



Key Facts

Go Walkabout Emigration Pre Travel & Travel Policies

Master policy number RTYGW40058-04 A, B & C

This insurance policy wording is a copy of the master policy wordings and is subject to the same terms, conditions and exclusions.

**This policy is for residents of the United Kingdom,
the Channel Islands or British Forces Posted Overseas only**

For policies issued from 13/2/2017 to 13/2/2018 with travel before 13/2/2019

YOUR IMPORTANT INFORMATION

ENQUIRIES 01424 223964

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

contact Emergency Assistance Facilities 24hour
emergency advice line on:

+44 (0) 203 829 6745

FOR NON-EMERGENCIES ABROAD:

+44 (0) 203 829 6761

IF YOU NEED A CLAIM FORM:

You can download the relevant form:

www.travel-claims.net

or contact Travel Claims Facilities on:

+ 44 (0) 203 829 6761

IF YOU NEED LEGAL ADVICE:

contact Slater & Gordon LLP on:

+44 (0) 161 228 3851

**IF YOU NEED AN END SUPPLIER FAILURE
CLAIM FORM CONTACT IPP CLAIMS OFFICE ON**

+44 (0)208 776 3752

Go Walkabout Travel Insurance is arranged by &
Underwritten by Travel Insurance Facilities &
Insured by Union Reiseversicherung AG, UK.
Travel Insurance Facilities are authorised and regulated by
the Financial Conduct Authority. Union Reiseversicherung
AG are authorised by BaFin and subject to limited regulation
by the Financial Conduct Authority.

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. Please see the last page of the policy for information on our complaints procedure.

Policy information

Your insurance is covered under two master policy numbers, RTYGW40058-04 A your pre-travel policy and RTYGW40058-04B your travel policy, specially arranged by Go Walkabout Travel Insurance on behalf of Travel Insurance Facilities, insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG. Cover is provided for each traveller who is shown as having paid the insurance premiums and whose name appears on the insurance validation documentation. In the event that you have paid for a trip on behalf of other individuals not insured on this policy please be advised that your policy only provides cover for your proportion of trip costs, as opposed to the amount you have paid on behalf of others.

We have a cancellation and refund policy, which you will find in full on page 8. Please be aware no refund of the insurance premium will be given after the policies have been issued if you have travelled on, claimed or intend to claim against the policy.

Page	Contents	Criteria for purchase
1	Important contact numbers	<p>This insurance is sold on the understanding that you and anyone travelling with you and named on the insurance certificate:</p> <ul style="list-style-type: none">• Have not started the trip.• Take all possible care to safeguard against accident, injury, loss or damage <i>as if you had no insurance cover</i>.• Is a resident of the United Kingdom, Channel Islands or British Forces Posted Overseas and have not spent more than six months abroad in the year before buying this policy.• Are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.• Is aged 85 years and under at the start date of the policy.• Understand there is no cover for cruises.• Is not travelling independently of the named insured adults on the policy where they are aged 18 years and under.• Maximum cover of 31 days after reaching your destination country.
2	How to make a claim	
3-6	Summary of cover	
7	Disclosure of medical conditions	
8	How your policies work	
9-10	Definitions	
11	Conditions and exclusions applying to your policies	
12	Additional sports & hazardous activities	
13	If you need to claim	

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

YOUR IMPORTANT CONTACT NUMBERS

TO DISCUSS YOUR POLICY PLEASE CALL GO WALKABOUT ON 01424 223964 OR TO DECLARE YOUR PRE-EXISTING MEDICAL CONDITIONS PLEASE CALL TRAVEL ADMINISTRATION FACILITIES ON 0203 829 6730

Make sure you have all your medical information and medication details and policy number to hand. Go Walkabout Open 9am–5pm Mon-Fri, closed on Saturday.

Travel Administration Facilities Open 8am–8pm Mon-Fri, 9am–5pm Saturday

TO MAKE A CLAIM

on the policy please visit www.travel-claims.net or call **0203 829 6761**. Open 9am-5pm Monday-Friday.

You can view our frequent questions and answers at: <http://www.tifgroup.co.uk/services/claims/faqs/>

FOR LEGAL ADVICE please contact Slater & Gordon LLP **0161 228 3851** or fax **0161 909 4444** Open 9am-5pm Monday-Friday



IN CASE OF A SERIOUS EMERGENCY

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

+44 (0) 203 829 6745

Your policy covers treatment at a public/state facility only, unless approved by us. Call an ambulance using the local equivalent of a 999 number, or alternatively by dialling 112 within the EU, and then contact Emergency Assistance Facilities for advice. We strongly suggest you put their telephone number, **+44 (0) 203 829 6745**, into your mobile phone before you travel so that it is to hand if you need it. Get details of the hospital you are being taken to so that our Emergency Assistance Facilities doctor will be able to obtain a medical report at the earliest possible opportunity. You may need to pay the policy excess locally and ask the hospital to send the rest of their bills to Travel Claims Facilities at: 1 Tower View, Kings Hill, West Malling, Kent, England, ME19 4UY. Our appointed assistance service, Emergency Assistance Facilities, will explain this to them and provide them with a faxed/email confirmation if necessary.

