



**Your policy only covers medical treatment in Australia when you have registered for Medicare and used Medicare services and in New Zealand at state medical facilities.**

**Medicare Extra Pre-Travel and Travel Policies  
Master policy number RTVGW40045 A, B & C**

This policy is for residents of the United Kingdom  
and the Channel Islands only  
For Policies issued from 01/01/2014 to 13/01/2015 with travel before 09/01/2016

**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)845 260 3260  
+44 (0)1732 85 33 33

**IF YOU NEED A CLAIM FORM:**

You can download the relevant form:  
[www.travel-claims.net](http://www.travel-claims.net)  
Or contact Travel Claims Facilities on:  
+ 44 (0) 845 370 7 133

**IF YOU NEED LEGAL ADVICE:**

Contact Pannone LLP on:  
+44 (0) 161 228 3851

**IF YOU NEED AN END SUPPLIER FAILURE  
CLAIM FORM CONTACT IPP CLAIMS  
OFFICE ON  
+44 (0)208 8776 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.

Page	Contents	
2	Important contact numbers	
3-4	Summary of cover	
5	Disclosure of medical conditions	
6	How your policy works	
7-8	Definitions	
9	Conditions and exclusions applying to your policies	
<b>YOUR PRE-TRAVEL POLICY</b>		<b>section</b>
10	If you are unable to go on your trip	A1
<b>YOUR TRAVEL POLICY</b>		
11	If you need emergency medical attention	B1
12	If you have to come home early	B2
13	If your possessions are lost, stolen, damaged or delayed	B3
14	Personal liability	B4
14	Accidental death and disability benefit	B5
15	If you need legal advice	B6
16	End Supplier Failure	C1
17	Sports & Hazardous Activities	
18	If you need to claim	

Our pledge to you	Page 1
<p>It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. We occasionally get complaints and these are usually through a misunderstanding or insufficient information. Any complaint will be investigated at once and the matter resolved as quickly as possible.</p>	
Policy information	
<p>Your insurance is covered under two master policy numbers, RTVGW40045 A your pre-travel policy and RTVGW40045 B &amp; C your travel policy, specially arranged by Travel Insurance Facilities, 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 named on the documentation. This insurance policy wording is a copy of the master policy wordings and is subject to the same terms, conditions and exclusions.</p>	
<p>No refund of the insurance premium will be given after the policies have been issued unless, you find that the terms, conditions or exclusions do not meet your needs, you have not travelled on or claimed against the policy. In this case you must contact us within 14 days of purchase for a refund to be considered. (refer to page 6)</p>	
Criteria for purchase	
<p>This insurance is sold on the understanding that you and anyone travelling with you and named on the insurance certificate:</p> <ul style="list-style-type: none"> <li>• Have not started the trip.</li> <li>• Take all possible care to safeguard against accident, injury, loss or damage as if you had no insurance cover.</li> <li>• Being a resident of the United Kingdom or Channel Islands. For the last 6 months out of the 12.</li> <li>• Are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.</li> <li>• Being aged 40 years and under on your Single Trip policy.</li> <li>• No cover for cruising.</li> <li>• Not suitable if travelling outside of Australasia for more than 48 hours.</li> <li>• Is not travelling independently of the named insured adults on the policy where they are aged 18 years and under.</li> </ul>	

## ACCURATE & RELEVANT INFORMATION

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

## YOUR IMPORTANT CONTACT NUMBERS

### TO DISCUSS YOUR POLICY 01424 223964 OR SCREENING CALL ON 0845 230 7606

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 Saturdays  
Travellers Healthcheck Open 8am – 8pm Mon-Fri, 9am – 5pm Saturdays



#### TO MAKE A CLAIM

on the policy please visit [www.travel-claims.net](http://www.travel-claims.net) Or call **0845 3707 133** . Open 9am-5pm Monday-Friday. You can view our frequent questions and answers on: <http://www.tif-plc.co.uk/services/tcf/claimforms/faq.html>



#### FOR LEGAL ADVICE

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



### IN CASE OF A SERIOUS EMERGENCY

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

**+ 44 (0) 845 260 3260 & + 44 (0) 1732 85 33 33**

**Call an ambulance** using the local equivalent of a 999 number and then contact Emergency Assistance Facilities to offer you advice. We strongly suggest you put their telephone number **+ 44(0) 845 260 3260 & +44(0)1732 85 33 33** into your mobile phone before you travel so that it is to hand if you need it. Get details of the hospital you are being taken to so that our Emergency Assistance Facilities doctor will be able to obtain a medical report at the earliest possible opportunity. You may need to pay the policy excess locally and ask the hospital to send the rest of their bills to Travel Claims Facilities at: PO Box 420, Hadlow, Kent, TN9 9DE. 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 Travel Insurance, policy number and the date it was bought patient's
- UK GP contact details in case they need further medical information

#### Things to be aware of/remember

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

## OUT-PATIENT TREATMENT OR MINOR INJURY OR ILLNESS

If you need to see a doctor ask your hotel reception or tour representative for the nearest public/state medical facility, Some hotels will urge you to seek private treatment, however this is not necessary, private medical facilities vary greatly and are not equipped to deal with all emergencies, they may give you unnecessary treatment and at inflated prices- if you are ever in doubt please call the assistance team for advice on where to seek treatment. In Europe you should show them your EHIC card, medical treatment will be free or at a reduced cost and you will not be required to contribute towards the claim as the policy excess will be reduced to NIL. 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, if it is over £500 please contact the assistance team who may be able to arrange direct billing with the facility.

#### 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)845 260 3260 & +44(0) 1732 85 33 33** for advice first. If you need to come home for any other reason, such as the illness of a close relative in the UK then you should make your own arrangements, bearing in mind your duty to act at all times as if uninsured. If you are not sure whether your circumstances are included in the cover then call Travel Claims Facilities.

