdom** if the ashes are not scattered or kept abroad.
 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 **United Kingdom** prescription drugs might not be available locally and delays might occur in delivery from the **United Kingdom**.

NOTE: Under 1, 3 and 4 shown above, cover is included where you are diagnosed with an epidemic or pandemic disease, such as COVID-19, as well as you being subject to compulsory quarantine on the orders of a treating medical practitioner.

- B. Within **United Kingdom**:
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 the **United Kingdom** limited to the amount stated on the Summary of Cover.

Note: If you are travelling to a country in the EU, you should take a Global Health Insurance Card (GHIC). This may entitle you to free or reduced cost healthcare in the EU. These are free of charge and can be obtained or renewed by calling 0300 330 1350 or applying online at www.ghic.org.uk. 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 **United Kingdom**;
5. if the Health Declaration is not complied with and **you** do not have an appropriate endorsement from the medical assessors (see Health Declaration);
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**;
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. if cover has been taken out after **you** have left **home** to commence **your** trip, there is a waiting period of 48 hours before the insurance takes full effect. During this 48 hour period, cover is limited to serious injury caused in an accident that can be verified by an **Independent Witness**. Cover excludes any illness or injury existing or occurring during this 48 hour period;
13. anything mentioned in the General Exclusions.

Section 4: Hospital Benefit

This section does not apply to trips within the **United Kingdom**.

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 may 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. Payment of £100 for each complete 24 hours **you** spend in hospital, as an in-patient, up to £1,000 if **you** suffer bodily injury as a result of mugging. **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 accidental 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 accidental death, loss or disablement caused directly or indirectly by:
 - Disease or any physical defect or illness;
 - An injury which existed prior to the beginning of the trip;
2. anything mentioned in the General Exclusions.

Section 6: Baggage and 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:

- the single item limit as shown on **your** Summary of Cover for any one item, pair or set of items
- 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. If **your personal baggage** or **valuables** are left in **your** locked and secure hotel room, apartment or holiday residence or **your** vehicle, the loss must be as a result of unauthorised entry.
4. In the event of a claim for damaged items, proof of the damage must be supplied.
5. 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.
6. 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 may result in a claim being turned down.
5. if **your personal baggage** is lost, damaged or delayed in transit and **you** do not:
 - 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
 - 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:
 - contact or corneal lenses, hearing aids, dentures and false body parts or other prostheses.
 - antiques, precious stones that are not set in jewellery, glass or china, pictures, musical instruments.
 - pedal cycles, dinghies, boats and/or ancillary equipment, vehicles or vehicle accessories (other than wheelchairs and pushchairs).
 - tools of trade.
 - perishable items such as food.
 - **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;
 - **valuables** and items specifically shown on **your** policy schedule left as checked-in baggage.
7. loss, destruction, damage or theft:
 - due to confiscation or detention by customs or other officials or authorities.
 - due to wear and tear, denting or scratching, moth or vermin.
 - 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** stolen from:
 - 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.
 - 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. if cover has been taken out after **you** have left **home** to commence **your** trip, there is a waiting period of 48 hours before the insurance takes full effect. During this 48 hour period, there is no cover under this section;
15. anything mentioned in the General Exclusions.

Section 7: Money and 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** 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 and Visa Expenses

This section does not apply to trips within the **United Kingdom**.

Covered

You are covered up to the limit as shown on the summary of cover for:

1. 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, visa or driving licence.
2. any additional fees payable specifically for **you** to obtain the replacement passport/visa or driving licence itself over and above that payable in **your Country of Residence**;
3. the equivalent (pro rata) value of the remaining period of **your** original passport/visa or driving licence at the time of loss;
4. the replacement costs of any temporary passport, as well as Visa or Temporary **work** permits which were issued in **your** original passport.

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, visa or driving licence;
3. if **you** do not exercise reasonable care for the safety or supervision of **your** passport, visa or 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

Please note subsection 3 does **NOT** apply if you have selected the **Already Travelling Policy**.

