

TRAVEL INSURANCE

Some important facts about the travel insurance are summarised below. This summary does not contain the full terms and conditions of the insurance. Please take time to read the attached full travel Certificate document to make sure you understand the cover provided. The summary does not form part of **your** contract of insurance.

About your Insurance

This insurance is underwritten by the Association of Underwriters known as Lloyd's, led by Syndicate4020.

The following table summarizes the main benefits applicable to **you**. **Your ETA** customer statement will show the actual cover provided.

¹The first £50 will be deducted from all claims in respect of these sections. Should the same occurrence give rise to a claim under more than one section, only one amount of £50 will be deducted.

²The first £25 will be deducted from all claims in respect of these sections. Should the same occurrence give rise to a claim under more than one section, only one amount of £25 will be deducted.

Period of Insurance

Annual Travel Insurance

For all sections other than cancellation, cover is operative for trips beginning during the period of insurance as shown on **your ETA** customer statement. A trip is deemed to last from the time **you** leave home or place of employment at the beginning of the trip (whichever is the later) during the whole time away and until return to home or place of employment (whichever is the earlier).

Cancellation cover operates from the date of booking a trip or the start date of this insurance as shown on **your ETA** customer statement, whichever is the later, until the beginning of the trip or expiry of the period of insurance whichever is the earlier. Each trip is deemed to be a separate insurance, each being subject to the terms, definitions, exclusions and conditions listed.

Single Trip Travel Insurance

For all sections other than cancellation, cover operates during the period of insurance as shown on **your ETA** customer statement from the time **you** leave home or place of employment at the beginning of the trip (whichever is the later) during the whole time away and until return to home or place of employment (whichever is the earlier). Cancellation cover operates from the date of booking a trip or the date of purchase of this insurance as shown on **your ETA** customer statement, whichever is the later, up until beginning the trip.

<i>Summary of benefits included</i>	Single Trip Insurance	Annual Travel Insurance
Medical and Additional Expenses	£5,000,000 ¹	£10,000,000 ²
Cancellation and Curtailment	£3,000 ¹	£5,000 ²
Missed Departure and Delay	£500 ¹	£750 ²
Personal Liability	£2,000,000	£2,000,000
Personal Accident	£25,000	£25,000
Personal Baggage, Clothing or Effects and Money	£3,000 ¹	£3,500 ²
Inner limits to this section:		
Each Article/Set	£300	£300
Valuables	£250	£250
Photographic equipment	£250	£250
Money	£750 subject to a cash limit of £300	£750 subject to a cash limit of £300



Cancellation

If this insurance does not meet **your** needs **you** have the right to cancel it within fourteen days of purchase and **you** will receive a full refund of premium and tax subject to no trips having taken place and no claims being made against the certificate. No return of premium will be made after this period.

Claims

If **you** believe that **you** have a claim under the insurance, please call the **ETA** on 0845 389 1010 to obtain a claim form.

All claims will be administered by ONE Claims Limited, 1-4 Limes Court, Conduit Lane, Hoddesdon, Hertfordshire EN11 8EP.
Tel: +44 (0) 1992 708720, Fax: +44 (0) 1992 450717

When **you** notify a claim, **you** will need **your** **ETA** number and Certificate number.

Financial Service Compensation Scheme

Lloyd's insurers are covered by the Financial Services Authority's Compensation Scheme. **You** may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to **you** under this contract. If **you** are entitled to compensation under the scheme, the level and extent of the compensation would depend on the nature of this contract. Further Information about the scheme is available from:

Financial Services Compensation Scheme, 7th floor Lloyd's Chambers, Portsoken Street, LONDON, E1 8BN, Website: www.fscs.org.uk

Law Applicable to the Insurance

The parties are free to choose the law applicable to the Insurance Contract. Unless specifically agreed to the contrary the insurance shall be subject to English Law.

Complaints

Any complaint should be addressed in the first instance to: Member Services Manager, ETA Services Ltd, 68 High Street, WEYBRIDGE, KT13 8QY. Email: feedback@eta.co.uk

If **you** are not satisfied with the way that a complaint has been dealt with please contact:

Compliance Officer, Ark Syndicate Management Ltd, St Helen's, 1 Undershaft, LONDON, EC3A 8EE.

In the event that **you** remain dissatisfied and wish to take the matter further **you** can do so at any time by referring to the complaints department at Lloyd's:

Complaints Department, Lloyd's, One Lime Street, LONDON, EC3M 7HA. Tel: 020 7327 5693, Fax: 020 7327 5225. Email: complaints@lloyds.com

Complaints that cannot be resolved by the complaints department at Lloyd's may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

This complaint procedure is without prejudice to **your** right to take legal proceedings.

Main exclusions applicable to all sections of this insurance (This list is not exhaustive. A copy of the full certificate wording is attached):

Applicable to all sections of this Insurance:

- Any trip known to exceed 60 days duration in the case of annual travel insurance.