Section	Benefit	Cover available up to	Cover is only provided if	Your contribution
<b>PRE-TRAVEL POLICY (cover starts when you pay your premium or for Annual Multi Trip policies from your chosen inception date)</b>				
A1	<p><b>If you are unable to go on your trip</b> Cover for your proportion of prepaid transport, accommodation &amp; 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.</p>	Up to <b>£1,000</b>	<ul style="list-style-type: none"> <li>• Cancellation is caused by yours, your travelling companions or your close relatives' death, injury or illness, redundancy or HM forces requirements.</li> <li>• The cancellation is not due to an existing medical condition that has not been declared to us and accepted in writing.</li> <li>• The cancellation is not due to an existing medical condition of a non-travelling close relative.</li> <li>• The cancellation is not due to any psychological condition.</li> <li>• Cancellation is not because of the failure of your travel agent, tour operator or due to the advice of the Foreign and Commonwealth Office.</li> </ul>	<b>£75</b>
<b>TRAVEL POLICY (cover starts when you leave home to begin your trip)</b>				
B1	<p><b>If you need emergency medical attention</b> To cover emergency medical expenses, necessary travel and accommodation or repatriation costs in the event of your illness, injury or death during your trip.</p> <p><b>Emergency Dental Treatment</b></p>	<p><b>£2,000,000</b></p> <p><b>£100</b></p>	<ul style="list-style-type: none"> <li>• You are not claiming for any private medical treatment.</li> <li>• You have called our Emergency assistance service to authorise bills over £500.</li> <li>• 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)</li> <li>• You are in a public/state hospital</li> </ul>	<b>£75</b>
	<p><b>Public hospital inconvenience benefit per day</b> For each 24hours you are an inpatient in a public hospital to cover costs of newspapers, telephone calls, food, visitors transport etc during your hospitalisation, up to the maximum amount shown.</p>	<b>£20 per 24hrs up to £200</b>		<b>nil</b>
B2	<p><b>If you have to come home early</b> Pro-rata refund of your trip costs from the day you come home, if you or your travel companion have to return early because you, the person you are travelling with, a close relative or business associate in your home country, unexpectedly suffer injury, illness or death.</p>	<b>£250</b>	<ul style="list-style-type: none"> <li>• You have actually returned home earlier than originally booked</li> <li>• You have contacted and had approval from our emergency assistance service.</li> <li>• You are not claiming due to an existing condition of a non-travelling close relative or business associate</li> </ul>	<b>£75</b>
B3	<p><b>If your possessions are lost stolen or damaged</b> 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> <p>Clothes and Shoes → Luggage → Cosmetics → Fine Jewellery &amp; Watches → Electrical items and Photographic Equipment → Eyewear →</p>	<p>Up to <b>£500</b></p> <p><b>£200</b> <b>£50</b> <b>£50</b> <b>£250</b></p> <p><b>£250</b> <b>£50</b></p>	<ul style="list-style-type: none"> <li>• 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 <a href="http://www.tif-plc.co.uk/wear&amp;tear">www.tif-plc.co.uk/wear&amp;tear</a></li> <li>• You have proof of purchase for items over the value of £50.</li> <li>• You are not claiming for duty free items.</li> <li>• Your bag/contents were not stolen from a beach or lido.</li> <li>• Your electrical items, photographic equipment, jewellery or watches were not unattended unless in a locked safe, and you have proof of purchase.</li> <li>• You are not claiming for a mobile phone, accessories or calls.</li> <li>• You are not claiming for contact/corneal lenses.</li> </ul>	<b>£75</b>
	<p><b>If your possessions are delayed by 12 hours</b> Cover for the cost of <u>essential items</u> such as toiletries, change of clothes etc...if your possessions are delayed by <u>more than 12 hours</u> on your outward journey.</p>	<b>£50</b>	<ul style="list-style-type: none"> <li>• You have kept all of your receipts</li> <li>• You accept that if your possessions become permanently lost then the cost of essential items will be deducted from your settlement of lost possessions</li> <li>• You have obtained written confirmation of the delay from your operator.</li> </ul>	<b>nil</b>
B4	<p><b>Personal Liability</b> Cover for costs that we have agreed to pay, that you are held legally liable to pay relating to an incident caused by you.</p>	<b>£2,000,000</b>	<ul style="list-style-type: none"> <li>• You have not admitted responsibility, or agreed to pay any monies</li> <li>• You have kept paperwork/notes and informed us immediately</li> <li>• Your claim is not due to any form of motorised transport or sailing vessel.</li> <li>• 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.</li> </ul>	<b>£75/£250</b>

<b>B5</b>	<b>Death and Disability benefit</b> A single payment payable for your death, permanent disability or loss sight or use of limbs.		<ul style="list-style-type: none"> <li>You are between 16 and 75 years old <i>(payment is reduced to £1,000 if under 16 or over 75)</i></li> <li>You qualify for the full benefit, or partial settlements are payable.</li> </ul>	
	<b>Accidental death benefit</b>	<b>£5,000</b>	<ul style="list-style-type: none"> <li>You have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness, intoxication or infection.</li> </ul>	<b>nil</b>
	<b>Permanent loss of sight or limb</b>	<b>£5,000</b>	<ul style="list-style-type: none"> <li>You are not under 16 or over 75 and claiming permanent disablement.</li> </ul>	<b>nil</b>
	<b>Permanent total disablement</b>	<b>£5,000</b>		<b>nil</b>
<b>B6</b>	<b>If you need legal advice</b> Cover for <b>30mins free legal advice</b> 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.	<b>30mins free advice  £25,000 in pursuing compensation</b>	<ul style="list-style-type: none"> <li>You are not claiming against a travel agent, tour operator/organiser, the insurers/agents or claims office</li> <li>You are using our appointed legal advisors</li> <li>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.</li> </ul>	<b>nil</b>
<b>C1</b>	<b>ESF (End Supplier Failure)</b> Irrecoverable sums paid in advance in the event of insolvency as per the terms and conditions set out within the policy document.	<b>£3,000</b>	<ul style="list-style-type: none"> <li>Travel or Accommodation not booked within the United Kingdom, Channel Islands, Isle of Man or Northern Ireland prior to departure</li> <li>The Financial Failure as set out within this policy document</li> </ul>	<b>nil</b>

## 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 Travellers Healthcheck on 0845 230 7606

8am-8pm Monday- Friday  
9am-5pm Saturdays

Should we require any additional premium, and you accept our offer, this should be paid to, 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, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment? Yes

No

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

No

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

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 0845 230 7606

**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

## PAGE 5

If your health or your ongoing medication changes between the date the policies were bought and the date of travel you must advise on 0845 230 7606 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:

- Psychological conditions such as stress, anxiety, depression, eating disorders or mental instability.
- Claims caused by an existing medical condition of a non travelling close relative or a close business associate, or any recognised complication caused by the existing medical condition.
- Any circumstances that are not specified in your policies.

### WHEN YOUR TWO POLICIES START AND END

The cover for Policy A, as described under section A of the pre-travel policy, starts from the commencement date of cover shown on your insurance certificate, after the policy was issued and ends when you leave home to start your trip. 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.

