



Key Facts

Annual Multi Trip Travel Policy

Master Policy Number RTXGW40009-01

For policies issued from 11th January 2016 to 10th February 2017 with travel before 10th February 2018

This policy is for residents of the United Kingdom and the Channel Islands only

Go Walkabout Ltd which is authorised and regulated by the Financial Conduct Authority. FRN 580218

This insurance is underwritten by Travel Insurance Facilities plc and insured by Union Reiseversicherung AG, UK Branch

If you need Medical Assistance:

Contact Emergency Assistance Facilities



emergency
assistance
facilities

Phone: +44 (0) 203 829 6745

EMAIL:

OPERATIONS@EMERGENCYASSISTANCE.CO.UK

If you need a claim form to claim on Policies A & B:

Contact Travel Claims Facilities



travel
claims
facilities

Website: www.travel-claims.net

E-mail: claims@tif-plc.co.uk

Phone: +44 (0) 203 829 6761

Fax: +44 (0) 870 620 5001

If you need a claim form to claim on Policy C

Contact: International Passenger Protection



Phone: +44 (0) 208 776 3752

Criteria for purchase



Be Aware This insurance is sold on the understanding that you and anyone travelling with you and named on the insurance certificate:

- Have not started the trip.
- Are a resident* of the United Kingdom or Channel Islands.
- Are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.
- Will take all possible care to safeguard against accident, injury, loss or damage as if you had no insurance cover.
- Are not taking a trip which involves a cruise (unless you have paid an additional premium).
- Are not travelling for more than 31 days on any one trip. (unless an additional premium for 45 days has been paid).
- Are not travelling within your home country for less than 3 days on any one trip.
- Is aged 75 years and under on your annual multi trip policy.
- Are not travelling independently of the named insured adults on the policy where they are aged 18 years and under unless they are either travelling directly to be with you or to return directly to their home after being with you.

* *We define a resident as being someone who has their main home in the United Kingdom or the Channel Islands and has not spent more than six months abroad in the year before buying this policy*

Accurate and relevant information

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

Because an insurance policy can only provide cover in respect of accident, illness, loss or damage for an event/occurrence which is sudden, unforeseen and beyond your reasonable control, you must also tell us if you are aware of any circumstances at the time you purchase this insurance, or at any time afterwards, which could possibly result in you having to make a claim; otherwise you may not be covered. You can do this by calling: [0203 829 6698](tel:02038296698)

We reserve the right to charge an additional premium, amend the policy terms, or decline to offer cover if we feel that the information you give us changes our assessment of the risk involved.

Our pledge to you

It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. We occasionally get complaints and these are usually through a misunderstanding or insufficient information. Any complaint will be investigated at once and the matter resolved as quickly as possible.

Policy information

Your insurance is covered under two master policy number, [RTXGW40009-01 A](#), your pre-travel policy and [RTXGW40009-01 B](#), your travel policy, specially arranged for Go Walkabout Ltd by Travel Insurance Facilities and insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG. Cover is provided for each passenger who is shown as having paid the insurance premiums and whose name is shown on the insurance certificate. This insurance policy wording is a copy of the master policies and is subject to the same terms, conditions and exclusions of the policies. No refund of the insurance premium will be given after the policies have been issued unless, after receipt, you find that the terms, conditions and exclusions do not meet your needs. In this case you must return the policy and premium receipt to us within 14 days of purchase for a refund to be considered. [Section C](#) is arranged for Go Walkabout Ltd by IPP, International Passenger Protection.

When your two policies start and end

Under multi trip insurance, the cover for Policy A, as described under section A of the pre-travel policy, starts from the commencement date of cover shown on your insurance certificate, and cancellation cover is not in force until that date, subsequent trips are covered for cancellation from the date of booking. The cover under policy B starts when you leave home as shown on your insurance certificate and ends on *your return home or expiry of the policy*, whichever is the first. Your multi trip policy will cover further trips of 31 days or less that take place during the 12 month policy period.

Extension of period

In the event of either your death, injury or illness during your trip, or the delay or failure of public transport services during your trip, you are unable to complete the trip before your travel policy expires, cover will be automatically extended without additional premium for the additional days necessary to complete the trip.

