



gowalkabout
Travel Insurance

Key Facts

Working Holiday Travel Policy

Master Policy Number RTVGW40009-07

For policies issued from 9th January 2015 to 15th January 2016 with travel before 14th January 2017

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

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

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

If you need Medical Assistance:

Contact Emergency Assistance Facilities



Phone: +44 (0) 845 260 3 260

+44 (0) 1732 853 333

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

Contact Travel Claims Facilities



Website: www.travel-claims.net

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

Phone: +44 (0) 8453 707 133

Fax: +44 (0) 870 620 5001

If you need a claim form to claim on Policy C

Contact: International Passenger Protection



Phone: +44 (0) 20 8776 3752

Criteria for purchase



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

- Have not started the trip.
- Are a resident* of the United Kingdom or Channel Islands.
- Are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.
- Will take all possible care to safeguard against accident, injury, loss or damage as if you had no insurance cover.
- Are not taking a trip which involves a cruise (unless you have paid an additional premium).
- Are not aged 59 years or over.
- Are not travelling independently of the named insured adults on the policy where they are aged 18 years and under unless they are either travelling directly to be with you or to return directly to their home after being with you.
- You have a return ticket booked, or proof of intention to return to the United Kingdom

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

Accurate and relevant information

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

Because an insurance policy can only provide cover in respect of accident, illness, loss or damage for an event/occurrence which is sudden, unforeseen and beyond your reasonable control, you must also tell us if you are aware of any circumstances at the time you purchase this insurance, or at any time afterwards, which could possibly result in you having to make a claim; otherwise you may not be covered. You can do this by calling: [0845 230 7606](tel:08452307606)

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

Our pledge to you

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

Policy information

Your insurance is covered under two master policy number, [RTVGW40009-07 A](#), your pre-travel policy and [RTVGW40009-07 B&C](#), your travel policy, specially arranged for Go Walkabout Ltd by Travel Insurance Facilities and insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG. Cover is provided for each passenger who is shown as having paid the insurance premiums and whose name is shown on the insurance certificate. This insurance policy wording is a copy of the master policies and is subject to the same terms, conditions and exclusions of the policies.

No refund of the insurance premium will be given after the policies have been issued unless, after receipt, you find that the terms, conditions and exclusions do not meet your needs. In this case you must return the policy and premium receipt to us within 14 days of purchase for a refund to be considered.

When your two policies start and end

Under Single trip insurance, the cover for Policy A, as described under section A of the pre-travel policy, starts when you pay your premium from.

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.

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

Summary of cover (this is only a brief description of the cover provided and some of the principal conditions; you must refer to the relevant section in the policy wording for full details.)				
Section	Benefit	Cover available up to	Cover is only provided if	Your contribution
PRE-TRAVEL POLICY (cover starts when you pay your premium)				
A1	<p>If you are unable to go on your trip Cover for your proportion of prepaid transport, accommodation & additional travel expenses that you cannot recover from any other source if you cannot travel due to; your, a close relative or a business associate's death, injury or illness, jury service or witness in a court of law, redundancy or the requirements of H.M. Forces. (Course charges, or tuition fees are not included)</p>	£2,500	<ul style="list-style-type: none"> • Cancellation is caused by yours, your travelling companions or a close relatives' death, injury or illness, redundancy or HM forces requirements. • The cancellation is not due to an existing medical condition of you, a non-travelling close relative or travelling companion, unless declared and accepted by us in writing. • The cancellation is not due to any psychological condition. • Cancellation is not because of the failure of your travel agent, tour operator or due to the advice of the Foreign and Commonwealth Office. 	£75
TRAVEL POLICY (cover starts when you leave home to begin your trip)				
B1	<p>If your travel plans are disrupted If your departure is delayed by 12 hours or more Benefit for delays over 12 hours at your international departure point which you could use towards the cost of any additional accommodation, car parking charges, food, drinks or telephone calls not provided by your carrier.</p>	Up to £20 per 12hrs up to a max £200	<ul style="list-style-type: none"> • You are at the airport/port/station. • You have obtained written confirmation of the delay from your booking agents, airline or transport provider. 	nil
	<p>If you choose to cancel after a 24 hour delay If your <u>outbound</u> journey from your home country is delayed by more than 24 hours and you decide to abandon your trip.</p>	£2,500	<ul style="list-style-type: none"> • You are unable to recoup costs from any other provider or agency. • Your trip is more than 2 days in duration. 	£75
	<p>Missed Departure Cover for alternative transport costs if you miss your outbound departure if, after leaving home, your car becomes undriveable due to a mechanical breakdown or your public transport is delayed causing you to miss your departure from the United Kingdom</p>	£1,000	<ul style="list-style-type: none"> • You are claiming for the circumstances listed and <u>not</u> for your failure to arrive in time to check in due to <u>any other</u> reason including 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. 	nil
B2	<p>If you need emergency medical attention To cover customary and reasonable emergency medical expenses, necessary travel and accommodation or repatriation costs in the event of your illness, injury or death during your trip.</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 any in-patient treatment or any bills over £500. • You are claiming for emergency essential treatment received in a state facility and unrelated to any existing medical condition (unless you have declared it and paid the required premium). • You are not claiming for any dental work involving the use of precious metals to or for the provision of dentures, crowns or veneers. • You are in a public / state hospital. 	£75
	<p>Emergency Dental Treatment To cover emergency Dental Treatment only to cure sudden pain.</p>	£100		nil
	<p>Public hospital inconvenience benefit per day For each 24hours you are an inpatient in a public hospital to cover costs of newspapers, telephone calls, food, visitors transport etc., during your hospitalisation, up to the maximum amount shown.</p>	£20 per 24hrs up to £200		nil