This section does not apply to trips within the **United Kingdom**.

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:

- 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);
- adverse weather conditions;
- mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel; leading to **your** arrival at **your** 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.

2. PET CARE:

We will pay **you** the additional cattery or kennel costs up to the limit shown in the Summary of Cover, if **you** have to return **home** later than originally booked. The conditions under the disruption section apply.

3. TRIP ABANDONMENT:

We will pay **you**:

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:

- the **public transport** on which **you** were booked to travel from the **United Kingdom** being cancelled or delayed for more than 24 hours or

- **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.

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. In addition to the above you are covered for:

4. ADDITIONAL TRAVEL & ACCOMMODATION:

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** destination and/or in returning to the **United Kingdom** as a result of:

- 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
- **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.

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 **United Kingdom** 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 3. 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**;
5. 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.
6. 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.
7. 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)
8. any costs claimed under another section of this policy
9. 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 the **United Kingdom** 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 the **United Kingdom** 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 **United Kingdom** 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. For any trips within the **United Kingdom**
8. any costs claimed under another section of this policy
9. anything mentioned in the General Exclusions.

Section 11: SmartDelay Plus

Covered

This section provides a benefit entitling **you** to airport lounge access in the event that **your registered flight** is delayed or a cash sum of £25 if there is no lounge available. For cover to apply **you** must register each and every flight via the registration platform. **You** are unable to claim for both benefits.

Conditions

1. **You** must register **your** flight each time **you** travel via the registration platform.
2. **You** will need to register each and every flight a minimum of 24 hours before the flights scheduled departure time.
3. **You** can only register a flight where the airline reports their flight schedules to **our** flight tracking system. Whilst the majority of airlines report their schedules and delays accurately, there may be instances where **your** flight cannot be tracked, and the system will inform **you** of this.

4. Claims payments are issued in accordance with the delay data provided by airlines into **our** flight tracking system. **We** will rely solely on this information to determine if **you** are eligible.
5. In the event that there is no airport lounge facility, then **you** will be offered a monetary benefit as detailed in the Summary of Cover.
6. In the event the airport lounge has exceeded their maximum capacity and are unable to accommodate **you**, **your** e-voucher will be valid for 12 months.
7. **Your** monetary benefit will be facilitated by PayPal and be automatically paid into a PayPal account registered to the email address **you** used when registering **your** flight. If **you** do not have a PayPal account linked to the email address **you** used for registration, PayPal will send **you** a link to register for an account. On completion of registration, **you** will be able to withdraw **your** payment.

Not Covered

1. Any claim where **you** failed to register **your** flight with the registration platform.
2. Any claim where the flight was delayed before **you** successfully register.
3. Any **registered flight** that is delayed due to:
 - a. The use of nuclear, chemical, or biological weapons of mass destruction.
 - b. War or a terrorism event
 - c. Any government imposing travel restrictions to the geographical location **you** live in or are traveling to such as, but not limited to locking down geographical regions, making travel illegal, or closing borders regardless of when **you** registered the flight.
4. For any claim where **you** have not registered any flight within the **delay threshold**.
5. For any claim for both benefits of an e-voucher and monetary benefit for the same delay.
6. Anything mentioned in the general exclusions.

Section 12: 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.

Conditions

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:
 - liability which **you** incur as a result of an agreement that **you** made which would not apply in the absence of that agreement;
 - injury, loss or damage arising from:
 - ownership or use of aircraft (including drones), horse-drawn or mechanical/motorised vehicles, vessels (other than rowing boats, punts or canoes), animals (other than horses) or firearms or any weapons;
 - the occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings;
 - the carrying out of any trade or profession;
 - racing of any kind;
 - any deliberate act;
 - liability covered under any other insurance policy;
 - 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);

- liability covered under any other insurance.
- 4. anything mentioned in the General Exclusions.