### EXTENSION OF PERIOD

In the event of either your:

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

<b>YOUR POLICY WORDINGS</b>	<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 straight away</u> 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); <b>NOTE: cover is <u>only</u> available for circumstances specified in the policy and if your circumstances do not fit that criteria then there is no cover in place.</b></p>
<b>CANCELLING YOUR POLICIES</b>	<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><b>Single Trip policies</b>-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 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.</p> <p><b>Annual Multi Trip policies</b>- 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 chose 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.</p> <p><b>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.</b></p>
<b>BE CAUTIOUS</b>	<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>
<b>PREGNANCY</b>	<p>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: <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></p> <p><b>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 as regulations vary from one carrier/airline to another.</b></p>
<b>MEDICAL COVER</b>	<p>Your travel policy is not private health insurance, in that it only covers unavoidable emergency treatment. You need to check that you have had all the recommended vaccinations and inoculations for the area you are travelling to. If you have an existing medical condition accepted by Travellers Healthcheck 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.</p>
<b>EHIC</b>	<p>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 <a href="http://www.ehic.org.uk">www.ehic.org.uk</a> 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. 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 <a href="http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEACountries/Pages/Non-EEACountries.aspx">http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEACountries/Pages/Non-EEACountries.aspx</a></p>
<b>MEDICARE</b>	<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>
<b>YOUR CONTRIBUTION</b>	<p>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, for each incident giving rise to a separate claim. Your contribution may be increased to include existing medical conditions confirmed in writing by Travellers Healthcheck. The increased contribution will apply to all persons insured on the policy whose claim has been caused by the declared medical condition.</p>

<p><b>AUSTRALASIA</b> Australia and New Zealand.</p> <p><b>BUSINESS ASSOCIATES</b> a business partner, director or employee of yours who has a close working relationship with you.</p> <p><b>BUSINESS SAMPLES</b> business goods, samples and equipment taken on an insured journey by an <b>insured person</b> that are owned by <b>you</b> or <b>your</b> employer.</p> <p><b>CHANNEL ISLANDS</b> Jersey, Guernsey, Alderney, Sark , Herm, Jethou, Brecqhou and Lihou.</p> <p><b>CURTAILMENT</b> 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><b>ESSENTIAL ITEMS</b> underwear, socks, toiletries and a change of clothing.</p> <p><b>CLOSE RELATIVE</b> 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><b>CRUISE</b> Means pleasure voyage on a ship sailing on seas or oceans that includes stops at various ports and where the trip is more than 72 hours in duration.</p> <p><b>EXISTING MEDICAL CONDITION</b> 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><b>FLIGHT</b> a service using the same airline or airline flight number.</p> <p><b>HOME</b> one of your normal places of residence in the United Kingdom or the Channel Islands.</p> <p><b>HOME COUNTRY</b> both the United Kingdom the Channel Islands, and your country of nationality.</p>	<p><b>INSURED-PERSON/YOU/YOUR</b> any person named on the insurance certificate.</p> <p><b>INTERNATIONAL DEPARTURE POINT</b> 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><b>MANUAL LABOUR</b> 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><b>PAIR OR SET</b> two or more items of possessions that are complementary or purchased as one item or used or worn together.</p> <p><b>CASH</b> Sterling or foreign currency in note or coin form.</p>
---	--	--



<p><b>POSSESSIONS</b> 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><b>Clothes</b> underwear, outerwear, hats, socks, stockings, belts, braces.</p> <p><b>*Cosmetics</b> make-up, hair products, perfumes, creams, lotions, deodorants, brushes, combs, toothbrushes, toothpastes and mouthwashes. *excluding items considered as 'Duty Free'</p> <p><b>Luggage</b> suitcases, holdalls, rucksacks, briefcases.</p> <p><b>Electrical Items &amp; Photographic equipment</b> 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><b>Fine Jewellery &amp; watches</b> rings, watches, necklaces, earrings, bracelets, body rings, made of or containing any precious or semi-precious stones or metal.</p> <p><b>Eyewear</b> spectacles, sunglasses, prescription spectacles or binoculars.</p> <p><b>Duty free</b> any items purchased at duty free.</p> <p><b>Shoes</b> boots, shoes, trainers and sandals.</p>	<p><b>PUBLIC TRANSPORT</b> buses, coaches, internal flights or trains that run to a published scheduled timetable.</p> <p><b>SCHEDULED AIRLINE</b> 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><b>SKI EQUIPMENT</b> skis, ski bindings, ski sticks, ski boots, board boots, snowboard bindings and snowboards.</p> <p><b>SKI PACK</b> ski pass, ski lift pass and ski school fees.</p> <p><b>SPORTS AND ACTIVITIES</b> any recreational activity that requires skill and involves increased risk of injury.</p> <p><i><b>If you are taking part in any sport please refer to page 16 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: 01424 223964</b></i></p> <p><i><b>9am-5pm Monday – Friday Closed Saturdays.</b></i></p> <p><b>TRAVEL DOCUMENTS</b> current passports, ESTAs, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form S2.</p> <p><b>RESIDENT</b> 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><b>REDUNDANCY</b> 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><b>TRIP</b> a holiday or journey that begins when you leave home and ends on your return to either <b>(i)</b> your home, or <b>(ii)</b> 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><b>UNATTENDED</b> 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><b>UNITED KINGDOM</b> United Kingdom - England, Wales, Scotland, Northern Ireland and the Isle of Man.</p> <p><b>WE/OUR/US</b> Union Reiseversicherung AG UK.</p> <p><b>WINTER SPORTS</b> skiing, snowboarding and ice skating.</p> <p><b>CRUISE</b> Means pleasure voyage on a ship sailing on seas or oceans that includes stops at various ports and where the trip is more than 72 hours in duration.</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"><li>• Any trip where you are spending more than 48 hours outside Australasia</li><li>• Any costs incurred before departure (except cancellation and scheduled airline failure) or after you return home.</li></ul>  | <ul style="list-style-type: none"><li>• Manual labour (see policy definition).</li><li>• You piloting or travelling in an aircraft not licensed to carry passengers.</li></ul>   |
| <ul style="list-style-type: none"><li>• More than the proportionate cost of your trip where you have not insured for the full cost.</li></ul>   | <ul style="list-style-type: none"><li>• You travelling on a motorcycle or moped for which you do not hold a full licence to ride in your <u>home country</u>. If you are riding pillion, the rider must also hold a full UK licence.</li></ul>   |
| <ul style="list-style-type: none"><li>• Loss of earnings, additional hotel costs, additional car hire, additional parking fees, kennel fees or any other loss unless it is specified in the policy.</li></ul>   | <ul style="list-style-type: none"><li>• Cruises.</li><li>• Not travelling on a one way trip. (Unless noted on your policy documentation)</li></ul>   |
| <ul style="list-style-type: none"><li>• The cost of taxi fares, telephone calls, faxes or any expenses for food or drink.</li></ul>   | <ul style="list-style-type: none"><li>• You travelling on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not.</li></ul>   |
| <ul style="list-style-type: none"><li>• Any claim arising from a material fact known by you at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to us and we have agreed <u>in writing</u> any terms applicable.</li></ul>  | <ul style="list-style-type: none"><li>• 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>.</li></ul>   |
| <ul style="list-style-type: none"><li>• 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.</li></ul>  | <ul style="list-style-type: none"><li>• Your suicide, self-injury or any wilful act of self-exposure to danger or infection/injury (except where it is to save human life).</li></ul>  |
| <ul style="list-style-type: none"><li>• 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.</li></ul> | <ul style="list-style-type: none"><li>• 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.</li></ul>  |
| <ul style="list-style-type: none"><li>• Any claim due to your carrier's refusal to allow you to travel for whatever reason.</li></ul>   | <ul style="list-style-type: none"><li>• 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 8)</li></ul>   |
| <ul style="list-style-type: none"><li>• Any costs which are due to any errors or omissions on your travel documents.</li></ul>  | <ul style="list-style-type: none"><li>• Your failure to obtain the required passport, visa or ESTA.</li></ul>  |
| <ul style="list-style-type: none"><li>• Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.</li></ul>   | <ul style="list-style-type: none"><li>• You or your 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 or solvents or anything relating to you or your close relatives or business associate prior abuse of alcohol or solvents.</li></ul> |
| <ul style="list-style-type: none"><li>• You travelling against the advice or recommendations published by the Foreign and Commonwealth Office applicable at the time of your departure.</li></ul>   | <ul style="list-style-type: none"><li>• 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>.</li></ul>  |



We will pay:	If you are unable to travel because:	Provided you:	If you need to claim:
<p><b>Up to £1,000 for your proportion of prepaid:</b></p> <ul style="list-style-type: none"> <li>i. transport charges,</li> <li>ii. loss of accommodation,</li> <li>iii. foreign car hire</li> </ul> <p><b>that you have paid or have agreed to pay, that you cannot recover from any other source, following your necessary cancellation after you purchased this insurance resulting in financial loss</b></p>	<ul style="list-style-type: none"> <li>• you or a travelling companion is ill, injured or dies before the trip starts.</li> <li>• a close relative or a close business associate in your home country is ill, injured or dies before the trip starts.</li> <li>• the person you are going to stay with is ill, injured or dies before the trip starts.</li> </ul>	<p>have paid or accept that your contribution will be deducted from any settlement</p> <p>have complied with health declaration on page 5 and cancellation is not due, or caused by, an existing medical condition unless we have agreed cover, and additional premium has been paid.</p> <p>have obtained a written statement from the treating doctor at the time of the cancellation confirming the necessity to cancel your trip.</p> <p>accept that your claim is limited to the cancellation charges applicable on the date the GP initially diagnosed or investigated the condition. No payments/cancellation charges after this date will be reimbursed.</p> <p>are not cancelling due to the death, injury or illness of any pets or animals.</p> <p>accept that we can only offer to medically screen and extend cover for existing medical conditions to our <u>own policyholders</u> so if any of the following people cause you to cancel because of a reoccurrence or complication of a medical condition diagnosed prior to booking, you will not be covered;</p> <ul style="list-style-type: none"> <li>• a travel companion not insured by us.</li> <li>• a close relative of you or your travel companion.</li> <li>• a business associate of you or your travel companion.</li> </ul> <p>are not claiming for the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made were using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.</p>	<p>Download or request a cancellation claim form and ensure that the medical certificate in the cancellation claim form is filled by the <u>General Practitioner of the persons whose injury, illness or death has caused the cancellation</u>. As well as providing the claims handlers with required documentation as listed on the front of your claim form.</p> <p>Inform your tour operator/travel agent/flight company immediately of your necessity to cancel and request a cancellation invoice.</p>
	<ul style="list-style-type: none"> <li>• you are required for jury service or as a witness in a court of law.</li> </ul>	<p>are not cancelling due to a criminal act committed by you or where you are the defendant in the court case.</p>	<p>Provide us with your original summons notice.</p>
	<ul style="list-style-type: none"> <li>• you or a travel companion being made redundant.</li> </ul>	<p>are not claiming due to financial circumstances or unemployment except when it is due to a compulsory redundancy notice which you received after buying this insurance, and continuous employment for two years. (see definition-redundancy)</p>	<p>Obtain written confirmation to validate your circumstances.</p>
	<ul style="list-style-type: none"> <li>• of the requirements of HM forces.</li> </ul>	<p>have been granted leave orders (and these have not been withdrawn by your employer on disciplinary grounds).</p>	<p>Obtain written confirmation to validate your circumstances.</p>
<p><b>Be Aware! No cover is provided under this for section due to;</b></p> <ul style="list-style-type: none"> <li>• anything mentioned in the conditions or general exclusions (page 9)</li> <li>• the fear of an epidemic, pandemic, infection or allergic reaction.</li> <li>• your disinclination to travel or <u>any circumstance not listed</u> above.</li> <li>• your carrier's refusal to allow you to travel for whatever reason.</li> </ul> <ul style="list-style-type: none"> <li>• the cancellation of your trip by the tour operator.</li> <li>• a previously diagnosed condition of any close relatives or business associate.</li> <li>• your failure to obtain required ESTA or Visa in time.</li> <li>• the advice or recommendation of the Foreign and Commonwealth Office applicable at the time of your departure.</li> </ul>			



## If you need emergency medical attention (Policy B Section 1)

**Your policy does not provide cover on any claim for medical treatment in Australia unless you have registered for Medicare and used Medicare services or have used state medical facilities in New Zealand.**

We will pay:	For:	Provided you are not claiming for:	If you need to claim
<p><u>For trips outside your home country:</u> up to £2,000,000 following <i>necessary</i> emergency expenses that are payable within six months of the event that causes the claim that results from your death, injury or illness:</p>	<ul style="list-style-type: none"> <li>reasonable fees or charges to be paid outside your home country for medical, surgical, hospital nursing home or nursing services.</li> <li>additional travel, accommodation and repatriation costs to be made for or by you and for any one other person <u>who is required for medical reasons</u> to stay with you, to travel to you from your home country or to travel with you, where it is deemed medically necessary.</li> </ul>	<p>any costs where you have not paid your contribution.</p> <p>treatment due to, or a complication of, an existing medical condition unless we have agreed cover in writing and any additional premium has been paid.</p> <p>any elective or pre-arranged treatment or any routine non-emergency tests or treatment.</p> <p>costs of private treatment <u>unless our 24 hour medical helpline has agreed</u> and adequate public facilities are not available.</p> <p>replenishment of any medication you were using at the start of the trip, or follow up treatment for any condition you had at the start of your trip.</p> <p>the cost of early repatriation when medical treatment of a standard acceptable by our medical director is available locally.</p> <p>the cost associated with the diversion of an aircraft due to your death, injury or illness.</p> <p>repairs to or for artificial limbs or hearing aids.</p> <p>the cost of diagnostic tests or treatment for any existing condition other than that which has caused the immediate emergency.</p> <p>any extra costs for single/private accommodation in a hospital or nursing home.</p>	<p><b>FOR MEDICAL EMERGENCIES</b></p> <p><b>+44 (0) 845 260 3 260</b> <b>+44 (0)1732 85 33 33</b></p> <p><b>Call our 24 hour medical helpline 24 hours a day, 7 days a week, from anywhere in the world</b></p> <p>Download or request a claim form for Emergency Medical Expenses and complete to the best of your ability.</p> <p>For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies you must keep and provide us with all (original) receipts accounts and medical certificates.</p> <p>For cases where Emergency Assistance Facilities were informed please provide (in addition to the above) your case number or name of the person you spoke to.</p> <p>A photocopy or scanned image of your EHC card.</p>
<p>public hospital benefit of up to £20 per 24 hours, up to a maximum of £200.</p>	<ul style="list-style-type: none"> <li>each full day that you are in a public hospital as an in-patient during the period of the trip in addition to the fees and charges.</li> </ul>	<p>any dental work involving the use of precious metals to or for the provision of dentures.</p>	
<p>up to a maximum cost of £2,500.</p>	<ul style="list-style-type: none"> <li>your death outside your home country for your burial or cremation, including the cost of returning your ashes home or the return of your body to your home.</li> </ul>		
<p>up to £100.</p>	<ul style="list-style-type: none"> <li>emergency dental treatment only to treat sudden pain.</li> </ul>		

**Be Aware!** Your policy is intended to cover immediate treatment in an emergency situation. We reserve the right to repatriate you immediately for treatment in your home country when this is deemed to be preferable regardless of your original travel plans. All medical decisions are at the discretion of our medical director. It is essential for you to contact Emergency Assistance Facilities prior being admitted anywhere, in this instance we may arrange for a local transfer to a hospital better equipped for your immediate needs.

**No cover is provided under this section for:**

- Anything mentioned in the conditions or general exclusions (page 9) (including any treatment, tests, associated illnesses to existing conditions and psychological disorders).
- Any costs where you are an inpatient or it is a repatriation claim and our 24 hour assistance service, Emergency Assistance Facilities have not been notified or has not agreed the costs, we reserve the right to decline associated costs.
- Services or treatment received by you, including any form of cosmetic surgery OR any treatment received by you after the date that in the opinion of our Emergency Assistance Facilities, in consultation with your treating doctor, you can return home or which can reasonably wait until you return to your home country.



## If you need to come home early (Policy B Section 2)

We will pay:	For:	Provided you are not claiming for:	If you need to claim
<p>up to £250 in total for your unused proportion of:</p> <ul style="list-style-type: none"> <li>•transport charges,</li> <li>•loss of accommodation</li> </ul> <p><b>that you have paid or agreed to pay and that you cannot recover from any other source following your <u>necessary</u> cutting short of your trip and any additional travel expenses to get you home.</b></p> <p><i>(Your unused proportion of trip costs will be calculated in full days lost from the date of your return journey home).</i></p>	<p><b>your early return home because of the death, injury or illness of:</b></p> <ul style="list-style-type: none"> <li>•You or a friend with whom you are travelling.</li> <li>•A close relative who lives in your home country.</li> <li>•A close business associate who lives in your home country.</li> </ul> <p><b>or</b></p> <ul style="list-style-type: none"> <li>•You, a friend or close relative who is travelling with you being required in your home country for jury service or as a witness in a Court of Law,</li> </ul> <p><b>or</b></p> <ul style="list-style-type: none"> <li>•You, a friend or close relative who is travelling with you being called back by the Police after your home, or the home in your home country of your friend or close relative, or usual place of business in your home country, having suffered from burglary, serious fire, storm or flood.</li> </ul> <ul style="list-style-type: none"> <li>•your early return home because of the death, injury or illness of a friend who lives abroad and with whom you were intending to stay.</li> </ul>	<p>any payment where you have not suffered any financial loss.</p> <p>coming home early due to an existing medical condition unless we have agreed cover, in writing and any additional premium has been paid.</p> <p>any costs where you have not paid your contribution.</p> <p>the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made were using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.</p> <p>any claim due to the death, injury or illness of any pets or animals.</p> <p>the withdrawal of previously approved leave by your employer unless it is due to the death or serious illness of a close business associate.</p> <p>any unused portion of your original ticket where you have been repatriated.</p> <p>coming home early due to the fear of an epidemic, pandemic, infection or allergic reaction.</p> <p>curtailment cover where the trip is of 2 days duration or less or is a one-way trip.</p> <p>the operation of law or as a result of an unlawful action or criminal proceedings against you or anyone included in your booking.</p> <p>the curtailment of your trip by the tour operator.</p> <p>curtailment due to financial circumstances.</p>	<p><b><u>If you need to cut short your trip:</u></b></p> <p>due to a <u>medical necessity</u> you must ring to confirm this with our <i>24 hour medical helpline</i> .</p> <p><b>+44 (0) 845 260 3 260</b>  <b>+44 (0) 1732 85 33 33</b></p> <p><u>Curtailment claims will not otherwise be covered.</u></p> <p>If you need to come home early for any other reason please call this number:</p> <p><b>+44 (0) 845 260 3 260</b>  <b>+44 (0) 1732 85 33 33</b></p> <p>to ensure your circumstances are covered under your policy.</p> <p>Download or request a claim form for Curtailment and complete to the best of your ability enclosing all required documentation as listed on the front of the claim form.</p> <p>You should keep any receipts or accounts given to you and send them in to the claims office.</p>

**Be Aware!** If you need to come home early you **MUST** contact our emergency assistance service who will be able to assist you- no cover is available for cutting short your trip unless the emergency medical assistance service have agreed. Please also note curtailment claims are calculated from the day you return home and no payment is made for loss of enjoyment however caused.

**No cover is provided under this section for:**

- anything mentioned in the conditions or general exclusions (page 9)
- Coming home early due to an existing medical condition of you or a travelling companion included on your booking, where the risk attaching to that medical condition has not been accepted by us in writing.
- Coming home early due to death or illness of a close relative or close business associate caused by an existing medical condition or a known complication of it.
- Any claim not supported by a detailed letter/certificate from the treating doctor explaining why your early return was medically necessary.



# If your possessions are lost, stolen or damaged (Policy B Section 3)

We will pay:	For:	Provided you:	If you need to claim
<p>up to a total of £500 for <u>your</u> possessions,</p> <ul style="list-style-type: none"> <li>Clothes and Shoes</li> <li>Luggage</li> <li>Cosmetics</li> <li>Fine Jewellery &amp; Watches</li> <li>Electrical items and Photographic Equipment</li> <li>Eyewear</li> </ul>	<p>Up to £500</p> <ul style="list-style-type: none"> <li>£200</li> <li>£50</li> <li>£50</li> <li>£250</li> <li>£250</li> <li>£50</li> </ul> <p><b>Either</b></p> <ul style="list-style-type: none"> <li>• The cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear.</li> <li><b>Or</b></li> <li>• We will replace the item on your behalf from one of our dedicated suppliers.</li> <li><b>Or</b></li> <li>• The original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip.</li> </ul>	<p>have paid your contribution or accept it will be deducted from any settlement.</p> <p>have complied with the carrier's conditions of carriage.</p> <p>have notified the police, your carrier or tour operator's representative and obtained an independent written report.</p> <p>own the items you are claiming for and are able to provide proof of ownership for any items over £50 in value.</p> <p>are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc.</p> <p>are not claiming for possessions which have been lost or stolen from a beach or lido (if so we will only pay a maximum of £100).</p> <p>have not left electrical items, eyewear, jewellery &amp; watches or photographic equipment <i>unattended (including being contained in luggage during transit)</i> except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation).</p> <p>have not left your possessions unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.</p>	<p><b>For all damage claims:</b> you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable.</p> <p><b>For all loss or damage claims during transit :</b></p> <ul style="list-style-type: none"> <li>(a) retain your tickets and luggage tags,</li> <li>(b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</li> </ul> <p><b>For all losses</b> you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>You must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p>
<p>up to £50</p>	<ul style="list-style-type: none"> <li>• The purchase of essential items if your luggage containing your possessions are misplaced, lost or stolen on your outward journey from your home country for over 12 hours from the time you arrived at your trip destination.</li> </ul>	<p>have obtained written confirmation of any loss, damage or delay</p>	<p><b>You MUST provide receipts/proof of ownership of any item lost or damaged over the value of £50.</b></p>

**Be Aware!** Your travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc, as these should be fully insured under your house contents insurance on an All Risks extension for 365 days of the year. There is a maximum amount you can claim and a maximum amount in total for each category, and these are shown under the possessions section. The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted, you can find full details of our wear tear scale published on our website at [www.tif-plc.co.uk/wearandtear](http://www.tif-plc.co.uk/wearandtear)

No cover is provided under this section for:

- anything mentioned in the conditions or general exclusions (page 9) or any items that do not fall within the categories of cover listed.
- Mobile telephones, SIM cards, mobile telephone prepayment cards, lost/stolen mobile telephone call charges or mobile telephone accessories, duty free items such as tobacco products, alcohol and perfumes.



We will pay	For	Provided	If you need to claim
<p>up to <b>£2,000,000 plus costs agreed between us in writing:</b></p>	<p>any event occurring during the period of this insurance that you are legally liable to pay that relates to an incident caused directly or indirectly by you and that results in:</p> <ul style="list-style-type: none"> <li>Injury, illness or disease of any person.</li> <li>Loss of, or damage to, property that does not belong to you or any member of your family and is neither in your charge or control nor under the charge or control of any member of your family.</li> <li>Loss of, or damage to, trip accommodation which does not belong to you or any member of your family.</li> </ul>	<p>your contribution has been paid or deducted from any settlement.</p> <p><b>Liability for loss of or damage to property or injury, illness or disease is not caused or suffered by:</b></p> <p>your own employment, profession or business or anyone who is under a contract of service with you, acting as a carer, whether paid or not, or any member of your family or is caused by the work you or any member of your family employ them to do.</p> <p>your ownership, care, custody or control of any animal.</p> <p><b>Compensation or any other costs are not caused by accidents involving your ownership, possession or control of any:</b></p> <p>land or building or their use either by or on your behalf other than your temporary trip accommodation, mechanically propelled vehicles and any trailers attached to them, aircraft, motorised skis, motorised waterborne craft or sailing vessel, firearms or incendiary devices.</p>	<p><b>Never admit responsibility to anyone</b> and do not agree to pay for any damage, repair costs or compensation.</p> <p>Keep notes of any circumstances that may become a claim so these can be supplied to <b>us</b> along with names and contact details of any witnesses as well as any supporting evidence <b>we</b> may require.</p>

**Be Aware!** No cover is provided under this section for:

- anything mentioned in the conditions or general exclusions (page 9)(Where you are liable for damage to trip accommodation your contribution is increased to £250)
- For injury, illness or disease suffered by you or any member of your family or any event caused by any deliberate act or omission by you or a member of your family.
- Claims where an indemnity is provided under any other insurance or where it falls on you by agreement and would not have done if such agreement did not exist. i.e. rental disclaimer.

## Accidental death and disability benefit (Policy B Section 5)

We will pay	For	Provided	If you need to claim
<p>A single payment as shown on your summary of cover</p> <p><b>£5,000</b> →</p> <p><b>£5,000</b> →</p> <p><b>£5,000</b> →</p>	<p><b>Your accidental bodily injury, that independently of any other cause, results in your:</b></p> <p>Death (limited to £1000 when you are under sixteen or over seventy five at the time of incident).</p> <p>Total and permanent loss of sight in one or both eyes or total loss by physical severance or total and permanent loss of use of one or both hands or feet.</p> <p>Permanent and total disablement from engaging in paid employments or paid occupations of <u>any and every</u> kind all occurring within 12 months of the event happening.</p>	<p>you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness or infection.</p> <p>you are not over 75 and claiming permanent disablement.</p> <p>you are not claiming for more than one of the benefits that is a result of the same injury.</p>	<p>Download or request a claim form for Personal Accident immediately and complete to the best of your ability.</p> <p>In the event of death <b>we</b> will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and <b>you</b> will be advised what further documentation is required.</p>

**Be Aware!** This is a one off lump sum benefit for the death or very serious incapacity of an insured person when this is solely caused by an accident occurring during the period of insurance. It is quite separate from costs covered under the medical section (Where you are not in paid employments or occupations, this shall be defined as 'all your usual activities, pastimes and pursuits of any and every kind'.)

No cover is provided under this section for:

- any payment for permanent disablement when your age is over seventy five (75) at the time of the incident
- anything mentioned in the conditions or general exclusions (page 9)



# If you need legal advice (Policy B Section 6)

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

**Be Aware!** Legal expenses claims are only considered on the condition that you use Pannone LLP as your legal representative and they will always have complete control over the legal proceedings and the selection, appointment and control of lawyers. Where a claim occurs you will supply any reports or information and proof to us and the claims office as may be required. Any legal expenses incurred without our prior authorisation or that of the claims office will not be paid. If you are awarded compensation and receive payment then all sums paid out by us shall be paid out of that compensation. We will settle all claims under the Law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you.

No cover is provided under this section for:

- anything mentioned in the conditions or general exclusions (page 9)
- Proceedings in more than one country for the same event.



We will pay	For:	Provided:	If you need to claim
<p><b>Up to £3,000 in total for each Person-Insured named on the invoice.</b></p> <p><b>This cover is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom and is underwritten by Certain Underwriters at Lloyd's (The Insurer).</b></p>	<p>1) Irrecoverable sums paid in advance in the event of insolvency of the Scheduled Airline, Hotel, Train Operator including Eurostar, Car Ferries; Villas abroad &amp; Cottages in the UK; Coach Operator, Car Hire company, Caravan Sites, Campsites, Mobile Home, Camper Rental, Safaris; Excursions; Eurotunnel; Theme Parks such as Disney Land Paris all known as the End Supplier of the travel arrangements not forming part of an inclusive holiday prior to departure or</p> <p><b><u>2) In the event of insolvency after departure:</u></b></p> <p>a) additional pro rata costs incurred by the Person-Insured in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements</p> <p>or</p> <p>b) if curtailment of the holiday is unavoidable - the cost of return transportation to the United Kingdom, Channel Islands, Isle of Man or Northern Ireland to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.</p>	<p>in the case of 2(a) and (b) where practicable the Person-Insured shall have obtained the approval of the insurer prior to incurring the relevant costs by contacting the insurer as set out.</p> <p><b>The Insurer will not pay for:</b></p> <ol style="list-style-type: none"> <li>1. Travel or Accommodation not booked within the United Kingdom, Channel Islands, Isle of Man or Northern Ireland prior to departure 2.</li> <li>2. The Financial Failure of:             <ol style="list-style-type: none"> <li>a) any Travel or Accommodation provider in Chapter 11 or any threat of insolvency being known as at the Insured's date of application for this Policy</li> <li>b) any Travel or Accommodation provider who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim)</li> <li>c) any travel agent, tour organiser, booking agent or consolidator with whom the insured has booked travel or accommodation</li> </ol> </li> <li>3. you are not claiming for any loss for which a third party is liable or which can be recovered by other legal means</li> <li>4. you are not claiming for any losses which are not directly associated with the incident that caused the Insured to claim. For example, loss due to being unable to reach your pre booked hotel following the financial failure of an airline.</li> </ol>	<p><b>Claims Procedure: International Passenger Protection claims only - any occurrence which may give rise to a claim should be advised as soon as reasonably practicable and in any event within 14 days to:</b></p> <p><b>IPP Claims Office IPP House 22-26 Station Road West Wickham Kent BR4 0PR United Kingdom</b></p> <p><b>Facsimile: +44 (0)20 8776 3751 Telephone: +44 (0)20 8776 3752 Email: <a href="mailto:info@ipplondon.co.uk">info@ipplondon.co.uk</a></b></p> <p><b>IPP will only accept claims submitted up to six months after the failure. Any claims submitted after the six month period will NOT be processed.</b></p> <p><b>ALL OTHER CLAIMS - REFER TO YOUR INSURANCE POLICY AND SEE ALTERNATIVE CLAIMS PROCEDURE.</b></p>

**ADDITIONAL SPORTS AND ACTIVITIES:** 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 are sure we can cover it. You must contact us so we can discuss the activity and what, if any additional premium is necessary. Any claim as a result of a specific activity for which you have not purchased additional cover for or sought advice from the underwriters will not be covered. (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 and we can discuss your individual requirements.

#### Activity Pack 1 – Covered as standard

Abseiling, Cycle Touring, Kiting, Scuba Diving to 18m, Aerobics, Dancing, Korfbal, Scuba Diving to 30m, Amateur Athletic Field Events, Darts, Low Ropes, Scuba Diving to 9m, Amateur Athletic Track Events, Deep Sea Fishing, Manual Labour, Sea Fishing, Angling, Diving, Marathons, Shinty, Animal Sanctuary/Refuge Work, Driving Any Motorised Vehicle, Model Flying, Shooting, Archery, Elephant Trekking (UK-Booked), Model sports, Small Bore Target Shooting, Athletics, Expeditions, Motorcycling with appropriate UK licence, Snooker, Badminton, Fell Running, Mountain Biking (on road non racing), Snorkelling, Ballooning - Hot Air, Fell Walking, Netball, Softball, Bamboo Rafting, Fencing, Orienteering, Squash (amateur), Banana Boating, Fishing, Overland Trips, Stoolball, Bar Work, Fives, Petanque, Stoopball, Baseball, Flag football, Pigeon racing, Surfing (amateur), Basketball, Flying as passenger, (private/small aircraft), Pony Trekking, Swim Trekking, Beach Games, Football, Pool, Swimming, Biathlon, Football - Beach Kick Around, Power lifting, Swimming with Dolphins, Billiards, Fresh Water Fishing, Quoits, Sydney Harbour Bridge, Bird Watching, Frisbee, Rackets, Table Tennis, Body Boarding, Fruit or Vegetable Picking, Rafting, Team Games, Bowling, Glass Bottom Boats, Rambling, Ten Pin Bowling, Bowls, Gliding (learning non competition), Rambling under 1,000m, Tennis, Boxing Training, Golf, Rap Running/Jumping, Trekking 1000m, Bridge, Gorilla Trekking, Racquet Ball, Triathlon, Bridge Swinging, Gymnastics, Re-Enactment, Tubing, Bungee Jumping, Highland games, Restaurant Work, Tug of War, Camel/Elephant Riding/Trekking, Hiking/Trekking/Walking, Rifle Range, Volleyball, Camping, Hill Walking up to 2000m, Ringos, Walking, Canoeing, Historical Research, River Walking, Water Skiing (amateur), Canoeing (exc. white water), Horse Riding, Rock Scrambling, (under 4,000m), Weight Lifting, Caravanning, Hot Air Ballooning, Rounders, Whale Watching, Catamaran Sailing (In-shore), Indoor Skating, Rowing, White Water Rafting + Canoeing (grade 1 to 3), Chess, Jet Boating, Running, Sprint/Long Distance, Windsurfing, Clay Pigeon Shooting, Jet Skiing, Safari (UK Organised), Working, Climbing, Jet Skiing (non incidental), Safari Trekking, Yachting (inland and coastal waters), Cricket, Jogging, Sail Boarding, Yoga, Croquet, Kayaking (up to grade 2 rivers only), Sailing, Curling, Keepfit, Sailing/Yachting inshore (recreational)

#### Activity Pack 2 – Additional Premium required

Adventure Racing (up to 12 hours), Hockey (Ice) With Full Body Protection, Parasailing (over water) incidental, Snow Biking, Parascending (Over water), Snow Blading, Parascending (over water, non incidental), Snow Bobbing, Passenger Sledge, Snow Mobile/Ski Doos, Polo cross, Snow Mobilising, Power Boating, Snow Parascending, Professional Entertaining, Snow Scooting, Quad Bikes, Snow Shoe Walking, Rambling up to 2,000m, Snow Tubing, River Tubing, Snowboarding, Rodeo, Snowcat Driving, Roller Blading (Line Skating/Skate Boarding), Soccer, Roller Hockey, Speed Sailing, Roller skating, Speed Skating, Rugby (amateur game), Speed Trials/Time Trials, Rugby (training), Sphereing, Rugby League, Street Hockey, Rugby Union, Summer Tobogganing, Safari (non UK Organised), Surfcasting, Sand Dune Surfing/Skiing, Taw Kwon Do, Sand Yachting, Telemarking, Shark Cage Diving, Tobogganing/Sledging, Skateboarding, Trampolining, Ski Boarding, Tree Top Canopy Walking, Ski Dooing, Trekking 2000m, Skiing, Ultimate, Skiing – Mono, Under 17 Driving (not public roads), Skiing – Nordic, War Games/Paint Balling, Sky Diving (max 2 jumps), Water Polo (amateur), Sledging, Water Ski Jumping, Sledging/Tobogganing, White Water Rafting (grade 4 to 6), Sleigh riding (reindeer, horses or dogs), Winter sports, Wrestling, Adventure Racing (up to 6hrs), Horse Jumping (no Polo, Hunting), Airsoft, Horse Riding (Eventing), American Football, Husky Dog Sledding, Big Foot Skiing, Hydro Zorbing, Blade Skating, Ice Hockey, Bobbing, Ice Skating, Breathing Observation Bubble (BOB), Indoor Climbing (climbing wall), Canoeing (White Water), Iron Man, Canyoning, Jousting, Cat Skiing, Judo, Cross Country Running, Karate, Cross Country Skiing, Karting, Dragon Boat Racing, Kayaking (grade 3 rivers only), Dry Slope Skiing, Kayaking (In-land waters), Elephant Trekking (non-UK booked), Kendo, Equestrian, Kick Sledging, Falconry, Kite Boarding, Flying crew/pilot, Lacrosse, Flying Helicopter (Pilot), Land Skiing, Football – Amateur, Land Yachting, Gaelic Football, Langlauf, Glacier Walking, Martial Arts (Training Only), Gliding, Modern Pentathlon, Gliding (non competition), Mono Skiing, Go Karting, Mountain Biking (off road non racing), Gorge Walking (no ropes), Mountain Boarding, Handball, Mountain Walking up to 1000m, Harness Racing, Mountaineering up to 1000m, High Diving, Off Road Motorcycling (up to 250cc), Hobie Catting (In-shore), Off-piste skiing, Hockey, Paint Balling

#### Activity Pack 3 – Additional Premium required – Activity packs 1-3 inclusive for Premier Winter Single Trip and Premier Winter Multi Trip Policyholders.

Boardsailing, Ice Windsurfing, Ski Blading, Buggyng, Kite Buggyng, Ski Randonee, Caving/Pot Holing, Kite Surfing, Ski Touring, Cyclo Cross, Mountaineering up to 2,000m, Ski Yawing, Devil Karting, Octopush, Skiing – Freestyle, Dinghy Sailing, Outdoor Endurance Tests, Skiing – Glacier, Dirt Boarding, Paragliding, Skiing – Snowcat, Extreme Sports, Parascending (over land), Snow Carting, Glacier Skiing, Power Gliding, Snow Go Karting, Heliskiing, Power Kiting, Snow Kiting, Hurling, River Bugging, Trekking 3000m, Hydrospeeding, Rock Climbing (under 2,000m), Via Ferratta, Ice Climbing, Skeleton, Wake Boarding, Ice Go Carting, Ski Biking, Wind Tunnel Flying, Winter Walking

#### Activity Pack 4 – Additional Premium required

Adventure Racing (up to 24 hours), Gliding (competition), Scuba Diving to 40m, Assault Courses including High Ropes, Hang Gliding, Ski Flying, Black Water Rafting (Grades 1 to 3), Micro Lighting, Ski Mountaineering, Blowcarting, MotoCross, Ski Run Walking, BMX Freestyle & Racing, Motor Racing/Rallies/Competitions (all types), Skiing - Off Piste Without a Guide, Cave Diving, Mountaineering up to 3,000m, Snow/Terrain Parks, Slack-Lining, Cycle Racing, Parapenting/Paraponting, Wicker Basket Tobogganing, Freestyle Skateboarding, Polo, Zip Trekking, Zorbing



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](http://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, PO Box 420, Tonbridge, Kent, TN9 9DE telephone: 0845 3707 133 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.

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.

## YOUR RIGHT TO COMPLAIN

- **If your complaint is regarding the selling of your policies: The Customer Services Manager, Go Walkabout, Innovation Centre, Highfield Drive, St Leonards-on-Sea, E 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, Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow, Kent, TN11 9QU, 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 South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Their telephone advice line is +44 (0) 845 080 1800.

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.