Section	Benefit	Cover available up to	Cover is only provided if	Your contribution
B3	<p>If you have to come home early Pro-rata refund of your pre paid unused trip cost from the day you come home, if you or your travel companion have to return early because:</p> <ul style="list-style-type: none"> • you, • the person you are travelling with, • a close relative or business associate in your home country, • unexpectedly suffer injury, illness or death. 	£500	<ul style="list-style-type: none"> • You have actually returned home earlier than originally booked. • You have contacted and had approval from our emergency assistance service. • You are not claiming due to an existing condition of you, a non-travelling close relative or travelling companion, unless declared and accepted by us in writing 	£75
B4	<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 items are listed, any items which do not fall within this category are not covered:</p> <p style="text-align: right;">Clothes £500 Luggage £100 Shoes £100 Cosmetics £75 Fine Jewellery & Watches £300 Electrical items and Photographic Equipment £300 Eyewear £100 Unreceipted Items £150</p>	Up to £1,000	<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 www.tif-plc.co.uk/wear&tear. • You have proof of purchase/ownership for items over the value of £50. • You are not claiming for duty free items. • Your bag/contents were not stolen from a beach or lido. • Your Electrical items/photographic equipment, jewellery or watches were not left unattended unless in a locked safe. • You are not claiming for a mobile phone, accessories or calls. • You are not claiming for contact/corneal lenses. 	£75
	<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 £100		<ul style="list-style-type: none"> • You have kept all of your receipts. • You accept that if your possessions become permanently lost then the cost of essential items will be deducted from your settlement of lost possessions. • You have obtained written confirmation of the delay from your operator.
B5	<p>If your cash is lost or stolen Cover for your cash if it is lost or stolen</p>	£500	<ul style="list-style-type: none"> • Your cash/passport was on your person or in a locked safe and you can provide us with proof of withdrawal/currency exchange. • You have a police report confirming the loss and kept all receipts for any incurred costs. • You are not claiming for the cost of missing your return flight/transport to the United Kingdom or additional transport costs to return home. • You are not claiming for any missed travel or accommodation arrangements as a result of your passport being lost or stolen. 	£75
	<p>If your passport is lost or stolen Cover to contribute towards the cost of an emergency travel document/passport → Cover for necessary costs collecting your emergency travel documents/passport on your trip (Taxi, transport to and from embassy, cost of photos)</p>	£200 £200		nil