Section 13: 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** against a third party for damages or compensation as a result of their negligence in which case **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 **we** will pay up to the amount shown on **your** schedule for **legal costs** for **legal action** for **you** (but no more than £25,000 in total for all persons insured on the policy any one claim)

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

Section 14: Hijack

Covered

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 15: Winter Sports Cover

Covered

If **you** have paid the appropriate premium to include and if shown on **your** policy schedule **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 the limit shown in the Summary of Cover 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:

1. 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.
2. 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 the limit shown in the Summary of Cover 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:

1. **your** equipment is lost, stolen or damaged; or
2. **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:

1. loss or theft: report from police, resort management or tour operator plus receipts showing original and additional hire charges.
2. damage: confirmation from the hire company of damage sustained and additional charges incurred.
3. 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 the limit shown in the Summary of Cover 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:

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

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

1. 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.
2. 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 the limit shown in the Summary of Cover 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:

1. up to £15 per day towards transport costs to reach another resort;
2. 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

1. the policy excess as shown on Summary of Cover;
2. if **you** do not adhere to the International Ski Federation code or the resort regulations;
3. anything not covered in Baggage and Personal Belongings Section (applicable to Part C and D above);
4. anything not covered in Emergency Medical Expenses Section (applicable to Part A and E);
5. anything not covered in Personal Liability Section;
6. 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;
7. anything listed in the General Exclusions.

Section 16: Sports and 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
Abseiling (rapelling, rappng, rap jumping, deepelling, abbing) See also climbing, mountaineering and expeditions.	Special condition (a) applies	No Personal Accident cover
Aerobics		
Air Guitar		
Athletics		
Badminton		
Ballet		
Banana boatrides	Special condition (a) applies	
Baseball		
Basketball		
Boating (inland and coastal waters) see also speed boating and sailing	Special condition (a) or (b) applies	No white water cover No Personal Liability cover
Bowling (lawn, ten-pin, nine-pin, candlepin, duckpin and five-pin bowling, bowls, pétanque & boules)		
Bungee/bungyjumping(max 2 jumps per trip)	Special condition (a) applies	No Personal Accident cover
Camelriding(day tour)	Special condition (a) applies	No Personal Accident cover No cover for work No Personal Liability cover
Camping up to 1,500 metres(seealso hiking)		
Caving(sightseeing/touristattraction)	Ricreational visit only	
Cheerleading		
Clay pigeon shooting	Special condition (a) or (b) applies	No Personal Liability cover
Cricket		
Croquet		
Cruising (cruise ship) - see Section 17		
Curling		
Cycling (incidental to thetrip)		No Personal Liability cover
Cycling (on an organisedtour)	Special condition (a) applies	No intercontinentaltouring No Personal Liability cover
Dance (ballet, ballroom, capoeira, salsa, interpretive dance)		
Darts		
Dodge ball		
Dragon boating (inland or coastal waters only)		
Dune buggy	Special condition (a) or (b) applies	No Personal Liability cover
Elephant riding	Special condition (a) applies	No Personal Liability cover

Sport, Activity	Special Conditions	Special Exclusions
Fencing		No Personal Liability cover
Fitness Training		
Fishing (ice)	Special condition (a) or (b) applies	
Fishing (inland or coastal waters)		Sports / leisure fishing only No commercial or rock fishing
Floorball		
Flying (asa farepaying passenger in a licensed scheduled or chartered aircraft or helicopter)	Special condition (a) applies	
Frisbee		
Golf		
Gymtraining(aerobics, spinning, zumba, bodypump, weight training, crosstraining, crossfit (see also boxingandmartial arts)		
Gymnastics (also see acrobatics)		
Handball		
High diving up to 10 metres (excluding cliff diving)		
Hiking up to 1,500 metres (scrambling, hillwalking)		No coverwhere ropes, picks or other specialist climbing equipment is required
Horse riding (leisure/social/non-competitive riding)		No racing, jumping or competitions. No Personal Liability cover
Hot air ballooning (ballooning)	Special condition (a) applies	No Personal Liability cover
Hunting (excluding Big Game)	Special condition (a) or (b) applies	No Cover for Big Game Hunting. No Personal Liability Cover
Ice skating(indoor)		
Ice skating (outdoor) on a commercially managed rink	Special condition (a) applies	
In-line skating		
Jetboating(inland/coastal waters only)	Special condition (a) or (b) applies	No Personal Liability cover
Kayaking/Canoeing (inland/coastal waters, no white water (sea kayaking/sea canoeing)		
Kiteboarding(on land or water)		
Kite flying		
Kite surfing		
Korfball		
Martial arts (non-contact)		
Moped riding/scooterbiking	Special condition (b) applies, a helmet must be worn	No touring or where a motorbike is the main mode of transport. No Personal Liability cover
Motorcycling (on road under 125cc)	Special condition (b) applies helmet must be worn	No touring or where a motorbike is the main mode of transport. No Personal Liability Cover
Motor racing experience (passenger only)	Special condition (a) applies	