You will need to have some basic information for them to hand:

- your telephone number in case you are cut off
- patient's name, age and as much information about the medical situation as possible
- name of the hospital, ward, treating doctor and telephone numbers if you have them
- tell them that you have Go Walkabout Emigration Travel Insurance, policy number and the date it was bought.
- have the patient's UK GP contact details in case they need further medical information

Things to be aware of/remember

- **Your policy does not cover any costs for private medical treatment unless authorised by us.**
- **NEVER** give your passport to a clinic or hospital.
- It is not always possible to return home immediately after discharge following injury or illness. You will be able to return home when the assistance service considers it safe, in conjunction with your doctor, and airline regulations have been met. Sometimes you will need to stay in resort for a while longer before returning home so the assistance team will arrange additional accommodation for you.
- You may be required to obtain your medical records in the event of a claim.

OUT-PATIENT TREATMENT OR MINOR INJURY OR ILLNESS

If you need to see a doctor, ask your hotel reception or tour representative for the nearest public/state medical facility. Some hotels will urge you to seek private treatment however this is not necessary as private medical facilities vary greatly and are not equipped to deal with all emergencies. They may give you unnecessary treatment and at inflated prices - if you are ever in doubt please call the assistance team for advice on where to seek treatment. In Europe you should show them your EHC card as medical treatment will be free or at a reduced cost and you will not be required to contribute towards the claim as the standard policy excess will be reduced to NIL (increased excesses applied to declared conditions will still be required to be paid, if related to the cause of you requiring medical treatment). You will only be covered for the cost of private treatment if this is approved in advance by Emergency Assistance Facilities. If your outpatient bill is less than £500 then you will need to pay this to the medical facility, and ensure you keep all receipts so you can claim upon your return. In the event that you need to seek outpatient treatment when you are travelling in any of the countries listed below then it may be that immediate payment can be arranged locally using the services of Charge Care International whom we have appointed to act on our behalf. To take advantage of this service please show the treating doctor or clinic the logo shown to the right as this will enable them to identify our membership and avoid language difficulties. If the hospital you are treated at subscribes to this service they will ask to see your proof of insurance so it is important to carry this with you. You will be asked to complete a simple Charge Care form to confirm the nature of the treatment received. The doctor or clinic will collect the policy excess from you and send their bill to Charge Care for payment. The countries where this service is available are: Greece and the Greek Islands, Cyprus, Bulgaria, Egypt, Mexico and Turkey. www.chargecareinternational.co.uk



WHAT IF YOU WANT TO COME HOME EARLY?

This policy covers you to come home early because you are ill or injured only if medical treatment is not available locally. If you are thinking of cutting short your trip because you are not well then you must contact Emergency Assistance Facilities on **+44 (0) 203 829 6745** for advice first. If you need to come home for any other reason, such as the illness of a close relative in the United Kingdom, Channel Islands or BFPO then you should make your own arrangements, bearing in mind your duty to act at all times as if uninsured. If you are not sure whether your circumstances are included in the cover then call Travel Claims Facilities on +44 (0) 203 829 6761.

Summary of cover **GOLD POLICY**

(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 excess:
PRE-TRAVEL POLICY (cover starts when you pay your premium)				
A1	<p>If you are unable to go on your trip Cover for your proportion of prepaid transport, accommodation & additional travel expenses, and pre-paid excursions booked in the UK, Channel Islands or BFPO, that you cannot recover from any other source if you cannot travel due to your, a close relative, the person you are intending to stay with, or a business associate's death, injury or illness, redundancy, required as a witness or member of the jury in a court of law, or the requirements of H.M. Forces (Course charges or tuition fees are not included).</p>	£3,000	<ul style="list-style-type: none"> cancellation is caused by yours, your travelling companions, the person you are intending to stay with, a business associate or your close relatives' death, injury or illness, redundancy, requirement as a witness or member of the jury in a court of law, or HM forces requirements. the cancellation is not due to your existing medical condition, unless declared and accepted by us in writing. the cancellation is not due to an existing medical condition of a non-travelling close relative, the person you are intending to stay with, a business associate or travelling companion. cancellation is not because of the failure of your travel agent, tour operator or due to the advice of the Foreign and Commonwealth Office. 	£65
TRAVEL POLICY (cover starts when you leave home to begin your trip)				
B1	<p>If your travel plans are disrupted Missed departure – Outbound journey only Cover for alternative transport costs if you miss your outbound departure from your international departure point if, after leaving home, your car becomes un-driveable due to a mechanical breakdown or your public transport is delayed causing you to miss your departure from the United Kingdom, Channel Islands or BFPO.</p>	£250	<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, Channel Islands or BFPO. 	Nil
B2	<p>If you need emergency medical attention To cover customary and reasonable fees or charges for necessary and emergency medical expenses, necessary travel and accommodation or repatriation costs in the event of your illness, injury or death during your trip.</p>	£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 to us and we have accepted in writing, and you have paid the required premium). 	£65
	<p>Emergency dental treatment Cover for emergency dental treatment only to treat sudden pain.</p>	£200	<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
B3	<p>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:</p>	£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.tifgroup.co.uk/services/claims/wear-tear-depreciation/ you have a Police report confirming the loss. 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 (if so we will pay up to a maximum of £150). your electrical items, photographic equipment, jewellery or watches were not left 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. you have kept all of your receipts. you accept that if your possessions become permanently lost then the cost of essential items will be deducted from your settlement of lost possessions. you have obtained written confirmation of the delay from your operator. 	£65
	<p style="text-align: right;"> Clothes → £1,000 Luggage → £200 Shoes → £100 Cosmetics → £100 Fine jewellery and watches → £500 Electrical items and photographic equipment → £500 Eyewear → £100 Unreceipted items → £150 </p>			
	<p>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.</p>	up to a maximum of £150 after 12 hrs		Nil

