

## **Travel Insurance Policy Wording**

# Index

- Page 1: Introduction
- Page 1: Table of benefits for Single **Trip** and Annual Multi-**Trip**
- Page 2: Table of benefits for **Winter sports** cover
- Page 2: Table of benefits for Golf cover
- Page 2: Table of benefits for Business cover
- Page 2: Table of benefits for Wedding cover
- Page 3: Table of benefits for **Natural catastrophe** cover
- Page 3: Table of benefits for Cruise cover
- Page 3: General information about this insurance
- Page 4: Important things **you** need to know about **your** policy before **you** travel
- Page 6: Cancellations and refunds
- Page 6: Age limits
- Page 6: Cover options available
- Page 8: Medical and other emergencies
- Page 8: How to make a claim
- Page 9: How to make a complaint
- Page 9: General definitions
- Page 10: General conditions
- Page 11: General exclusions
- Sections of cover**
- Page 12: A – Cancelling **your** trip
- Page 13: B1 – Medical and other expenses outside of the **United Kingdom**
- Page 13: B2 – Expenses within the **United Kingdom**
- Page 14: B3 – Hospital benefit
- Page 14: B4 – Mugging benefit
- Page 14: C – Cutting **your trip** short
- Page 15: D1 – Missed departure
- Page 15: E1 – Travel delay
- Page 15: E2 – Abandoning **your trip**
- Page 16: F1 – Personal belongings and baggage
- Page 16: F3 – Personal money
- Page 16: F4 – Passport and travel documents
- Page 17: G – Personal accident
- Page 17: H – Personal liability
- Page 18: I – Legal expenses
- Page 18: J – Hijack
- Page 18: L – Pet care
- Page 19: M1 – Scheduled airline failure
- Page 20: N1 – **Winter sports equipment**
- Page 20: N2 – **Winter sports equipment** hire
- Page 20: N3 – Lift pass
- Page 21: O – Ski pack
- Page 21: P – Piste closure
- Page 21: Q – Avalanche cover
- Page 21: R – Physiotherapy in the **United Kingdom**
- Page 22: S1 – **Golf equipment**
- Page 22: S2 – **Golf equipment** hire
- Page 22: T – Green fees
- Page 23: U1 – **Business equipment**
- Page 23: U2 – Business money
- Page 23: V – Replacing staff
- Page 24: W1 – Ceremonial attire
- Page 24: W2 – Wedding gifts
- Page 24: W3 – Wedding rings
- Page 24: W4 – Photographs and video recording
- Page 25: X1 – Cancellation
- Page 25: X2 – Additional expenses if **you** are stranded at the point of departure in the **United Kingdom**
- Page 25: X3 – Additional costs to reach **your** destination if **you** decide to go on **your** trip
- Page 25: X4 – Additional expenses if **you** are stranded on an international connection
- Page 25: X5 – Additional expenses if **you** are stranded on **your** return journey **home**
- Page 25: X6 – Additional travel expenses to get **you home**
- Page 26: X7 – Additional car parking costs
- Page 26: X8 – Additional kennel or cattery fees
- Page 26: Y1 – Missed port
- Page 26: Y2 – Stateroom/cabin confinement
- Page 26: Y3 – Unused Excursions
- Page 27: Talking Nurses
- Page 28: Sports and activities
- Page 36: Summary of important contact details

# Introduction

## Welcome to CoverForYou Travel Insurance

Please note: Terms shown in bold in policy have the meanings given to them in the General definitions section on page 9.

This policy document is only valid when issued in conjunction with a CoverForYou **policy schedule** and provided the required insurance premium has been paid.

The following cover is provided for each **insured person**. It is important that **you** refer to the individual sections of cover for full details of what **you** are entitled to should **you** need to make a claim. The sum insured and the excess applicable to any claim made will depend upon the level of insurance **you** have purchased.

**Your policy schedule** will show whether **you** have bought Economy cover, Standard cover or Premier cover. **Your policy schedule** will also show whether **you** have purchased any additional sections of cover as outlined in the following tables.

If **your trip** is solely within the **United Kingdom**, cover under some of the sections listed below will not apply. Please refer to the individual section of cover for full details.

## Table of benefits for Single Trip and Annual Multi-Trip cover

Section	Benefits	Economy cover		Standard cover		Premier cover	
		Sum insured up to:	Excess*	Sum insured up to:	Excess*	Sum insured up to:	Excess*
A	Cancelling <b>your trip</b> **	£500	£100	£1,000	£100	£1,500	£100
B1	Medical and other expenses outside of the <b>United Kingdom</b>	£10,000,000	£100	£10,000,000	£100	£15,000,000	£100
B2	Expenses within the <b>United Kingdom</b>	£5,000	£100	£5,000	£100	£10,000	£100
B3	Hospital benefit	Nil	Nil	Nil	Nil	£20 for each 24 hour period up to £500	Nil
B4	Mugging benefit	Nil	Nil	£100	Nil	£200	Nil
C	Cutting <b>your trip</b> short	£500	£100	£1,000	£100	£1,500	£100
D1	Missed departure	Nil	Nil	Nil	Nil	£250	£100
E1	Travel delay	Nil	Nil	Nil	Nil	£20 for each full 12 hour delay up to £200	Nil
E2	Abandoning <b>your trip</b>	Nil	Nil	Nil	Nil	£1,500	£100
F1	Personal belongings and baggage**	£500	£100	£1,000	£100	£1,250	£100
	Including: One item/pair or set of items limit	£100		£150		£200	
	Including: <b>Valuables and electronic/other equipment</b> limit	£100		£150		£200	
F3	Personal money**	£200	£100	£200	£100	£300	£100
	Including: Cash limit	£150		£150		£200	
	Including: Cash limit if 17 years of age or under	£25		£25		£25	
F4	Passport and travel documents	£100	Nil	£100	Nil	£100	Nil
G	Personal accident:						
	Death benefit if between 18 and 64 years of age inclusive	Nil	Nil	Nil	Nil	£5,000	Nil
	Death benefit if 17 years of age or under	Nil	Nil	Nil	Nil	£1,000	Nil
	<b>Loss of limb</b> or sight	Nil	Nil	Nil	Nil	£10,000	Nil
<b>Permanent total disablement</b>	Nil	Nil	Nil	Nil	£10,000	Nil	
H	Personal liability	£1,000,000	£100	£1,000,000	£100	£1,500,000	£100
I	Legal expenses	Nil	Nil	Nil	Nil	£10,000	Nil
J	Hijack	Nil	Nil	£100 per day up to £1,000	Nil	£200 per day up to £2,000	Nil
L	Pet care	Nil	Nil	£25 per day up to £250	Nil	£25 per day up to £250	Nil
M1	Scheduled airline failure	Nil	Nil	Nil	Nil	£1,500	Nil

### \* Excess

If **you** need to make a claim under certain sections listed in the table above, **we** will deduct the amount shown in respect of the policy excess from the sum **we** pay **you** for any valid claim. The excess will apply to each person claiming, and to each incident and to each section of the policy under which a claim is made. When dealing with claims under section A where a claim is being made for cancelling more than one **trip** due to one incident, an excess for each person claiming and for each **trip** will be deducted.

By paying the required premium for an excess waiver, all excesses referred to in the table above will be reduced to nil.

\*\* Cover under section A (Cancelling **your trip**), section F1 (Personal belongings and baggage) and/or section F3 (Personal money) can be deleted by paying a reduced premium.

## Table of benefits for Winter sports cover

Winter sports cover is only available if you pay the required extra premium.

Section	Benefits	Economy cover		Standard cover		Premier cover	
		Sum insured up to:	Excess*	Sum insured up to:	Excess*	Sum insured up to:	Excess*
N1	Winter sports equipment you own	£300	£100	£400	£75	£1,000	£60
	Including: One item/pair or set of items	£150		£150		N/A	
	Hired winter sports equipment	£150		£200		£400	
N2	Winter sports equipment hire	£15 per day up to £150	Nil	£20 per day up to £400	Nil	£20 per day up to £400	Nil
N3	Lift pass	£200	£100	£500	£75	£500	£60
O	Ski pack	£20 per day up to £200	Nil	£20 per day up to £400	Nil	£20 per day up to £400	Nil
P	Piste closure	£15 per day up to £150	Nil	£20 per day up to £300	Nil	£20 per day up to £300	Nil
Q	Avalanche closure	£15 per day up to £150	Nil	£25 per day up to £250	Nil	£25 per day up to £250	Nil
R	Physiotherapy in the United Kingdom	Nil	Nil	£350	Nil	£350	Nil

## Table of benefits for Golf cover

Golf cover is only available if you pay the required extra premium.

Section	Benefits	Economy cover		Standard cover		Premier cover	
		Sum insured up to:	Excess*	Sum insured up to:	Excess*	Sum insured up to:	Excess*
S1	Golf equipment	£2,000	£100	£2,000	£75	£2,000	£60
	Including: One item/pair or set of items	£500		£500		£500	
S2	Golf equipment hire	£50 per day up to £350	Nil	£50 per day up to £350	Nil	£50 per day up to £350	Nil
T	Green fees	£50 per day up to £350	Nil	£50 per day up to £350	Nil	£50 per day up to £350	Nil

## Table of benefits for Business cover

Business cover is only available if you pay the required extra premium.

Section	Benefits	Economy cover		Standard cover		Premier cover	
		Sum insured up to:	Excess*	Sum insured up to:	Excess*	Sum insured up to:	Excess*
U1	Business equipment	£1,000	£100	£1,000	£75	£1,000	£60
	Including: One item/pair or set of items	£500		£500		£500	
	Business samples	£1,000	£100	£1,000	£75	£1,000	£60
	Including: One item/pair or set of items	£500		£500		£500	
U2	Business money	£500	£100	£500	£75	£500	£60
	Including: Cash limit	£300		£300		£300	
V	Replacing staff	£1,500	Nil	£1,500	Nil	£1,500	Nil

## Table of benefits for Wedding cover

Wedding cover is only available if you pay the required extra premium.

Section	Benefits	Economy cover		Standard cover		Premier cover	
		Sum insured up to:	Excess*	Sum insured up to:	Excess*	Sum insured up to:	Excess*
W1	Ceremonial attire	£1,500 per person	£100	£1,500 per person	£75	£1,500 per person	£60
W2	Wedding gifts	£1,000 per couple	£100	£1,000 per couple	£75	£1,000 per couple	£60
	Including: One item/pair or set of items	£500		£500		£500	
W3	Wedding rings	£500	£100	£500	£75	£500	£60
	Including: Limit for each ring	£250		£250		£250	
W4	Photographs and video recording	£750	Nil	£750	Nil	£750	Nil

### \* Excess

If you need to make a claim under certain sections listed in the table above and the tables on the previous page, we will deduct the amount shown in respect of the policy excess from the sum we pay you for any valid claim. The excess will apply to each person claiming, and to each incident and to each section of the policy under which a claim is made.

By paying the required premium for an excess waiver, all excesses referred to in the table above and the tables on the previous page will be reduced to nil.

## Table of benefits for Natural catastrophe cover

Natural catastrophe cover is only available if you pay the required extra premium. The following cover is provided for each insured person in the event your outward or return journey is disrupted for more than 24 hours due to a natural catastrophe. The sums insured in the table below will be reduced by 75% in certain circumstances – please see page 25 for full details. No excess will apply to claims made under sections X1 to X8.

Section	Benefits	Economy cover	Standard cover	Premier cover
		Sum insured up to:	Sum insured up to:	Sum insured up to:
X1	Cancellation	£3,000	£3,000	£3,000
<b>Cover for the following additional costs:</b>				
X2	Stranded at the <b>United Kingdom</b> departure point	£100 for each 24 hours	£100 for each 24 hours	£100 for each 24 hours
X3	To reach <b>your</b> intended destination	£200	£200	£200
X4	Stranded on an international connection	£150 for each 24 hours up to £750	£150 for each 24 hours up to £750	£150 for each 24 hours up to £750
X5	Stranded on <b>your</b> return journey home	£150 for each 24 hours up to £750	£150 for each 24 hours up to £750	£150 for each 24 hours up to £750
X6	Travel expenses to get <b>home</b>	£2,000	£2,000	£2,000
X7	Car parking	£50 for each 24 hours up to £250	£50 for each 24 hours up to £250	£50 for each 24 hours up to £250
X8	Kennel or cattery fees	£50 for each 24 hours up to £250	£50 for each 24 hours up to £250	£50 for each 24 hours up to £250

## Table of benefits for Cruise cover

Cruise cover is only available if you pay the required extra premium. No excess will apply to claims made under sections Y1 to Y3.

Section	Benefits	Economy cover	Standard cover	Premier cover
		Sum insured up to:	Sum insured up to:	Sum insured up to:
Y1	Missed port	£50 per port up to £300	£50 per port up to £300	£50 per port up to £300
Y2	Stateroom/cabin confinement	£50 per 24 hours up to £300	£50 per 24 hours up to £300	£50 per 24 hours up to £300
Y3	Unused excursions	£300	£300	£300

## General information about this insurance

### Insurance provider

This insurance is underwritten by Chartis Europe Limited which is authorised and regulated by the Financial Services Authority (FSA number 202628). This information can be checked by visiting the FSA website ([www.fsa.gov.uk/register](http://www.fsa.gov.uk/register)).

Registered in England: company number 1486260. Registered address: The Chartis Building, 58 Fenchurch Street, London EC3M 4AB.

This policy is sold and administered by Moneysupermarket.com Limited and World Wide Insurance Services Limited.

Moneysupermarket.com Limited is an appointed representative of Moneysupermarket.com Financial Group Limited, which is authorised and regulated by the Financial Services Authority (FSA number 303190).

World Wide Insurance Services Limited is an insurance intermediary licensed in Gibraltar by the Financial Services Commission under License Number FSC00657B.

Travel Guard provides claims handling services on behalf of Chartis Europe Limited and is also a provider of medical assistance services. Travel Guard is a trading name of Travel Guard EMEA Limited.

### Your travel insurance

This policy wording along with **your policy schedule** and any appropriate endorsements forms the basis of **your** contract of insurance with **us**. Together, these documents explain what **you** are covered for. The policy wording details what **you** are covered for and what **you** are not covered for.

Different levels of cover apply depending on whether **you** have bought an Economy, Standard or Premier policy and additional sections of cover will apply if **you** have paid the required premium for policy extensions.

Please read this policy wording to make sure that the cover meets **your** needs and please check the details outlined within **your policy schedule** and any applicable endorsements to make sure that the information shown is correct.

### Law and jurisdiction

This policy will be governed by English law and the **policyholder**, insured persons and **we** agree to submit to the courts of England and Wales to determine any dispute arising under or in connection with it, unless the relevant **insured person** resides in Scotland, Northern Ireland or the Isle of Man, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction, unless agreed to the contrary by the **policyholder** and **us** before the commencement date.

The terms and conditions of this policy will only be available in English and all communication relating to this policy will be in English.

### Financial Services Compensation Scheme (FSCS)

Chartis Europe Limited is covered by the FSCS. If **we** are unable to meet **our** financial obligations **you** may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

For this type of insurance, 90% of **your** claim is covered, without any upper limit. Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk) and on 0207 892 7300, or 0800 678 1100.

### How we use personal information

**We** are committed to protecting the privacy of customers, claimants and other business contacts.

“Personal Information” identifies and relates to **you** or other individuals (e.g. **your** dependants). By providing Personal Information **you** give permission for its use as described below. If **you** provide Personal Information about another individual, **you** confirm that **you** are authorised to provide it for use as described below.

### The types of Personal Information we may collect and why

Depending on **our** relationship with **you**, Personal Information collected may include: identification and contact information, payment card and bank account, credit reference and scoring information, sensitive information about health or medical condition, and other Personal Information provided by **you**. Personal Information may be used for the following purposes:

- Insurance administration, e.g. communications, claims processing and payment
- Decision-making on provision of insurance cover and payment plan eligibility
- Assistance and advice on medical and travel matters
- Management and audit of **our** business operations
- Prevention, detection and investigation of crime, e.g. fraud and money laundering
- Establishment and defence of legal rights
- Legal and regulatory compliance, including compliance with laws outside **your** country of residence
- Monitoring and recording of telephone calls for quality, training and security purposes
- Marketing, market research and analysis

To opt-out of marketing communications in relation to **your** CoverForYou Travel Insurance policy contact CoverForYou by email at: opt-out@coverforyou.co.uk or by writing to: CoverForYou Marketing Preferences, World Wide Internet Insurance Services Limited, PO Box 55605, London W9 3UW. If **you** opt-out CoverForYou and/or **we** may still send **you** other important communications, e.g. communications relating to administration of **your** insurance policy or claim.

### Sharing of Personal Information

For the above purposes Personal Information may be shared with **our** group companies, brokers and other distribution parties, insurers and reinsurers, credit reference agencies, healthcare professionals and other service providers. Personal Information will be shared with other third parties (including government authorities) if required by law. Personal information (including details of injuries) may be recorded on claims registers shared with other insurers. **We** are required to register all third party claims for compensation relating to bodily injury to workers' compensation boards. **We** may search these registers to detect and prevent fraud or to validate **your** claims history or that of any other person or property likely to be involved in the policy or claim. Personal Information may be shared with prospective purchasers and purchasers, and transferred upon a sale of **our** company or transfer of business assets.

### International transfer

Due to the global nature of **our** business Personal Information may be transferred to parties located in other countries, including the United States and other countries with different data protection laws than in **your** country of residence.

### Security and retention of Personal Information

Appropriate legal and security measures are used to protect Personal Information. **Our** service providers are also selected carefully and required to use appropriate protective measures. Personal information will be retained for the period necessary to fulfil the purposes described above.

### Requests or questions

To request access or correct inaccurate Personal Information, or to request the deletion or suppression of Personal Information, or object to its use, please e-mail: DataProtectionOfficer@chartisinsurance.com or write to Data Protection Officer, Legal Department, Chartis Europe Limited, The Chartis Building, 58 Fenchurch Street, London EC3M 4AB. More details about **our** use of Personal Information can be found in **our** full Privacy Policy at [www.chartisdirect.co.uk/privacy-policy](http://www.chartisdirect.co.uk/privacy-policy) or **you** may request a copy using the contact details above.

## If you have any questions

If **you** have any questions about the cover provided under this policy or **you** would like more information, please contact the CoverForYou Sales and Support Team by phoning 0203 137 8982 or by e-mailing [msmsales@coverforyou.co.uk](mailto:msmsales@coverforyou.co.uk)

# Important things you need to know about your policy before you travel

## Health conditions

**Please note: this policy does not cover pre-existing medical conditions. Please refer to full details below**

This policy contains conditions relating to **your** health. In particular, claims will not be covered where at the time of purchasing this insurance any **insured person** has suffered from or received any form of medical advice or treatment or medication for any of the following conditions:

- any heart or circulatory condition; or
- any respiratory condition; or
- any cancerous condition.

In addition, claims will not be covered where at the time of purchasing this insurance **you** or any **insured person** has suffered from any of the following:

- **you** have a medical condition for which you are taking prescribed medication; or
- **you** have consulted a hospital specialist or needed inpatient treatment within the last 12 months.

Please refer to General exclusion number 1 on page 11 for further information.

## Health of your relatives, travelling companions insured elsewhere and business associates

This policy will not provide cover for claims under section A (Cancelling **your trip**) or section C (Cutting **your trip** short) arising from any medical condition **you** knew about at the time of purchasing this insurance and that affects a **relative, business associate**, a person who **you** have booked to travel with or a **relative** or friend living abroad who **you** had planned to stay with if during the three months before **you** purchased this policy, they:

- have been diagnosed with a new medical condition for which they need to take prescribed medication;
- have consulted a hospital specialist or needed inpatient treatment;
- are receiving or waiting for hospital investigation or treatment for any undiagnosed condition or set of symptoms; or
- have been given a terminal prognosis.

## Changes to your health after purchasing your policy

### • Annual Multi-Trip policies - changes to your health after travel is booked

If after the start date of **your** policy and after the date **your** travel tickets or confirmation of booking were issued, **you** are diagnosed with a heart condition, a circulatory condition, a respiratory condition, cancer or if **you** receive inpatient medical treatment or if **you** are placed on a waiting list for investigation or medical treatment, **you** do not have a duty to disclose details of **your** change in circumstances to CoverForYou before **your** trip.

Provided **you** were not aware of the medical condition and **you** were not aware **you** would need to receive medical treatment or undergo investigations at the date **you** booked **your** trip and within the **period of cover**, cover will continue under the existing terms of the policy. However, if **you** are no longer able to travel on **your** forthcoming trip due to **your** change in circumstances, **you** would be entitled to make a claim under section A (Cancelling **your** trip) for **your** costs which cannot be recovered from elsewhere.

### • Annual Multi-Trip policies - changes to your health before travel is booked

If **you** are diagnosed with a heart condition, a circulatory condition, a respiratory condition, cancer or if **you** receive inpatient medical treatment or if **you** are placed on a waiting list for investigation or medical treatment after the start of **your** policy but before **you** have booked **your** trip this policy will not provide cover for any claims related to **your** change in health or arising out of or in connection with that health condition.

If, due to **your** change in health, **you** decide this policy is no longer suitable **you** will be entitled to cancel **your** policy, in which case, **we** will refund a proportionate amount of **your** premium. Please see Cancellations and refunds on page 6 for further information.

Please refer to General exclusion number 1 on page 11 for further information.

### • Single Trip policies

If after **you** have paid **your** insurance premium **you** are diagnosed with a heart condition, a circulatory condition, a respiratory condition, cancer or if **you** receive inpatient medical treatment or if **you** are placed on a waiting list for investigation or medical treatment, **you** do not have a duty to disclose details of **your** change in circumstances to CoverForYou before **your** trip.

Provided **you** were not aware of the medical condition and **you** were not aware **you** would need to receive medical treatment or undergo investigations at the date **you** paid **your** insurance premium, cover will continue under the existing terms of the policy. However, if **you** are no longer able to travel on **your** forthcoming trip due to **your** change in circumstances, **you** would be entitled to make a claim under section A (Cancelling **your** trip) for **your** costs which cannot be recovered from elsewhere.

Please refer to General exclusion number 1 on page 11 for further information.

## Health agreements

If **you** are travelling to a country in the European Union, **you** should take a European Health Insurance Card (EHIC) with **you**. Application forms to obtain an EHIC are available from **your** local post office or **you** can download an application form from the following website: [www.ehic.org.uk](http://www.ehic.org.uk). This entitles European citizens to benefit from the health agreements which exist between countries in the European Union.

If **you** are travelling to Australia or New Zealand and **you** need medical treatment, **you** should enrol with Medicare or the equivalent scheme of these countries. Further information is available from the following website: [www.hic.gov.au](http://www.hic.gov.au)

If **you** present **your** EHIC to the treating **doctor** or hospital if **you** need medical treatment within the European Union or **you** enrol with Medicare when travelling to Australia or New Zealand, this will mean that **you** will not be required to pay the policy excess under section B1 (Medical and other expenses outside of the **United Kingdom**) if **your** medical costs are reduced as a result of using **your** EHIC or Medicare being involved.

## Residency

**You** and all other persons insured on this policy must have **your** main home in the **United Kingdom** and have a **United Kingdom** National Insurance number and be registered with a **doctor** in the **United Kingdom** at the time **you** buy or renew this policy.

Residents of the **Channel Islands** and the Isle of Man must have their main home in the **Channel Islands** or Isle of Man respectively and be registered with a local **doctor**.

## Travel delays - EC Regulations

This policy is not designed to cover costs which are met under the EC Regulation No. 261/2004. Under this regulation if **you** have a confirmed reservation on a flight, and that flight is delayed by between 2 and 4 hours (length of time depends on the length of **your** flight) the airline must offer **you** meals, refreshments and hotel accommodation. If the delay is more than 5 hours, the airline must offer to refund **your** ticket. The regulations should apply to all flights, whether budget, chartered or scheduled, originating in the EU, or flying into the EU using an EU carrier.

If **your** flight is delayed or cancelled, **you** must in the first instance approach **your** airline and clarify with them what costs they will pay under the Regulation.

If **you** would like to know more about **your** rights under this Regulation, additional useful information can be found on the Civil Aviation Authority website ([www.caa.co.uk](http://www.caa.co.uk)).

## Sports and activities

If **you** intend to take part in a sport or activity during **your** trip, please see pages 28 to 35 for a full list of activities which are covered by this policy. If **you** have any questions or if **you** wish to take part in an activity not shown in the table on pages 28 to 35, please contact the CoverForYou Sales and Support Team by e-mailing [msmsales@coverforyou.co.uk](mailto:msmsales@coverforyou.co.uk) before taking part in such an activity to confirm if cover can be provided to **you** under this policy.

## Automatic renewals

If **you** are an Annual Multi-Trip policyholder, **we** will automatically renew **your** policy each year unless **you** have advised **us** that **you** do not want **your** policy to be automatically renewed or **you** no longer meet the eligibility criteria to be a CoverForYou policyholder. **We** will write to **you** prior to the renewal date of **your** policy to remind **you** that **your** policy is due to be renewed.

Unless **you** have previously advised **us** that **you** do not want **your** policy to be renewed or at renewal **you** have advised **us** that **you** no longer wish to renew **your** policy or **you** are no longer eligible for cover, the renewal premiums will again be collected from **your** specified credit or debit card to make sure that **you** are always covered. **You** should also be aware that **we** can only automatically renew **your** policy when:

- **you** have made **us** aware of any changes to **your** policy details, if any;
- the credit or debit card details **we** have on record have not changed; and
- the credit or debit card holder has given his or her explicit consent for his or her card being charged at renewal date.

If **we** are unable to automatically renew **your** policy (for example, if **your** renewal premium has changed or there have been changes made to the terms and conditions of the policy) or if **you** no longer meet the eligibility criteria for autorenewal, **we** will notify **you** of this at least 21 days prior to **your** renewal date.

**We** are entitled to assume at renewal that **your** details have not changed and **you** have the consent of the credit or debit card holder, unless **you** inform **us** otherwise. **We** will through **our** administrative bank charge the payment details to the credit or debit card held on record for the renewal premium due.

If **you** wish to opt out of automatic renewal or need to tell **us** about any changes to **your** circumstances, health or insurance requirements please contact the CoverForYou Sales and Support Team by phoning 0203 137 8982 or by e-mailing [msmsales@coverforyou.co.uk](mailto:msmsales@coverforyou.co.uk)

# Cancellations and refunds

## Your right to cancel the policy within 14 days of purchase

If this cover is not suitable for **you** and **you** want to cancel **your** policy, **you** must contact Moneysupermarket.com by emailing customerservices@moneysupermarket.com within 14 days of buying **your** policy or the date **you** receive **your** policy documentation.

Providing **your** policy has been paid in full, **you** will receive a full premium refund as long as **you** have not travelled, no valid claim has been made or is intended to be made and no incident likely to give rise to a valid claim has occurred.

If **you** have commenced **your** journey, and a claim has been submitted or there has been an incident likely to give rise to a claim during the current **period of insurance**, which is deemed valid under this cover, no premium refund will be given.

## Your right to cancel the policy outside the 14-day cooling-off period

If **you** decide this cover is no longer suitable for **you** and **you** want to cancel **your** policy after the 14 day cooling-off period, **you** must contact CoverForYou by writing to CoverForYou Sales and Support Team, World Wide Internet Insurance Services Ltd, PO Box 55605, London W9 3UW, by e-mailing msmsales@coverforyou.co.uk or by phoning 0203 137 8982. In line with the terms outlined below CoverForYou will refund a proportion of the premium **you** have paid within 30 days of the date **you** contact the CoverForYou Sales and Support Team to ask to cancel the policy.

If **you** are a Single **Trip policyholder** and **you** have not travelled or made a claim before **you** asked to cancel the policy, **you** will be entitled to a refund of the premium paid, subject to deduction of 30% of the premium paid to represent the period during which **you** have been on risk for cancellation cover plus a £15 administration fee.

If **you** are an Annual Multi-**Trip policyholder** and **you** have not made a claim before **you** asked to cancel the policy, **you** will be entitled to a refund of the premium paid, subject to a deduction for the time for which **you** have been covered on a proportionate basis, plus a £15 administration fee.

## Our right to cancel the policy

**We** have the right to cancel this policy by giving at least 30 days notice in writing to the **policyholder** at their last known address. A proportionate refund of the premium paid will be made to the **policyholder** from the date **we** cancel the policy.

# Age limits

The person buying this insurance must be 18 years of age or over at the date of buying this policy. All insured persons must be 65 years of age or under at the date of buying this policy.

# Cover options available

## Types of cover and durations

### Single Trip

This gives **you** cover to travel on one **trip** for up to 365 days.

#### Please note:

It does not matter how long **you** buy a Single **Trip** policy for. It ends on the date **you** return to the **United Kingdom** or the expiry date of **your** policy as shown on **your policy schedule**, whichever is the earlier.

### Annual Multi-Trip

This gives **you** cover to travel as many times as **you** like within the **period of cover** provided no single **trip** lasts longer than the following durations.

- 31 days if **you** have bought Economy cover;
- 45 days if **you** have bought Standard cover; or
- 62 days if **you** have bought Premier cover.

If **you** have purchased a Winter Sports Annual Multi-**Trip** policy, cover is also provided for up to 17 days in total for winter sports within the **period of cover**.

#### Please note:

If **you** are an Annual Multi-**Trip policyholder** and **you** travel for longer than 31 days, 45 days or 62 days (depending on the level of cover **you** have purchased as outlined above) from the date **you** commence **your trip** from the **United Kingdom**, cover will cease on the 31st day, 45th day or 62nd day respectively, unless **your trip** cannot be completed for reasons beyond **your** control, for example, if **you** are unable to return back to the **United Kingdom** as planned due to illness or injury or if **you** are unable to return as planned due to unavoidable delays affecting **your** return flight or **public transport**.

Adults are entitled to travel independently. **Children** who are 17 years of age or under are only entitled to travel separately to the main **insured person** if they are travelling with a **relative**, guardian or person with a legal duty of care, such as a school teacher if on a school **trip**.

Cover is only provided in the **United Kingdom** if **you** stay in accommodation which **you** have paid for in advance of the date **you** depart on **your trip** or if **you** have paid for **public transport** or air fares in advance of the date of departure to enable **you** to reach **your** destination in the **United Kingdom**. All trips within the **United Kingdom** must be for at least two nights away from where **you** usually live.

### One-Way Trip

This provides cover for a single one-way **trip** for up to 31 days. Cover ends 24 hours after **you** first leave immigration control in **your** final country of destination or at the end of the **period of cover** shown on **your policy schedule**, whichever is earlier.

## Policy options

### Individual

One person who is 18 years of age or over.

### Couple

An individual and his or her **partner** provided they live together. A **partner** would include a civil **partner**.



## Family

An individual and his or her **partner** provided they live together and up to nine of their dependent **children** (which can include fostered or adopted **children**) who are 17 years of age or under at the date of buying this policy and are either in full time education or living with them; or

An individual and his or her **partner** provided they live together and up to nine of their grandchildren who are travelling with them for the full duration of the **trip**, and who are 17 years of age or under at the date of buying this policy.

## Single parent family

An individual and up to nine of their dependent **children** (which can include fostered or adopted **children**) who are 17 years of age or under at the date of buying this policy and are either in full time education or living with them; or

An individual and up to nine of their grandchildren who are travelling with them for the full duration of the **trip**, and who are 17 years of age or under at the date of buying this policy.

## Group travel

A group of individuals who may not all be related and are named on one **policy schedule** under a Single **Trip** policy. All members of the group must travel together.

## Upgrades

The following upgrades are available by paying an additional premium:

### Winter sports cover

For Single **Trip** policies **you** can buy cover for the duration of **your trip**.

For Annual Multi-**Trip** policies **you** can buy cover for up to 17 days in total within the **period of cover**.

Please see page 20 for a full list of winter sports activities which are covered by this policy. If the winter sport **you** intend to take part in is not shown in the list, please check that cover will be provided by contacting the CoverForYou Sales and Support Team on 0203 137 8982 or by e-mailing [msmsales@coverforyou.co.uk](mailto:msmsales@coverforyou.co.uk). Please see sections N to R for full details of cover.

### Golf cover

**You** can buy cover for up to 31 days on Single **Trip** policies. On Annual Multi-**Trip** policies, cover can be provided throughout the **period of cover** provided each golfing holiday lasts no longer than 31 days. Please see sections S to T for full details of cover.

### Business cover

**You** can buy cover for up to 31 days on Single **Trip** policies. On Annual Multi-**Trip** policies, cover can be provided throughout the **period of cover** provided each business **trip** lasts no longer than 31 days. Please see sections U to V for full details of cover.

### Wedding cover

**You** can buy cover for up to 31 days on Single **Trip** and Annual Multi-**Trip** policies. Please see section W for full details of cover.

### Cruise cover

**You** can buy cover for the duration of **your trip** on all types of policies. Please see section Y for full details of cover.

### Natural catastrophe cover

**You** can buy cover for the duration of **your trip** on all types of policies. Please see section X for full details of cover.

### Excess waiver

In the event of a claim, if the excess waiver premium has been paid, **your** claim will not be subject to a policy excess. Please see the table of benefits on pages 1 to 3 for full details of the excesses which are usually payable.

### Removing sections of cover

By paying a reduced premium, cover can be removed under the following sections:

- Cancelling **your trip**; or
- Personal belongings and baggage only; or
- Personal money only; or
- Personal belongings and baggage and Personal money; or
- Cancelling **your trip**, Personal belongings and baggage and Personal money.

## Geographical areas

One of the following areas will be shown on **your policy schedule**. This describes the area of the world which this policy provides cover for **you** to travel to.

### United Kingdom

England, Scotland, Wales, Northern Ireland, the **Channel Islands** and the Isle of Man. Cover is only provided if **you** stay in accommodation which **you** have paid for in advance of the date **you** depart on **your trip** or if **you** have paid for **public transport** or air fares in advance of the date of departure to enable **you** to reach **your** destination in the **United Kingdom**. All trips within the **United Kingdom** must be for at least two nights away from where **you** usually live.

### Europe

The continent of Europe, including all countries west of the Ural Mountains, islands in the Mediterranean, the Canary Islands, Madeira, Turkey, the Azores and Iceland, but not including Egypt, Israel, Morocco and Tunisia.

### Australia and New Zealand

### Worldwide excluding USA, Canada and the Caribbean

### Worldwide including USA, Canada and the Caribbean

### Please note:

No cover is provided under this policy for any **trip** in, to, or through Afghanistan, Cuba, Liberia or Sudan.

No cover is provided for claims arising as a direct result of the situation highlighted by the Foreign and Commonwealth Office where **you** have travelled to a specific country or to an area where, prior to **your trip** commencing, the Foreign and Commonwealth Office have advised against all (but essential) travel.

## Transits and stop-overs

**You** will be covered under this policy for transits and/or stop-overs provided **your** transit or stop-over does not last longer than 48 hours, even if the area is not included on **your policy schedule**. Please note this does not apply if **you** are in transit or have a stop-over in Afghanistan, Cuba, Liberia or Sudan or in a country or area where, prior to **your** trip commencing, the Foreign and Commonwealth Office have advised against all (but essential) travel.

## Period of cover

Cover under section A (Cancelling **your trip**) starts at the time **you** book the **trip** or pay the insurance premium, whichever is later. If **you** have arranged an Annual Multi-Trip policy, cover under section A (Cancelling **your trip**) starts at the time that **you** book the **trip** or the first day of the **period of cover** as shown on **your policy schedule**, whichever is later. For all types of policies cover under section A (Cancelling **your trip**) ends as soon as **you** start **your trip**.

Cover under all other sections starts when **you** leave **your home** address in the **United Kingdom** (but not earlier than 24 hours before the booked departure time) or from the first day of the **period of cover** as shown on **your policy schedule**, whichever is the later.

Cover ends when **you** return to **your home** address in the **United Kingdom** (but not later than 24 hours after **your** return to the **United Kingdom**) or at the end of the **period of cover** as shown on **your policy schedule**, whichever is earlier.

If **you** have arranged a one-way **trip** policy, cover ends 24 hours after **you** first leave immigration control in **your** final country of destination or at the end of the **period of cover** as shown on **your policy schedule**, whichever is earlier.

Cover cannot start after **you** have left the **United Kingdom**.

Each **trip** must begin and end in the **United Kingdom**, unless **you** have bought a One-Way policy, in which case **your trip** must begin in the **United Kingdom**.

## Trip extensions if you decide you wish to extend your trip whilst overseas

If, once **you** have left the **United Kingdom** and before the end of the **period of cover**, **you** decide **you** want to extend **your** policy, please contact the CoverForYou Sales and Support Team on 0203 137 8982 or by e-mailing [msmsales@coverforyou.co.uk](mailto:msmsales@coverforyou.co.uk). Extensions can usually only be considered if there has been no change in **your** health (or that of a **relative** or **business associate**) and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. However, should there have been a change in health or **you** are aware that a claim has been made or will need to be made under the original policy then **we** may still be able to consider the extension provided full details are disclosed to the CoverForYou Sales and Support Team for consideration.

## Trip extensions if you are unable to return home from your trip as planned

If, due to unexpected circumstances beyond **your** control, for example, due to illness or injury or unavoidable delays affecting **your** return flight or **public transport**, **your trip** cannot be completed within the **period of cover** outlined in **your policy schedule**, cover will be extended for **you** at no extra cost for up to 30 days. This also applies to one person travelling with **you** who is authorised to stay with **you** by Travel Guard if the extension is due to medical reasons. All requests for more than 30 days must be authorised by Travel Guard.

## Medical and other emergencies

The Medical Emergency Assistance Company, Travel Guard, will provide immediate help if **you** are ill, injured or die outside the **United Kingdom**. They provide a 24-hour emergency service 365 days a year. The contact details are as follows:

**Phone: +44 (0) 1273 400 610**

**Fax: +44 (0) 1273 376 935**

**E-mail: [uk.assistance@travelguard.com](mailto:uk.assistance@travelguard.com)**

Please have the following information available when **you** (or someone on **your** behalf) contact the Medical Emergency Assistance Company so that **your** case can be dealt with swiftly and efficiently:

- **Your** name and address;
- **Your** contact phone number abroad;
- **Your** policy number shown on **your policy schedule**; and
- The name, address and contact phone number of **your** GP.

Please note: This is not a private medical insurance. If **you** go into hospital abroad and **you** are likely to be kept as an inpatient for more than 24 hours or if **your** outpatient treatment is likely to cost more than £500, someone must contact the Medical Emergency Assistance Company for **you** as soon as reasonably possible. If they do not, **we** may not provide cover or **we** may reduce the amount **we** pay for **your** inpatient or outpatient treatment.

If **you** have to return to the **United Kingdom** under section C (Cutting **your trip** short) or section B1 (Medical and other expenses outside of the **United Kingdom**) the Medical Emergency Assistance Company must authorise this. If they do not, **we** may not provide cover or **we** may reduce the amount **we** pay for **your** return to the **United Kingdom**.

**Special note to US medical providers:** Please contact Travel Guard by phoning: +1 877 897 1933

All claims and billing correspondence should be sent to:

**Travel Guard, PO Box 0852**

**Attn: Shoreham Claims**

**Stevens Point, WI 54481**

**United States**



## How to make a claim

**You** must register a claim under all sections apart from section M1 (Scheduled airline failure) by contacting the following company:

**Travel Guard Claims Department**

**PO Box 60108, London SW20 8US**

**Phone: 0845 603 9892**

**Fax: 01273 376 935**

**E-mail: [uk.claims@travelguard.com](mailto:uk.claims@travelguard.com)**

(For details of how to claim under section M1 (Scheduled airline failure) please see page 19.)

Please note:

All claims must be notified as soon as it is reasonably practical after the event which causes **you** to submit a claim. Late notification of a claim may affect **our** acceptance of a claim or result in the amount **we** pay being reduced.

The Travel Guard Claims Department are open Monday to Friday between 9am and 5pm. A claim form will be sent to **you** as soon as **you** tell them about **your** claim.

We will ask the claimant to complete a claim form and to provide at their own expense all reasonable and necessary evidence required by us to support a claim. If the information supplied is insufficient, we will identify the further information which is required. If we do not receive the information we need, we may reject the claim. For further details about claims, please refer to General conditions on page 10.

To help us prevent fraudulent claims, we store your personal details on a computer and we may transfer them to a centralised system. We keep this information in line with the conditions of the Data Protection Act.

## How to make a complaint

We believe you deserve courteous, fair and prompt service. If there is any occasion when our service does not meet your expectations, except where this is in respect of section M1 (Scheduled airline failure), please contact us using the appropriate contact details below, providing the policy/claim number and the name of the policyholder/insured person to help us deal with your comments quickly.

Claims related complaints:

**The Customer Care Manager**

**Travel Guard Claims Department**

**PO Box 2157, Shoreham by Sea, West Sussex BN43 9DH**

**Phone: 0845 603 9892**

**E-mail: uk.claims@travelguard.com**

All other complaints:

**CoverForYou Complaints Team**

**Chartis Direct**

**PO Box 2157, Shoreham by Sea, West Sussex BN43 9DH**

**Phone: 0845 071 6274**

**E-mail: coverforyou@chartisinsurance.com**

For details of how to register a complaint relating to section M1 (Scheduled airline failure) please see page 19.

We will acknowledge the complaint within 5 business days of receiving it, keep you informed of progress and do our best to resolve matters to your satisfaction within 8 weeks. If we are unable to do this you may be entitled to refer the complaint to the Financial Ombudsman Service (FOS) who will review your case. We will provide full details of how to do this when we provide our final response letter addressing the issues raised.

Please note: The FOS may not be able to consider a complaint if you have not provided us with the opportunity to resolve it previously.

The FOS address is:

**Financial Ombudsman Service,**

**South Quay Plaza, 183 Marsh Wall, London, E14 9SR**

**Phone: 0800 023 4567 (free for people phoning from a "fixed line", i.e. a landline at home) or 0300 123 9123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)**

**Email: complaint.info@financial-ombudsman.org.uk**

Following this complaint procedure does not affect your right to take legal action.

## General definitions

Wherever the following words or phrases appear in the policy wording they will always have the meanings shown under them. Please also refer to the section details on pages 17, 20, 22 and 23 for further definitions.

### **British Isles**

England, Scotland, Wales, Northern Ireland, the **Channel Islands** and the Isle of Man.

### **Business associate**

Any employee whose level of responsibility in the business is such that if both you and they were absent from the business for a period of five full working days or more this would have a detrimental impact on the running of the business.

### **Channel Islands**

Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.

### **Chartis Inc.**

A company incorporated in the United States, together with its worldwide subsidiary companies, which together make up the **Chartis Inc.** International Group of Companies.

### **Child/Children**

A person who is 17 years of age or under.

### **Doctor**

A registered medical practitioner who is not you or related to you, who is currently registered with the General Medical Council in the **United Kingdom** (or foreign equivalent) to practice medicine.

### **Flood**

A general and temporary covering of water of two or more acres of normally dry land.

### **Home**

An **insured person's** usual place of residence within the **United Kingdom**.

### **Insured person**

The person or persons shown on the **policy schedule**.

### **Manual labour**

Work involving physical labour (which does not include office and clerical work, bar and restaurant work, music performance and singing, or fruit picking which does not involve machinery).

### **Natural catastrophe**

Volcanic eruption, **flood**, tsunami, earthquake, landslide, hurricane, tornado or wildfire.

### **Pair or set of items**

Items of personal property which are substantially the same, complementary or designed to be used together.

### **Parent**

A person with parental responsibility including a legal guardian acting in that capacity.

### **Partner**

A person who is either an **insured person's** husband or wife, civil **partner**, fiancé or fiancée, boyfriend or girlfriend and who permanently lives at the same address.

### **Period of cover**

As defined in the **policy schedule**.

### **Policyholder**

The person who has paid for this policy and is shown on the **policy schedule**.

### **Policy schedule**

The confirmation e-mail from moneysupermarket.com showing details of the cover and which should be read in conjunction with this policy.

### **Public transport**

A bus, coach, ferry, sea-vessel or train operating according to a published timetable.

### **Relative**

**Your** or **your partner's** **parent**, brother, sister, child, grandparent, grandchild, step-**parent**, stepbrother, stepsister or next of kin.

### **Trip**

**Your** holiday or journey starting from the time that **you** leave **your home** in the **United Kingdom** or from the start date shown on **your policy schedule**, whichever is the later, until arrival back at **your home** address in the **United Kingdom**.

### **Unattended**

When **you** do not have full view of **your** property or where **you** are not in a position to prevent the unauthorised taking of **your** property, unless it is left in a locked room or a locked safety deposit facility. Property left in a motor vehicle is considered to be **unattended** even when the motor vehicle is locked and the property is out of view in an enclosed storage compartment, boot or luggage space.

### **United Kingdom**

The **British Isles** and the **Channel Islands**.

### **Valuables and electronic/other equipment**

Photographic, audio, video, electronic, electrical equipment (including cds, dvds, video and audio tapes and electronic games), MP3 players, computer equipment, binoculars, antiques, jewellery, watches, furs, silks, precious stones and articles made of or containing gold, silver or precious metals.

### **War**

Military action, either between nations or resulting from civil **war** or revolution.

### **We, us, our**

Chartis Europe Limited in respect of all sections of cover except section M1 (Scheduled airline failure). A consortium of Association of British Insurers member companies and Lloyds Syndicates in respect of cover under section M1 (Scheduled airline failure).

### **You, your, yourself**

An **insured person**.

## **General conditions**

The following conditions apply to all sections of this insurance.

1. **You** must tell **us** if **you** know about anything which may affect **our** decision to accept **your** insurance (for example, if **you** are planning to take part in a dangerous activity while **you** are on holiday). If **you** are not sure whether to tell **us**, let **us** know anyway.
2. **You** must take all reasonable steps to avoid or reduce any loss which may mean that **you** have to make a claim under this insurance.
3. **You** must give the Travel Guard Claims Department all the documents they need to deal with any claim. **You** will be responsible for the costs involved in doing this. For example, in the event of a cancellation claim **you** will need to supply proof that **you** were unable to travel, such as a medical certificate completed by **your doctor**.
4. **You** must help **us** get back any money that **we** have paid from anyone or from other insurers (including the Department for Work and Pensions) by giving **us** all the details **we** need and by filling in any forms.
5. Any fraud, deliberate mis-statement or hiding of information in connection with the application for this policy or when making a claim will make this policy invalid for the **insured person** who has committed the fraud, deliberate mis-statement or hid information. In this event, any benefit due to the **insured person** who has committed the fraud, deliberate mis-statement or hiding of information under this policy will be forfeited and any benefit that has previously been paid to them must be repaid to **us** in full. **We** will also under such circumstances not refund any premium paid by the **insured person** who has committed the fraud, deliberate mis-statement or hiding of information.

6. The **insured person** must give **us** permission to obtain any medical reports or records needed from any **doctor** who has treated the **insured person**; otherwise **we** may not pay any claim.
7. **We** may ask the **insured person** to attend one or more medical examinations. If **we** do, **we** will pay the cost of the examination(s) and for any medical reports and records and the **insured person's** reasonable travelling expenses to attend (and any person required to travel with them), if these expenses are agreed by **us** in advance. If the **insured person** fails to attend without reasonable cause, **we** may reject the claim.
8. If an **insured person** dies, **we** have the right to ask for a post mortem examination at **our** expense.
9. **You** must pay **us** back any amounts that **we** have paid to **you** which are not covered by the insurance. This could include any overpayments and payments which **you** are not entitled to, for example, if **your** claim for lost luggage has been paid but **your** suitcase is subsequently returned to **you** by the airline.
10. After a claim has been settled, any damaged items which **you** have sent into the Travel Guard Claims Department will become **our** property.
11. This policy may not be assigned or transferred unless agreed by **us** in writing.
12. **We** will not pay any interest on any amount payable under this policy.
13. **We** will deal with claims under section G (Personal accident) in respect of accidental death as follows:
  - a. If an **insured person** is 18 years of age or over any sums payable will be made to the executor or personal representative of the deceased **insured person's** estate.
  - b. If an **insured person** is 17 years of age or under any sums payable will be made to a **parent** of the deceased **insured person**.
14. **We** may also contact third parties who have or who were to provide services to the **insured person** (for example, an airline, travel company or hotel) to verify the information provided.
15. Only the **policyholder**, an **insured person** (or their **parent** if they are 17 years of age or under or their executor or personal representative in the event of the death of an **insured person**) or **us** may enforce the terms of this policy.
16. All claims must be notified as soon as is reasonably practical after the event which causes the claim. Failure to do so may result in **our** rejection of the claim if it is made so long after the event that **we** are unable to investigate it fully, or may result in **you** not receiving the full amount claimed for if the amount claimed is increased as a result of the delay.

## General exclusions

General exclusions apply to all sections of this policy. In addition to these General exclusions, please also refer to 'What **you** are not covered for' under each policy section as this sets out further exclusions which apply to certain sections.

**We** will not cover the following.

1. Any claim arising as a result of the following.
  - a. If before purchasing this insurance **you** or anyone insured on this policy have suffered from or received any form of medical advice or treatment or medication for any of the following conditions:
    - any heart or circulatory condition; or
    - any respiratory condition; or
    - any cancerous condition.
  - b. If before purchasing this insurance **you** or anyone insured on this policy have suffered from any of the following:
    - **you** have a medical condition for which **you** are taking prescribed medication; or
    - **you** have consulted a hospital specialist or needed inpatient treatment within the last 12 months.
  - c. If **you** are an Annual Multi-Trip **policyholder** and after **you** have paid **your** insurance premium and before **you** booked **your** travel **you** or anyone insured on this policy suffer from any of the following:
    - **you** are diagnosed with a heart condition, a circulatory condition, a respiratory condition or cancer; or
    - **you** receive inpatient medical treatment; or
    - **you** are placed on a waiting list for investigation or medical treatment.
 Please refer to the Health conditions section on page 4 of this policy wording for further details.
  - d. **You** are travelling with the purpose of receiving medical treatment abroad.
  - e. **You**, a **relative**, **business associate**, a person who **you** have booked to travel with or a **relative** or friend living abroad who **you** had planned to stay with, are receiving or waiting for hospital investigation or treatment for any undiagnosed condition or set of symptoms at the time of purchasing this insurance and/or at the time of commencing travel.
  - f. **You**, a **relative**, **business associate**, a person who **you** have booked to travel with or a **relative** or friend living abroad who **you** had planned to stay with, have been given a terminal prognosis at the time of purchasing this insurance and/or before commencing travel.
2. Any claim relating to an incident which **you** were aware of at the time **you** purchased this insurance and which could reasonably be expected to lead to a claim.
3. Any claim relating to any diagnosed psychological or psychiatric disorder, anxiety or depression which **you** or any person whose condition may give rise to a claim, have suffered from, required medication or treatment for in the two years before **you** bought this insurance.
4. Any claim arising from a **trip** in, to or through the following countries: Afghanistan, Cuba, Liberia or Sudan.
5. Any claim if **you** are on any official government or police database of suspected or actual terrorists, members of terrorist organisations, drug traffickers or illegal suppliers of nuclear, chemical or biological weapons.
6. Any claim arising out of **war**, **civil war**, invasion, revolution or any similar event.
7. Any claim arising from civil riots, blockades, strikes or industrial action of any type (except for strikes or industrial action which were not public knowledge when **you** booked **your trip** or purchased this insurance, whichever is the later).
8. Loss or damage to any property, or any loss, expense or liability arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
9. Any claim if **you** already have a more specific insurance covering this (for example, if an item **you** are claiming for under section F1 (Personal belongings and baggage) is a specified item on **your** household contents insurance policy).
10. Any claim arising as a result of **your** use of a two-wheeled motor vehicle unless:
  - a) as a passenger **you** wear a crash helmet and it is reasonable for **you** to believe that the driver holds a licence to drive the two-wheeled motor vehicle under the laws of the country in which the accident occurs (if such a licence is required under the laws of the country in which the accident occurs); or
  - b) as a driver **you** wear a crash helmet and **you** hold a licence which permits **you** to drive the two-wheeled motor vehicle under the laws of the country in which the accident occurs (if such a licence is required under the laws of the country in which the accident occurs).
11. Any indirect losses, costs, charges or expenses (meaning losses, costs, charges or expenses which are not listed under the headings 'What **you** are covered for' in sections A to X, for example, loss of earnings if **you** cannot work after **you** have been injured or the cost of replacement locks if **your** keys are stolen).
12. Any claim arising from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to **you** (unless the policy **you** have purchased entitles **you** to cover under section M1 (Scheduled airline failure)).

13. Any claim arising as a direct result of the situation highlighted by the Foreign and Commonwealth Office where **you** have travelled to a specific country or to an area where, prior to **your trip** commencing, the Foreign and Commonwealth Office have advised against all (but essential) travel.
14. Any claim arising from **you** being involved in any deliberate, malicious, reckless, illegal or criminal act.
15. Motor racing, rallying or vehicle racing of any kind.
16. Any claim involving **you** taking part in **manual labour** during **your trip**.
17. Any claim involving **you** taking part in any listed sport or activity unless **you** have paid the necessary premium (if applicable) to extend **your** policy to provide cover for this. Please see the Sports and activities section on page 5 and pages 28 to 35 of this policy wording for further details.
18. Any claim relating to winter sports unless **you** have paid the necessary premium to extend **your** policy to provide cover for this.
19. Any claim arising from
  - **your** suicide or attempted suicide; or
  - **you** injuring **yourself** deliberately or putting **yourself** in danger (unless **you** are trying to save a human life).
20. Any claim arising directly or indirectly from using alcohol or drugs (unless the drugs have been prescribed by a **doctor**) or **you** being affected by any sexually transmitted disease or condition.
21. Any costs which **you** would have had to or would have chosen to pay had the reason for the claim not occurred (for example, the cost of food which **you** would have paid for in any case).
22. Any claim arising as a result of **you** failing to get the inoculations and vaccinations that **you** need in relation to **your trip**.
23. Any claim arising from **you** acting in a way which goes against the advice of a medical practitioner.

## Sections of cover

### Section A – Cancelling your trip

**Please note: No cover shall be provided under this section if you have paid the reduced premium to delete cancellation cover.**

#### What you are covered for under section A

We will pay up to the amount shown in the table of benefits for:

- travel and accommodation expenses which **you** have paid or have agreed to pay under a contract and which **you** cannot get back;
- the cost of excursions, tours and activities which **you** have paid for and which **you** cannot get back; and
- the cost of visas which **you** have paid for and which **you** cannot get back.

Please note: If payment has been made using frequent flyer points, airmiles, loyalty card points or similar loyalty card schemes, settlement of **your** claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

We will provide this cover if the cancellation of **your trip** is necessary and unavoidable as a result of the following.

1. **You** dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a **relative, business associate**, a person who **you** have booked to travel with or a **relative** or friend living abroad who **you** had planned to stay with. The incident giving rise to the claim must have been unexpected and not something **you** were aware of when **you** purchased this insurance. Please see General exclusion number 1e and 1f for further details.
3. **You** being made redundant, as long as **you** had been working at **your** current place of employment for a minimum continuous period of two years, and that at the time of booking the **trip** or the date **you** purchased this insurance cover, whichever is earlier, **you** had no reason to believe that **you** would be made redundant. This cover would not apply if **you** are self-employed or accept voluntary redundancy.
4. **You** or a person who **you** have booked to travel with being called for jury service (and **your** request to postpone **your** service has been rejected) or attending court as a witness (but not as an expert witness).
5. If the police or relevant authority need **you** to stay in the **United Kingdom** after a fire, storm, **flood**, burglary or vandalism to **your home** or place of business within seven days before **you** planned to leave on **your trip**.
6. If **you** are a member of the armed forces or police, fire, nursing or ambulance services which results in **you** having to stay in the **United Kingdom** due to an unforeseen emergency or if **you** are posted overseas unexpectedly.
7. If after the time **you** booked **your trip** or purchased **your** policy, whichever is later, the Foreign and Commonwealth Office advises against all (but essential) travel to **your** intended destination.
8. If **you** become pregnant after the date **you** purchased this insurance cover (or booked **your trip**, whichever is earlier, if **you** are an Annual Multi-Trip **policyholder**) and **you** will be more than 26 weeks pregnant at the start of or during **your trip**. Or, if **you** become pregnant after the date **you** purchased this insurance cover and **your doctor** advises that **you** are not fit to travel due to complications in **your** pregnancy.

#### What you are not covered for under section A

1. The excess as shown in the table of benefits. The excess will apply for each **trip** that **you** have booked and for each **insured person**.
2. Cancelling **your trip** because of a medical condition or an illness related to a medical condition which **you** knew about and which could reasonably be expected to lead to a claim.
3. **You** not wanting to travel.
4. Any extra costs resulting from **you** not telling the holiday company as soon as **you** know **you** have to cancel **your trip**.
5. **You** being unable to travel due to **your** failure to obtain the passport or visa **you** need for the **trip**.
6. Airport taxes and credit or debit card fees included in the cost of **your** holiday.
7. Costs which have been paid for on behalf of a person who is not named on the **policy schedule**.

Please also refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

#### Claims evidence required for section A may include

- Proof of travel cost (confirmation invoice, travel tickets, unused excursion, tour or activity tickets)
- Cancellation invoice or letter confirming whether any refund is due
- A medical certificate which we will supply for the appropriate **doctor** to complete
- An official letter confirming: redundancy, emergency posting overseas, the need for **you** to remain in the **United Kingdom**
- Summons for jury service

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case we will contact **you**.

## Section B1 – Medical and other expenses outside of the United Kingdom

Please note: If **you** are admitted into hospital as an inpatient for more than 24 hours someone must contact the Medical Emergency Assistance Company on **your** behalf as soon as reasonably possible (please see the Medical and other emergencies section on page 8 for further details).

### What you are covered for under section B1

We will pay up to the amount shown in the table of benefits for the necessary and reasonable costs as a result of **you** becoming ill, being injured or dying during **your trip**. This includes:

1. Emergency medical, surgical and hospital treatment and ambulance costs.
2. The cost of **your** return to the **United Kingdom** earlier than planned if approved by the Medical Emergency Assistance Company and this is deemed to be a medical necessity.
3. If **you** cannot return to the **United Kingdom** as **you** originally planned and the Medical Emergency Assistance Company agrees **your** extended stay is medically necessary, **we** will pay for:
  - Extra accommodation (room only) and travel expenses (economy class unless a higher grade of travel is confirmed as medically necessary and authorised by the Medical Emergency Assistance Company) to allow **you** to return to the **United Kingdom**; and
  - Extra accommodation (room only) for someone to stay with **you** and travel **home** with **you** if this is necessary due to medical advice; or
  - Reasonable expenses for one **relative** or friend to travel from the **United Kingdom** to stay with **you** (room only) and travel **home** with **you** if this is necessary due to medical advice.
4. Up to £5,000 for the cost of returning **your** body or ashes to the **United Kingdom** or up to £2,000 for the cost of the funeral and burial expenses in the country in which **you** die if this is outside the **United Kingdom**.
5. Residents of the **Channel Islands** only. Emergency medical, surgical and hospital treatment costs or expenses levied by an NHS run medical facility whilst travelling within the **United Kingdom** (excluding travel within the **Channel Islands**) which are not covered by any provision of emergency medical treatment agreements between the **Channel Islands** and **United Kingdom's** national health services.

Please note: In the event of **your** injury or illness **we** reserve the right to relocate **you** from one hospital to another and/or arrange for **your** repatriation to the **United Kingdom** at any time during the **trip**. **We** will do this if in the opinion of the **doctor** in attendance or the Medical Emergency Assistance Company **you** can be moved safely and/or travel safely to the **United Kingdom** to continue treatment.

If the claim relates to **your** return travel to the **United Kingdom** and **you** do not hold a return ticket, **we** will deduct from **your** claim an amount equal to **your** original carrier's published one way airfare (based on the same class of travel as that paid by **you** for **your** outward **trip**) for the route used for **your** return.

### What you are not covered for under section B1

1. The excess as shown in the table of benefits for each **insured person** and for each incident. The excess will be reduced to nil if **your** medical expenses have been reduced by **you** using the European Health Insurance Card, Medicare or equivalent schemes (please refer to the Health agreements section on page 4 for further details).
2. Any medical treatment that **you** receive because of a medical condition or an illness related to a medical condition which **you** knew about at the time of purchasing this insurance and / or at the time of commencing travel and which could reasonably be expected to lead to a claim.
3. Any costs relating to dental treatment.
4. Any costs relating to pregnancy or childbirth, if **you** are more than 26 weeks pregnant at the start of or during **your trip**.
5. Any treatment or surgery which the Medical Emergency Assistance Company thinks is not immediately necessary and can wait until **you** return to the **United Kingdom**. The decision of the Medical Emergency Assistance Company is final.
6. The extra cost of a single or private hospital room unless this is medically necessary.
7. Any search and rescue costs (costs charged to **you** by a government, regulated authority or private organisation connected with finding and rescuing **you**. This does not include medical evacuation costs by the most appropriate transport).
8. Any costs for the following:
  - telephone calls (other than the first call to the Medical Emergency Assistance Company to notify them of the medical problem);
  - taxi fares (unless a taxi is being used in place of an ambulance to take **you** to or from a hospital); or
  - food and drink expenses (unless these form part of **your** hospital costs if **you** are kept as an inpatient).
9. Any costs **you** have to pay when **you** have refused to come back to the **United Kingdom** and the Medical Emergency Assistance Company considered **you** were fit to return **home**.
10. Any treatment or medication of any kind that **you** receive after **you** return to the **United Kingdom** (unless **you** have purchased winter sports cover, in which case **you** may be entitled to claim under section R (Physiotherapy in the **United Kingdom**)).

Please also refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

## Section B2 – Expenses within the United Kingdom

For details of the medical and other expenses cover provided to residents of the **Channel Islands**, please see section B1.

### What you are covered for under section B2

We will pay up to the amount shown in the table of benefits for the necessary and reasonable costs as a result of **you** becoming ill, being injured or dying during **your trip**. This includes:

1. The cost of **your** return **home** earlier than planned if this is medically necessary and the treating hospital **doctor** approves this.
2. If **you** cannot return **home** as **you** originally planned and the treating **doctor** approves this, **we** will pay for:
  - Extra accommodation (room only) and travel expenses (of the same mode of transport and class of travel as that used by **you** on **your** outward **trip**) to allow **you** to return **home**; and
  - Extra accommodation (room only) for someone to stay with **you** and travel **home** with **you** if this is necessary due to medical advice; or
  - Reasonable expenses for one **relative** or friend to travel from their **home** in the **United Kingdom** to stay with **you** (room only) and travel **home** with **you** if this is necessary due to medical advice.
3. Up to £1,000 for the cost of returning **your** body or ashes to **your home** town if **you** die during **your trip**.

Please note: If **your trip** is within the **Channel Islands** cover is also provided for emergency medical, surgical and hospital treatment but only if **you** do not reside in the **Channel Islands**.

### What you are not covered for under section B2

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Any claim arising from a medical condition or an illness related to a medical condition which **you** knew about at the time of purchasing this insurance and / or at the time of commencing travel and which could reasonably be expected to lead to a claim.

Please also refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

## Section B3 – Hospital benefit

Please note: This section does not apply to trips taken within the **United Kingdom**. No cover is provided under this section if **you** have purchased an Economy or a Standard policy.

### What you are covered for under section B3

**We** will pay up to the amount shown in the table of benefits if, as a result of an accident or illness that is covered under section B1 (Medical and other expenses outside of the **United Kingdom**) of this insurance, **you** go into hospital as an inpatient. **We** will pay a benefit for each complete 24-hour period that **you** are kept as an inpatient.

Please note: This benefit is only payable for the time that **you** are kept as an inpatient abroad and ceases if **you** go into hospital upon **your** return to the **United Kingdom**. This amount is meant to help **you** pay any extra expenses such as taxi fares and phone calls.

Please also refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

## Section B4 – Mugging benefit

Please note: no cover is provided under this section if **you** have purchased an Economy policy.

### What you are covered for under section B4

**We** will pay up to the amount shown in the table of benefits if **you** are injured as a result of a mugging and **you** go into hospital overseas as an inpatient for more than 24 hours. A mugging is a violent, unprovoked attack by someone not insured on this policy which results in physical bodily harm, as shown in the police report.

Please note: **You** must report the incident to the local police within 24 hours of the attack and get a written police report. Payment under this section is in addition to the benefit payable under section B3 (Hospital benefit).

Please refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

### Claims evidence required for sections B1 to B4 may include

- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for **your** expenses
- An official letter from the treating **doctor** in the resort to confirm the additional expenses were medically necessary (for claims under section B2)
- Proof of **your** hospital admission and discharge dates and times (for claims under sections B3 and B4)
- A police report to confirm the incident (for claims under section B4 only)

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## Section C – Cutting your trip short

Please note: If **you** need to return **home** to the **United Kingdom** earlier than planned, **you** must contact the Medical Emergency Assistance Company as soon as reasonably possible (please see the Medical and other emergencies section on page 8 for further details).

### What you are covered for under section C

**We** will pay up to the amount shown in the table of benefits for:

- travel and accommodation expenses which **you** have paid or have agreed to pay under a contract and which **you** cannot get back;
- the cost of excursions, tours and activities which **you** have paid for either before **you** left the **United Kingdom** or those paid for locally upon arrival at **your** holiday destination and which **you** cannot get back; and
- reasonable additional travel costs to return back to the **United Kingdom** (or costs to return **home** if **your** trip is within the **United Kingdom**) if it is necessary and unavoidable for **you** to cut short **your** trip.

Please note: If payment has been made using frequent flyer points, airmiles, loyalty card points or similar loyalty card schemes, settlement of **your** claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

**We** will provide this cover if the cutting short of **your** trip is necessary and unavoidable as a result of the following.

1. **You** dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a **relative**, **business associate**, a person who **you** are travelling with or a **relative** or friend who **you** are staying with during **your** trip.
3. If the police or relevant authority need **you** to return to **your** home in the **United Kingdom** after a fire, storm, **flood**, burglary or vandalism to **your** home or place of business.
4. If **you** are a member of the armed forces, police, fire, nursing or ambulance services which results in **you** having to return to **your** home in the **United Kingdom** due to an unforeseen emergency or if **you** are posted overseas unexpectedly.

Please note: **We** will calculate claims for cutting short **your** trip from the day **you** return to the **United Kingdom** begins or the day **you** go into hospital overseas as an inpatient. **Your** claim will be based on the number of complete days **you** have not used.

### What you are not covered for under section C

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Cutting short **your** trip because of a medical condition or an illness related to a medical condition which **you** knew about at the time of purchasing this insurance and / or at the time of commencing travel and which could reasonably be expected to lead to a claim.
3. Any claims where the Medical Emergency Assistance Company have not been contacted to authorise **your** early return back to the **United Kingdom**.
4. Any additional expenses incurred should **you** decide to travel to any destination other than the **United Kingdom** in the event of cutting short **your** trip. If **you** have to cut short **your** trip and **you** do not return to the **United Kingdom** we will only be liable for the equivalent costs which **you** would have incurred had **you** returned to the **United Kingdom**.
5. **You** being unable to continue with **your** travel due to **your** failure to obtain the passport or visa **you** need for the trip.
6. The cost of **your** intended return travel to the **United Kingdom** if **we** have paid additional travel costs for **you** to cut short **your** trip.

Please also refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.



### Claims evidence required for section C may include

- Proof of travel cost (confirmation invoice, flight tickets)
- Invoices and receipts for **your** expenses
- An official letter confirming: the need for **your** return to the **United Kingdom**, emergency posting overseas

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## Section D1 – Missed departure

Please note: This section does not apply to trips taken solely within the **United Kingdom**. No cover is provided under this section if **you** have purchased an Economy or a Standard policy.

### What you are covered for under section D1

**We** will pay up to the amount shown in the table of benefits for the reasonable extra costs of travel and accommodation **you** incur to reach **your** booked holiday destination if **you** cannot reach the final international departure point on the outward or return journey from or to the **United Kingdom** because:

- **public transport** services fail due to poor weather conditions (but not including weather conditions defined as **natural catastrophe**), a strike, industrial action or mechanical breakdown; or
- the vehicle in which **you** are travelling is directly involved in an accident or suffers a mechanical breakdown (this would not include **your** vehicle running out of fuel, oil or water or suffering a flat tyre, puncture or flat battery).

### What you are not covered for under section D1

1. Any claims arising due to a **natural catastrophe** or volcanic ash carried by the wind. (If **you** have paid the required premium for **natural catastrophe** cover, please see section X for details of what **you** are entitled to claim.)
2. Any claims where **you** have not allowed enough time to reach **your** initial departure point or check in, at or before the recommended time.
3. Any claims where **you** have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.
4. Any claims relating to **your** own vehicle suffering a mechanical breakdown if **you** are unable to provide evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation.

Please also refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

### Claims evidence required for section D1

- Proof of travel cost (confirmation invoice, flight tickets)
- Invoices and receipts for **your** expenses
- An official letter confirming the reason for **your** late arrival and the length of the delay

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## Section E1 – Travel delay

Please note: Sections E1 and E2 do not apply to trips taken solely within the **United Kingdom**. **You** are entitled to claim under section E1 or E2 but not both sections. No cover is provided if **you** have purchased an Economy or a Standard policy.

### What you are covered for under section E1

**We** will pay up to the amount shown in the table of benefits if **your** final international departure from or to the **United Kingdom** by aircraft, sea vessel, coach or train is delayed for more than 12 hours due to poor weather conditions (but not including weather conditions defined as **natural catastrophe**), a strike, industrial action or mechanical breakdown.

**We** will pay a benefit for each complete 12 hour period that **you** are delayed, as long as **you** eventually go on the holiday or eventually return to the **United Kingdom** following **your** holiday.

## Section E2 – Abandoning your trip

No cover is provided under section E2 if **you** have purchased an Economy or a Standard policy.

### What you are covered for under section E2

**We** will pay up to the amount shown in the table of benefits for the following costs which **you** have already paid for and cannot get back:

- travel and accommodation expenses;
- excursions, tours and activities; and
- visas

if it is necessary for **you** to cancel **your trip** if **your** final international departure from the **United Kingdom** by aircraft, sea vessel, coach or train is delayed for more than 24 hours due to poor weather conditions (but not including weather conditions defined as **natural catastrophe**), a strike, industrial action or mechanical breakdown.

Please note: If payment has been made using frequent flyer points, airmiles, loyalty card points or similar loyalty card schemes, settlement of **your** claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

### What you are not covered for under sections E1 and E2

1. The excess as shown in the table of benefits for each **insured person** and for each incident (this only applies if **you** are claiming under section E2).
2. Any claims arising due to a **natural catastrophe** or volcanic ash carried by the wind. (If **you** have paid the required premium for **natural catastrophe** cover, please see section X for details of what **you** are entitled to claim.)
3. Any claims where **you** have not checked in for **your trip** at the final international departure point at or before the recommended time. (However, if **you** are unable to check in, **you** may still be eligible to make a claim dependent upon the circumstances which have prevented **you** from checking in. Please contact the Travel Guard Claims Department to discuss **your** circumstances and to obtain a claim form so **your** claim can be considered.)
4. Any claims where **you** have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.

Please also refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

## Claims evidence required for sections E1 and E2 may include

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Official confirmation that **you** pre paid expenses cannot be refunded (for claims under section E2 only)

Please note: **We** may require other evidence to support **you** claim dependent upon the circumstances, in which case **we** will contact **you**.

## Section F1 – Personal belongings and baggage

Please note: No cover shall be provided under this section if **you** have paid the reduced premium to delete Personal belongings cover.

### What you are covered for under section F1

**We** will pay for items which are usually carried or worn by travellers for their individual use during a **trip**. **We** will pay up to the amount shown in the table of benefits for items owned (not borrowed or rented) by **you** which are lost, stolen or damaged during **your trip**.

Please note:

- Payment will be based on the value of the property at the time it was lost, stolen or damaged. A deduction will be made for wear, tear and loss of value depending on the age of the property.
- The maximum amount **we** will pay for any one item, **pair or set of items** is shown in the table of benefits. Please refer to the definition of '**pair or set of items**' on page 10.
- The maximum amount **we** will pay for **valuables and electronic/other equipment** in total is shown in the table of benefits. Please refer to the definition of '**valuables and electronic/other equipment**' on page 10.
- The maximum **we** will pay for property which is lost or stolen from an **unattended** motor vehicle is £100 for each **insured person** if the property was kept in a locked boot, a locked and covered luggage compartment or a locked glove compartment and there was evidence of forced and violent entry to the vehicle.

## Section F3 – Personal money

Please note: No cover shall be provided under this section if **you** have paid the reduced premium to delete Personal money cover.

### What you are covered for under section F3

**We** will pay up to the amount shown in the table of benefits for the loss or theft of the following if **you** can provide evidence **you** owned them and provide evidence of their value (this would include receipts, bank statements or cash-withdrawal slips):

- Cash; and
- Travellers cheques (if these cannot be refunded by the provider).

Please note: The maximum amount **we** will pay for cash carried by one person, whether jointly owned or not, is the cash limit as shown in the table of benefits (please note a lower limit applies to **children** who are 17 years of age or under).

## Section F4 – Passport and travel documents

### What you are covered for under section F4

**We** will pay up to the amount shown in the table of benefits for the cost of replacing the following items belonging to **you** if they are lost, stolen or damaged during **your trip**:

- Passport;
- Travel tickets; and
- Visas.

Please note: The cost of replacing **your** passport includes the necessary and reasonable costs **you** pay overseas associated with getting a replacement passport to allow **you** to return back to the **United Kingdom** (this would include travel costs to the Consulate as well as the cost of the emergency passport itself). A claim for the lost or stolen passport would be calculated according to its expiry date - depending upon how many years there were left to run on the original passport, an unused proportionate refund would be made of its original value.

### What you are not covered for under sections F1, F3 and F4

1. The excess as shown in the table of benefits for each **insured person** and for each incident (this does not apply if **you** are claiming under section F4).
2. Property **you** leave **unattended** in a public place.
3. Any claim for loss or theft to personal belongings and baggage, personal money or passports and travel documents which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft, damage or delay to personal belongings and baggage which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your** property is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Any loss or theft of **your** passport which **you** do not report to the consular representative of **your home** country within 24 hours of discovering it and get a written report for.
6. Any loss, theft or damage to **valuables and electronic/other equipment** which **you** do not carry in **your** hand luggage while **you** are travelling on **public transport** or on an aircraft.
7. Money, passports and travel documents which **you** do not carry with **you** unless they are being held in a locked safety deposit facility.
8. Claims arising due to an unauthorised person fraudulently using **your** credit or debit cards.
9. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
10. Breakage of fragile objects or breakage of sports equipment while being used (unless **your** claim is for damage to winter sports equipment or golf equipment and the required premium for winter sports or golf cover has been paid).
11. Damage due to scratching or denting unless the item has become unusable as a result of this.
12. Loss due to variations in exchange rates.
13. If **your** property is delayed or detained by Customs, the police or other officials.
14. Loss of jewellery (other than wedding rings) while swimming or taking part in sports and activities.
15. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within **your** baggage.
16. Loss, theft or damage to contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, mobile phones, bicycles and their accessories, motor vehicles and their accessories (this would include keys), marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).

Please also refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

#### Important information:

- **You** must act in a reasonable way to look after **your** property as if it were uninsured and not leave it **unattended** or unsecured in a public place;
- **You** must carry **valuables and electronic/other equipment** and money with **you** when **you** are travelling. When **you** are not travelling, keep **your** money, passport, **valuables and electronic/other equipment** with **you** at all times or leave them in a locked safety deposit box;
- **You** must report all losses, thefts or delays to the relevant authorities and obtain a written report from them within 24 hours of the incident; and
- **You** must provide the Travel Guard Claims Department with all the documents they need to deal with **your** claim, including a police report, a property irregularity report, receipts for the items being claimed as applicable.

#### Claims evidence required for sections F1 to F4 may include

- Loss or theft of property or money - police report
- Loss, theft or damage by an airline - property irregularity report, flight tickets and baggage check tags
- Delay by an airline - written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for emergency purchases
- Loss or theft of a passport - police report, consular report, receipts for additional expenses to get a replacement passport overseas
- Proof of value and ownership for property and money

Please note: If **you** are unable to provide any of the reports referred to above, **you** may still be eligible to make a claim dependent upon the circumstances which have prevented **you** from obtaining the necessary documentation. Please contact the Travel Guard Claims Department to discuss why **you** have been unable to obtain the relevant reports and to obtain a claim form so **your** claim can be considered.

## Section G – Personal accident

Please note: This section does not apply to trips within the **United Kingdom**. No cover is provided under this section if **you** have purchased an Economy or a Standard policy.

### Definitions relating to this section

#### Accident

A sudden, unexpected and specific event, external to the body, which occurs at an identifiable time and place.

#### Loss of limb

Permanent loss by physical separation at or above the wrist or ankle or permanent and total loss of use of a limb.

#### Loss of sight

Physical loss of one or both eyes or the loss of a substantial part of the sight of one or both eyes. A substantial part means that the degree of sight remaining after the accident is 3/60 or less on the Snellen scale after correction with spectacles or contact lenses. (At 3/60 on the Snellen scale a person can see at 3 feet something that a person who has not suffered loss of sight should be able to see at 60 feet).

#### Permanent total disablement

The inability of an **insured person** to continue in any occupation for which they are fitted by way of training, education or employment which in all probability will continue for the rest of their life.

#### What you are covered for under section G

**We** will pay up to the amount shown in the table of benefits to **you** (or to **your** executors or administrators if **you** die) if **you** are involved in an accident during **your trip** which solely and independently of any other cause results in one or more of the following within 12 months of the date of the accident.

- Loss of limb (a limb means an arm, hand, leg or foot);
- Loss of sight;
- Permanent total disablement; or
- Accidental death.

Please note: **We** will only pay for one personal accident benefit for each **insured person** during the **period of cover** shown on **your policy schedule**.

If **you** are 17 years of age or under or if **you** are 65 years of age or over, a reduced benefit will apply in the event of death, as set out in the table of benefits for Single **Trip** and Annual Multi-**Trip**.

Please refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

#### Claims advice for section G

- Please phone the Travel Guard Claims Department on 0845 603 9892 to ask for advice as soon as **you** need to make a claim

## Section H – Personal liability

Please note: This section does not apply to trips taken within the **United Kingdom**.

#### What you are covered for under section H

**We** will pay up to the total amount shown in the table of benefits if, during an insured **trip**, **you** are legally liable for accidentally:

- injuring someone; or
- damaging or losing someone else's property.

#### What you are not covered for under section H

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Any liability arising from an injury or loss or damage to property:
  - a. owned by **you**, a member of **your** family or household or a person **you** employ; or
  - b. in the care, custody or control of **you** or of **your** family or household or a person **you** employ.
3. Any liability for death, disease, illness, injury, loss or damage:
  - a. to members of **your** family or household, or a person **you** employ;
  - b. arising in connection with **your** trade, profession or business;

- c. arising in connection with a contract **you** have entered into;
- d. arising due to **you** acting as the leader of a group taking part in an activity; or
- e. arising due to **you** owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals (other than domestic cats or dogs), firearms or weapons.

Please also refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

**Important information:**

- **You** must give the Travel Guard Claims Department notice of any cause for a legal claim against **you** as soon as **you** know about it, and send them any documents relating to a claim;
- **You** must help the Travel Guard Claims Department and give them all the information they need to allow them to take action on **your** behalf;
- **You** must not negotiate, pay, settle, admit or deny any claim unless **you** get the Travel Guard Claims Department's permission in writing; and
- **We** will have complete control over any legal representatives appointed and any proceedings, and **we** will be entitled to take over and carry out in **your** name **your** defence of any claim or to prosecute for **our** own benefit any claims for reimbursement, damages or otherwise against anyone else.

**Claims advice for section H**

- Do not admit liability, offer or promise compensation
- Give details of **your** name, address and travel insurance
- Take photographs and videos, and get details of witnesses if **you** can
- Tell the Travel Guard Claims Department as soon as reasonably possible about any claim that is likely to be made against **you** and send them all the documents that **you** receive

## Section I – Legal expenses

Please note: This section does not apply to trips within the **United Kingdom**. No cover is provided under this section if **you** have purchased an Economy or a Standard policy.

**What you are covered for under section I**

**We** will pay up to the amount shown in the table of benefits for legal costs and expenses arising as a result of dealing with claims for compensation and damages resulting from **your** death, illness or injury during **your** trip.

**What you are not covered for under section I**

1. Any legal costs and expenses which **we** have not agreed to accept beforehand in writing.
2. Any claim where **we** or **our** legal representative believe that an action is not likely to be successful or if **we** believe that the costs of taking action will be greater than any award.
3. The costs of making any claim against **us**, Travel Guard, **our** agents or representatives, or against any tour operator, travel agent, accommodation provider, carrier or any person who **you** have travelled with or arranged to travel with.
4. Any fines, penalties or damages **you** have to pay.
5. The costs of making any claim for bodily injury, loss or damage caused by or in connection with **your** trade, profession or business.
6. Any claims arising out of **you** possessing, using or living on any land or in any buildings.
7. Any claims arising out of **you** owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals, firearms or weapons.
8. Any claim reported more than 180 days after the incident took place.

Please also refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

**Important information:**

- **We** will have complete control over any legal representatives appointed and any proceedings;
- **You** must follow **our** advice or that of **our** agents in handling any claim; and
- **You** must use reasonable efforts to get back all of **our** expenses where possible. **You** must pay **us** any expenses **you** do get back.

**Claims advice for section I**

- Please phone the Travel Guard Claims Department on 0845 603 9892 to ask for advice as soon as **you** need to make a claim

## Section J – Hijack

Please note: This section does not apply to trips taken within the **United Kingdom**. No cover is provided under this section if **you** have purchased an Economy policy.

**What you are covered for under section J**

**We** will pay up to the amount shown in the table of benefits if the aircraft or sea vessel in which **you** are travelling is hijacked for more than 24 hours.

Please note: **You** must get written confirmation from the appropriate transport company stating how long the hijack lasted.

Please refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

**Claims evidence required for section J may include**

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the length of the hijack

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## Section L – Pet care

No cover is provided under this section if **you** have purchased an Economy policy.

**What you are covered for under section L**

**We** will pay up to the amount shown in the table of benefits for extra kennel or cattery fees if **you** are hospitalised due to an accident or illness that is covered under section B1 (Medical and other expenses outside of the **United Kingdom**), which results in a delay to **your** planned return journey to the **United Kingdom**

of more than 24 hours, or if **your** final booked return international journey by aircraft, sea vessel, coach or train is delayed for more than 24 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown.

Please note: In the event **you** should need to submit a claim due to a delay in **your** return travel due to transport failure, **you** must get written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.

**You** must keep all receipts for the extra kennel or cattery fees **you** pay.

#### What you are not covered for under section L

1. Any kennel or cattery fees **you** pay outside the **United Kingdom** as a result of quarantine regulations.
2. Any claims relating to travel delay where **you** have not checked in for **your trip** at the final international departure point at or before the recommended time. (However, if **you** are unable to check in, **you** may still be eligible to make a claim dependent upon the circumstances which have prevented **you** from checking in. Please contact the Travel Guard Claims Department to discuss **your** circumstances and to obtain a claim form so **your** claim can be considered.)

Please also refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

#### Claims evidence required for section L may include

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Invoices and receipts for **your** extra kennel or cattery fees

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## Section M1 – Scheduled airline failure



Cover under section M1 is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR and is underwritten by a consortium of Association of British Insurers member companies and Lloyds Syndicates. International Passenger Protection Limited is authorised and regulated by the Financial Services Authority (Register Number 311958).

No cover is provided under this section if **you** have purchased an Economy or a Standard policy.

#### What you are covered for under section M1

**We** will pay up to the amount shown in the table of benefits for each **insured person** named on the invoice and airline ticket for:

- Irrecoverable sums paid in advance in the event of insolvency of the scheduled airline not forming part of an inclusive holiday prior to departure; or
- In the event of insolvency after departure:
  - i) the additional pro rata costs incurred by **you** in replacing that part of the flight arrangements to a similar standard to that originally booked; or
  - ii) if curtailment of the **trip** is unavoidable - the cost of return flights to the **United Kingdom** to a similar standard to that originally booked.

PROVIDED THAT in the case of i) and ii) above where practicable **you** have obtained the Insurers' approval prior to incurring the relevant costs by contacting the Insurer as set below.

#### What you are not covered for under section M1

1. Scheduled airline flights not booked by **you** from within the **United Kingdom**.
2. Any costs resulting from the insolvency of:
  - a. any scheduled airline which is insolvent or the prospect of insolvency is known at the date of issue of the **policy schedule**.
  - b. any scheduled airline who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim).
3. The financial failure of any travel agent, tour organiser, booking agent or consolidator with whom **you** have booked a scheduled airline flight.
4. Any loss for which a third party is liable or which can be recovered by other legal means.
5. Any losses that are not directly associated with the incident that caused **you** to claim. For example, loss due to being unable to reach **your** pre booked hotel, villa, car hire or cruise following the financial failure of an airline.

Please also refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

#### How to make a claim under section M1

Any occurrence which may give rise to a claim under this section should be advised as soon as reasonably practicable and in any event within 14 days to:

IPP Claims Office  
IPP House  
22-26 Station Road  
West Wickham, Kent, BR4 0PR  
Phone: 020 8776 3752  
E-mail: [info@ipplondon.co.uk](mailto:info@ipplondon.co.uk)

Website: [www.ipplondon.co.uk](http://www.ipplondon.co.uk) (a claim form may be downloaded from this site)

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. For claims under all other sections of this policy, please see the How to make a claim section on page 8.

#### How to make a complaint under section M1

Any complaint **you** may have should in the first instance be addressed to:

The Claims Manager  
IPP Claims Office  
IPP House  
22-26 Station Road  
West Wickham, Kent, BR4 0PR  
Phone: 020 8776 3752  
E-mail: [info@ipplondon.co.uk](mailto:info@ipplondon.co.uk)

For complaints under all other sections of this policy, please see the How to make a complaint section on page 9.

# Winter sports cover

Please note: The following sections only apply if **you** have paid the required premium for winter sports cover and this is shown on **your policy schedule**. (If **you** have purchased a Winter Sports Annual Multi-Trip policy, cover is provided for up to 17 days in total within the **period of cover**.)

## Definitions relating to winter sports cover

### Winter sports

Bigfoot skiing, cat skiing or boarding, cross country skiing, curling, glacier skiing, glacier walking (up to 4,000 metres), heli-skiing, ice climbing, ice curling, ice diving, ice hockey, ice skating, kite skiing, kite snowboarding, langlauf, mono skiing, off piste skiing or snowboarding (except in areas considered to be unsafe by local resort management), skiing, ski/snow biking, ski/snow blading, ski randonee, ski touring, ski-dooing, sledging/sleighing, snowboarding, snow mobiling, speed skating and tobogganing.

### Winter sports equipment

Skis and snowboards and their bindings, ski poles, ski or snowboard boots, ski helmets, ice skates.

## Section N1 – Winter sports equipment

### What you are covered for under section N1

**We** will pay up to the amount shown in the table of benefits for winter sports equipment owned or hired by **you** which is lost, stolen or damaged during **your trip**.

Please note:

- A deduction will be made for wear, tear and loss of value on claims made for winter sports equipment owned by **you** as follows.
  - Up to 12 months old – 90% of the purchase price
  - Up to 24 months old – 70% of the purchase price
  - Up to 36 months old – 50% of the purchase price
  - Up to 48 months old – 30% of the purchase price
  - Over 60 months old – 20% of the purchase price
- The maximum amount **we** will pay for any one item, **pair or set of items** is shown in the table of benefits. Please refer to the definition of '**pair or set of items**' on page 10.
- **You** must bring any damaged winter sports equipment **you** own back to the **United Kingdom** for inspection.

## Section N2 – Winter sports equipment hire

### What you are covered for under section N2

**We** will pay up to the amount shown in the table of benefits for the cost of hiring winter sports equipment if winter sports equipment owned by **you** is:

- delayed in reaching **you** on **your** outward international journey for more than 12 hours; or
- lost, stolen or damaged during **your trip**.

Please note: **You** must keep all receipts for the winter sports equipment that **you** hire.

## Section N3 – Lift pass

### What you are covered for under section N3

**We** will pay up to the amount shown in the table of benefits for the loss or theft of **your** lift pass. Claims would be calculated according to the expiry date of the lift pass - depending upon how many days there were left to run on the original lift pass, an unused proportionate refund would be made of its original value.

### What you are not covered for under sections N1, N2 and N3

1. The excess as shown in the table of benefits for each **insured person** and for each incident (this does not apply if **you** are claiming under section N2).
2. Any claim for loss or theft which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
3. Any claim for loss, theft, damage or delay to winter sports equipment which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your** winter sports equipment is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
4. Winter sports equipment **you** have left **unattended** in a public place unless the claim relates to skis, poles or snowboards and **you** have taken all reasonable care to protect them by leaving them in a ski rack between 8am and 6pm.
5. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

Please also refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

### Claims evidence required for sections N1 to N3 may include

- Loss or theft - police report
- Loss, theft or damage by an airline - property irregularity report, flight tickets and baggage check tags
- Delay by an airline - written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of winter sports equipment
- Proof of value and ownership

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## Section O – Ski pack

### What you are covered for under section O

We will pay up to the amount shown in the table of benefits for the unused proportion of **your** ski pack which **you** have already paid for and cannot get back if **you** become ill or are injured during **your trip** and cannot take part in the winter sports activities as planned. A ski pack includes ski school fees or ski tuition fees, **your** lift pass and winter sports equipment that **you** have hired.

Please note: **Your** claim will be based on the number of complete days **you** have not used. **You** must get written confirmation of the nature of **your** illness or injury from the treating **doctor** in the resort along with confirmation of how many days **you** were unable to ski.

Please refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

### Claims evidence required for section O may include

- Proof of travel (confirmation invoice, flight tickets)
- Invoices and receipts for **your** prepaid ski pack
- An official letter from the treating **doctor** in the resort to confirm **your** inability to take part in the planned winter sports activities

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## Section P – Piste closure

Please note: This section only applies between 1 December and 15 April for travel to the Northern hemisphere or between 1 May and 30 September for travel to the Southern hemisphere.

### What you are covered for under section P

We will pay up to the amount shown in the table of benefits if, as a result of not enough snow, too much snow or high winds in **your** booked holiday resort, all lift systems are closed for more than 12 hours. **We** will pay for either:

- the cost of transport to the nearest resort; or
- a benefit for each complete 24-hour period that **you** are not able to ski and there is no other ski resort available.

Please note: **You** must get written confirmation from the management of the resort stating the reason for the closure and how long the closure lasted.

Please refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

### Claims evidence required for section P may include

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the closure
- Receipts for **your** travel expenses if **you** travel to the nearest resort

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## Section Q – Avalanche cover

### What you are covered for under section Q

We will pay up to the amount shown in the table of benefits for the reasonable extra costs of travel and accommodation if **you** are prevented from arriving at or leaving **your** booked ski resort for more than 12 hours from the scheduled arrival or departure time because of an avalanche.

Please note: **You** must get written confirmation from the appropriate authority, for example, **your** tour representative, the ski resort management, stating the reason for the delay and how long the delay lasted.

Please refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

### Claims evidence required for section Q may include

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## Section R – Physiotherapy in the United Kingdom

Please note: No cover is provided under this section if **you** have purchased an Economy policy.

### What you are covered for under section R

We will pay up to the amount shown in the table of benefits for fees **you** have to pay to a physiotherapist for continuation of treatment on **your** return home if **you** sustain an injury during **your trip** whilst taking part in winter sports activities.

### What you are not covered for under section R

1. The cost of all treatment which is not directly related to the injury that caused the claim.
2. Any expenses which are not usual, reasonable or customary to treat **your** injury.

Please also refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

### Claims evidence required for section R may include

- Invoices and receipts for **your** physiotherapy treatment
- An official letter from the treating physiotherapist to confirm that the treatment provided is in respect of continuation of the treatment for an injury sustained during **your trip**

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

# Golf cover

Please note: The following sections only apply if **you** have paid the required premium for golf cover and this is shown on **your policy schedule**.

## Definition relating to golf cover

### Golf equipment

Golf clubs, golf bags, non-motorised trolleys and golf shoes.

## Section S1 – Golf equipment

### What you are covered for under section S1

**We** will pay up to the amount shown in the table of benefits for golf equipment owned by **you** (not borrowed or hired) which is lost, stolen or damaged during **your trip**.

Please note:

The maximum amount **we** will pay for any one item, **pair or set of items** is shown in the table of benefits. Please refer to the definition of 'pair or set of items' on page 10.

**You** must bring any damaged golf equipment back to the **United Kingdom** for inspection.

**Our** liability is solely based upon the value of the golf equipment which has been lost, stolen or damaged and would not extend to the replacement of **your** whole set of woods, or irons in the event of a claim being made for one item.

## Section S2 – Golf equipment hire

### What you are covered for under section S2

**We** will pay up to the amount shown in the table of benefits for the cost of hiring golf equipment if golf equipment owned by **you** is:

- delayed in reaching **you** on **your** outward international journey for more than 12 hours; or
- lost, stolen or damaged during **your trip**.

Please note: **You** must keep all receipts for the golf equipment that **you** hire.

### What you are not covered for under section S1 and S2

1. The excess as shown in the table of benefits for each **insured person** and for each incident (this only applies if **you** are claiming under section S1).
2. Golf equipment **you** leave **unattended** in a public place.
3. Any claim for loss or theft which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft or damage to golf equipment which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your** golf equipment is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

Please also refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

### Claims evidence required for sections S1 and S2 may include

- Loss or theft - police report
- Loss, theft or damage by an airline - property irregularity report, flight tickets and baggage check tags
- Delay by an airline - written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of golf equipment
- Proof of value and ownership

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## Section T – Green fees

### What you are covered for under section T

**We** will pay up to the amount shown in the table of benefits for the unused proportion of **your** green fees, golf tuition fees or golf equipment hire which **you** have paid or have agreed to pay under a contract and which **you** cannot get back if:

- **you** become ill or are injured during **your trip** and cannot take part in the golf activities as planned; or
- loss of theft of documents prevents **you** from taking part in the prepaid golfing activity.

Please note: **Your** claim will be based on the number of complete days **you** have not used. **You** must get written confirmation of the nature of **your** illness or injury from the treating **doctor** in the resort along with confirmation of how many days **you** were unable to take part in the golfing activities. **You** must report the loss or theft of documents to the local police within 24 hours of discovery and get a written police report.

Please refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

### Claims evidence required for section T may include

- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for **your** prepaid golf expenses
- An official letter from the treating **doctor** in the resort to confirm **your** inability to take part in the planned golfing activities
- Loss or theft of documents - police report

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.



# Business cover

Please note: The following sections only apply if **you** have paid the required premium for business cover and this is shown on **your policy schedule**.

## Definition relating to business cover

### Business equipment

Computer equipment, communication devices and other business-related equipment which **you** need in the course of **your** business and which is not insured on a company policy. The equipment must be owned by **your** employer or if **you** are self-employed it must be owned by **you**.

## Section U1 – Business equipment

### What you are covered for under section U1

**We** will pay up to the amount shown in the table of benefits for the following.

- Business equipment which is lost, stolen or damaged during **your trip**. Please refer to the table of benefits for the maximum amount **we** will pay for any one item, **pair or set of items** (please also refer to the definition of 'pair or set of items' on page 9) and samples; and
- Buying essential items if **your** business equipment is delayed or lost in reaching **you** on **your** outward international journey for more than 12 hours.

Please note: **You** must get written confirmation of the length of the delay from the appropriate airline or transport company and **you** must keep all receipts for the essential items **you** buy. **You** must bring any damaged business equipment back to the **United Kingdom** for inspection.

## Section U2 – Business money

### What you are covered for under section U2

**We** will pay up to the amount shown in the table of benefits for the loss or theft of business money (meaning cash or traveller's cheques) which is **your** property (if self-employed) or **your** employer's property while it is being carried with **you** or it is held in a locked safety deposit facility.

### What you are not covered for under sections U1 and U2

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
  2. Business equipment **you** leave **unattended** in a public place.
  3. Any claim for loss or theft which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
  4. Any claim for loss, theft, damage or delay to business equipment which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your** business equipment is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
  5. Any loss, theft or damage to photographic, audio, video, electrical and computer equipment not carried in **your** hand luggage while **you** are travelling on **public transport** or on an aircraft.
  6. Claims where **you** or **your** employer are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
- Please also refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

### Claims evidence required for sections U1 and U2 may include

- Loss or theft - police report
- Loss, theft, damage by an airline - property irregularity report, flight tickets and baggage check tags
- Delay by an airline - written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of business equipment
- Proof of value and ownership

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## Section V – Replacing staff

### What you are covered for under section V

**We** will pay up to the amount shown in the table of benefits if after an accident or illness that is covered under section B1 (Medical and other expenses outside of the **United Kingdom**) **you** are prevented from going to a planned business meeting during **your trip**. **We** will pay for necessary and reasonable travel and accommodation expenses for a replacement **business associate** to travel from the **United Kingdom** to go to the meeting.

Please refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

### Claims evidence required for section V may include

- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for **your business associate's** expenses
- An official letter from the treating **doctor** in the resort to confirm **your** inability to take part in the planned business meeting

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

# Wedding cover

Please note: The following sections only apply if **you** have paid the required premium for wedding cover and this is shown on **your policy schedule**.

## Section W1 – Ceremonial attire

### What you are covered for under section W1

We will pay up to the amount shown in the table of benefits for clothing and accessories owned by the insured couple (not borrowed or hired) which are lost, stolen or damaged during **your trip**. Payment will be based on the value of the attire at the time it was lost, stolen or damaged. An allowance may need to be made for wear, tear and loss of value depending on the age of the attire.

## Section W2 – Wedding gifts

### What you are covered for under section W2

We will pay the insured couple up to the amount shown in the table of benefits for wedding gifts which are lost, stolen or damaged after the wedding day and whilst **you** are still on **your trip**. Please note the maximum amount we will pay for any one item, **pair or set of items** is shown in the table of benefits. Please refer to the definition of 'pair or set of items' on page 9.

## Section W3 – Wedding rings

### What you are covered for under section W3

We will pay up to the amount shown in the table of benefits for the bride and groom's wedding rings which are lost, stolen or damaged during **your trip**. The maximum amount we will pay for any one ring is shown in the table of benefits.

## Section W4 – Photographs and video recording

### What you are covered for under section W4

We will pay the insured couple up to the amount shown in the table of benefits for reasonable additional costs incurred to make photographic reprints, copy the video/digital recording or retake photographs/

video or digital recordings at a later date either during the **trip** or at a venue in the **United Kingdom** if:

- the professional photographer who was booked to take the photographs/video or digital recordings on **your** wedding day is unable to fulfil their obligations due to bodily injury, illness or unavoidable and unforeseen transport delays;
- the photographs/video or digital recordings of **your** wedding day taken by a professional photographer are lost, stolen or damaged after the wedding day and whilst **you** are still on the **trip** or at the honeymoon location.

### What you are not covered for under sections W1, W2, W3 and W4

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Property **you** leave **unattended** in a public place.
3. Any claim for loss or theft of items which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft or damage to items which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your** property is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Any loss, theft or damage to **valuables and electronic/other equipment** which **you** do not carry in **your** hand luggage while **you** are travelling on **public transport** or on an aircraft.
6. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
7. Breakage of fragile objects or breakage of sports equipment while being used.
8. Damage due to scratching or denting unless the item has become unusable as a result of this.
9. Loss due to variations in exchange rates.
10. If **your** property is delayed or detained by customs, the police or other officials.
11. Loss of jewellery (other than wedding rings) while swimming or taking part in sports and activities.
12. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, mobile phones, bicycles and their accessories, motor vehicles and their accessories (this would include keys), marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).

Please also refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

### Claims evidence for sections W1 to W4 may include

- Loss or theft to property - police report
- Loss, theft or damage by an airline - property irregularity report, flight tickets and baggage check tags
- Proof of value and ownership for property

Please note: We may request other evidence to support **your** claim dependent upon the circumstances, in which case we will contact **you**.

# Natural catastrophe cover

Please note: The following sections only apply if you have paid the required premium for natural catastrophe cover and this is shown on your policy schedule. Please note that cover cannot be purchased after you have started your trip.

**Single Trip policyholders** - if at the time of purchasing this insurance you are due to depart on your trip within the next 7 days, and a natural catastrophe has occurred which may directly result in a claim under this insurance, the amounts in the table of benefits will be reduced by 75%.

**Annual Multi-Trip policyholders** - if at the time of purchasing this insurance or booking your trip, whichever is the later, you are due to depart on your trip within the next 7 days, and a natural catastrophe has occurred which may directly result in a claim under this insurance, the amounts in the table of benefits will be reduced by 75%.

## Section X1 – Cancellation

We will pay up to the amount shown in the table of benefits for:

- travel and accommodation expenses which **you** have paid or have agreed to pay under a contract;
- the cost of excursions, tours and activities which **you** have paid; and
- the cost of visas which **you** have paid for

if **your** departure is delayed by more than 24 hours due to the occurrence of a **natural catastrophe** and it becomes necessary for **you** to cancel **your trip**.

## Section X2 – Additional expenses if you are stranded at the point of departure in the United Kingdom

If **you** have checked in prior to departure on the outward part of **your trip** and **your** departure is delayed by more than 24 hours due to a **natural catastrophe**, we will pay **you** up to the amount shown on the table of benefits for reasonable additional and unexpected:

- accommodation;
- cost of making alternative travel arrangements to return **home** or to reach **your** final point of international departure if **you** are on a connecting flight within the **United Kingdom**;
- food and drink; and
- necessary emergency purchases

that **you** may incur for the first 24 hours **you** are stranded, waiting to depart.

If **you** are still unable to depart on **your trip** after 24 hours, **you** may submit a claim under Section X1 (Cancellation).

Please note: If **you** are unable to check in, **you** may still be eligible to make a claim dependent upon the circumstances which have prevented **you** from checking in. Please contact the Travel Guard Claims Department to discuss **your** circumstances and to obtain a claim form so **your** claim can be considered.

## Section X3 – Additional costs to reach your destination if you decide to go on your trip

If, after **you** have been delayed by 24 hours in the **United Kingdom** due to the occurrence of a **natural catastrophe**, **you** still decide to go on **your trip**, we will pay up to the amount shown in the table of benefits,

for the additional and unexpected costs **you** incur re-arranging **your** outbound travel to reach **your** original destination.

## Section X4 – Additional expenses if you are stranded on an international connection

We will pay up to the amount shown in the table of benefits if **your** international connection is delayed by more than 24 hours due to a **natural catastrophe** for reasonable additional and unexpected:

- accommodation;
- cost of travel to an alternative point of departure or to alternative accommodation;
- cost of travel from **your** accommodation to **your** point of intended departure;
- food and drink; and
- necessary emergency purchases

that **you** may incur for up to five days, whilst **you** are stranded, waiting to make **your** international connection. Please note that there is a maximum of five days cover throughout the duration of **your trip**.

## Section X5 – Additional expenses if you are stranded on your return journey home

We will pay up to the amount shown in the table of benefits if **your** return journey **home** is delayed by more than 24 hours due to a **natural catastrophe** for reasonable additional and unexpected:

- accommodation;
- cost of travel to an alternative point of departure or to alternative accommodation;
- cost of travel from **your** accommodation to **your** point of intended departure;
- food and drink; and
- necessary emergency purchases

that **you** may incur for up to five days whilst **you** are stranded, waiting to return **home**.

## Section X6 – Additional travel expenses to get you home

If **your** return journey **home** is delayed by more than 24 hours due to a **natural catastrophe** and the carrier **you** are booked to travel **home** with is unable to make arrangements for **your** return journey within 72 hours of **your** original date of return, as shown on **your** travel itinerary, we will pay up to the amount shown on the table of benefits for alternative travel arrangements to get **you home**.

**You** must contact Travel Guard before making alternative travel arrangements, because if appropriate under the circumstances, they will make these arrangements for **you**. The contact details are:

Phone: +44 (0) 1273 400 610

Fax: +44 (0) 1273 376 935

E-mail: [uk.assistance@travelguard.com](mailto:uk.assistance@travelguard.com)

If **your trip** involves multiple destinations, cover under this section applies if **your** onward connection is delayed by more than 24 hours due to a **natural catastrophe**. **You** must contact Travel Guard before making alternative travel arrangements, because if appropriate, they will make these arrangements for **you**. Travel Guard will decide under the circumstances whether to bring **you home** or re arrange **your** onward journey.

## Section X7 – Additional car parking costs

**We** will pay up to the amount shown on the table of benefits for additional car parking costs **you** incur if **your** return to the **United Kingdom** is delayed by more than 24 hours due to a **natural catastrophe**.

## Section X8 – Additional kennel or cattery fees

**We** will pay up to the amount shown on the table of benefits for additional kennel or cattery fees if **your** return journey to the **United Kingdom** is delayed by more than 24 hours due to a **natural catastrophe**.

Special conditions which apply to sections X1 to X8

1. **We** will only pay costs which are not refundable from any other source.
2. This insurance does not cover any expenses met by the airline under Regulation 261/2004. See page 5 for a brief description of **your** rights under this Regulation.
3. All additional expenses must be reasonable and necessary and incurred as a direct result of a **natural catastrophe**. For example, if **you** live near **your** departure point, **we** may deem additional accommodation unnecessary and unreasonable if **you** could easily return **home**.
4. **We** may ask **you** to provide an official letter from **your** carrier confirming the cause and length of the delay.
5. **You** must contact Travel Guard before making arrangements to return **home** under section X6 (Additional travel expenses to get **you home**).

Please refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

### Claims evidence required for sections X1 to X8 may include

- Proof of **your** original travel plans (for example, confirmation invoice or travel tickets).
- For claims under section X1 (Cancellation) – cancellation invoices or letters from **your** tour operator, travel or accommodation provider confirming that **you** did not use their service and whether any refund is due to **you** from them.
- For claims under sections X2 to X8 – proof of all **your** additional expenses (for example, receipts for food and drink, invoices detailing additional accommodation, receipts for additional car parking).
- If required by **us** **we** may ask **you** to provide an official letter from **your** carrier confirming the cause and length of the delay.

Please note: **We** may request other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

# Cruise Cover

Please note: The following sections only apply if **you** have paid the required premium for cruise cover and this is shown on **your policy schedule**.

## Section Y1 - Missed port

### What you are covered for under Section Y1

**We** will pay up to the amount shown in the table of benefits if **your** scheduled port visit is cancelled due to adverse weather or timetable restrictions.

Please note: **You** must get written confirmation from **your** carrier or tour operator confirming **your** scheduled port visit was cancelled and the reason for the cancellation.

### What you are not covered for under Section Y1

1. Any claim arising from **your** ship's failure to put people ashore due to the mechanical or operational failure of the ship's tender (or any other boat used to transport passengers to shore).
2. Any claim where a monetary amount, including but not limited to on board credit or other compensation, has been offered to **you** by the ship or tour operator.
3. Any claim where **you** do not have written confirmation from **your** carrier or tour operator confirming **your** scheduled port visit was cancelled.

## Section Y2 - Stateroom/cabin confinement

### What you are covered for under Section Y2

**We** will pay up to the amount shown in the table of benefits for each full day that **you** are confined by the ship's medical officer to **your** cabin as a result of medical reasons during **your trip**.

### What you are not covered for under Section Y2

Any confinement to **your** cabin which has not been confirmed in writing by the ship's medical officer.

## Section Y3 - Unused excursions

### What you are covered for under Section Y3

**We** will pay **you** up to the amount shown in the table of benefits for the cost of excursions pre-booked in the **United Kingdom**, which **you** were unable to use as a direct result of being a hospital in-patient due to an accident or illness which is covered under Section B1 (Medical and other expenses outside of the **United Kingdom**) of this policy.

### What you are not covered for under Section Y3

Any claim where Travel Guard has not been contacted and/or a recommended hospital has not been appointed by Travel Guard.

### Claims evidence required for sections Y1 to Y3 may include

- Proof of **your** original travel plans including **your** cruise confirmation invoice or ticket.
- For claims under Section Y1 - written confirmation from **your** carrier or tour operator that **your** scheduled port visit was cancelled and the reason for cancellation.
- For claims under Section Y2 - written confirmation from **your** ship's medical officer that **you** were confined to **your** cabin and confirming the length of **your** confinement.

Please note: **We** may request other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## A friendly voice when you're in a foreign land

Becoming ill while **you** are abroad can be a daunting experience - **you** might not speak the language, understand the medical process or know what medication **you** need to buy. So, just in case **you** find **yourself** in this situation, **we** have introduced a unique assistance service, Talking Nurses. Talking Nurses is a telephone-based service (provided by Healix Medical Partnership LLP) available to all policyholders free of charge and gives **you** access to medical advice from qualified nurses, with **doctor** support if required, 24 hours a day, 7 days a week. Services include providing guidance on health problems, information on foreign hospitals and clinics, details of foreign brand names and what **your** medication is called in the country **you** are travelling to, and advice for parents travelling with **children**. Please note that the Talking Nurses service does not include the diagnosis of medical symptoms or the prescription of medication and treatment.

The Talking Nurses service is provided to help with **your** medical questions, before and during travel, and the advice is complimentary to all insured persons.

To contact Talking Nurses please call:

**0800 975 0463 from within the United Kingdom or**

**+44 (208) 481 7789 from outside the United Kingdom**

### Scenario 1

**We** went on holiday with **our** baby daughter for the first time. I was really nervous about what **we'd** do if something went wrong. I'm so used to having the local nurses nearby. When I heard about Talking Nurses it was reassuring to know there was someone there who could give me advice if required whilst **we** were away.

### Scenario 2

I was in Kenya and had an insect bite that became infected. The local **doctor** gave me a prescription for a drug I'd never heard of. I didn't want to take it without checking what it was. I phoned Talking Nurses and they assured me it was a commonly prescribed antibiotic which has a different name in Kenya and even told me about common side effects that weren't even mentioned by the doctors. After getting the re-assurance I took the drug and the infection cleared up in a few days, I could then go on Safari without any worries.

### Scenario 3

I was swimming in the sea in Goa when I got stung by a jelly fish. I rang Talking Nurses and they were able to give me the telephone number and address of the local medical centre. It is so reassuring to know that there is somebody there to help when **you** need it.

## Sports and activities (See page 5)

Cover is available for the activities shown in the tables on the following pages provided:

- **You** follow the safety guidelines for the activity concerned and where applicable **you** use the appropriate and recommended safety equipment;
- The activity is not part of a competition or tournament; and
- The activity is not on a professional basis.

### Guide to the 'Category' section of the tables on the following pages:

- Activities shown as 'Included' do not require additional premium to be paid.
- Activities shown as 'Select winter sports option' will only be covered if **you** have purchased a winter sports policy. (If **you** have purchased a winter sports Annual Multi-Trip policy, winter sports cover is provided for up to 17 days in total within the **period of cover**.)

When purchasing **your** policy **you** will be provided with the option of selecting cover for either Category A, B or C Sports and activities

- Purchase of Category A will only cover **you** and all insured persons for activities listed under Category A.
- Purchase of Category B will cover **you** and all insured persons for activities listed under Categories A and B.
- Purchase of Category C will cover **you** and all insured persons for activities listed under A, B and C.

If **you** are participating in an activity under Category C, **your** excess under section B1 (Medical and other expenses outside of the **United Kingdom**) will be increased to £250 and there will be no cover under section G (Personal accident) and section H (Personal liability) whilst taking part in the activity.

If **you** wish to take part in an activity not shown in the following tables, please contact the CoverForYou Sales and Support Team by e-mailing [mmsales@coverforyou.co.uk](mailto:mmsales@coverforyou.co.uk) before taking part to make sure that cover is provided.