Sport, Activity	Special Conditions	Special Exclusions
Netball		
Orienteering		
Outdoorendurance courses up to 3 miles		
Outward Bound	Special condition (a) applies	
Paint balling / airsoft	Special condition (a) applies	No Personal Liability cover
Parasailing / parascending (over water only)	Special condition (a) or (b) applies	No Personal Liability cover
Racquetball		
Rambling (see hiking if above 1,500 metres)		
Rifle range/sportsshooting	Special condition (a) or (b) applies	No Personal Liability cover
Riverboarding/hydro speeding(grades 1-3) (see also canoeing)	Special condition (a) applies	
Rock climbing (indoor)		No soloing No Personal Accident cover
Roller hockey		
Roller skating		No coverforstunting
Rollerblading		No coverforstunting
Rounders		
Rowing/sculling (inland/coastal waters)	No whitewater	No Personal Liability cover
Running/ jogging(halfmarathondistance or less)		
Safari tours	Special condition (a) applies	No cover for handling or work with dangerous animals, including big cats, crocodiles, alligators, hippopotamuses, snakes, elephants or bears
Sailing (inland/coastal waters)	Special condition (a) or (b) applies	No Personal Liability cover
Sandboarding/sand skiing		
Scuba diving (to 30 metres)	Specialcondition(d) applies	See special exclusions (i) No Personal Accident cover
Scuba diving (unqualified/learn to dive course/discover dive with qualified instructor)	Specialcondition(d) applies	See special exclusions (i) No Personal Accident cover
Segway tours	Condition (a) applies, a helmet must be worn	No Personal Liability cover No Personal Accident cover
Skateboarding(ramp, half pipe, skatepark, street)		
Sleighrides (horse drawn)		
Snooker		
Snorkelling		
Softball		
Speed boating (inland/coastal waters only)	Special condition (a) or (b) applies	No white water cover No Personal Liability cover
Squash/Racquet ball		
Stand up paddle surfing/paddle boarding		
Stilt walking		
Stoolball		
Surf boat rowing		

Sport, Activity	Special Conditions	Special Exclusions
Surfing		
Swimming(pool; enclosed, inland or coastalwatersonly)		
Swimming with whales/whale sharks (insideor outside coastalwaters)	Special condition (a) applies	
Table tennis		
Tchoukball		
Tennis		
Theme parks/fairgrounds		
Trampolining		
Triathlon up to sprint distance		
Tubing on rivers (grades 1-2)	Special condition (a) applies	No Personal Accident cover
Tuk Tuk (as passenger)	Special condition (a) applies	
Ultimate frisbee		
Volleyball		
Wake skating (see water skiing)		
Wakeboarding(seewaterskiing)		
War games (online gaming)		
Water polo		
Water skiing / wakeboarding / wake skating	Special condition (a) or (b) applies	No jumping No Personal Accident cover
Weighttraining(seealsogymtraining)		Powerlifting
Windsurfing (inland or coastal waters only)		No Personal Liability cover
Yoga (class, alone/ home practice)		
Zip line	Special condition (a) applies	