Section	Benefit	Cover available up to	Cover is only provided if	Your contribution
B6	Personal Liability Cover for costs that we have agreed to pay, that you are held legally liable to pay relating to an incident caused by you.	£2,000,000	<ul style="list-style-type: none"> You have not admitted responsibility, or agreed to pay any monies. You have kept paperwork/notes and informed us immediately. Your claim is not due to any form of motorised transport or sailing vessel. You are not claiming for an incident suffered by you, a member of your family, business associate or travelling companion or any property owned by you/them. 	£75 (£250 for damage to your trip accommodation)
B7	Death and Disability benefit A single payment payable for your death, permanent disability, loss of sight or use of limbs. <p style="text-align: right;">Accidental death benefit Permanent loss of sight or limb Permanent and total disablement</p>	£5,000 £15,000 £15,000	<ul style="list-style-type: none"> You are between 16 and 75 years old (<i>payment is reduced to £1,000 if under 16 or over 75</i>). You qualify for the full benefit. No partial payments 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 16 or over 75 and claiming permanent disablement. 	nil nil nil
B8	If you need legal advice Cover for 30mins free legal advice relating to your trip as well as legal expenses we have agreed in writing, pursuing compensation in the event of your death or personal injury whilst on your trip.	£25,000 in pursuing compensation	<ul style="list-style-type: none"> You are not claiming against a carrier, 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
B9	If you are hijacked, Kidnapping and Detention Cover for each full day you are confined due to hijack, Kidnap or Detention.	£100 a day up to £500	<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. 	nil

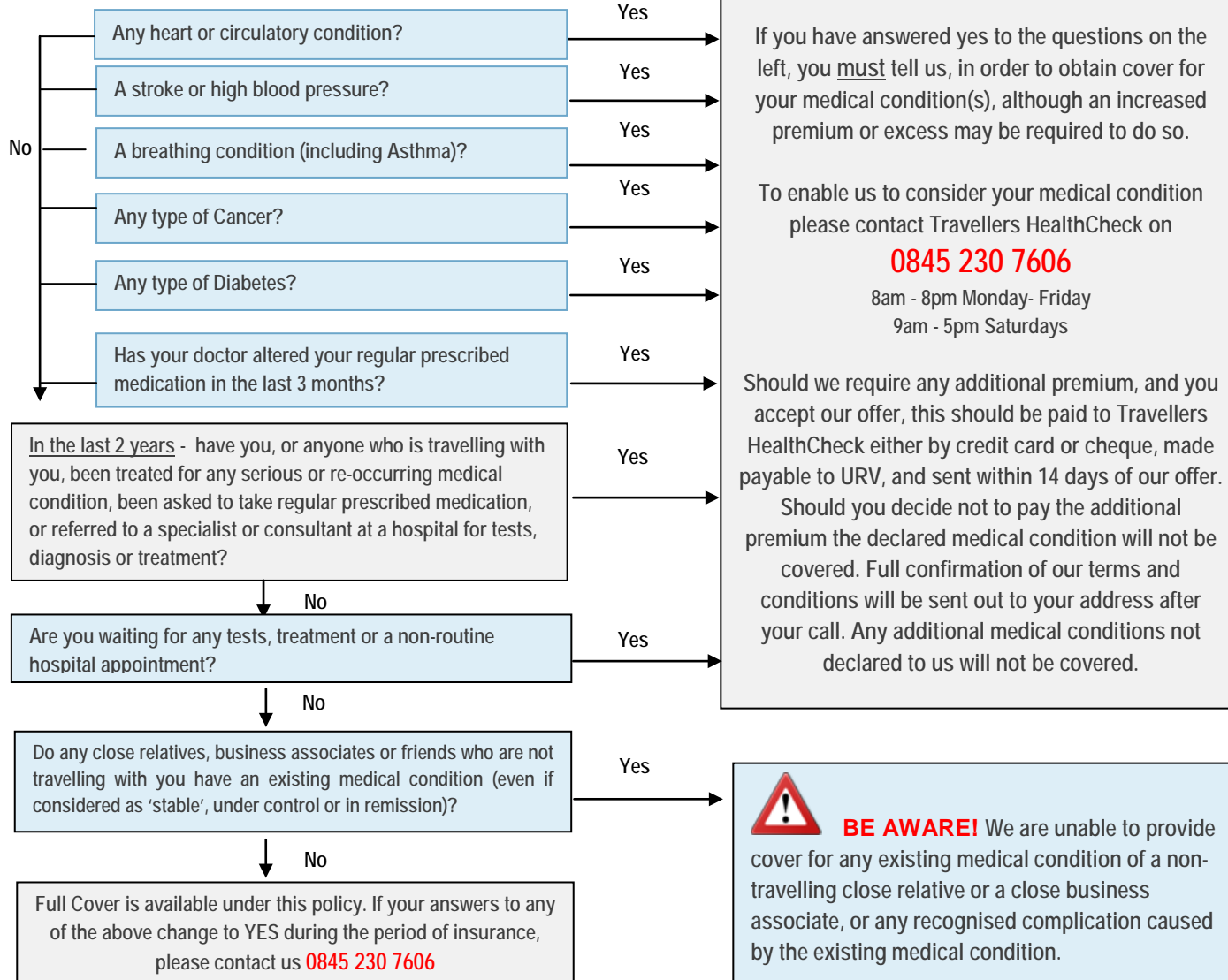
Section	Benefit	Cover available up to	Cover is only provided if	Your contribution
C1	End Supplier Failure (ESF) supplied by International Passenger Protection Irrecoverable sums paid in advance in the event of insolvency as per the terms and conditions set out within the policy documents	£3,000	<ul style="list-style-type: 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 with the policy document 	nil