Summary of cover

Pages 3-5

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

Section	Benefit	Cover available up to	Cover is only provided if	Your contribution
PRE-TRAVEL POLICY (cover starts when you pay your premium or for Annual Multi Trip policies from your chosen inception date)				
A1	If you are unable to go on your trip Cover for your proportion of prepaid transport, accommodation & additional travel expenses that you cannot recover from any other source if you cannot travel due to; your, a close relative or a business associate's death, injury or illness, redundancy or the requirements of H.M. Forces.	£3,000	<ul style="list-style-type: none"> • Cancellation is caused by yours, your travelling companions or your close relatives' death, injury or illness, redundancy or HM forces requirements. • The cancellation is not due to an existing medical condition of you, a non-travelling close relative or travelling companion, unless declared and accepted by us in writing. • Cancellation is not because of the failure of your travel agent, tour operator or due to the advice of the Foreign and Commonwealth Office. 	£60
TRAVEL POLICY (cover starts when you leave home to begin your trip)				
B1	If your travel plans are disrupted			
	If your departure is delayed by 12 hours or more Benefit for delays over 12 hours at your international departure point to help contribute towards additional accommodation, car parking charges, food, drinks or telephone calls not provided by your carrier.	£50 per full 12 hours up to £250	<ul style="list-style-type: none"> • You are at the airport/port/station. • You have obtained written confirmation of the delay from your booking agents, airline or transport provider. 	Nil
	If you choose to a cancel after a 24 hour delay If your <u>outbound</u> journey from your home country is delayed by more than 24 hours and you decide to abandon your trip.	£3,000	<ul style="list-style-type: none"> • You are unable to recoup costs from any other provider or agency. • Your trip is more than 2 days in duration. 	£60
	Missed Departure – Outbound Journey Only Cover for alternative transport costs if you miss your outbound departure if, after leaving home, your car becomes undrivable due to a mechanical breakdown or your public transport is delayed causing you to miss your departure from the United Kingdom.	£500	<ul style="list-style-type: none"> • You are claiming for the circumstances listed and not for your failure to arrive in time to check in due to any other reason such as traffic, road closures and/or adverse weather conditions. • You have independent written confirmation of the circumstances. • You are not claiming for your missed return journey back to the United Kingdom. 	£60
B2	If you need emergency medical attention To cover customary and reasonable emergency medical expenses, necessary travel and accommodation or repatriation costs in the event of your illness, injury or death during your trip.	£10,000,000	<ul style="list-style-type: none"> • You are not claiming for any private medical treatment. • You have called our Emergency assistance service to authorise bills over £500. • You are claiming for emergency essential treatment received in a state facility and unrelated to any existing medical condition (unless you have declared it and paid the required premium). • You are not claiming for any dental work involving the use of precious metals or for the provision of dentures, crowns or veneers. 	£60
	Emergency Dental Treatment Cover for emergency dental treatment only to treat sudden pain.	£500	<ul style="list-style-type: none"> • You are not claiming for any dental work involving the use of precious metals or for the provision of dentures, crowns or veneers. 	nil
	Public hospital inconvenience benefit per day For each 24hours you are an inpatient in a public hospital to cover costs of newspapers, telephone calls, food, visitors transport etc. during your hospitalisation, up to the maximum amount shown.	£50 per 24hrs up to £1,500	<ul style="list-style-type: none"> • You are in a public/state hospital. 	n/a
B3	If you have to come home early Pro-rata refund of your pre-paid unused trip costs from the day you come home, if you or your travel companion have to return early because you, the person you are travelling with, a close relative or business associate in your home country, unexpectedly suffer injury, illness or death.	£3,000	<ul style="list-style-type: none"> • You have actually returned home earlier than originally booked. • You have contacted and had approval from our emergency assistance service. • You are not claiming due to an existing condition of you, a non-travelling close relative or travelling companion, unless declared and accepted by us in writing. 	£60