SPORT OR ACTIVITY LEVEL 2 - ADDITIONAL PREMIUM PAYABLE

Sport, Activity	Special Conditions	Special Exclusions
Aerial safari	Special condition (a) applies	No Personal Accident cover
Americanfootball(Gridiron)		No Personal Liability cover No Personal Accident cover
Australian Rules Football (AFL)		No Personal Liability cover No Personal Accident cover
Bicycle polo		
Black water rafting (cave tubing) (grades 1-3)	Special condition (a) applies	No Personal Accident cover
Boating (outsidecoastal waters) see also speed boating and sailing	Specialcondition(a) or (b) applies and special condition (c) applies	No Personal Liability cover No Personal Accident cover
Boxing (gym or outdoor training) no competition or bouts		
Bungee/bungy jumping	Special condition (a) applies	No Personal Accident cover
Camel trekking (overnight/main mode of transport)		No Personal Liability cover
Camping up to 3,000 metres (see also hiking)		

Sport, Activity	Special Conditions	Special Exclusions
Canyon swing	Special condition (a) applies	
Cycle racing / Time Trialling		No Personal Liability cover
Cycling (Independent cycle touring)		No intercontinentaltouring No Personal Liability cover
Dirt boarding		No Personal Liability cover
Dogsledding (on recognised trails)	Special condition (a) applies	Remotearreas, racing, timetrials and endurance events
Elephant trekking (overnight/main mode of transport)		No Personal Liability cover
Fishing (outside coastal waters, deep sea fishing)	Specialcondition(a),(b) and(c) applies	Sports/ leisure fishingonly No commercial
Fly by wire	Special condition (a) applies	
Football (soccer) including 5 a side		
Glacier walking (icewalking)	Special condition (a) applies	
Go karting	Special condition (a) applies	No Personal Liability cover
Hiking up to 3,000 metres (scrambling) on recognised routes		No coverwhere ropes, picks or other specialist climbing equipment is required
Hockey		
Horse riding (equestrian, dressage, show jumping, eventing)		No Personal Accident cover No Personal Liability cover
Jetskiing(inland/coastalwaters, whitewatergrades 1-2 only)	Special condition (a) or (b) applies	No Personal Liability cover
Kayaking/Canoeing (white water grades 1-3 only)		
Kite buggy		No Personal Liability cover
Kitewing (land, water)		No Personal Liability cover
Lacrosse		
Land surfing		No Personal Liability cover
Martial arts (Judo and Karate only) no competition or bouts	Condition(a) applies, non-competitive only	No Personal Liability cover No Personal Accident cover
Motorcycling (on road over 125cc)	Specialcondition(b) applies helmet must be worn	No Touring or whereamotorbike is the main mode of transport. No Personal Liability Cover
Mountain biking- downhill (using downhill trails and/or mechanical lifts)		No Personal Liability cover
Mountain biking general (off road/cross country)		No Personal Liability cover
Outrigger canoeing (inland or coastal waters only)		
Parachuting (one jump only)	Special condition (a) or (b) applies	No Personal Liability cover
Quadbiking	Special condition (a) or (b) applies, ahelmetmust beworn	No Personal Liability cover No Personal Accident cover
Rock climbing (Bouldering)		No Personal Accident cover
Rock climbing (outdoor/traditional/sport climbing/bolted/ aid climbing/free climbing)		No soloing No Personal Accident cover
Rugby (League/Union)		No Personal Liability cover No Personal Accident cover

Sport, Activity	Special Conditions	Special Exclusions
Running(up to marathondistance)		
Sailing (outsidecoastalwaters- Europe Only)	Specialcondition(a) or (b) and special condition (c) applies	No Personal Liability cover
Scuba diving (to 50 metres)	Specialcondition(d) applies	See special exclusions (i) No Personal Accident cover
Skydiving / tandem skydiving (one jump only)		No Personal Liability cover No Personal Accident cover
Spearfishing		No Personal Liability cover
Triathlon up to middle distance		
Water skiing (barefoot)		No Personal Liability cover
White water rafting (grades 1-5)	Special condition (a) applies	
Zorbing	Special condition (a) applies	No Personal Liability cover No Personal Accident cover

ADDITIONAL SPORTS OR ACTIVITIES

The following conditions and exclusions apply to individual sports and activities where highlighted in the sport and activities list above. If the activity is not included above, then it can be referred to **us** and might be included for an additional premium. This is not a guaranteed acceptance of all sports and activities and cover is only in place once **we** have confirmed in writing.