- Any trip known to exceed 87 days (limited to 31 days if **you** are aged 65 years or older) in the case of single trip travel insurance.
- Any claims if **you** are aged 76 years or more at the beginning of a trip unless declared to and agreed by **us** or 66 years or more in the case of winter sports.
- Pre-existing medical conditions.
- Any trip that is booked or commenced contrary to medical advice, or to obtain medical treatment, or after a terminal prognosis has been made.
- Any claims due to any psychiatric, mental or nervous disorder including stress, anxiety and/or depression.
- Any claims directly or indirectly caused or contributed to by intentional self-injury, suicide or attempted suicide, provoked assault, duelling or fighting (except in bona fide self defence) or from **your** own criminal act or whilst engaged or taking part in civil commotions or riots of any kind.
- Any expenses arising from pregnancy, childbirth or any medical complications resulting therefrom if **you** are, or would have been pregnant for thirty weeks or longer at any point during a trip.
- Mountaineering, rock climbing, or riding or driving in any kind of race or flying other than as a passenger.
- Taking part in naval or military operations.
- Any expenses resulting from venereal disease, H.I.V. or A.I.D.S..
- Radiation risks.
- Terrorism involving nuclear, biological or chemical weapons &/or agents.
- Any trip to any of the following; Afghanistan, Democratic Republic of Congo, Iraq, Israel – (Israeli occupied territories of the West Bank and Gaza Strip), Pakistan and Somalia.

Additional exclusions applicable to Section A - Medical and Additional Expenses

- Costs of in-patient hospitalisation or repatriation not pre-authorised by the emergency 24 hour service company.
- Costs of continuing medication for any health condition known to exist at the start of a trip.
- Medical expenses incurred after return to or after **you** are fit to return to **Britain** or more than twelve months after the first expense, if earlier.

Additional exclusions applicable to Section B - Cancellation and Curtailment

- Any condition or set of circumstances known to exist at inception date of the insurance or time of booking a trip which could reasonably have been expected to cause the trip to be cancelled or curtailed.
- Disinclination to travel.

Additional exclusions applicable to Section H - Baggage, Personal effects and Money

- Any claims in respect of **valuables, photographic equipment** or money whilst in the custody of a carrier.
- Any loss or damage whilst left **unattended** unless in a locked holiday residence or glove compartment or boot of a motor vehicle. No cover is operative whilst in a motor vehicle overnight.

- Damage to property by moth or vermin, wear and tear.
- Property already insured elsewhere.
- Money or **valuables** lost or stolen if not reported to the police within 24 hours and a written statement obtained.
- Property lost or damaged when held by a carrier unless reported to the carrier within 24 hours.
- Property confiscated by customs.

Certificate of Insurance

LLOYD'S

Underwritten by certain underwriters at Lloyd's **ETA** Services Limited is
Authorised and Regulated by the Financial Services Authority

Travel Insurance Certificate

This is to certify that in accordance with the authorisation granted to ETA Services Ltd under contract PA999 AHU 2010 by certain syndicates at Lloyd's (hereafter referred to as the underwriters) whose definitive numbers and the proportions underwritten by them, which will be supplied on application, can be ascertained by reference to the said contract which bears the seal of Lloyd's policy signing office, and in the consideration of the payment of the premium specified herein, the said underwriters are hereby bound, severally and not jointly, their executors and administrators, to insure the person(s) named in the schedule for the benefits herein.

Travel Insurance Policy

SUMMARY OF BENEFITS	Single Trip insurance	Annual Insurance
A. Medical and Additional Expenses	£5,000,000	£10,000,000
B. Cancellation and Curtailment	£3,000	£5,000
C. Missed Departure	£500	£750
Delay	£150	£150
D. Personal Liability	£2,000,000	£2,000,000
E. Legal Expenses	£25,000	£25,000
F. Personal Accident	£25,000	£25,000
G. Hospital Benefit	£1,000	£1,500
H. Personal Baggage, Clothing or Effects and Money	£3,000	£3,500
I. Car Hire Excess Waiver	£250	£250
WINTER SPORTS EXTENSION		
J. Ski Passes, Ski Hire, Ski Clothing Hire and Tuition Fees	£250	£350
K. Piste Closure	£200	£300
L. Avalanche	£150	£250

MONEY BACK GUARANTEE

If this insurance does not meet **your** needs **you** have the right to cancel it within fourteen days of purchase and **you** will receive a full refund subject to no trips having taken place and no claims being made against the certificate. No return of premium will be made after this period.

General Definitions

Throughout this certificate **we** use words and phrases in the clearest possible manner. To help this process **we** have defined some words and phrases even more precisely. **We** list them below.

1. **Accident** means a sudden, unexpected, unusual, specific event, which occurs at an identifiable time and place during the operative time, but also includes exposure resulting from a mishap to a conveyance in which **you** are travelling.
2. **Bodily Injury** means identifiable physical injury which:-
 - (a) is sustained by **you**, and
 - (b) is caused by an **accident**, and
 - (c) solely and independently of any other cause, except illness directly resulting from medical or surgical treatment rendered necessary by such injury, occasions **your** death or disablement within twelve months from the date of the accident.
3. **Britain** means Great Britain and Northern Ireland, the Channel Isles and the Isle of Man.
4. **Close Relative** means partner, fiancé(e), parent, parent-in-law, brother, brother-in-law, sister, sister-in-law or child.
5. **Dependant Children** means all children under eighteen years of age (or under 23 if undergoing full time education) who normally reside with, and are travelling with **you** under this certificate.