Section	Benefit	Cover available up to	Cover is only provided if	Your contribution																						
B4	If your possessions are lost stolen or damaged Your total limit for possessions is up to the amount shown and is split into categories within that amount. The inner limits for specific item categories are listed, any items which do not fall within these categories are not covered:	up to £1,500	<ul style="list-style-type: none"> You accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear, details are shown at www.tif-plc.co.uk/wear&tear. You have proof of purchase for items over the value of £50. You are not claiming for duty free items. Your bag/contents were not stolen from a beach or lido. Your electrical items, photographic equipment, jewellery or watches were not unattended unless in a locked safe. You are not claiming for a mobile/smart phone, accessories or calls. You are not claiming for contact/corneal lenses. 	£60																						
	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: right; padding-right: 10px;">Clothes</td> <td style="border-bottom: 1px solid black; width: 20px;"></td> <td style="text-align: right;">£1,000</td> </tr> <tr> <td style="text-align: right; padding-right: 10px;">Luggage</td> <td style="border-bottom: 1px solid black;"></td> <td style="text-align: right;">£200</td> </tr> <tr> <td style="text-align: right; padding-right: 10px;">Shoes</td> <td style="border-bottom: 1px solid black;"></td> <td style="text-align: right;">£100</td> </tr> <tr> <td style="text-align: right; padding-right: 10px;">Cosmetics</td> <td style="border-bottom: 1px solid black;"></td> <td style="text-align: right;">£100</td> </tr> <tr> <td style="text-align: right; padding-right: 10px;">Fine jewellery and watches</td> <td style="border-bottom: 1px solid black;"></td> <td style="text-align: right;">£300</td> </tr> <tr> <td style="text-align: right; padding-right: 10px;">Electrical items and Photographic Equipment</td> <td style="border-bottom: 1px solid black;"></td> <td style="text-align: right;">£300</td> </tr> <tr> <td style="text-align: right; padding-right: 10px;">Eyewear</td> <td style="border-bottom: 1px solid black;"></td> <td style="text-align: right;">£100</td> </tr> <tr> <td style="text-align: right; padding-right: 10px;">Unreceipted items</td> <td style="border-bottom: 1px solid black;"></td> <td style="text-align: right;">£150</td> </tr> </table>	Clothes				£1,000	Luggage		£200	Shoes		£100	Cosmetics		£100	Fine jewellery and watches		£300	Electrical items and Photographic Equipment		£300	Eyewear		£100	Unreceipted items	
Clothes		£1,000																								
Luggage		£200																								
Shoes		£100																								
Cosmetics		£100																								
Fine jewellery and watches		£300																								
Electrical items and Photographic Equipment		£300																								
Eyewear		£100																								
Unreceipted items		£150																								
	If your possessions are delayed by 12 hours Cover for the cost of <u>essential items</u> such as toiletries, change of clothes etc...if your possessions are delayed <u>by more than 12 hours</u> on your outward journey.	Up to £150 after 12 hrs	<ul style="list-style-type: none"> You have kept all of your receipts. You accept that if your possessions become permanently lost then the cost of essential items will be deducted from your settlement of lost possessions. You have obtained written confirmation of the delay from your tour operator or airline. 	n/a																						
B5	If your cash is lost or stolen Cover for your cash if it is lost or stolen.	£500	<ul style="list-style-type: none"> Your cash/passport was <u>on your person</u> or in a locked safe and you can provide us with proof of withdrawal/currency exchange. You have a police report confirming the loss and kept all receipts for any incurred costs. You are not claiming for the cost of missing your return flight/transport to the United Kingdom or additional transport costs to return home. 	£60																						
	If your passport is lost or stolen Cover to contribute towards the cost of an emergency travel document/passport Cover for necessary costs collecting your emergency travel document/passport on your trip (taxi, transport to and from embassy, cost of photos).	£250 £250		nil																						
B6	Personal Liability Cover for costs that we have agreed to pay, that you are held legally liable to pay relating to an incident caused by you.	£2,000,000	<ul style="list-style-type: none"> You have not admitted responsibility, or agreed to pay any monies. You have kept paperwork/notes and informed us immediately. Your claim is not due to any form of motorised transport or sailing vessel. You are not claiming for an incident suffered by- or any property owned by; you a member of your family, business associate or travelling companion. 	£60/ £250																						
B7	Death and Disability benefit A single payment payable for your death, permanent disability or loss of sight or use of limbs.		<ul style="list-style-type: none"> You are between 16 and 75 years old (<i>payment is reduced to £1,000 if under 16 or over 75.</i>) You qualify for the full benefit, no partial settlements are payable. 																							
	Accidental death benefit	£25,000		nil																						
	Permanent loss of sight or limb	£25,000		nil																						
	Permanent total disablement	£25,000	<ul style="list-style-type: none"> You are not under 16 or over 75 and claiming permanent disablement. 	nil																						
B8	If you need legal advice Cover for 30mins free legal advice relating to your trip as well as legal expenses we have agreed in writing in pursuing compensation in the event of your death or personal injury whilst on your trip.	£25,000 in pursuing compensation	<ul style="list-style-type: none"> You are not claiming against a travel agent, tour operator/organiser, the insurers/agents or claims office. You are using our appointed legal advisors. You understand that only cases considered likely to succeed with a settlement value estimated to be in excess of the associated legal costs are accepted. 	nil																						

Section	Benefit	Cover available up to	Cover is only provided if	Your contribution
B9	Hijacking or Kidnap Cover for each full day you are confined due to hijacking or kidnap.	£100 per day up to £3,000	<ul style="list-style-type: none"> You have obtained written confirmation from the police or relevant authority stating the circumstances and period of confinement. 	nil
B10	Car Hire Excess Waiver cover for the amount of the collision damage excess incurred in the event of damage to the vehicle occurring during the period of the rental contract whilst on your trip	up to £250	<ul style="list-style-type: none"> You are not claiming for loss or damage which falls to be excluded within the terms of the rental agreement. You are not claiming for loss or damage incurred in an incident for which you are prosecuted for a motoring offence. Any compensation due to wear and tear or deterioration. Any compensation where you have been motor racing, rallying, speed or duration tests or practise for such events. 	nil
C1	ESF (End Supplier Failure) Irrecoverable sums paid in advance in the event of insolvency as per the terms and conditions set out within the policy document.	£3,000	<ul style="list-style-type: none"> Travel or Accommodation not booked within the United Kingdom, Channel Islands, Isle of Man or Northern Ireland prior to departure The Financial Failure as set out within this policy document 	nil

Optional Winter Sport Extension: Please find cover which is available at an additional premium. This extension only applies if you have selected them upon purchase and are reflected in your insurance documentation.