Sport, Activity	Sport, Activity
Acrobatics (see gymnastics or trapeze)	Sculling (see rowing)
Angling (see fishing)	Sea kayaking/ Sea canoeing (see kayaking)
Backpacking (see hiking)	Shark cage diving (see scuba diving)
Biking (see cycling, mountain biking or snow biking)	Soccer (see football)
Bouldering (see rock climbing)	Spelunking (see caving)
Bushcraft (see hiking)	Tandem skydiving (see skydiving)
Bushwalking (see hiking)	Ten pin bowling (see bowling)
Canoeing (grades 1-3) (see kayaking)	Tough Mudder (see outdoor endurance)
Capoeira dancing (see dance)	Trail bike riding (see motorbiking)
Climbing (see rock climbing or ice climbing)	Tramping (see hiking)
Diving (see free diving, cliff diving or scuba diving)	Trekking (see hiking)
Fell running/walking (see hiking)	Wakeboarding (excluding jumps) - see water skiing
Hydrofoiling (see water skiing)	Walking (see hiking, trekking)
Motorbiking pillion passenger (on road only) see Motorbiking	War games/military simulation (see Paint balling/airsoft OR Rifle range/sports shooting)
Mountain biking (on road) (see cycling)	White water kayaking/canoeing (see kayaking/canoeing)
Obstacle course/assault course/trim trail (see outdoor endurance)	Yachting (see sailing)
Sail boarding (see wind surfing)	

Special Conditions

- A. **You** must be with a professional, qualified and licensed guide, instructor or operator.
- B. **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

- C. within 60 miles of a safe haven (a protected body of water used by marine craft for refuge from storms or heavy seas)
- D. **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

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

Conditions

- 1. **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:

- 1. taking part in activities at a professional level;
- 2. competing at international events as a national representative;
- 3. participating in dangerous or extreme pursuits other than as listed;
- 4. racing or participating in speed or time trials;
- 5. motorbike touring or where a motorbike is the main mode of transport;
- 6. base jumping, cliff diving, martial arts competitions, mountaineering, potholing, caving (other than sightseeing/tourist attraction) motor sports, stunt flying / aerobatics;
- 7. taking part in expeditions or the crewing of a vessel more than 60 miles from a safe haven;
- 8. anything listed in the General Exclusions.

Section 17: Cruise Cover

Covered

You are covered for

A. MISSED PORT DEPARTURE

You are covered up to the limit shown in the Summary of Cover for reasonable additional travel expenses necessarily incurred in reaching your next overseas port destination if **you** fail to check in on time for **your** outward departure as a result of:

- 1. the vehicle **you** are travelling in has an accident or breaks down accident or
- 2. **your public transport** is delayed

Conditions

In the event of a claim **you** must give **us** a detailed account of the circumstances causing **you** to miss **your** departure, together with supporting evidence from the **public transport** provider or the breakdown company or other authority attending the private vehicle **you** were travelling in.

B. SKIPPED PORT

You are covered up to the limit shown in the Summary of Cover if **your** cruise operator are unable to dock at a designated port as per the pre-published itinerary as a result of:

- 1. adverse weather conditions or
- 2. timetable restrictions

Conditions

In the event of a claim **you** must obtain a written report from **your** cruise operator, carrier or their handling agents confirming the skipped port and the reason for it.

C. CABIN CONFINEMENT

You are covered up to the limit shown in the Summary of Cover if **you** are confined to **your** cabin or in a state hospital as an in-patient during the period of the trip due to illness or injury.