GOLD POLICY

Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:
B4	If your cash is lost or stolen Cover for your cash if it is lost or stolen.	£250	<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. 	£65
	If your passport is lost or stolen Cover to contribute towards the cost of an emergency travel document	£250	<ul style="list-style-type: none"> 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, Channel Islands or BFPO, or additional transport costs to return home. 	Nil
	Cover for necessary costs collecting your emergency travel document on your trip (taxi, transport to and from embassy, cost of photos).	£250		Nil
B5	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, close relative, person you are intending to stay with, or a travelling companion. 	Nil
B6	Accidental death and disability benefit A single payment payable for your accidental death, permanent disability or loss of sight or use of limbs whilst on your trip.		<ul style="list-style-type: none"> you are between 18 and 75 years old (<i>accidental death payment is reduced to £1,000 if under 18 or over 75</i>). you qualify for the full benefit, no partial settlements are payable. you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness, intoxication or infection. you are not under 18 or over 75 and claiming permanent disablement. 	
	Accidental death benefit	£15,000		Nil
	Permanent loss of sight or limb	£15,000		Nil
	Permanent total disablement	£15,000		Nil
B7	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.	£15,000 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
B8	Hijacking or kidnap Cover for each full 24hrs you are confined due to hijacking or kidnap	£100 per 24hrs up to a maximum of £1,000	<ul style="list-style-type: none"> you have obtained written confirmation from the airline, carrier or their handling agents stating the circumstances and period of confinement. you have obtained a written Police report confirming the incident. 	Nil
B9	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	£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	End supplier failure (ESF) Irrecoverable sums paid in advance in the event of insolvency as per the terms and conditions set out within the policy document. Please note section C1 is provided by International Passenger Protection Limited, underwritten by Certain Underwriters at Lloyd's (the insurer).	£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

Summary of cover SILVER POLICY

(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 excess:
PRE-TRAVEL POLICY (cover starts when you pay your premium)				
A1	<p>If you are unable to go on your trip Cover for your proportion of prepaid transport, accommodation & additional travel expenses, and pre-paid excursions booked in the UK, Channel Islands or BFPO, that you cannot recover from any other source if you cannot travel due to your, a close relative, the person you are intending to stay with, or a business associate's death, injury or illness, redundancy, required as a witness or member of the jury in a court of law, or the requirements of H.M. Forces (Course charges or tuition fees are not included).</p>	£1,500	<ul style="list-style-type: none"> cancellation is caused by yours, your travelling companions, the person you are intending to stay with, a business associate or your close relatives' death, injury or illness, redundancy, requirement as a witness or member of the jury in a court of law, or HM forces requirements. the cancellation is not due to your existing medical condition, unless declared and accepted by us in writing. the cancellation is not due to an existing medical condition of a non-travelling close relative, the person you are intending to stay with, a business associate or travelling companion. cancellation is not because of the failure of your travel agent, tour operator or due to the advice of the Foreign and Commonwealth Office. 	£85
TRAVEL POLICY (cover starts when you leave home to begin your trip)				
B1	<p>If your travel plans are disrupted Missed departure – Outbound journey only Cover for alternative transport costs if you miss your outbound departure from your international departure point if, after leaving home, your car becomes un-driveable due to a mechanical breakdown or your public transport is delayed causing you to miss your departure from the United Kingdom, Channel Islands or BFPO.</p>	NO COVER	<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, Channel Islands or BFPO. 	Nil
B2	<p>If you need emergency medical attention To cover customary and reasonable fees or charges for necessary and emergency medical expenses, necessary travel and accommodation or repatriation costs in the event of your illness, injury or death during your trip.</p>	£5,000,000	<ul style="list-style-type: none"> you are not claiming for any private medical treatment. you have called our emergency assistance service to authorise bills over £500. you are claiming for emergency essential treatment received in a state facility and unrelated to any existing medical condition (unless you have declared to us and we have accepted in writing, and you have paid the required premium). 	£85
	<p>Emergency dental treatment Cover for emergency dental treatment only to treat sudden pain.</p>	£200	<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
B3	<p>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:</p>	£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.tifgroup.co.uk/services/claims/wear-tear-depreciation/ you have a Police report confirming the loss. 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 (if so we will pay up to a maximum of £150). your electrical items, photographic equipment, jewellery or watches were not left 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. you have kept all of your receipts. you accept that if your possessions become permanently lost then the cost of essential items will be deducted from your settlement of lost possessions. you have obtained written confirmation of the delay from your operator. 	£85
	<p style="text-align: right;"> Clothes → £300 Luggage → £100 Shoes → £85 Cosmetics → £100 Fine jewellery and watches → £250 Electrical items and photographic equipment → £100 Eyewear → £85 Unreceipted items → £150 </p>			
	<p>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.</p>	NO COVER		Nil

SILVER POLICY

Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:
B4	If your cash is lost or stolen Cover for your cash if it is lost or stolen.	NO COVER	<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. 	Nil
	If your passport is lost or stolen Cover to contribute towards the cost of an emergency travel document	NO COVER	<ul style="list-style-type: none"> 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, Channel Islands or BFPO, or additional transport costs to return home. 	Nil
	Cover for necessary costs collecting your emergency travel document on your trip (taxi, transport to and from embassy, cost of photos).	NO COVER		Nil
B5	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.	£1,000,000	<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, close relative, person you are intending to stay with, or a travelling companion. 	£85
B6	Accidental death and disability benefit A single payment payable for your accidental death, permanent disability or loss of sight or use of limbs whilst on your trip.		<ul style="list-style-type: none"> you are between 18 and 75 years old (<i>accidental death payment is reduced to £1,000 if under 18 or over 75</i>). you qualify for the full benefit, no partial settlements are payable. you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness, intoxication or infection. you are not under 18 or over 75 and claiming permanent disablement. 	
	Accidental death benefit	£5,000		Nil
	Permanent loss of sight or limb	£5,000		Nil
	Permanent total disablement	£5,000		Nil
B7	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.	NO COVER	<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
B8	Hijacking or kidnap Cover for each full 24hrs you are confined due to hijacking or kidnap	NO COVER	<ul style="list-style-type: none"> you have obtained written confirmation from the airline, carrier or their handling agents stating the circumstances and period of confinement. you have obtained a written Police report confirming the incident. 	Nil
B9	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	NO COVER	<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	End supplier failure (ESF) Irrecoverable sums paid in advance in the event of insolvency as per the terms and conditions set out within the policy document. Please note section C1 is provided by International Passenger Protection Limited, underwritten by Certain Underwriters at Lloyd's (the insurer).	£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

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 carefully and accurately:

Have you or anyone travelling with you ever been diagnosed or received 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 6730

8am-8pm Monday- Friday

9am-5pm Saturday

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.

If your answer changes to 'yes' at any point after the purchase of this policy you must call to inform us of this change in health to ensure you are fully covered for your trip.

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

No

Are you 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 6730

Yes

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, the person you are intending to stay with, or a business associate or friend, or any known or recognised complication of or caused by the existing medical condition.

If your health or your ongoing medication changes between the date the policies were bought and the date of travel you must advise us on 0203 829 6730 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

BE AWARE! We do not provide any cover for:

- claims caused by an existing medical condition of a non-travelling close relative, the person you are intending to stay with, or a close business associate, or any recognised complication caused by the existing medical condition.
- any circumstances that are not specified in your policies.

WHEN YOUR TWO POLICIES START AND END

The cover for Policy A, as described under section A of the pre-travel policy, starts from the commencement date of cover shown on your insurance validation documentation, 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 commence your trip and ends when you complete your trip. Alternatively cover will cease upon expiration of your 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 unless the appropriate additional premium has been paid.

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,
 - delay or failure of your return flight to the UK, Channel Islands or BFPO from your international departure point;
- 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	<p>Your insurance document shows details of both pre-travel and travel insurance policies, including the sections of cover, limits, conditions, exclusions, and information on what to do if you need to claim. The policy is a legal contract between us and you. We will pay for any insured event, as described in the policy, that happens during the period of validity and for which you have paid the appropriate premium. Travel insurance policies have specific requirements for both purchasing and making successful claims. <u>Please take the time to read and understand it</u> straight away as not all policies are the same. All risks which are covered are set out clearly in sections with conditions, limits and exclusions (things which are not covered); if your circumstances do not fit those specified then there is no cover in place.</p>
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>Single Trip policies-In the event you have not travelled and are not claiming on the policy, a refund of 50% of the policy premium and any additional premium applied to your existing medical conditions will apply. If you have travelled or are intending to claim, or have made a claim (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, or abusive behaviour to any of our staff or agents.</i></p>
BE CAUTIOUS	<p>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></p>
PREGNANCY	<p>Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 inclusive 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: <i>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.</i> 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.</p>
MEDICAL COVER	<p>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. It is also recommended 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. You will then need to declare your existing medical condition and have it accepted by Travel Administration Facilities for it to be eligible for cover under your policy. You may be required to obtain your medical records in the event of a claim. 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 granted if travel is against the advice of your doctor.</p>
EHIC	<p>The European Health Insurance Card (EHIC) allows you (provided you are a UK, Channel Islands or BFPO 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 the Channel Islands and these can be found on http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx</p>
MEDICARE	<p>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.</p>
YOUR EXCESS	<p>Your policy carries an excess and this is the amount you have to contribute towards each claim. All excesses 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 excess may be increased to include existing medical conditions confirmed in writing by us. The increased excess 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	CRUISE	A pleasure voyage of more than 72 hours duration, sailing as a passenger on a purpose built ship on sea/s or oceans and includes stops at various ports.	HOME COUNTRY	Either the United Kingdom or the Channel Islands.
BACK COUNTRY	Skiing in terrain which are in remote areas away from groomed pistes, not within ski boundaries and outside of patrolled resort boundaries, this includes terrain that has been accessed by a ski lift but then requiring a hike, ski, climb or skidoo to reach areas of side country or back country.	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.	INSURED PERSON/YOU/YOUR	Any person named on the insurance validation documentation.
BEACH SWIMMING	Within 50 metres of the shore, in areas marked with safety buoys and under the supervision of a lifeguard.	DESTINATION COUNTRY	The country to which you are emigrating, as declared to us at the time of purchasing your policy.	INSHORE	Within 12 Nautical miles off the shore
BFPO	British Forces Posted Overseas	DOMESTIC FLIGHT	A flight where the departure and arrival take place within the United Kingdom or the Channel Islands.	INTERNATIONAL DEPARTURE POINT	The airport, international rail terminal or port from which you departed from the UK, Channel Islands or BFPO to your destination, and from where you depart to begin the final part of your journey home at the end of your trip.
BUSINESS ASSOCIATES	A business partner, director or employee of yours who has a close working relationship with you.	EMERGENCY TREATMENT	Any ill-health or injury which occurs during your trip and requires immediate treatment before you return home	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.
BUSINESS EQUIPMENT	Any business owned property that is fundamental to the business. Examples of equipment include devices such as Tablets, tools and laptops.	ESSENTIAL ITEMS	Underwear, socks, toiletries and a change of clothing.	MEDICAL CONDITIONS	Any disease, illness or injury, including any psychological conditions.
CASH	Sterling or foreign currency in note or coin form.	EUROPE	All countries west of the Ural Mountains, Algeria, Egypt, Morocco, Tunisia, Turkey, the Azores, Mediterranean Islands. <i>Including Spain, Balearics, Madeira and Canary Islands.</i>	OFF PISTE	Skiing within ski area boundaries, off marked and groomed pistes and in between groomed trails and runs, where ski lifts and emergency services are easily accessible and ending back at a ski area lift. Not including back country or areas marked or prohibited from entry.
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.	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.	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.
CHANNEL ISLANDS	Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.	FAMILY	Up to two adults and their dependents who are under the age of 18, living at home with you and in full time education. In this scenario a dependent is considered as children, grandchildren, step-children, adopted children or foster children.		
CLOSE RELATIVE	Spouse or partner who you are living together with, parents, grandparents, legal guardians, foster child, parents-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parents, step-child, step-brother, step-sister, aunt, uncle, brother, sister, child, grandchild, niece, nephew, or fiancé(e).	FLIGHT	A service using the same airline or airline flight number.		
CONNECTING FLIGHT	A connecting flight taken within 12 hours from your outward departure	HOME	One of your normal places of residence in the United Kingdom, the Channel Islands or BFPO.		

<p>OFFSHORE Over 12 Nautical miles off the shore</p> <p>OPEN WATER SWIMMING Swimming in outdoor bodies of water such as open oceans, lakes and rivers, outside of marked swimming areas and with the absence of a lifeguard.</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>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 and braces.</p> <p>Cosmetics* Make-up, hair products, perfumes, creams, lotions, deodorants, brushes, combs, toothbrushes, toothpastes and mouthwashes. *excluding items considered as 'Duty Free'</p> <p>Luggage Handbags, suitcases, holdalls, rucksacks and briefcases.</p> <p>Electrical items & photographic equipment Any item requiring power, either from the mains or from a battery and any equipment used with them such as CDs, drones, games, laptops, tapes, cassettes or cartridges, cameras, video cameras, camera cases, stand, films, discs or cartridges.</p> <p>Drones Un-manned aerial vehicles</p> <p>Fine jewellery & watches Rings, watches, necklaces, earrings, bracelets, body rings, made of or containing any precious or semi-precious stones or metal.</p> <p>Eyewear Spectacles, sunglasses, prescription spectacles or binoculars.</p> <p>Duty free Any items purchased at duty free.</p> <p>Shoes Boots, shoes, trainers and sandals.</p>		<p>PUBLIC TRANSPORT Buses, coaches, domestic 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>RELEVANT INFORMATION A piece of important information that would increase the likelihood of a claim under your policy.</p> <p>RESIDENT Means a person who has had their main home in the United Kingdom, the Channel Islands or BFPO and has not spent more than six months abroad in the year before buying this policy.</p> <p>SCHEDULED AIRLINE An airline that publishes a timetable and operates its service to a distinct schedule and sells tickets to the public at large, separate to accommodation and other ground arrangements.</p> <p>SKI EQUIPMENT Skis, ski bindings, ski poles, ski boots, ski goggles, ski helmet, board boots, snowboard bindings and snowboards.</p> <p>SKI PACK Ski pass, ski lift pass and ski school fees.</p> <p>SPORTS AND HAZARDOUS ACTIVITIES Any recreational activity that requires skill and involves increased risk of injury. <i>If you are taking part in any sport/activity please refer to page 12 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 on:</i></p>	<p style="text-align: center;">01424 223 964</p> <p style="text-align: center;">Monday to Friday 9am-5pm</p>	<p>TRAVEL DOCUMENTS Current passports, ESTAs, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form S2.</p> <p>TRAVELLING COMPANION A person with whom you are travelling with and on the same booking, or with whom you have arranged to meet at your trip destination with the intention of spending a proportion of your trip with, who may have booked independently and therefore not included on the same booking and may have differing inbound and outbound departure times or dates.</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, the Channel Islands or BFPO, following your repatriation. <u>Both during the period of cover.</u></p> <p>UNATTENDED Left away from <u>your</u> person where you are unable to clearly see and are unable to get hold of your possessions.</p> <p>UNITED KINGDOM United Kingdom - England, Wales, Scotland, Northern Ireland and the Isle of Man.</p> <p>WE/OUR/US Union Reiseversicherung AG UK.</p> <p>WINTER SPORTS Skiing, snowboarding and ice skating.</p> <p>WORLDWIDE Anywhere in the world.</p> <p>WORLDWIDE EXCLUDING USA, CANADA & CARIBBEAN Anywhere <i>excluding</i> the United States of America, Canada and the Caribbean.</p>	
---	--	--	--	--	--

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:

- | | |
|---|--|
| <ul style="list-style-type: none">You travelling for more than 31 days once you have arrived at your final destination country. | <ul style="list-style-type: none">You piloting or travelling in an aircraft not licensed to carry passengers. |
| <ul style="list-style-type: none">Any costs incurred before departure (except cancellation). | <ul style="list-style-type: none">You travelling on a motorised vehicle for which you do not hold appropriate qualifications to ride in <u>the UK or the Channel Islands</u>. |
| <ul style="list-style-type: none">More than the proportionate cost of your trip and any claim against the policy (all sections) where you have not insured for the full cost of your trip. | <ul style="list-style-type: none">If you are riding pillion, the rider must also hold appropriate qualifications. |
| <ul style="list-style-type: none">Loss of earnings, additional hotel costs, additional car hire, Visa's, ESTAs, additional parking fees, vaccinations, inoculations, kennel fees or any other loss unless it is specified in the policy. | <ul style="list-style-type: none">You travelling on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not. |
| <ul style="list-style-type: none">The cost of taxi fares, telephone calls, faxes or any expenses for food or drink. | <ul style="list-style-type: none">Cruises (please see policy definition on page 9). |
| <ul style="list-style-type: none">Any claim arising from any relevant information known by you at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to us and we have agreed <u>in writing</u> any terms applicable. | <ul style="list-style-type: none">Any payments made or charges levied after the date of diagnosis of any change in your health or medication after the policy was bought unless this has been advised to us and any revised terms or conditions have been confirmed <u>in writing</u>. |
| <ul style="list-style-type: none">The operation of law, or as a result of an unlawful act or criminal proceedings against anyone included in your booking, or any deliberate or criminal act by an insured person. | <ul style="list-style-type: none">Your suicide, self-injury, reckless behaviour or any wilful act of self-exposure to danger or infection/injury (except where it is to save human life). |
| <ul style="list-style-type: none">Within the last two years, any existing medical condition or health condition that has been diagnosed, been in existence or for which you have received treatment from a hospital or specialist consultant or for which you are awaiting or receiving treatment or under investigation, unless we have agreed cover <u>in writing</u> and any additional premium has been paid. | <ul style="list-style-type: none">In respect of all sections other than <i>emergency medical expenses</i>, war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power. |
| <ul style="list-style-type: none">Any claim due to your carrier's refusal to allow you to travel for whatever reason. | <ul style="list-style-type: none">Participation in any sports and activities listed in activity packs 2-4 unless the appropriate additional premium has been paid and the policy endorsed (see definitions for sports and activities page 10). |
| <ul style="list-style-type: none">Any costs which are due to any errors or omissions on your travel documents. | <ul style="list-style-type: none">Your failure to obtain the required passport, visa or ESTA. |
| <ul style="list-style-type: none">Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country. | <ul style="list-style-type: none">You, your travelling companion, close relative or business associate being under the influence of:-<ul style="list-style-type: none">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);solvents, or;anything relating to you, your travelling companion, close relative or business associates prior abuse of drugs, alcohol or solvents. |
| <ul style="list-style-type: none">Any trip if you are aged over 85 years of age. | |
| <ul style="list-style-type: none">Manual labour (see policy definition on page 9). | |
| <ul style="list-style-type: none">The use of Drones (see policy definition on page 10). | |
| <ul style="list-style-type: none">You travelling against the advice or recommendations published by the Foreign and Commonwealth Office applicable at the time of your departure. | <ul style="list-style-type: none">Any claim that is due to any failure (including financial) of your travel agent or tour operator, any transport or accommodation provider, their agent or anybody who is acting as your agent, <u>unless specified</u>. |

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 three 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 the basis that your chosen activity is not the sole purpose 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 professional / semi-professional / paid / sponsored 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. Please note those activities marked with an asterisk (*) do not have Personal Accident or Personal Liability cover.

Activity Pack 1 – Covered as standard Aerobics, Amateur Athletic Field Events, Amateur Athletic Track Events, Angling/Fishing (freshwater), Animal Sanctuary (non Big Game)/Refuge Visit, Archery*, Athletics, Badminton, Bamboo Rafting, Banana Boating, Baseball, Basketball, Billiards, Bird Watching, Board & Card Games, Body Boarding, Boules, Bowling, Bowls, Bridge Swinging, Bungee Jumping, Camel/Elephant Riding/Trekking (UK Booked), Camping, Canoeing / Kayaking* (white water grades 1-3), Caravanning, Catamaran Sailing* (In-shore), Clay Pigeon Shooting*, Cricket, Croquet, Curling, Cycle Touring / Leisure Biking (on road), Dancing, Darts, Disc Golf, Diving (Indoor – up to 5m), Dragon Boat Racing, Elephant Trekking (UK-Booked), Fencing, Fives, Flag football, Flying as passenger* (private/small aircraft/helicopter), 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, Peteca, Pigeon racing, Pony Trekking, Pool, Quoits, Rackets, Racquet Ball, Rafting* (White Water Grades 1-3), Re-Enactment, Rifle Range*, Ringos, Rounders, Rowing* (Inshore-recreational), Safari (UK Organised), Sailing/Yachting inshore (recreational), Scuba Diving to 30m* – not solo, Segway - supervised (non-competitive), Snorkelling, Softball, Squash Stoolball, Surfing, Swimming (pool not open water, or within 30m of shore), Swimming with Dolphins, Table Tennis, Ten Pin Bowling, Tennis, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) – up to 1000m, Tubing*, Tug of War, Unicycle Riding, up to 1 day Skiing/Dry slope skiing/Snowboarding, Volleyball, Whale Watching, Yachting (racing/crewing inland and coastal waters), Yoga

Activity Pack 2 – Additional Premium required(in addition to the activities listed under Pack 1) Abseiling Adventure (up to 25m), Adventure Racing (up to 6hrs), Airsoft*, American Football (organised with safety equipment), Angling/Fishing sea/ice), Animal Sanctuary Visit (Big Game), Biathlon, Big Foot Skiing, Blade Skating, Boxing Training (organised training only), Breathing Observation Bubble (BOB), Camel/Elephant Riding/Trekking (non-UK booked), Canoeing/Kayaking/Rafting* (White Water Grade 4-6), Canyoning, Climbing (up to 25m), Cross Country Running, Cross Country Skiing, Diving (indoor up to 10m), Dry Slope Skiing, Elephant Trekking (non-UK booked), Equestrian, Falconry, Fly boarding, Flying crew/pilot, Flying Helicopter (Pilot), Football/Soccer – Amateur, Frisbee (ultimate), Gaelic Football, Glacier Walking up to 2000m, Gliding* (non-competition), Go Karting*, Gorge Walking (with ropes), Gorilla Trekking (up to 2,000m), Gymnastics, Handball, Harness Racing, Hockey (Field), Hockey (Ice – with full body protection), Horse Jumping (no Polo, Hunting), Horse Riding (Eventing), Husky Dog Sledding, Hydro Zorbing, Ice Skating, Iron Man, Judo (organised training), Karate (organised training), Kendo (organised training), Kick Sledging, Lacrosse, Land Skiing, Langlauf, Martial Arts (Organised Training Only), Modern Pentathlon, Mono Skiing, Mountain Biking up to 2,000m (off road non racing), Mountain Boarding, Octopush, Off Road Motorcycling* (up to 250cc), Paint Balling, Parasailing* (over water), Parascending* (over water), Power Boating* (Inshore), Quad Bikes*, Rap Running/Jumping (indoor/outdoor climbing wall up to 25m), River Tubing*, Rodeo, Roller Blading/skating/skate boarding/scooters (non-motorised), Roller Hockey, Rugby (amateur game or training), Safari (non UK Organised), Safari Trekking, Sand Boarding, Sand Dune Surfing/Skiing, Sand Yachting, Sea Canoeing/Kayaking* (inshore), Shark Cage Diving/Swimming* (cage), Shinty, Ski Boarding, Ski Bobbing, Ski Dooing, Skiing, Skiing – Cat*, Skiing - Mono, Skiing – Nordic, Sky Diving (tandem with qualified instructor – max 2 jumps), Sledging/Tobogganing, Sleigh riding (reindeer, horses or dogs), Snow Biking, Snow Mobile/Ski Doos, Snow Parascending, Snow Scooting, Snow Shoe Walking, Snow Tubing, Snowboarding, Snowcat Driving*, Speed Sailing* (inshore), Speed Skating, Speed Trials/Time Trials (Organised, not public roads), Street Hockey, Summer Tobogganing, Surf lifesaving (organised competition), Swimming (open water), Telemarking, Trampoline, Tree Top Canopy Walking, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) up to 2,000m, Triathlon, Under 17 Driving* (not public roads), War Games /Paint Balling, Water Polo (amateur), Water Skiing* (no jumping), Weight Lifting, Wind Tunnel Flying*, Windsurfing/Boardsailing/Sailboarding*, Wrestling (organised training), Zip Line Experience (organised, not multiple lines)

Activity Pack 3 - Additional Premium required(in addition to the activities listed under Pack 1& 2) Abseiling (Outdoor above 25m), Blow carting/Land Yachting/Kite Buggy, Boxing Training, Caving/Pot Holing, Climbing (Rock and Ice up to 3000m), Devil Karting*, Dirt Boarding, Glacier Skiing, Gorge Walking (no ropes), Gorilla Trekking (up to 3,000m), Heli-skiing, High Diving (non-cliff), Hurling, Hydro speeding, Ice Go Carting, Ice Windsurfing, Jousting, Kite Boarding/Surfing, Motorised Buggy/Dune Buggy*, Mountain Biking (up to 3,000m), Off-piste skiing/snowboarding (with a guide), Paragliding*, Parascending* (over land), Passenger Sledge, Rap Running/Jumping (outdoor above 25m), River Bugging*, Skeleton, Ski Biking, Ski Blading, Ski Randonee, Ski Touring, Ski Yawing, Skiing – Freestyle, Skiing – Glacier, Skiing – Snowcat, Snow Karting*, Snow Kiting, Snow Surfing, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) up to 3000m, Via Ferratta, Wake Boarding, Water Skiing* (jumping), Zorbing/Sphering

Activity Pack 4 - Additional Premium required(in addition to the activities listed under Pack 1-3) Adventure Racing (up to 24 hours), Assault Courses including High Ropes, BMX Freestyle & Racing, Cave Diving, Cycle Racing, Cyclo Cross, Downhill Mountain Biking, Electric/Motorised stand up scooters, Freestyle Skateboarding, Gliding* (competition), Gorilla Trekking (up to 4,000m) Hang Gliding, Micro Lighting*, Motocross*, Motor Racing/Rallies/Competitions* (amateur), Mountain Biking (up to 4,000m), Off Piste Skiing/Snowboarding (without a guide), Parapenting/Paraponting*, Polo, Polo Cross, Power Boating* (Off Shore), Power Gliding*, Power Kiting, Rafting - Black Water* (Grades 1-3), Scuba Diving (not solo) to 40m, Ski Flying, Ski Mountaineering, Ski Run Walking, Sky Diving (qualified solo jumper – max 2 jumps), Slack-Lining, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) up to 4,000m, Wicker Basket Tobogganing, Zip Trekking

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

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

DATA PROTECTION ACT – PERSONAL INFORMATION

How Travel Insurance Facilities collects data:

You should understand that any information you have given Travel Insurance Facilities will be processed in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims or complaints, if any, which may necessitate providing such information to other parties.

You have a right of access to, and correction of, information that Travel Insurance Facilities hold about you. If you would like to exercise either of these rights you should contact: **The Data Protection Compliance Officer, Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY**

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, 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 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. Their telephone advice line is 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile, or visit www.fos.org.uk
- You are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify FOS on your behalf.

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: 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY. Registered in England. Registered Number: 3220410.

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