Section	Benefit	Cover available up to	Cover is only provided if	Your contribution
B11	Loss of Ski pack cover for loss of use due to your injury or illness.	£25 per 24hrs up to £250	<ul style="list-style-type: none"> You have supporting medical evidence confirming you inability to ski 	nil
	Piste closure cover for each full day the piste is closed due to lack of snow.	£25 per 24hrs up to £250	<ul style="list-style-type: none"> You are skiing between 1st Jan-20th April at more than 1600metres You have obtained written confirmation detailing dates and times the resort/piste was closed. 	nil
	Avalanche closure cover for each full day the piste/resort is closed due to an avalanche.	£25 per 24hrs up to £150	<ul style="list-style-type: none"> The avalanche has occurred after your departure from the United Kingdom. You have obtained written confirmation detailing dates and times the resort/piste was closed. 	nil
	Loss of ski pass , ski lift pass and ski school fees cover for loss of use due to lack of snow.	£10 per 24 hrs up to £200		nil

DISCLOSURE OF YOUR MEDICAL CONDITIONS

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

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

Have you or anyone travelling with you ever had treatment for:

- No
- Any heart or circulatory condition? Yes
 - A stroke or high blood pressure? Yes
 - A breathing condition (including Asthma)? Yes
 - Any type of Cancer? Yes
 - Any type of Diabetes? Yes
 - Has your doctor altered your regular prescribed medication in the last 3 months? Yes

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

To enable us to consider your medical condition please contact Travel Administration Facilities on
0203 829 6698
 8am-8pm Monday- Friday
 9am-5pm Saturdays

Should we require any additional premium, and you accept our offer, this should be paid to Travel Administration Facilities, and sent within 14 days of our offer. Should you decide not to pay the additional premium the declared medical condition will not be covered. Full confirmation of our terms and conditions will be sent out to your address after your call. Any additional medical conditions not declared to us will not be covered.

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

No

Are you are waiting for any tests, treatment or a non routine hospital appointment?

No

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

No

Full Cover is available under this policy. If your answers to any of the above change to YES during the period of insurance, please contact us on
0203 829 6698

BE AWARE!

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

CHANGE IN HEALTH

If your health or your ongoing medication changes between the date the policies were bought and the date of travel you must advise on 0203 829 6698, as soon as possible. We will advise you what cover we are able to provide, after the date of diagnosis. We reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary (please refer to definitions for more information)

BE AWARE! We do not provide any cover for:

- Claims caused by an existing medical condition of a non travelling close relative or a close business associate, or any recognised complication caused by the existing medical condition.
- Any circumstances that are not specified in your policies.

WHEN YOUR TWO POLICIES START AND END (UNLESS 45 DAYS EXTENSION HAS BEEN APPLIED)

The cover for Policy A, as described under section A of the pre-travel policy, starts from the commencement date of cover shown on your insurance certificate, after the policy was issued and ends when you leave home to start your trip. On annual multi-trip policies cover starts on the chosen starting date and cancellation cover is not in force until that date, subsequent trips start from the date of booking.

The cover under policy B starts when you leave home as shown on your insurance certificate and ends on *your return home or expiry of the policy*, whichever is the first. No further trips are covered except where you hold an annual multi-trip policy which will cover further trips with durations of 31 days and less, unless the appropriate additional premium has been paid. There is absolutely no cover for any portion of a trip which is longer than 31 days in duration

EXTENSION OF PERIOD

If in the event of either your:

- death, injury or illness during your trip,
 - delay or failure of public transport services during your trip;
- you are unable to complete the trip before your travel policy expires, cover will be automatically extended for Medical Expenses only without additional premium for the additional days necessary to complete the trip. Should you wish to include cover for all other sections of the policy, you can arrange to extend cover via the sales team.

YOUR POLICY WORDINGS	Your insurance document shows details of pre-travel, travel and end supplier failure insurance policies, including the sections of cover, limits, conditions, exclusions, and information on what to do if you need to claim. The policy is a legal contract between us and you. We will pay for any insured event, as described in the policy, that happens during the period of validity and for which you have paid the appropriate premium. Travel insurance policies have specific requirements for both purchasing and making successful claims. <u>Please take the time to read and understand it</u> straight away as not all policies are the same. All risks which are covered are set out clearly in sections with conditions, limits and exclusions (things which are not covered); if your circumstances do not fit those specified then there is no cover in place.
CANCELLING YOUR POLICIES	<p>You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy, you can advise Go Walkabout within 14 days of purchase for a full refund to be considered. Should you wish to cancel your policy outside of the 14 day cooling off period, and can confirm that there have been no claims on the policy and that you have not travelled, in addition to a £15 administration charge; the following cancellation terms will be applied dependant on what type of policy you have purchased.</p> <p>Annual Multi Trip policies- Provided you have not made a claim (irrespective of whether your claim was successful or not) on the policy and you confirm in writing that there is no claim pending, should you choose to cancel and understand that all benefits of the policy will be cancelled, we will refund 5% of the total premium paid, for each full calendar month remaining on the policy from the date of cancellation. If you are intending to, or have claimed (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium. <i>We reserve the right to give 7 days' notice of cancellation of this policy, without refund, by recorded delivery to you at your last known address in the event of the following circumstances; fraud, suspected fraud, misleading information or deliberate misrepresentation, abusive behaviour to any of our staff or agents.</i></p>
BE CAUTIOUS	This policy is designed to cover most eventualities whilst you are on your trip. It does not provide cover in all circumstances and we expect that you take all possible care to safeguard against accident, injury, loss or damage <i>as if you had no insurance cover.</i>
PREGNANCY	Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 whilst you are away. From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise: Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date. Please note we will not cover denial of boarding by your carrier so you should check that you will be able to travel with the carrier/airline in advance. It is essential if at the time of booking your trip you are aware that you are pregnant that you ensure that you are able to have the required vaccinations for that trip; no cover will be provided for cancellation in the event that after booking you discover travel is advised against or you are unable to receive the appropriate and required vaccinations for that country.
MEDICAL COVER	Your travel policy is not private health insurance, in that it only covers unavoidable, unexpected emergency treatment. You need to check that you have had all the recommended vaccinations and inoculations for the area you are travelling to. If you have an existing medical condition accepted by Travel Administration Facilities, it is a requirement that you check with your doctor that it is safe for you to travel bearing in mind your method of travel, the climate and the availability and standard of local medical services in your chosen destination. It is often wise to carry additional supplies of your regular prescribed medications in your hand luggage in case your bags are delayed. Cover will not be given if travel is against the advice of your doctor.
EHIC	The European Health Insurance Card (EHIC) allows you (provided you are a UK resident) to access state-provided healthcare in all European Economic Area (EEA) countries and Switzerland at a reduced cost and in many cases free of charge. We strongly recommend that you carry it with you when travelling abroad. Remember to check your EHIC is still valid before you travel. Applying on www.ehic.org.uk for the card is free and it is valid for up to five years. If your EHIC is accepted whilst obtaining medical treatment abroad your policy excess will be reduced to Nil (with the exception of increased excess relating to declared medical conditions). If you are travelling outside the EEA then there are some countries that have reciprocal agreements with the UK and these can be found on www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx
MEDICARE	If you are travelling to Australia you must register with Medicare on arrival. There is a Medicare office in all major towns and cities in Australia. Registration is free and this will entitle you to reduced medical charges from doctors, reduced prescription charges and access to Medicare hospitals.
YOUR CONTRIBUTION	Your policy carries an excess and this is the amount you have to contribute towards each claim. All excesses (your contribution) shown for this policy are payable by <u>each</u> insured-person, per section and for each incident giving rise to a separate claim. Your contribution may be increased to include existing medical conditions confirmed in writing by us. The increased contribution will apply to all persons insured on the policy whose claim has been caused by the declared medical condition.

<p>AUSTRALASIA Australia and New Zealand.</p> <p>BUSINESS ASSOCIATES A business partner, director or employee of yours who has a close working relationship with you.</p> <p>BUSINESS SAMPLES Business goods, samples and equipment taken on an insured journey by an insured person and which are owned by you or your employer.</p> <p>CHANGE IN HEALTH Any deterioration or change in your health between the date the policy was bought and the date of travel, this includes, new medication, change in regular medication, deterioration of a previously stable condition, referral to a specialist, investigation of an undiagnosed condition or awaiting treatment/consultation.</p> <p>CHANNEL ISLANDS Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.</p> <p>CLOSE RELATIVE Spouse or partner of over six months, parents, grandparents, legal guardians, parents-in-law, step-parents, aunt, uncle, brother, sister, child, grandchild or fiancé(e).</p> <p>CURTAILMENT The cutting short of your trip by your early return home or your repatriation to a hospital or nursing home in your home country. Payment will be made on the number of full days of your trip that are lost from the day you are brought home.</p>	<p>ESSENTIAL ITEMS Underwear, socks, toiletries and a change of clothing.</p> <p>EUROPE All countries west of the Ural Mountains, Algeria, Morocco, Tunisia, Turkey, the Azores, Mediterranean Islands. <i>Including Spain, Balearics, Madeira and Canary Islands.</i></p> <p>CRUISE Means a pleasure voyage on a ship sailing on seas or oceans where the trip is more than 72 hours in duration and may include stops at various ports.</p> <p>EXISTING MEDICAL CONDITION Any serious or recurring medical condition which has been previously diagnosed or been investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.</p> <p>FLIGHT A service using the same airline or airline flight number.</p> <p>HOME One of your normal places of residence in the United Kingdom or the Channel Islands.</p> <p>HOME COUNTRY Both the United Kingdom, the Channel Islands and your country of nationality.</p> <p>INSURED PERSON/YOU/YOUR Any person named on the insurance certificate.</p>	<p>INTERNATIONAL DEPARTURE POINT The airport, international rail terminal or port from which you departed from your home country to your destination, and from where you depart to begin the final part of your journey home at the end of your trip.</p> <p>RELEVANT INFORMATION A piece of important information that would increase the likelihood of a claim under your policy.</p> <p>MANUAL LABOUR Work involving the lifting or carrying of heavy items in excess of 25Kg, work at a higher level than two storeys or any form of work underground.</p> <p>PAIR OR SET Two or more items of possessions that are complementary or purchased as one item or used or worn together.</p> <p>ON PISTE Piste skiing, including skiing on areas in and around the resort, but off the actual marked pistes, such as skiing on a hillside between marked pistes, or skiing down slopes adjacent to marked runs, but always finishing at the bottom of tows or lifts within the resort and never in areas cordoned off or restricted. All other areas are considered as 'off piste' and therefore require purchase of an additional activity pack.</p> <p>CASH Sterling or foreign currency in note or coin form.</p>
---	--	--

<p>POSSESSIONS Each of your suitcases and containers of a similar nature and their contents and articles you are wearing or carrying:</p> <p style="text-align: center;">↓</p>		
<p>Clothes Underwear, outerwear, hats, socks, stockings, belts, braces.</p>	<p>PUBLIC TRANSPORT Buses, coaches, internal flights or trains that run to a published scheduled timetable.</p>	<p>REDUNDANCY Being an employee where you qualify under the provision of the Employment Rights Acts, and who, at the date of termination of Employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.</p>
<p>*Cosmetics Make-up, hair products, perfumes, creams, lotions, deodorants, brushes, combs, toothbrushes, toothpastes and mouthwashes. *excluding items considered as 'Duty Free'</p>	<p>SCHEDULED AIRLINE An airline that publishes a timetable and operates its service to a distinct schedule and sells tickets to the public at large, separate to accommodation and other ground arrangements.</p>	<p>TRIP A holiday or journey that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home in the United Kingdom or Channel Islands, following your repatriation, <u>both during the period of cover.</u></p>
<p>Luggage Handbags, suitcases, holdalls, rucksacks, briefcases.</p>	<p>SKI EQUIPMENT Skis, ski bindings, ski sticks, ski boots, board boots, snowboard bindings and snowboards.</p>	
<p>Electrical Items & Photographic equipment Any item requiring power, either from the mains or from a battery and any equipment used with them such as CDs, games, tapes, cassettes or cartridges, cameras, video cameras, camera cases, stand, satellite navigation equipment, films, discs or cartridges.</p>	<p>SKI PACK Ski pass, ski lift pass and ski school fees.</p> <p>SPORTS AND ACTIVITIES Any recreational activity that requires skill and involves increased risk of injury.</p> <p><i>If you are taking part in <u>any sport/activity</u> please refer to page 11 where there is a list of activities informing you of which activities are covered on the policy as standard. Should the activity you are participating in not appear it may require an additional premium so please call us:</i></p> <p><i>Please call us on 01424 223 964 Monday to Friday 9am – 5pm</i></p>	<p>UNATTENDED Left away from <u>your</u> person where you are unable to clearly see and are unable to get hold of your possessions.</p> <p>UNITED KINGDOM United Kingdom - England, Wales, Scotland, Northern Ireland and the Isle of Man.</p>
<p>Fine Jewellery & watches Rings, watches, necklaces, earrings, bracelets, body rings, made of or containing any precious or semi-precious stones or metal.</p>	<p>TRAVEL DOCUMENTS Current passports, ESTAs, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form S2.</p>	<p>WE/OUR/US Union Reiseversicherung AG UK.</p> <p>WINTER SPORTS Skiing, snowboarding and ice skating.</p>
<p>Eyewear Spectacles, sunglasses, prescription spectacles or binoculars.</p>	<p>RESIDENT Means a person who has had their main home in the United Kingdom or the Channel Islands and has not spent more than six months abroad in the year before buying this policy.</p>	<p>WORLDWIDE Anywhere in the world.</p> <p>WORLDWIDE EXCLUDING USA, CANADA & CARIBBEAN Anywhere <i>excluding</i> the United States of America, Canada and the Caribbean.</p>
<p>Duty free Any items purchased at duty free.</p> <p>Shoes Boots, shoes, trainers and sandals.</p>		

Conditions and Exclusions applying to your policies

Below are some important conditions and exclusions which apply to your pre travel and travel policy, it is recommended that you read this along with the conditions for each section of your policies, this will make sure that you are aware of any conditions which may affect your circumstances or likelihood to claim.

APPLYING TO ALL SECTIONS OF YOUR POLICIES:

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

- Any trip under an annual multi-trip policy that exceeds 31 days duration. This includes not insuring you for part of a trip which is longer than 31 days (unless 45 days extension has been applied).
- Any costs incurred before departure (except cancellation and scheduled airline failure) or after you return home.
- More than the proportionate cost of your trip and any claim against the policy (all sections) where you have not insured for the full cost of your trip.
- Loss of earnings, additional hotel costs, additional car hire, Visa's, ESTAs, additional parking fees, vaccinations, inoculations, kennel fees or any other loss unless it is specified in the policy.
- The cost of taxi fares, telephone calls, faxes or any expenses for food or drink.
- Any claim arising from a material fact known by you at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to us and we have agreed in writing any terms applicable.
- The operation of law, or as a result of an unlawful act or criminal proceedings against anyone included in your booking, or any deliberate or criminal act by an insured person.
- Any existing medical condition or health condition that has been diagnosed, been in existence or for which you have received treatment from a hospital or specialist consultant or for which you are awaiting or receiving treatment or under investigation, unless we have agreed cover in writing and any additional premium has been paid.
- Any claim due to your carrier's refusal to allow you to travel for whatever reason.
- Any costs which are due to any errors or omissions on your travel documents.
- Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
- You travelling against the advice or recommendations published by the Foreign and Commonwealth Office applicable at the time of your departure.
- Cruises
- Manual labour (see policy definition).
- You piloting or travelling in an aircraft not licensed to carry passengers.
- You travelling on a motorcycle or moped for which you do not hold a full licence to ride in your home country. If you are riding pillion, the rider must also hold a full UK licence.
- Travelling on a one way trip. (Unless noted on your policy documentation)
- You travelling on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not.
- Any payments made or charges levied after the date of diagnosis of any change in your health or medication after the policy was bought unless this has been advised to us and any revised terms or conditions have been confirmed in writing.
- Your suicide, self-injury, reckless behaviour or any wilful act of self-exposure to danger or infection/injury (except where it is to save human life).
- In respect of all sections other than *emergency medical expenses*, war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- Participation in any sports and activities unless the appropriate additional premium has been paid and the policy endorsed. (see definitions for sports and activities page 9)
- Your failure to obtain the required passport, visa or ESTA.
- You, your travelling companion, close relative or business associate being under the influence of drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction), alcohol (a blood alcohol level that exceeds 0.19% – approximately four pints of beer or four 175ml glasses of wine) or solvents or anything relating to you or your close relative or business associate's prior abuse of alcohol or solvents.
- Any claim that is due to any failure (including financial) of your travel agent or tour operator, any transport or accommodation provider, their agent or anybody who is acting as your agent, unless specified.
- Any trip if you are aged over 75 years of age

ADDITIONAL SPORTS AND ACTIVITIES:

Unlike other policies we cover many sports and activities as standard; no additional premium is required for activities listed in Activity Pack 1. We have categorised the activities that are not covered as standard into seven further bands. If you do not see your chosen activity, do not worry, we may cover it, but you must contact us so we can discuss the activity and what, if any additional premium is necessary. The activities covered are on a 'non incidental basis' – meaning that your chosen activity is not the sole purpose of your trip (with the exception of wintersports whereby you can opt to have specific winter cover included to cover you for the entire duration of your trip). *(All of the activities are covered on a non-professional and non-competitive basis, unless otherwise stated. Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include racing, timed events, professional, display events, photo shoots, etc...) will not be covered under this policy. If you are unsure please do not hesitate to contact us on 01424 223964 and we can discuss your individual requirements. We consider 'professional or competitive' to be activities/sports where you are either paid for participating in, receive any element of sponsorship, fees or prize money in excess of £200.*

Activity Pack 1 – Covered as standard Aerobics, Amateur Athletic Field & Track Events, Angling/Fishing (freshwater), Animal Sanctuary (non big game), Archery, Badminton, Ballooning - Hot Air, Bamboo Rafting, Banana Boating, Bar Work, Baseball, Basketball, Billiards, Bird Watching, Board & Card Games, Body Boarding, Boules, Bowling, Bowls, Bridge Swinging, Bungee Jumping, Camel/Elephant Riding/Trekking, Camping, Canoeing/kayaking (Grades 1-3), Caravanning, Catamaran Sailing (In-shore), Clay Pigeon Shooting, Cricket, Croquet, Curling, Cycle Touring/leisure biking, Dancing, Darts, Disc Golf, Diving (Indoor up to 5m), Dragon Boat Racing, Fencing, Fives, Flag football, Flying as passenger (private/small aircraft), Football/Soccer - Kick Around (any surface), Frisbee (recreational), Golf, Gorilla Trekking (up to 1000m), Highland games, Horse, Riding (No Jumping), Hot Air Ballooning, Indoor Skating (not ice), Jet Boating, Jet Skiing, Kiting, Korfball, Laser Tag, Low Ropes, Marathons, Model Flying, Model sports, Mountain Biking (up to 1000m), Netball, Orienteering, Paddle Boarding, Petanque, Pigeon racing, Pony Trekking, Pool, Quoits, Rackets, Racquet Ball, Rafting (Grades 1-3), Re-Enactment, Rifle Range, Ringos, Rounders, Rowing (inshore –recreational), Safari (UK booked), Sailing/Yachting (recreational - inshore), Scuba Diving (not solo, up to max 30m), Segway – supervised (non-competitive), Snorkelling, Softball, Squash, Stoolball, Swimming (pool / 30 metres of shore but not open water), Swimming with Dolphins, Sydney Harbour Bridge, Table Tennis, Tchoukball, Ten Pin Bowling, Tennis, Trekking/Mountain, Walking/Hiking/Rambling/Mountaineering (in group) up to 1000m , Tubing, Tug of War, Uni-cycling, Volleyball, Whale Watching, Yoga

Activity Pack 2 – Additional Premium required Abseiling adventure (up to 25m), Adventure Racing (up to 6 hours), Airsoft, Angling/Fishing (sea), Climbing (Indoor/outdoor climbing wall up to 25m), Cross Country Running, Diving (Indoor up to 10m), Dry Slope Skiing, Elephant Trekking (non UK booked), Falconry, Fly Boarding, Football/Soccer - Organised Amateur, Frisbee (Ultimate Frisbee), Gaelic Football, Gorilla Trekking (up to 2000m), Gymnastics, Handball, Hockey (field), Iron Man(Half & Full), Judo (Organised Training), Karate (Organised Training), Kendo (Organised Training), Lacrosse, Martial Arts (Organised Training), Mountain Biking (up to 2000m), Paint Balling, Parasailing, Parascending (Over water), Roller Blading/skating/Skate Boarding/scooters (non-motorised), Rugby (training), Safari (non UK booked), Safari Trekking, Sand Yachting, Sea Canoeing/Kayaking (inshore), Shark Diving/Swimming (cage), Shinty, Street Hockey, Surf life saving (organised competition), Surfing, Trampolining, Trekking/Mountain, Walking/Hiking/Rambling/Mountaineering (in group up to 2000m), Triathlon (sprint/Olympic/long), up to 1 day Skiing/Dry slope skiing/Snowboarding, War Games/Paint Balling, Water Polo , Water Skiing (no jumping), Weight Lifting, Windsurfing/Boardsailing/Sailboarding, Wrestling (organised training), Zip Line Experience (organised – not multiple lines)

Activity Pack 3 - Additional Premium required - included upon payment of Wintersports premium Adventure Racing (up to 12 hours), American Football (Organised/with Safety Equipment), Animal Sanctuary (Big Game), Biathlon, Big Foot Skiing, Blade Skating, Breathing Observation Bubble (BOB), Canoeing/kayaking (grades 4-6), Canyoning, Cat Skiing, Cross Country Skiing, Electric/Motorised stand up scooters, Equestrian, Flying crew/pilot, Flying Helicopter (Pilot), Glacier Walking/Skiing (up to 3000m), Gliding (non-competitive), Go Karting, Gorge Walking (with ropes, and up to 3000m), Harness Racing, Hockey (Ice) With Full Body Protection, Horse Jumping (no Polo, Hunting), Horse Riding (Eventing), Husky Dog Sledding, Hydro Zorbing, Ice Skating, Kick Sledging, Land Skiing, Langlauf, Modern Pentathlon, Mono Skiing, Mountain Boarding, Octopush, Off Road Motorcycling (up to 250cc), Passenger Sledge, Power Boating (inshore), Power lifting, Quad Bikes, Rafting (grades 4-6), River Tubing, Rodeo, Roller Hockey, Rugby (Amateur Game), Sand Boarding, Sand Dune Surfing/Skiing, Ski Boarding, Ski Bobbing, Ski Dooing, Skiing, Skiing – Cat, Skiing – Mono, Skiing – Nordic, Sledging/Tobogganing, Sleigh riding (reindeer, horses or dogs), Snow Biking, Snow Blading, Snow Mobile/Ski Doos, Snow Parascending, Snow Scooting, Snow Shoe Walking, Snow Tubing, Snowboarding, Snowcat Driving, Speed Sailing (in shore), Speed Skating, Speed Trials/Time Trials (Organised, not public roads), Summer Tobogganing, Swimming (open water), Telemarking, Tree Top Canopy Walking, Under 17 Driving (not public roads)

Activity Pack 4 - Additional Premium required Blowcarting/Land Yachting/Kite Buggy, Boxing Training, Devil Karting, Dirt Boarding, Gorge Walking (no ropes and up to 4000m), Gorilla Trekking (up to 3000m), High Diving (non cliff), Jousting, Kite-boarding/surfing, Motorised Buggy incl Dune Buggy, Mountain Biking (up to 3000m), Paragliding, Parascending (over land), Ski Biking, Skiing – Snowcat, Skiing Off-piste (with a guide), Snow Karting, Snow Surfing, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 3000m) Wake Boarding, Water Skiing (jumping)

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

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

Activity Pack 7- Additional Premium required Adventure Racing (up to 36 hours), BMX Freestyle & Racing, Downhill Mountain Biking, Gorilla Trekking (up to 5000m), Kloofing, Mountain Biking (up to 5000m), Scuba Diving (Solo maximum depth 40m), Tandem Skydive (up to 2 jumps maximum), Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 5000m)

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

If you need to claim



We have appointed Travel Claims Facilities to look after your claim. If you require a claim form please download it on the internet at: www.travel-claims.net

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

Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY telephone: 0203 829 6761 fax: 0870 620 5001

You need to:

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

We can:

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

It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur by both sides. If you do not feel that the matter has been dealt with to your satisfaction or you have some new evidence which we have not seen, you may bring this to the claims managers' attention in writing. **The Claims Manager, Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY**

Your right to complain

If your complaint is regarding the selling of your policies: Complaints Manager, Go Walkabout Travel Insurance, Unit 25, Innovation Centre, Highfield Drive, Churchfields, St Leonards-on-sea, East Sussex, TN38 9UH

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

- Write to the Branch Manager, URV, 1 Tower View, Kings hill, West Malling, Kent, ME19 4UY, who will review the claims office decision.

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

- Ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, Harbour Exchange Square, London, E14 9SR

URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland Registered in England & Wales. Company No. FC024381 Branch No. BR006943A public body corporate with limited liability Registered Office: Maximilian Strasse 53, D-80530 Munich, Germany. Registered with Amtsgericht Munich, Germany. Registered Number: HRB 137918 Union Reiseversicherung AG are authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator.

Union Reiseversicherung AG are members of the Financial Services Compensation Scheme.

Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc. Registered Office: 10 Victoria Road South, Southsea, Hampshire, PO5 2DA Registered in England. Registered Number: 3220410.

Travel Insurance Facilities plc are authorised and regulated by the Financial Conduct Authority. Travel Claims Facilities and Emergency Assistance Facilities are trading names of Travel Insurance Facilities plc are authorised and regulated by the Financial Conduct Authority.