Conditions

In the event of a claim **you** must obtain a written report from **your** cruise operator, carrier or their handling agents confirming the reason and the length of confinement within **your** cabin during your trip.

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 may 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. **We** are entitled to take over and conduct in the **Insured Persons** name, the defence or settlement of any **legal action**. **We** may also take proceedings at its own expense and for its own benefit, but in the **insured person's** name, to recover any payment **they** have made under the policy to anyone else.
12. If a claim made by the **you** or anyone acting on **your** behalf is fraudulent or fraudulently exaggerated or supported by a false statement or fraudulent means or fraudulent evidence is provided to support the claim, **we** may:
 - (1) not be liable to pay the claim,
 - (2) recover from **you** any sums paid by **us** to **you** in respect of the claim,
 - (3) by notice to **you** cancel the policy with effect from the date of the fraudulent act without any return of premium.

If **we** cancel the policy under (3) above:

- a) **We** shall not be liable to **you** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **our** liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and,
- b) **We** need not return any of the premiums paid.

If this insurance contract provides cover for any person who is not party to the contract ("a covered person") and a fraudulent claim is made under the contract by or on behalf of a covered person, **we** may exercise the rights set out in clause (1) above as if there were an individual insurance contract between us and the covered person. However, the exercise of any of those rights shall not affect the cover provided under the contract for any other person.

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. **You** not following any advice or recommendation made by the Foreign, Commonwealth and Development Office (FCDO), World Health Organisation (WHO) or any government or other official authority. This includes where:
 - certain vaccinations or other preventative measures (such as but not limited to malaria tablets) are recommended.
 - The FCDO has advised against:
 - all travel; or
 - all but essential travel (unless the purpose of **your** journey is necessary, urgent and cannot be postponed - evidence of this will be required if making a claim);
 - **You** have travelled against the advice of a local authority at any destination **you** are travelling from, through or to.

For further details on FCDO travel advice, visit: www.gov.uk/fcdo

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. **You** being over 80 years of age or over when you purchase the policy;
4. Any criminal act committed by **you**;
5. **You** act illegally or break any government prohibition or regulation including visa requirements;
6. Financial collapse or default of any transport, tour or accommodation provide and/or any other service providers;
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
 - d. if **you** are aware of any reason why the trip could be cancelled or curtailed or of any medical condition that could result in a claim
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. Pregnancy 12 weeks before and 12 weeks after the estimated date of delivery, as well as the normal costs or losses otherwise associated with pregnancy (including multiple pregnancy) or childbirth. This includes, but is not limited to, delivery by caesarean section or any other medically or surgically assisted delivery which does not cause medical complications.
14. Any claim arising from sexually transmitted diseases;
15. 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;
16. Any **epidemic** or **pandemic** except as expressly covered under Section 1 – Cancellation, Section 2 – **Curtailement** and Section 3 – Emergency Medical Expenses;
17. 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;
 - d. Nuclear reaction or contamination from nuclear weapons or radioactivity;
 - e. Seepage, pollution or contamination;
18. 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;
19. Air travel, other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft (or a glider or ultralight) where the appropriate additional premium has been paid and is shown on your schedule.
20. **We** shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.
21. **Cyber risks** of any kind.
22. **Your** claim arises from a government authority confiscating, detaining or destroying anything.
23. **Your** claim is for additional expenses or fees arising from errors or omissions in **your** booking arrangements or your failure to obtain relevant visa or passport documents.
24. Taking part in expeditions to the Arctic or Antarctic.

Comments and Complaints Procedures

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
52-56 Leadenhall Street, London, EC3A 2EB
or email mail@millstreamunderwriting.com

If **your** complaint relates to the sale of **your** policy, please contact: Customer Service Manager, by telephone on 01480 220673 or in writing at

It's So Easy Travel Cover,
58 Market Square,
St Neots,
Cambridgeshire. PE19 2AA.

Please be ready to quote **your** policy reference number.

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.

Your Data Privacy Notice

In this notice “**we**”, “**us**” and “**our**” means Millstream Underwriting Limited. We are the data controller in respect of any personal data **we** collect, hold and use about **you**.