Disclosure of your medical conditions

Your policies may not cover claims arising from your medical conditions.
You need to tell us anything you know that is likely to affect our accepting you for cover.

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

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



Change in health

If your health or your on-going medication changes between the date the policies were bought and the date of travel you must advise

Travellers HealthCheck
on

0845 230 7606

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

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.

How your policies work

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 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);</p> <p>NOTE: cover is <u>only available for circumstances specified in the policy and if your circumstances do not fit that criteria then there is no cover in place.</u></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 Travel Administration Facilities 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><i>Annual Multi Trip policies- <u>Provided you have not made a claim (irrespective of whether your claim was successful or not) on the policy and you confirm in writing that there is no claim pending, should you choose to cancel and understand that all benefits of the policy will be cancelled, we will refund 5% of the total premium paid, for each full calendar month remaining on the policy from the date of cancellation. If you are intending to, or have claimed (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium.</u></i></p> <p><i>We reserve the right to give 7 days' notice of cancellation of this policy, without refund, by recorded delivery to you at your last known address in the event of the following circumstances; fraud, suspected fraud, misleading information or deliberate misrepresentation, abusive behaviour to any of our staff or agents.</i></p>
BE CAUTIOUS	<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 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 as regulations vary from one carrier/airline to another.</p>
MEDICAL COVER	<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. <i>Cover will not be given if travel is against the advice of your doctor.</i></p>
EHIC	<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 www.ehic.org.uk for the card is free and it's 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 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 CONTRIBUTION	<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, 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. If an excess waiver has been paid then standard excess is not applied, however any increased medical excess is still applied in the event of a claim resulting from the condition/s it is attached to.</p>
OTHER POLICIES	<p>Your policy will not make any payment for any event that is more specifically covered by another insurance policy, and will only pay a proportionate amount of a claim where there is other insurance in force (such as Home Contents and All Risk insurance policies) covering the same risk, and we will require you to provide details of such other insurance.</p>

Definitions – Where these words are used throughout your policy they will always have this meaning:

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



Clothes underwear, outerwear, hats, socks, stockings, belts, braces.

***Cosmetics** make-up, hair products, perfumes, creams, lotions, deodorants, brushes, combs, toothbrushes, toothpastes and mouthwashes.
*excluding items considered as 'Duty Free'

Luggage handbags, suitcases, holdalls, rucksacks, briefcases.

Electrical Items & Photographic equipment any item requiring power, either from the mains or from a battery and any equipment used with them such as CDs, games, tapes, cassettes or cartridges, cameras, video cameras, camera cases, stand, satellite navigation equipment, films, discs or cartridges.

Fine Jewellery & watches rings, watches, necklaces, earrings, bracelets, body rings, made of or containing any precious or semi precious stones or metal.