In respect of annual travel insurances only this definition is amended to mean all children under eighteen years of age (or under 23 if undergoing full time education) who normally reside with, and are travelling with **you** under this certificate, or travelling with a guardian over the age of 25 years.
6. **Europe** means geographical **Europe** (excluding **Britain** and excluding Azerbaijan, Armenia or Georgia which are not in **Europe**), all countries having a Mediterranean shoreline, Canary Isles, Madeira and Jordan.
7. **Family** means **you**, **your** partner and all dependant children.
8. **Hi-Jack** means the unlawful seizure or wrongful exercise of control of an aircraft or conveyance or the crew thereof, in which **you** are travelling as a passenger.
9. **Loss of Limb** means permanent loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle, and includes permanent total and irrecoverable loss of use of a hand, arm or leg.
10. **Medical Practitioner** means a registered, qualified, practicing member of the medical profession, who is not related to **you** or any person travelling with **you**.
11. **Partner** means **your** spouse or any person who has cohabited with **you** for at least six consecutive months.
12. **Permanent Total Disablement** means disablement which entirely prevents **you** from attending to any business or occupation for which **you** are reasonably suited by training, education or experience and which lasts twelve months and at the expiry of that period is beyond hope of improvement.

13. **Photographic Equipment** means cameras, camcorders and any accessories.
14. **Sum Insured** means the limit of Underwriters' liability as outlined in the Summary of Benefits and in accordance with the level of cover **you** have purchased as shown in the Schedule.
15. **Travel Party** means friends, relatives or business associates who are travelling with **you** on the same carrier to the same destination.
16. **Unattended** an article will be deemed to be **unattended** if it is not close enough for **you** to prevent unauthorised interference with such article by a third party. This shall not include baggage left in the custody of a carrier.
17. **Valuables** means spectacles, sunglasses, contact or corneal lenses, watches, furs, jewellery, and telecommunication, audio, visual and computer equipment or game consoles, including accessories.
18. **We/Our/Us** means the underwriters.
19. **You/Your** means each person insured under this insurance.

OPERATIVE TIME

The operative time differs between single trip and annual travel insurance products. **Your ETA** customer statement will show which product **you** have purchased and the duration for which this is valid.

Single Trip Travel Insurance

This Insurance shall cover:

- a) Persons under 76 years of age at the beginning of the trip unless declared to and agreed by **us** or 66 years of age in the case of winter sports.
- b) Holidays not involving any hazardous activities unless declared to and agreed by **us**.
- c) Holidays involving winter sports. However, certain activities as stated in General Exclusion 6 remain excluded.
- d) Trips with a maximum duration of 87 days (limited to 31 days if **you** are aged 65 years or older).

For all sections other than cancellation, cover operates during the period of insurance as shown on **your ETA** customer statement from the time **you** leave home or place of employment at the beginning of the trip (whichever is the later) during the whole time away and until return to home or place of employment (whichever is the earlier).

Cancellation cover operates from the date of booking a trip or the date of purchase of this insurance as shown on **your ETA** customer statement, whichever is the later, up until the beginning of the trip.

Annual Travel Insurance

This insurance shall cover:

- a) Persons under 76 years of age at the beginning of the period of insurance unless declared to and agreed by **us** or 66 years of age in the case of winter sports.
- b) Holidays with a destination outside **Britain**.
- c) Holidays not involving any hazardous activities unless declared to and agreed by **us**.

- d) Holidays with a destination within **Britain** provided such trips involve at least three nights accommodation that have been booked before the beginning of the trip.
- e) Holidays involving winter sports up to a maximum of seventeen days in all during the period of insurance. However, certain activities as stated in General Exclusion 6 remain excluded.
- f) Trips with a maximum duration of 60 days.

For all sections other than cancellation, cover is operative for trips beginning during the period of insurance as shown on **your ETA** customer statement. A trip is deemed to last from the time **you** leave home or place of employment at the beginning of the trip (whichever is the later) during the whole time away and until return to home or place of employment (whichever is the earlier).

Cancellation cover operates from the date of booking a trip or the date of purchase of this insurance as shown on **your ETA** customer statement, whichever is the later, until the beginning of the trip or expiry of the period of insurance whichever is the earlier.

Each trip is deemed to be a separate insurance, each being subject to the terms, definitions, exclusions and conditions listed.

GENERAL EXCLUSIONS

We shall not be liable under any section of this insurance in respect of:-

1. Any trip, which **you** begin or is booked by **you** contrary to medical advice, or to obtain medical treatment, or after a terminal prognosis has been made.
2. Any claims or expenses arising directly or indirectly from any of **your** medical conditions for which medical advice or treatment has been given by a **medical practitioner** or hospital during the twelve months prior to any trip covered by this Certificate.