Activity	Category	Conditions (please also refer to the notes above)
Abseiling	B	Must be with professional organisers
Adventure racing	C	
Aerobics	Included	
Air boarding	Included	
Alpine mountain biking	C	
Amateur athletics	B	Cover provided if part of a non professional tournament or competition
American football	C	
Angling	Included	
Archery	Included	
Assault courses	B	
Badminton	Included	
Bamboo rafting	B	
Banana boating	Included	
Base jumping	Cover not available	
Baseball	Included	
Basketball	Included	
Battle re-enactment	B	Must be with professional organisers. Excludes the use of live ammunition
Beach games	Included	
Biathlon	Included	
Big game hunting	Cover not available	
Bigfoot skiing	Select <b>winter sports</b> option	
Black water rafting	C	
BMX riding - stunt / obstacle	C	
Boardsailing / windsurfing	Included	
Bobsleigh	Cover not available	
Body boarding / boogie boarding	Included	
Body flying / wind tunnel flying	B	Must be adequately supervised
Bouldering	C	
Bowling	Included	

Activity	Category	Conditions (please also refer to the notes on page 28)
Bowls	Included	
Boxing	Cover not available	
Breathing observation bubble diving (to 30 metres)	Included	
Bridge swinging	C	Must be adequately supervised and full safety equipment used
Bridge walking	Included	Must be adequately supervised and full safety equipment used
Bungee jumping	Included	Must be adequately supervised and full safety equipment used. Maximum of 3 jumps in any one trip
Camel riding	B	No Personal liability cover
Canoeing and kayaking - Grade 1 Rivers	Included	
Canoeing and kayaking - Grade 2 Rivers	A	
Canoeing and kayaking - Grade 3 Rivers	B	
Canoeing and kayaking - Grade 4 or 5 Rivers	C	
Canopy walking / tree-top walking on fixed structure walkways	Included	
Canopy walking / tree-top walking using ropes	B	
Canyoning	Cover not available	
Cascading	C	
Cat skiing / boarding	Select <b>winter sports</b> option + B	
Catamaran sailing	Included	No Personal liability cover
Cave tubing / river tubing	B	
Caving / pot holing	C	
Charity work (no manual work)	A	Excludes all manual work
Charity work (including manual work)	Cover not available	
Conservation work	Cover not available	
Clay pigeon shooting	Included	No Personal liability cover
Cliff jumping	Cover not available	
Climbing (indoor)	B	
Climbing (up to 4,000 metres using guides and ropes)	C	
Coasteering	Cover not available	
Cookery courses	Included	
Cricket	Included	Cover provided if part of a non professional tournament or competition
Croquet	Included	
Cross country running	Included	
Cross country skiing	Select <b>winter sports</b> option	
Curling	Select <b>winter sports</b> option	
Cycle touring	B	If taking part in any long distance events, please e-mail <a href="mailto:msmsales@coverforyou.co.uk">msmsales@coverforyou.co.uk</a> to check that cover can be provided
Cycling	Included	
Dancing (as a professional or in an organised production)	Cover not available	
Darts	Included	
Deep sea fishing	B	

Activity	Category	Conditions (please also refer to the notes on page 28)
Dinghy sailing	Included	No Personal liability cover
Diving (high diving)	C	
Dog sledding	Included	
Drag racing	Cover not available	
Dragon boating	Included	No Personal liability cover
Dry slope skiing / boarding	B	
Dune / wadi bashing	B	
Education work (not qualified as a teacher)	A	No Personal liability cover
Elephant trekking	Included	Must be with official organisers. No Personal liability cover
Endurance tests	C	
Environmental work	Cover not available	
Equestrian events	B	
Expeditions	Cover not available	
Fell running	B	
Fell walking	Included	
Fencing	B	
Fishing	Included	
Fives	B	
Flying as a non-fare-paying passenger in a private aircraft or helicopter	Cover not available	
Flying as a pilot or trainee pilot in a private aircraft or helicopter	C	No Personal liability cover. Cover for one-off officially organised flying lessons. If you have any enquiries regarding what you intend to take part in, please e-mail <a href="mailto:msmsales@coverforyou.co.uk">msmsales@coverforyou.co.uk</a> to check that cover can be provided
Football – American	C	
Football / soccer	B	Cover provided if part of a non professional tournament or competition
Free mountaineering	Cover not available	
Freestyle skiing	Cover not available	
Fruit picking	A	Cover provided no use of machinery
Gaelic football	B	
Glacier skiing	Select <b>winter sports</b> option + C	
Glacier walking up to 4,000 metres	Select <b>winter sports</b> option	
Gliding	C	No Personal liability cover
Go-karting	B	No Personal liability cover
Golf	Included	Cover provided if part of a non professional tournament or competition
Gorge scrambling	C	Must be adequately supervised and full safety equipment used
Gorge swinging / canyon swinging	C	Must be adequately supervised and full safety equipment used
Gorge walking	C	Must be adequately supervised and full safety equipment used
Gorilla trekking	Included	Must be with official organisers
Gymnastics	B	
Handball	Included	
Hang gliding	C	
Harness racing	C	



Activity	Category	Conditions (please also refer to the notes on page 28)
Heli-skiing	Select <b>winter sports</b> option + C	
High diving (in excess of 5 metres)	C	
Hiking (4,000 - 5,000 metres)	B	
Hiking (below 4,000 metres)	Included	
Hockey	B	
Horse grooms	B	Only occasional manual work (no power tools/machinery). Excludes competitions, racing, jumping and hunting. Only grooming, mucking out and exercising
Horse jumping	Cover not available	
Horse racing	Cover not available	
Horse riding (not polo, jumping or hunting)	B	
Hot air ballooning	Included	Organised pleasure rides as fare paying passenger only
Hunting on horse back	Cover Not Available	
Hurling	B	
Husky sledge rides	Included	Organised and non-competitive with an experienced local driver. Insured can drive the dogs themselves if supervised by an experienced local driver
Hydro speeding	B	
Ice climbing	Select <b>winter sports</b> option + B	Must be adequately supervised and full safety equipment used
Ice curling	Select <b>winter sports</b> option	
Ice diving	Select <b>winter sports</b> option	Must be with official organisers
Ice hockey	Select <b>winter sports</b> option + C	
Ice skating	Select <b>winter sports</b> option	
Ice speedway	Cover not available	
Inline skating	Included	
Iron man (amateur)	A	3 event version only (swimming, cycling and running)
Jet boating	Included	No Personal liability cover
Jet skiing	Included	No Personal liability cover
Jogging	Included	
Jousting	Cover not available	
Judo	B	
Karate	B	
Kayaking and canoeing - Grade 1 Rivers	Included	
Kayaking and canoeing - Grade 2 Rivers	A	
Kayaking and canoeing - Grade 3 Rivers	B	
Kayaking and canoeing - Grade 4 or 5 Rivers	C	
Kendo	B	
Kite buggying	B	No Personal liability cover
Kite skiing	Select <b>winter sports</b> option + B	No Personal liability cover
Kite snowboarding	Select <b>winter sports</b> option + B	No Personal liability cover
Kite surfing (over land)	B	No Personal liability cover
Kite surfing (over water)	B	No Personal liability cover
Kloofing	C	

Activity	Category	Conditions (please also refer to the notes on page 28)
Korfball	Included	
Lacrosse	B	
Langlauf	Select <b>winter sports</b> option	
Lifeguards (non beach)	A	Cover only for swimming pools, leisure only. No beach cover
Luging/bobsleigh	Cover not available	
Manual labour	Cover not available	
Marathon running	B	
Martial arts	B	
Micro-lighting	C	
Modern pentathlon	B	
Mono skiing	Select <b>winter sports</b> option	
Motocross	Cover not available	
Motor cycle racing	Cover not available	
Motor cycling	Included	Limitations apply. Please see General exclusion number 10 for details. No Personal liability cover
Motor racing	Cover not available	
Motor rallies	Cover not available	
Mountain biking (competitive)	Cover not available	
Mountain biking (recreational)	Included	Must be on recognised routes. No cover for downhill racing or competitions. No Personal liability cover
Mountain boarding	B	
Mountaineering	Cover not available	
Mud buggying	B	No Personal liability cover
Netball	Included	
Off piste skiing	Select <b>winter sports</b> option	No cover in areas considered to be unsafe by local resort management
Off piste snowboarding	Select <b>winter sports</b> option	No cover in areas considered to be unsafe by local resort management
Orienteering	B	
Ostrich riding	C	Must be with official organisers
Outdoor endurance events	Cover not available	
Paintballing	Included	Must wear eye protection. No Personal liability cover
Parachute jumping (static line)	C	
Parachute jumping (tandem)	B	
Paragliding	C	
Parapenting	B	Must be adequately supervised
Parasailing	Included	
Parascending (over land)	B	
Parascending (over water)	Included	
Pistol shooting	Included	No Personal liability cover
Polo	Cover not available	
Pony trekking	Included	
Pool	Included	
Pot holing	C	

Activity	Category	Conditions (please also refer to the notes on page 28)
Powerboat racing	Cover not available	
Powerlifting	Cover not available	
Professional sports of any kind	Cover not available	
Quad biking	Cover not available	
Racketball	A	
Rackets	A	
Rafting	Included	
Rambling	Included	
Rap jumping	C	Must be with official organisers
Refereeing	Included	Must be on an amateur basis
Reverse bungee jumping	Included	Must be adequately supervised and full safety equipment used. Maximum of 3 jumps in any one trip
Rifle shooting	Included	No Personal liability cover
Ringos / doughnuts	Included	
River bugging	C	
Rock climbing	C	Must be organised and must take adequate safety precautions including ropes
Rock climbing - solo / freestyle / without ropes	Cover not available	
Rock scrambling	B	Must be organised and must take adequate safety precautions
Rodeo	Cover not available	
Roller blading / skating	Included	
Roller hockey	B	
Rounders	Included	
Rowing	Included	
Rugby League	C	
Rugby Sevens	C	
Rugby Union	C	
Running (not long distance)	Included	
Running with bulls	Cover not available	
Safari (no guns)	Included	Must be organised by bona fide tour operator
Safari (with guns)	B	Must be organised by bona fide tour operator
Safari trekking in a vehicle	Included	Must be organised by bona fide tour operator
Safari trekking on foot	Included	Must be organised by bona fide tour operator
Sail boarding	Included	No Personal liability cover
Sailing / yachting (within a 12-mile limit of the coastline)	Included	No Personal liability cover
Sailing / yachting (offshore)	Cover not available	
Sand boarding	B	
Sand dune surfing / skiing	B	
Scrambling	B	
Scuba diving (30 - 50 metres depth if qualified or with an instructor)	B	

Activity	Category	Conditions (please also refer to the notes on page 28)
Scuba diving (up to 30 metres depth if qualified or with an instructor)	Included	
Sea canoeing	B	
Sea kayaking	B	
Shark diving (in a cage)	B	
Shinty	B	
Shooting	Included	No Personal liability cover
Skate boarding	Included	
Skeletons	Cover not available	
Ski acrobatics / aerials	Cover not available	
Ski biking / snow biking	Select <b>winter sports</b> option	
Ski blading / snow blading	Select <b>winter sports</b> option	
Ski jumping	Cover not available	
Ski mountaineering	Cover not available	
Ski racing	Cover not available	
Ski randonee	Select <b>winter sports</b> option + B	
Ski stunting	Cover not available	
Ski touring	Select <b>winter sports</b> option + B	
Ski-dooing	Select <b>winter sports</b> option + B	No Personal liability cover
Skiing	Select <b>winter sports</b> option	
Skiing – off piste	Select <b>winter sports</b> option	
Sky diving	C	Must be adequately supervised
Sky jump from Auckland Sky Tower (in New Zealand)	B	Must be adequately supervised
Sledging / sleighing	Select <b>winter sports</b> option	
Small bore target shooting	Included	No Personal liability cover
Snooker	Included	
Snorkelling	Included	
Snow Mobiling	Select <b>winter sports</b> option + B	No Personal liability cover
Snowboarding	Select <b>winter sports</b> option	
Snowboarding – off piste	Select <b>winter sports</b> option	
Soccer	B	
Softball	Included	
Solo climbing	Cover not available	
Speed skating	Select <b>winter sports</b> option + B	
Speed trials / time trials	Cover not available	
Speedway	Cover not available	
Squash / rackets	A	
Steeplechasing	Cover not available	
Storm chasing / tornado chasing	Cover not available	
Street dancing	Included	
Street hockey	B	Must wear pads and helmets

Activity	Category	Conditions (please also refer to the notes on page 28)
Summer tobogganing	B	
Surfing	Included	Cover provided if part of a non professional competition. No Personal liability cover
Swimming	Included	
Swimming with dolphins	Included	Must be with official organisers
Swimming with stringrays	Included	Must be with official organisers
Sydney Harbour bridge walk	Included	Must be adequately supervised and full safety equipment used
Table tennis	Included	
Tae kwon do	B	
Tall-ship crewing	B	
Teacher (not qualified)	A	No Personal liability cover
Tennis	Included	
Tenpin bowling	Included	
Tobogganing	Select <b>winter sports</b> option	
Touch football	B	Cover provided if part of a non professional tournament or competition
Touch rugby	B	Cover provided if part of a non professional tournament or competition
Track days	Cover not available	
Trampolining	Included	
Trekking (4,000 to 5,000 metres)	B	
Trekking / walking / hiking up to 4,000 metres	Included	
Triathlon	B	Cover provided if part of a non professional tournament or competition
Tug-of-war	Included	
Ultimate frisbee	Included	
Via ferrata	C	
Vegetable picking	A	Cover provided no use of machinery
Volleyball	Included	
Wake boarding	Included	No Personal liability cover
War games	Included	Must wear eye protection. No Personal liability cover
Water polo	Included	
Water skiing	Included	No competitions. No Personal liability cover
Water ski jumping	C	No competitions. No Personal liability cover
Weightlifting	Cover not available	
White water canoeing / rafting (Grade 4 or 5)	C	
White water canoeing / rafting (up to Grade 3)	B	
Windsurfing	Included	Cover provided if part of a non professional competition. No Personal liability cover
Wrestling	Cover not available	
Yoga	Included	
Zip lining	Included	Must be adequately supervised and full safety equipment used
Zorbing	B	

## Summary of important contact details

### **MONEYSUPERMARKET.COM CUSTOMER SERVICE**

**E-mail: [customerservices@moneysupermarket.com](mailto:customerservices@moneysupermarket.com)**

**Website: [www.moneysupermarket.com](http://www.moneysupermarket.com)**

**Please also refer to your moneysupermarket confirmation email for full contact details**

### **COVERFORYOU SALES AND SUPPORT**

**Phone: 0203 137 8982**

**E-mail: [msmsales@coverforyou.co.uk](mailto:msmsales@coverforyou.co.uk)**

**Website: [www.coverforyou.co.uk](http://www.coverforyou.co.uk)**

**Phone lines are open Monday to Friday between 9am and 5.30pm**

### **MEDICAL ASSISTANCE – Travel Guard**

**Phone: +44 (0) 1273 400 610 Fax: +44 (0) 1273 376 935**

**E-mail: [uk.assistance@travelguard.com](mailto:uk.assistance@travelguard.com)**

**Phone lines are open 24 hours a day, 7 days a week**

### **CLAIMS – Travel Guard Claims Department**

**Address: CoverForYou Claims, PO Box 60108, London SW20 8US**

**Phone: 0845 603 9892 Fax: 01273 376 935**

**E-mail: [uk.claims@travelguard.com](mailto:uk.claims@travelguard.com)**

**The claims department are open Monday to Friday between 9am and 5pm**

### **TALKING NURSES – (see page 27 for details)**

**Phone: 0800 975 0463 from within the United Kingdom**

**Phone: +44 (0) 2084 817 789 from outside the United Kingdom**

**Phone lines are open 24 hours a day, 7 days a week**

### **NATURAL CATASTROPHE COVER – If you need to make alternative travel arrangements under section X6 (see page 25 for details)**

**Phone: +44 (0) 1273 400 610 Fax: +44 (0) 1273 376 935**

**E-mail: [uk.assistance@travelguard.com](mailto:uk.assistance@travelguard.com)**

**Phone lines are open 24 hours a day, 7 days a week**