Eyewear spectacles, sunglasses, prescription spectacles or binoculars.

Duty free any items purchased at duty free.

Shoes boots, shoes, trainers and sandals.

PUBLIC TRANSPORT buses, coaches, internal flights or trains that run to a published scheduled timetable.

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.

SKI EQUIPMENT Skis, ski bindings, ski sticks, ski boots, board boots, snowboard bindings and snowboards.

SKI PACK Ski pass, ski lift pass and ski school fees.

SPORTS AND ACTIVITIES any recreational activity that requires skill and involves increased risk of injury.

If you are taking part in any sport please refer to your wording document 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

9am-5pm Monday – Friday

The activity extension extends the policy cover so that you will be covered for emergency medical expenses in the event that you are injured whilst participating in your chosen activity.

BE AWARE



TRAVEL DOCUMENTS Current passports, ESTAs, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form S2.

RESIDENT a person who has their main home in the United Kingdom or the Channel Islands and has not spent more than six months abroad in the year before buying this policy

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.

TRIP a holiday or journey that begins when you leave home and ends on your return to either **(i)** your home, or **(ii)** a hospital or nursing home in the United Kingdom or Channel Islands, following your repatriation.
both during the period of cover.

UNATTENDED left away from your person where you are unable to clearly see and are unable to get hold of your possessions.

UNITED KINGDOM United Kingdom - England, Wales, Scotland, Northern Ireland and the Isle of Man.

WE/OUR/US Union Reiseversicherung AG UK

WINTER SPORTS skiing, snowboarding and ice skating.

WORLDWIDE anywhere in the world.

WORLDWIDE EXCLUDING USA, CANADA & CARIBBEAN anywhere in the world *excluding* the United States of America, Canada and the Caribbean.



Be Aware! Conditions and Exclusions applying to your policies

Below are some important conditions and exclusions which apply to your pre travel and travel policies. It is recommended that you read this along with the conditions and exclusions which apply to the individual sections of your policies, so that you are aware of what is, and what is not covered.

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"> • If you purchased this insurance after you started your trip. 	<ul style="list-style-type: none"> • Any Trip if you are aged over 59 years of age.
<ul style="list-style-type: none"> • Any costs incurred before departure (except cancellation and scheduled airline failure) or after you return home. 	<ul style="list-style-type: none"> • Manual labour (see policy wording definition). • You piloting or travelling in an aircraft not licensed to carry passengers.
<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"> • 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 hold a full UK licence.
<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 (see policy wording definition). • Travelling on a one way trip. (Unless noted on your policy documentations)
<ul style="list-style-type: none"> • 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. 	<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 or any wilful act of self-exposure to danger (except where it is to save human life).
<ul style="list-style-type: none"> • Any existing medical condition <i>or</i> health condition that has been diagnosed, been in existence or for which you have received treatment from a hospital or specialist consultant <i>or</i> 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, activities or work unless the appropriate additional premium has been paid and the policy endorsed. (<i>see definitions for sports and activities in policy wording document page 9</i>)
<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 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 or four 175ml glasses of wine) or solvents or anything relating to you or your close relatives or business associate prior abuse of alcohol or solvents.
<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>

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 tell us under which section of the insurance you want to claim and the master policy number and your policy reference to:

Travel Claims Facilities, PO Box 420, Tonbridge, Kent, TN9 9DE telephone: 08 453 707 133 fax: 0870 620 5001

You need to:

- Produce your insurance certificate confirming you are insured before a claim is submitted.
- 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:

- 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 more specifically 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.
- 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.

Your right to complain

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, please contact us in writing, explaining why you do not think our decision is correct.

- **If your query is regarding the selling of your policies:** Go Walkabout Travel Insurance, Unit 25, Innovation Centre, Highfield Drive, Churchfields, St Leonards On Sea, East Sussex, TN38 9UH
- **If your query is regarding policy cover, claims service, the emergency assistance service or medical screening service:** Customer Services Manager, Travel Claims Facilities, PO Box 420, Tonbridge, Kent, TN9 9DE.

Should we still not be able to resolve the matter you may then follow the complaints procedure detailed below:

If, you remain dissatisfied with the outcome 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 Friith 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.

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