This exclusion shall not apply to any condition for which **you** take regular continuing medication provided that there has been no change in the type, frequency or quantity of drugs within the last twelve months. However no claims or expenses relating to such condition will be admitted hereunder in the event of **your** failure to take such drugs in accordance with the medical advice given.
3. Any expenses arising from pregnancy, childbirth or any medical complications resulting therefrom if **you** are, or would have been pregnant for thirty weeks or longer at any point during a trip.
4. Any claims if **you** are aged 76 years or more at the beginning of a trip, unless previously agreed with **us**, or 66 years or more in the case of winter sports.
5. winter sports shall not cover **you** whilst participating in ski and ski-bob racing in international or national events, services or inter services championships, or heats or officially organised practice or training for these events, ski jumping, glacier skiing, ice hockey, heli-skiing or the use of skeletons or bob-sleighs.

NOTE: In the case of annual travel insurance only, the winter sports extension is limited to seventeen days in all during the period of insurance.

7. Any claims due to any condition caused by, prolonged by, or aggravated by any psychiatric, mental or nervous disorder, including stress, anxiety and/or depression.

8. Any claims directly or indirectly caused or contributed to by **you** intentional self-injury, suicide or attempted suicide, provoked assault, duelling or fighting (except in bona fide self defence) or from **your** own criminal act or whilst engaged or taking part in civil commotions or riots of any kind.
9. Any claims caused by alcohol abuse, drugs or solvents (other than drugs prescribed by a registered medical practitioner but not for the treatment of drug addiction).
10. Any loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to by or arising from:
- ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
11. Any part of any trip which is booked or begun in the knowledge that such trip will exceed the maximum duration(s) shown within the operative time, unless disclosed to and accepted by **us**.
12. Any claims for expenses arising as a consequence of a loss (e.g. loss of earnings due to an insured **accident**, change of locks due to lost keys and the like).
13. Any claims consequent upon venereal disease or any expenses incurred either directly or indirectly in the treatment, diagnosis or counselling of either acquired immune deficiency syndrome (AIDS), AIDS, Related Complex (ARC) or human immunodeficiency virus (HIV) howsoever these have been acquired or may be named.
- Note:** Claims for repatriation on the grounds of the fear of contracting A.I.D.S. from medical treatment will not be admitted.
- This exclusion shall only apply to section A – Medical and Additional Expenses, section B – Cancellation and Curtailment, section F – Personal Accident and Section G – Hospital Benefit.
14. Any claims due to **you** participating in:-
- Mountaineering and/or rock climbing normally involving the use of ropes and/or guides, or potholing, or
 - Motor competitions or sports tours, or
 - Aeronautics or aviation, other than as a passenger.
15. **Your** participation in military, air force or naval service or operations (other than reserve or volunteer training).
16. Any claims in any way caused or contributed to by:
- the failure of, or
 - the fear of failure of, or
 - the inability of any equipment or any computer program to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date. This exclusion shall only apply to section B - Cancellation and Curtailment, section C - Missed Departure and Delay and Section H - Personal Baggage, Effects and Money.
17. Any claims in any way caused or contributed to by an act of terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent.
- For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.
18. Trips to the following territories/countries, unless such trips are declared to and agreed by us prior to travel. We reserve the right to charge an additional premium and/or amend coverage in respect of these trips: Afghanistan, Democratic Republic of Congo, Iraq, Israel - (Israeli occupied territories of the West Bank and Gaza Strip), Pakistan and Somalia.

GENERAL CONDITIONS

- In the event of any one occurrence giving rise to claims under more than one section of this insurance, only the one monetary exclusion of £50 or £25 (depending on which type of cover you have) each person shall be deducted from the total amount of the claim.
- Any fraud, misstatement or concealment in the statements made by **you** or on **your** behalf prior to or when arranging this insurance or in the submission of a claim made hereunder shall render this insurance null and void and all claims shall be forfeited.
- No endorsement or amendment to this insurance shall override the exclusions applicable to section D, Personal Liability.
- You** are required to take all reasonable precautions to protect yourself and **your** property as though they are uninsured.

EXTENSION

If **you** have not returned to **Britain** before the expiration of a trip for reasons which are beyond **your** control, this insurance will remain in force for a further 21 days or until return, whichever is the earlier, without additional premium. In the event of **you** being **hi-jacked**, cover shall continue whilst **you** are subject to the control of the person(s) or their associates making the hi-jack and during travel direct to **your** domicile and/or original destination, up to twelve months from the date of the hi-jack.

WHO TO CONTACT

24 hour Emergency Service Company

To be contacted immediately in the event of an **accident** or illness resulting in hospitalisation or change to travel arrangements.

CEGA Air Ambulance
Tel 00 44 1243 621 525
Fax 00 44 1243 773 169

Please have the following information available:

1. **Your** ETA number
2. The number of this insurance, (SMT 107/10/10).
3. The telephone number from which **you** are calling.
4. The name and telephone number of the doctor and hospital attending the ill/injured person.

Failure to consult with CEGA Air Ambulance and to act in accordance with their instructions will prejudice your claim.

Claims Administrators

For non-emergency claims please call the **ETA** on 0845 389 1010 to obtain a claim form.

All claims will be administered by ONE Claims Limited, 1-4 Limes Court, Conduit Lane, Hoddesdon, Hertfordshire EN11 8EP.
Tel: +44 (0) 1992 708720, Fax: +44 (0) 1992 450717

In the event of the cancellation of a trip, immediate notice must be given of any occurrence which may give rise to a claim.

Compensation

Lloyd's insurers are covered by the Financial Services Authority's compensation scheme.

You may be entitled to compensation from the scheme if a Lloyd's insurer is unable to meet its obligations to **you** under this contract. If **you** were entitled to compensation under the scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the scheme is available from: Financial Services Compensation Scheme, 7th Floor Lloyd's Chambers, Portsoken Street, LONDON E1 8BN
Website: www.fscs.org.uk

Law Applicable

The cover referred to in this insurance is subject to English Law.

Complaints Procedure

Any complaint should be addressed in the first instance to: Members Services Manager, ETA Services Limited, 68 High Street, WEYBRIDGE, KT13 8RS.

If **you** are not satisfied with the way that a complaint has been dealt with please contact: Compliance Officer, Ark Syndicate Management Ltd, St Helen's, 1 Undershaft, LONDON, EC3A 8EE

In the event that **you** remain dissatisfied and wish to take the matter further **you** can do so at any time by referring to the Complaints Department at Lloyd's. The contact details are: Complaints Department, Lloyd's, One Lime Street, LONDON, EC3M 7HA. Tel: 020 7327 5693. Fax: 020 7327 5225
Email: complaints@lloyds.com

Complaints that cannot be resolved by the Complaints Department at Lloyd's may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

This complaint procedure is without prejudice to **your** right to take legal proceedings.

DATA PROTECTION CLAUSE

It is understood that any information about **you** will be processed by **us** in compliance of the Data Protection Act 1998 and only for the purposes of providing **your** insurance cover and handling any claims. This may necessitate providing such information to third parties.

CONTRACTS (RIGHTS OF THIRD PARTIES) ACT 1999

CLARIFICATION CLAUSE

A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but this does not affect any right or remedy of a third party which exists or is available apart from that act.

SECTION A - MEDICAL AND ADDITIONAL EXPENSES

We will pay **you** up to the **sum insured** shown in the Summary of Benefits for the following expenses should **you** suffer bodily injury or illness during the operative time:

1. Normal and necessary expenses incurred outside **Britain** for medical or surgical treatment including specialists fees, emergency dental treatment up to £500 for the immediate relief of pain only, emergency ophthalmic fees, hospital, nursing home and nursing attendance charges, physiotherapy, massage and manipulative treatment, surgical and medical requisites and ambulance charges.
2. Reasonable additional accommodation and travel expenses incurred by **you** and any one close relative or member of **your travel party** who has to remain or travel with the injured or ill insured person.
3. Reasonable accommodation and travel expenses of one person to travel from **Britain** if their presence with the injured or ill insured person is necessary on medical grounds.
4. Reasonable expenses incurred in transporting **your** remains or ashes to **your** former place of residence in **Britain** or funeral expenses incurred abroad.
5. Expenses incurred, for the provision of an air ambulance or the use of air transport, including qualified attendants, to repatriate the seriously ill or injured insured person to **Britain**.

SPECIAL CONDITION RELATING TO SECTION A

In addition to the general conditions:

1. It is a condition of this insurance that under sub-sections 2, 3, 4 and 5 of this section, any claims for costs or expenses must be pre-authorised by the 24 hour emergency service company.

EXCLUSIONS

In addition to the general exclusions and additional general exclusions, **we** shall not be liable to pay for:

1. In respect of Single Trip cover: The first £50 of each and every loss, each insured person.
In respect of Annual cover: The first £25 of each and every loss, each insured person.
2. The costs of continuing regular medication for any condition for which medical advice or treatment is being followed at the time of booking or beginning a trip.
3. Any expenses incurred more than twelve months after the date the first expense was incurred, or any continuing expenses incurred after **you** are fit to return to **Britain**.

4. Any expenses for treatment that could have been delayed until **your** return to Britain.
5. Private health treatment unless specifically approved by the 24 hour emergency service company.
6. Any claims arising from any health condition where such condition has already been the subject of a claim under this Insurance in respect of any earlier trip.

SECTION B - CANCELLATION AND CURTAILMENT

We will pay **you** up to the **sum insured** shown in the Summary of Benefits for any irrecoverable payments paid or contracted to be paid for travel, accommodation and unused pre-booked excursions (including additional reasonable accommodation and travel expenses incurred for return to **Britain**) should the projected trip be cancelled or curtailed directly as a result of:

1. Death, bodily injury, illness or compulsory quarantine of:
 - a) **You**, or
 - b) Any member of the **travel party**, or
 - c) Any person with whom **you** intend to reside with during the trip, or
 - d) Any close relative or business associate necessitating **your** presence in **Britain**.
2. Redundancy (provided that such redundancy qualifies for payment under **Britain's** Redundancy Payments Acts) of:
 - a) **You**, or
 - b) Any member of the **travel party**.
3. Summoning to jury service or witness attendance in a British court or unavoidable requirement to be present in **Britain** for service in any military or civil emergency of:
 - a) **You**, or
 - b) Any member of the **travel party**.
4. Major damage or burglary within seven days immediately prior to a trip at the home or place of business of:
 - a) **You**, or
 - b) Any member of the **travel party**, or
 - c) Any person with whom **you** intend to reside with, during the trip.
5. Adverse weather conditions making it impossible for **you** to travel to the point of departure at the beginning of the outward trip.

EXCLUSIONS

In addition to the general exclusions and additional general exclusions, **we** shall not be liable to pay for:

1. In respect of Single Trip cover: The first £50 of each and every loss, each insured person.
In respect of Annual cover: The first £25 of each and every loss, each insured person.
2. Any claims attributable to any condition or set of circumstances known to **you** at the time of purchasing this insurance or booking a trip, where such condition or set of circumstances could reasonably have been expected to give rise to cancellation or curtailment of a trip.
3. Any claims where medical or other suitable evidence is not provided as proof of the necessity to cancel or curtail a trip.
4. **Your** disinclination to travel.

SECTION C. JOURNEY CONTINUATION AND DELAY

Part 1 - Journey Continuation

We will pay **you** up to the **sum insured** shown in the summary of benefits for reasonable additional travel and related accommodation expenses incurred to enable him to reach a reserved overseas travel connection or accommodation or up to £250 each insured person for such expenses to enable him to return home to **Britain** should, during the operative time: -

- a) The aircraft, sea vessel, coach or train on which **you** are booked to travel, or
- b) The means of transport in which **you** are travelling or intending to travel to reach a) above be delayed or interrupted as a result of one or more of the insured events listed below.

Part 2 - Delay

- a) **We** will pay **you** up to £150 in accordance with the following scale, should the aircraft, sea vessel, coach or train on which he is booked for travel be delayed as a result of one or more of the insured events listed below: -
 1. £30 for the first completed 12 hour period of delay, and
 2. £15 for each subsequent completed 12 hour period of delay, or
- b) In the event of delay or interruption of at least 24 hours, **we** will pay **you** up to the **sum insured** shown in the Summary of Benefits for any irrecoverable payments paid or contracted to be paid in respect of travel and accommodation in the event that **you** opt to cancel the trip.

Insured Events

1. If delay or interruption occurs to non-scheduled transport:

Strike, locked out workers, industrial action, riot or civil commotion, bomb scare, criminal or terrorist act, fire, avalanche, landslide, earthquake, flood or **accident** to or mechanical breakdown of such non-scheduled transport.
2. If delay or interruption occurs to scheduled public transport: -

The contingencies specified in 1 above, and adverse weather conditions.

EXCLUSIONS

In addition to the general exclusion and additional general exclusions **we** shall not be liable to pay for:

1. Any claims arising out of any of the contingencies specified under insured events if they had already started or been forecast before the original bookings were made.
2. Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the civil aviation authority or a port authority or any similar body in any country.
3. Additional costs where the transport operator has offered reasonable alternative travel arrangements.
4. Under Parts 1 and 2b) only:

In respect of Single Trip cover: The first £50 of each and every loss, each insured person.
In respect of Annual cover: The first £25 of each and every loss, each insured person.

- Any claims attributable to any condition or set of circumstances known to **you** at the time of effecting this insurance or booking a trip, where such condition or set of circumstances could reasonably have been expected to give rise to a claim under this section.
- In respect of Part 2 only, any claims arising directly or indirectly out of **your** failure to check in according to the itinerary supplied to **you**.

SPECIAL CONDITIONS RELATING TO SECTION C

In addition to the GENERAL CONDITIONS

- A claim can only be made under one of the parts of this section in respect of each loss.
- You** must allow sufficient time for the transport that **you** are travelling in to arrive and deliver **you** to the departure point on schedule so that **you** can check-in according to the itinerary.
- You** must comply with the terms of contract of the travel agent, tour operator or provider of transport.
- You** must obtain confirmation from the carriers or their handling agents in writing of the number of hours of delay and the reason for the delay.

SECTION D - PERSONAL LIABILITY

We will indemnify **you** for up to the **sum insured** shown in the summary of benefits for any one event or series of events in all (including legal expenses), should **you** become legally liable to pay claims for accidental bodily injury to the public or accidental loss of or damage to property, occurring during the operative time.

EXCLUSIONS

In addition to the general exclusions and additional general exclusions, **we** shall not be liable to pay for:

- Any claims arising out of accidental bodily injury to any member of **your family** or household or to any employee.
- Any claims arising from loss of or damage to property belonging to or in the care, custody or control of **you** or any member of **your family** or household or of an employee.
- Any claims arising out of the ownership, possession or use of any horse drawn or mechanically propelled vehicle (other than golf buggies), aircraft, waterborne craft (other than sailboards, surfboards, canoes, rowing dinghies, foot or hand propelled paddle boats, and inflatable dinghies), firearms or animals.
- Any claims arising out of the ownership, possession, occupation or use of lands or buildings.
- Any claims arising out of **your** profession, occupation or business or arising out of liability assumed under a contract, if such liability would not otherwise have attached.

SPECIAL CONDITIONS APPLYING TO SECTION D

In addition to the general conditions:

- You** must not make any admission of liability whatsoever, or make any arrangements, offer, promise or payment without **our** written consent.
- We** shall be entitled, if **we** so desire, to take over and conduct in **your** name, the defence of any claim or to prosecute in **your** name for **your** own benefit any claims for indemnity or damages or otherwise against any third party, and shall have full discretion in the conduct of any negotiations or proceedings or the settlement of any claim. **You** shall,

whenever possible, give all such information and assistance as **we** may require.

SECTION E - LEGAL EXPENSES

We will pay **you** up to the **sum insured** shown in the summary of benefits for legal expenses incurred by **you** or on **your** behalf in the pursuit of a claim for damages against a third party who has caused **your bodily injury** or illness during the operative time.

EXCLUSIONS

In addition to the general exclusions and additional general exclusions, **we** shall not be liable to pay for:

- Legal expenses incurred without our written consent (which shall not be unreasonably withheld).
- Actions against travel agents, tour operators, underwriters or their agents, or **your** family.

SPECIAL CONDITIONS APPLYING TO SECTION E

In addition to the general conditions:

- Claims must be notified to **us** within sixty days of occurrence.
- We** shall be entitled to nominate and appoint a legal representative to act on **your** behalf and to have direct access to the legal representative at all times.
- We** reserve the right to withdraw at any stage and thereafter **we** shall not be liable for any further expenses.

SECTION F - PERSONAL ACCIDENT

We will pay **you** up to the **sum insured** shown in the summary of benefits in accordance with the following schedule of compensation should **you** suffer **bodily injury** during the operative time.

SCHEDULE OF COMPENSATION	SUM INSURED
1. Death	100%
2. Permanent Total Loss of Sight of One or Both Eyes	100%
3. Loss of One or More Limbs	100%
4. Permanent Total Disablement (Other than Loss of Sight or Limb).	100%

SPECIAL CONDITION APPLYING TO SECTION F

In addition to the general conditions:

- In the event of an **accident** involving more than one insured person where the claim exceeds £250,000, the compensation payable in respect of each insured person shall be proportionately reduced until the total does not exceed £250,000.

Provided Always That:

- Compensation shall not be payable under more than one of the items of the schedule of compensation in respect of the consequences of one accident.
- The total sum payable under this section in respect of any one insured person for any one or more **accidents** shall not exceed in all, the largest sum insured payable under any one of the items of the schedule of compensation.

3. The **sum insured** by item one of the schedule of compensation shall be restricted to £2,500 in respect of insured persons under eighteen years of age.
4. If an **accident** results in **your** death within twelve months following the date of the **accident** and prior to a settlement under items two to four of the schedule of compensation, the amount paid shall be that provided for in the case of death.
6. Any loss or damage whilst in the custody of a carrier, unless reported to the carrier within 24 hours and a report obtained.
7. Any claims in respect of **valuables, photographic equipment** or money whilst in the custody of a carrier.
8. Any loss or damage whilst left **unattended**, unless in a locked hotel room, safe, apartment, holiday residence or glove compartment or boot of a motor vehicle. No cover shall be operative if left in a motor vehicle overnight.
9. Any claims arising out of electrical and/or mechanical breakdown.
10. Any claims arising from the fraudulent use of credit cards, charge cards or banker's cards, if **you** have not reported the loss of the card to the issuing bank or company, and otherwise not complied with the terms and conditions under which the card was issued. **Our** liability shall be limited to any loss not covered by any guarantee given to **you** by the issuing bank or company.
11. Any loss or damage, directly or indirectly resulting from or attributable to war, invasion, civil war, armed hostilities, rebellion, revolution, insurrection or military or usurped power, unless whilst airborne or waterborne.

DISAPPEARANCE EXTENSION

If **you** disappear during the operative time and **your** body is not found within ninety days after such disappearance, and sufficient evidence is produced satisfactory to **us** that leads **us** inevitably to the conclusion that **you** sustained **bodily injury** and that such injury resulted in **your** death, **we** shall forthwith pay the death benefit under this section provided that the person or persons to whom such sum is paid shall sign an undertaking to refund such sum to **us** if **you** are subsequently found to be living.

SECTION G - HOSPITAL BENEFIT

We will pay **you** £50 for each completed 24 hour period up to the **sum insured** shown in the summary of benefits in total should **you** suffer **bodily injury** or illness during the operative time which necessitates in-patient hospital treatment outside of **Britain**.

EXCLUSIONS

1. As stated in the general exclusions and additional general exclusions.
2. Any claims arising from any health condition where such condition has already been the subject of a claim under this Insurance in respect of any earlier trip.

SECTION H - ACCOMPANIED PERSONAL BAGGAGE, CLOTHING OR EFFECTS AND MONEY

We will pay **you** up to the **sum insured** shown in the summary of benefits in the event of loss of or damage to accompanied personal baggage, clothing or effects and money (including reasonable expenses incurred as a result of loss of money), during the operative time, subject to:

1. A limit of £300 any one article or pair or set of articles.
2. A limit of £250 in total for all **valuables**.
3. A limit of £250 in total for all **photographic equipment**.
4. A limit of £750 for money, subject to a maximum of £300 for cash, bank or currency notes.

EXCLUSIONS

In addition to the general exclusions and additional general exclusions, **we** shall not be liable to pay for:-

1. Any claims due to moth, vermin, wear and tear and gradual deterioration, or money shortages due to error, omission or depreciation in value.
2. Any claims in respect of money unless reported to the police within 24 hours of discovery, and a police statement obtained.
3. Any claims arising from confiscation or detention by customs or any other authority.
4. Any claims in respect of property otherwise insured.
5. In respect of Single Trip cover: The first £50 of each and every loss, each insured person.

In respect of Annual cover: The first £25 of each and every loss, each insured person.

NOTE:

1. Money shall mean:
 - (a) Cash, bank or currency notes, travellers cheques, passports, green cards, petrol coupons or travel tickets, or
 - (b) Credit cards, charge cards, or banker's cards, resulting in the fraudulent use thereof.
2. In respect of foreign currency and travellers cheques only, cover shall be effective from the time of collection from a bank or travel agent or three days prior to beginning of a trip, whichever is the later, and up to two days after completion of a trip, or time of conversion or encashment, whichever is the earlier.

SPECIAL CONDITIONS APPLYING TO SECTION H

In addition to the general conditions:

1. **You** shall, in the event of any loss or damage, take all possible steps to make a recovery.
2. If **you** purchase a comparable replacement for a lost or damaged article, **we** shall pay for the replacement cost, providing that such article was less than two years old at the time, and that evidence of the original purchase is provided. For articles two years old or more, or if the article is not actually replaced, or evidence of the original purchase cannot be provided, payment shall be based upon the value of such article at the time of loss, or the cost of repair.

BAGGAGE DELAY EXTENSION

If accompanied personal baggage, clothing, or effects are temporarily lost for more than twelve hours by the carrier during the operative time, **we** will pay up to £150 for the purchase of immediate necessities, but such payment will be deducted from the final claim if the loss becomes permanent.

Receipts for such purchases must be provided.

NOTE: This extension will remain in force if cover by this section is otherwise deleted, provided any loss occurs whilst on an insured trip.

SECTION I - CAR HIRE EXCESS WAIVER

We will pay you up to the **sum insured** shown in the summary of benefits for any monetary loss or deductible that you are legally liable to pay in respect of loss or damage to a rental vehicle hired by you during the operative time.

EXCLUSIONS

In addition to the general exclusions and additional general exclusions, we shall not be liable to pay for:

1. Any claims arising out of loss or damage due to violation of the terms of the rental agreement.
2. Any claims due to wear and tear, gradual deterioration, damage from insects or vermin, inherent fault, latent defect or damage.

SPECIAL CONDITIONS APPLICABLE TO SECTION I

In addition to the general conditions:

1. The rental car must be rented from a licensed rental agency.
2. As part of the rental agreement, you must take up all comprehensive motor insurance or waivers offered by the rental organisation, whether discretionary or mandatory, against loss or damage to the rental vehicle during the rental period.
3. You must comply with all the requirements of the rental organisation under the hiring agreement and of the vehicle insurer.

WINTER SPORTS

SECTION J - SKI PASSES, SKI HIRE, SKI CLOTHING HIRE AND TUITION FEES

We will pay you up to the **sum insured** shown in the summary of benefits for any irrecoverable payments in respect of:

1. The unused proportion of any ski pass lost during the operative time,
2. The unused proportion of any ski pass, ski hire, ski clothing hire and tuition fees if:
 - (a) You suffer illness or **bodily injury** during the operative time that is certified by a local **medical practitioner**, or
 - (b) The trip is cancelled for any of the reasons detailed in section B.

EXCLUSIONS

1. As stated in the general exclusions and additional general exclusions.

SECTION K - PISTE CLOSURE

In the event that all skiing facilities at a pre-booked resort outside **Britain** are closed due to lack of snow during the operative time, we will pay you up to the **sum insured** shown in the summary of benefits in accordance with the following: -

1. Up to £10 per day for additional travel expenses incurred in reaching an alternative skiing site, or
2. £20 per day when no alternative skiing site is available.

EXCLUSIONS

In addition to the general exclusions and additional general exclusions, we shall not be liable to pay for:

1. Any claims arising within **Europe** in respect of trips beginning or ending during the period 1st May to 30th November inclusive.
2. Any claims for travel expenses where the tour operator has made alternative travel arrangements.

SECTION L - AVALANCHE

We will pay you up to the **sum insured** shown in the summary of benefits for additional reasonable accommodation and travel expenses incurred if, as a result of avalanche, landslide or landslip, you are unavoidably delayed from leaving a pre-booked resort outside **Britain** during the operative time.

EXCLUSIONS

In addition to the general exclusions and additional general exclusions, we shall not be liable to pay for:

1. Any claims arising within **Europe** in respect of trips beginning or ending during the period 1st May to 31st December inclusive.

We may monitor all telephone conversations with the aim of improving our service.

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