We collect **your** personal data directly from **you**, but **we** may also collect it from brokers and other intermediaries who provide information to **us** for the purpose of providing **your** policy of insurance.

We will mainly use **your** data for the purpose of providing and administering this policy of insurance and claims **you** make under it. If **you** decline to provide **your** data when requested, or **you** give **us** false or inaccurate data, **we** may be unable to process **your** enquiry, and this could give **us** the right to void coverage or could impact **your** ability to claim under **your** policy.

In some circumstances, **we** may need to collect and use particularly sensitive data, such as data about **your** health or ethnicity. Where this is required, **we** will usually seek **your** consent to use that data. **You** can withhold or withdraw **your** consent at any time by contacting **us**, but if **you** do, **we** may be unable to process **your** enquiry or claim or continue to provide coverage.

We will exchange data about **you** with other parties in order to provide **our** services and administer this policy and any claims. This may include insurers, claims handlers and loss adjusters and providers of emergency medical services. In some cases, this may involve a transfer of data outside the UK and the European Economic Area (“EEA”) to countries that have less robust data protection laws. Any such transfer will be made in accordance with data protection laws.

We will not use **your** data or pass it to any other party for marketing products or services to **you** unless **you** have given **your** consent.

Our full privacy notice explains how we use **your** data in more detail. **Our** privacy notice also explains the rights **you** have in respect of **your** data, including the right to request a copy of the personal data **we** hold about **you**. A copy of **our** full privacy notice is available on our website at <http://www.millstreamonline.com/pages/privacy> or can be provided on request by contacting **us** at: Managing Director, Millstream Underwriting Limited, 52-56 Leadenhall Street, London, EC3A 2EB, or by emailing **us** at admin@millstreamunderwriting.com

If **you** are not satisfied with the way **we** have managed **your** personal data, **you** may complain to the Information Commissioners Office (ICO) at www.ico.org.uk/concerns.

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 AWP P&C SA. AWP Assistance UK Limited is the appointed administrator in the **United Kingdom**. It's So Easy Travel Cover is a trading style of Freedom Insurance Services Limited (FCA Firm ref: 306536) and Millstream Underwriting Limited (FCA Firm ref: 308584). are authorised and regulated by the Financial Conduct Authority (FCA).

Millstream Underwriting Limited. Registered in England and Wales No 3896220. Registered office: 52-56 Leadenhall Street, London EC3A 2EB. AWP Assistance UK Limited. Registered in England Registration No. 1710361. Registered office: 60 Gracechurch Street, London EC3P 3DS.

AWP Assistance UK Ltd is authorised and regulated by the FCA. AWP P&C SA is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the FCA and limited regulation by the PRA. Details about the extent of our regulation by the PRA are available from us on request.

Millstream Underwriting Limited and AWP Assistance UK Limited will act as an agent for AWP P&C SA with respect to the receipt of customer **money** and for settling claims and handling **premium refunds**.

Section 11, SmartDelay Plus is underwritten by Collinson Insurance. Collinson Insurance is a trading name of Astrenska Insurance Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Their Financial Service Register Number is 202846. These details can be checked on the Financial Services Register at: www.fca.org.uk

It's So Easy Travel Cover will act as agents for AWP P&C SA with respect to the receipt of customer **money** and for the purpose of handling **premium refunds**.

Millstream Underwriting Limited, Registered in England No. 3896220, Registered Office: 52-56 Leadenhall Street, London, EC3A 2EB

It's So Easy Travel Cover is a trading style of Freedom Insurance Services Limited, Registered in England No. 4399749, Registered Office: 58 Market Square, St Neots, Cambridgeshire, PE19 2AA

AWP Assistance UK Limited, Registered in England No. 1710361, Registered Office: 60 Gracechurch Street, London EC3P 3DS.

Financial Services Compensation Scheme

In the event that the **insurer** is unable to pay a claim **you** may be entitled to compensation from the Financial Services Compensation Scheme. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk