

Contents	
Important information	<i>Page 2</i>
Complaints Procedure	<i>Pages 2 - 3</i>
Medical Emergency Assistance	<i>Pages 3, 23</i>
Geographical limits	<i>Page 3</i>
Policy Wording	<i>Pages 4 - 23</i>
Definitions	<i>Pages 4 - 5</i>
Schedule of Cover - Summary	<i>Pages 7 - 8</i>
Schedule of Cover - Sections	<i>Pages 9 - 22</i>
General Exclusions	<i>Pages 22 - 23</i>
General Conditions	<i>Page 23</i>
Claims Procedure	<i>Page 24</i>

Welcome to EUROPE Plus Travel Insurance

This insurance is underwritten by MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros, Sociedad Anonima. Dixon House, 72-75 Fenchurch Street, London EC3M 4BR. Company Number: FC021974. Branch Number BR008042. Trading under the name MAPFRE Assistance.

We (MAPFRE Asistencia) are authorised by the Dirección General de Seguros y Fondos de Pensiones and are subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority. Details about the extent of regulation by the Financial Conduct Authority and the Prudential Regulation Authority are available on request.

MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros, S.A. branch in the United Kingdom (trading as MAPFRE Assistance) has registered offices at Dixon House, 72-75 Fenchurch Street, London EC3M 4BR. MAPFRE Asistencia main office is based in Spain which forms part of the EEA (European Economic Area) as a member state. The Kingdom of Spain is responsible for controlling the insurance activity of MAPFRE Asistencia S.A., through the Spanish Ministry of Economy and the Treasury, and specifically the General Directorate for Insurance Matters and Pensions Fund (Dirección General de Seguros y Fondos de Pensiones). Its branch in the United Kingdom is also under the United Kingdom FCA (Financial Conduct Authority) and PRA (Prudential Regulation Authority) supervision in certain situations according to the European Union Regulation.

Each **Insured Person** should read this policy, policy certificate and any endorsements carefully, keep them in a safe place and take them when they go on holiday.

Europe Plus act as agents of the insurer in collecting premiums due from clients, such monies are deemed to be held by the insurers with which your insurance is arranged.

EHIC - All Insured Persons must have a valid European Health Insurance Card (EHIC) at the time of purchase of the policy, and throughout the duration of the policy.

EHIC applications forms are available online at

<http://www.nhs.uk/NHSEngland/Healthcareabroad/EHIC/Pages/about-the-ehic.aspx> or by calling 0300 3301350.

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 Europe Plus Customer Services Team by phoning 08450 555 222 or by emailing info@europeplus.co.uk

Important information

Your right to cancel:

If having purchased this insurance and you decide that it does not meet your requirements please return this policy at once to:

Europe Plus Travel Insurance

Brookwood House

2b West Street

Ewell Village

Epsom, Surrey KT17 1UU

Or telephone 08450 555 222 or email info@europeplus.co.uk

Provided that this is done within **14 days** of the date of issue, you have not started your holiday, and no claim has been made by you then the premium will be refunded in full.

Health

This policy is issued based on the information you have provided when applying concerning the health of all **Insured Persons**, their relatives, their travelling companions and also close business associates.

This policy contains certain exclusions and conditions which will relate to the medical information provided. If you are in any doubt about what information you need to disclose, or whether you are eligible for cover, you should contact Europe Plus on Tel. 08450 555 222. Your enquiry will be handled confidentially, and you will be advised of the extent of cover which can be provided.

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 ever suffered from or received any form of medical advice or treatment or medication for any of the following conditions unless the condition has been declared and accepted by us in writing:

Pre-existing Medical Condition means any medical condition, defect or disease suffered by you or other person upon whose state of health or trip depends:

1. For which advice or treatment (including prescribed medication), or investigation has been received or prescribed in the twelve(12) months prior to the issue of this policy.
2. Of which you are aware of or could reasonably be expected to be aware at the time of applying for insurance; and /or
3. Is of an ongoing nature or any complication directly attributable to conditions, defects or diseases described above.

To declare any of the above, you must screen the conditions, either within Europe Plus website or by calling us on 08450 555 222. You must declare ALL conditions and answer the questions contained therein. In the event that the condition(s) can be covered, the conditions will be detailed per person on the certificate. Any additional premium required to cover the conditions will be charged as part of the overall price (including IPT). In the event the condition(s) cannot be covered, then we will advise you on how to proceed.

Changes to your health after purchasing your policy

If there are any changes or additional medical conditions which occur before the start date of your trip and after the policy has been issued, the person(s) whose health has changed must call the Europe Plus Customer Services Tel: 08450 555 222 or email us at info@europeplus.co.uk and advise the changes. We have the right to change the conditions of your policy in line with the changes in risk.

Material facts:

You have a responsibility to act honestly and provide accurate details taking reasonable care not to make a misrepresentation.

Insurer information:

This insurance is underwritten by MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros Sociedad Anonima. 5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS.

How to complain:

It is our intention to provide an excellent service to our policyholders, however we recognise that there may be occasions when you believe that this may not have been achieved. If you are unhappy with any aspect of the customer service that you received in relation to the policy purchase or received documentation, please contact:

The Customer Service Manager

The Medical Screening Company Ltd

Brookwood House

2b West Street

Ewell Village

Epsom, Surrey

KT17 1UU

Email: complaints@europeplus.co.uk

Tel: 08450 555 222

If your complaint relates to a claim please contact:

The Customer Relations Manager

MAPFRE Assistance

1 Victoria Street

Bristol Bridge

Bristol

BS1 6AA

E-mail: complaints@travelclaimsservices.com

Tel: 0330 400 1283

Please state the nature of your complaint, the policy reference and/or claim number/reference (if appropriate).

If after taking this action you are still unhappy with the response, you may refer it to the Financial Ombudsman Service (FOS).

The Financial Ombudsman Service

Exchange Tower
London
E14 9SR
Tel: 0800 023 4567
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Medical and other emergencies

Emergency helpline: This policy entitles the **insured person(s)** to the use of a 24 hour emergency medical assistance service. This service is provided by MAPFRE Assistance who employs a team of trained multi-lingual assistance coordinators.

Emergency medical assistance services can be contacted on:
MAPFRE Assistance TEL: +44 207 748 0507
Email: irlcosiam@mapfre.com

If you do not notify MAPFRE Assistance, this could mean that we will not provide cover or we may reduce the amount we pay for your claim.

Once MAPFRE Assistance have been informed, an experienced assistance co-ordinator will ensure that necessary medical care expenses are guaranteed and where appropriate repatriation/transportation is arranged by the most suitable method.

What to do in an emergency

You must notify MAPFRE Assistance (Tel:+44 207 748 0507) immediately of any serious injury or illness whilst abroad which necessitates admittance to a hospital as an inpatient, or before any arrangements are made for repatriation. A travelling companion may do this for you although most hospitals have a set procedure in place. The 24-Hour Emergency Helpline is available 24 hours a day 365 days a year for assistance with Medical Emergencies. The insurance does not cover any medical care expenses which in the opinion of the insurers are not essential or can be reasonably be delayed until you return to your usual country of residence.

If you receive medical treatment abroad as an outpatient you should pay the hospital or clinic and claim back your medical expenses from the Travel Claims Service when you return to the United Kingdom or the Channel Islands. If your outpatient treatment is likely to cost more than £500, you must contact us immediately.

Medical Treatment in the United Kingdom

All benefits available under section 2 cease on return to the United Kingdom. If you should use the facilities of the National Health Service.

EHIC applications are available online at

<http://www.nhs.uk/NHSEngland/Healthcareabroad/EHIC/Pages/about-the-ehic.aspx>.

Geographical limits

This policy is limited to travel in the following countries:

EEA and EU countries including: Albania*, Andorra, Austria, Belarus, Belgium, Bosnia & Herzegovina, Bulgaria, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark, Egypt*, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Isle of Man, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova*, Monaco, Montenegro, Morocco*, Netherlands, Norway, Poland, Portugal, Romania, Russia*, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia*, Turkey, UK, Ukraine.

* **Additional countries for Platinum Cover** (Only operative if appropriate premium paid):
Albania; Egypt; Moldova; Morocco; Russia and Tunisia

Please note: Cover within the UK applies to pre-booked trips only and must require payment for at least one overnight stay in a commercial accommodation facility such as hotel, bed & breakfast, hostel etc.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be able to get money from the scheme if we cannot meet our financial responsibilities. Further information about compensation scheme arrangements is available from the FSCS website at www.fscs.org.uk.

Policy Wording

Provided you have paid the appropriate premium as shown in your travel insurance certificate, you are covered in accordance with the full wording shown herein up to the limits indicated in the schedule of cover below. The limits apply per person. The excesses apply for each person and each section of each claim.

Definitions

Listed below are certain words that appear throughout the policy. In all cases they will have the meanings shown below.

Breakdown (for the purpose of Section 5) means that the vehicle in which you are travelling stops as a result of mechanical or electrical failure due to any cause other than lack of fuel, oil or water.

Business Equipment means Laptop, notebook, PDA, mobile phone, projector.

Civil unrest means any activities inclusive of organised protests, riots, arson, looting, occupation of institutional buildings, border infringements and armed insurrection (excluding where civil war has been declared).

Close Business Colleague means any person that you work closely with whose absence for a period of one or more complete days necessitates the cancellation or curtailment of the trip as certified by a director of the business.

Complications of pregnancy and childbirth means the following conditions:

- Toxaemia (toxins in the blood)
- Gestational diabetes (diabetes arising as a result of pregnancy)
- Gestational hypertension (high blood pressure arising as a result of pregnancy)
- Pre-eclampsia (where you develop high blood pressure, carry abnormal fluid and have protein in your urine during the second half of pregnancy)
- Ectopic pregnancy (a pregnancy that develops outside of the uterus)
- Molar pregnancy or hydatidiform mole (a pregnancy in which a tumour develops from the placental tissue)
- Post-partum haemorrhage (excessive bleeding following childbirth)
- Retained placenta membrane (part or all of the placenta is left behind in the uterus after delivery)
- Placental abruption (part or all of the placenta separates from the wall of the uterus)
- Hyperemesis gravidarum (excessive vomiting as a result of pregnancy)
- Placenta praevia (when the placenta is in the lower part of the uterus and covers part or all of the cervix)
- Stillbirth
- Miscarriage
- Emergency Caesarean section
- A termination needed for medical reasons
- Premature birth more than 8 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date

Curtailement means cutting your planned journey short by early return to your normal country of residence, admission to an overseas hospital as an in-patient or prevention of further travel so that you lose the benefit of your pre-paid accommodation.

Emergency Purchase means the purchase of immediate necessities.

Excess

Under most sections of this policy you have to pay the first part of any claim. This is called an excess. This will apply to each person claiming and to each incident and to each section of the policy you claim under. This amount is shown in the Schedule of Cover table for each of the sections where it applies.

Government legislation, regulation or action shall include recommendations by NATS or similar organisations within Europe where not overruled by governmental or regulatory bodies.

Insured Person(s)/You/Your

Each person stated in the policy certificate as being insured (provided that such person is resident in the United Kingdom and registered with a doctor).

Journey

If **annual multi-trip** cover is selected:

Any pre-booked trip of up to 31 days duration (or 45 or 60 days duration if stated on the policy certificate and the appropriate premium has been paid for **Insured Person(s)** aged up to 85 years only) at date of issue within the **Geographical Limits** for social, domestic, pleasure, educational or commercial business purposes commencing from and returning to the **Insured Person's** home or place of business within the **United Kingdom**.

Cover for cancellation will not begin until the policy start date.

If **single trip** cover is selected:

The pre-booked trip, for which this insurance policy was issued, of up to 122 days (in respect of **Insured Persons** aged up to 85 years at the **Date of Issue**) within the **Geographical Limits** for social, domestic, pleasure, educational or commercial business purposes commencing from and returning to the **United Kingdom**.

Known event

A known event is an existing or expected publicly announced occurrence, such as a named tropical storm, a hurricane or a strike voted upon by union members.

Personal Effects means personal belongings, including clothing worn and personal luggage owned by you that you take with you on your trip.

Personal Money means cash (banknotes and coins), Travellers Cheques, Postal Orders, travel vouchers carried by you for your personal use.

Public Transport means any aircraft, ship, train or coach on which you are booked to travel.

Relative means husband, wife, civil partner (or de facto partner with whom you are living permanently at the same address), parent, grandparent, parent-in-law, brother, sister, child, grandchild, brother-in-law, sister-in-law, son-in-law, daughter-in-law or fiancé(e).

Reciprocal health agreement means a state approved agreement for the provision of medical care to visitors from any of the agreeing countries, with such level of care being equal to that provided to the citizens of the country being visited.

Trip means any holiday/leisure trip or business trip for which you have paid the appropriate premium.

Valuable means cameras and other photographic equipment; audio and video equipment; computers; all discs, CDs, tapes and cassettes; mobile telephones; other electronic or electrical equipment of any kind; spectacles and/or sunglasses; telescopes and binoculars; works of art; jewellery; watches; furs and items made of or containing precious or semi-precious stones or metals.

We, Us and Our means the Insurers: MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros Sociedad Anónima. Dixon House, 72-75 Fenchurch Street, London EC3M 4BR. Trading under the name MAPFRE Assistance.

You and Your means each person for whom the premium has been paid and whose age does not exceed the maximum shown in the Schedule of Cover.

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).

Automatic Renewals

If you are an Annual multi-trip policy holder, we will aim to 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 Europe Plus policy holder. 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, the renewal premium 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 holder has given his or her explicit consent for his or her card being charged at renewal date.

We will notify you of your renewal terms 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 of 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 Europe Plus Customer Support Team by phoning 08450 555 222 or by emailing info@europeplus.co.uk.

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 for at least 6 months or longer. A partner would include a civil partner.

Family

A person and their husband/wife or partner and up to six of their dependent, adopted, or fostered children who are aged under 18 years and are either in full time education or living with them.

Single Parent Family

An individual and up to six of his/her 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 six of his/her 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.

Upgrades

The following upgrades may be 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 21 days in total with the period of cover.

Please see page 14 for a full list of winter sports activities which are covered by this policy. If the winter sport you intend to take is not shown in the list, please check that cover will be provided by contacting the Europe Plus customer support team on 08450 555 222 or by emailing us at info@europeplus.co.uk. Please see sections 14 to 19 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 19 for full details of cover.

Travel Disruption cover

You can buy cover for the duration of your trip on all types of policies. Please see sections 20 to 25 for full details of cover.

Business cover

You can buy cover up to 31 days on a single trip policy. 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 26 to 27 for full details of cover.

Gadget cover

You can buy cover for the duration of your trip on all types of policies. Please see sections 28 to 30 for full details of cover.

How we use your personal information

Data Transfer Consent

By purchasing this policy with Europe Plus, you have consented to the use of data as described below.

Data Protection Policy

We are committed to protecting your privacy including sensitive personal information; please read this section carefully as acceptance of this policy will be regarded as having read and accepted these Terms and Conditions.

Sensitive Information

Some of the personal information asked may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). We will not use such sensitive personal data except for the specific purpose for which it is provided and to provide the services described in this policy.

How the information is used and protected and who it is shared with

We will use the information to manage this policy, including underwriting and claims handling. This may include disclosing it to other insurers, administrators, third party underwriters and reinsurers.

The information comprises all the details we hold including transactions and information obtained from third parties. We may use and share this information with other members of Europe Plus Travel Insurance. We will provide an adequate level of protection to the data.

We do not disclose the information to anyone outside the Group except:

- » Where we have your permission
- » Where required or permitted to do so by law
- » To credit reference and fraud prevention agencies
- » Other companies that provide a service to you or us

We may transfer the information to other countries and jurisdictions on the basis that anyone to whom it is passed provides an adequate level of protection. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.

Your Rights

Under the Data Protection Act 1998 you have certain rights regarding access to your information. you have the right to see a copy of the personal information held about you. If you believe that any of the information we are holding is incorrect or incomplete, please let us know as soon as possible. To provide a copy of the information we may ask you for a small fee.

Marketing

Europe Plus Travel Insurance will not use the data for marketing purposes other than in respect of its own products and services. All information provided is used to manage this policy only.

Schedule of Cover

Each person is separately insured.

Excess is increased to £200 per person, per claim, in respect of **Single Trip Higher Excess** policies.

Excess is increased to £150 per person, per claim (regardless of the age of the traveller) when the cancellation or curtailment arises out of an accident or illness affecting the ability to travel of an **Insured Person** over the age of 75.

Section	Travel Cover	Essential	Standard	Platinum
1	Cancellation Fees, Lost Deposits and Curtailment	£1,000 Excess £150	£3,000 Excess £75	£5,000 Excess £50
2	Medical and other expenses outside of the United Kingdom	£2,000,000	£2,000,000	£10,000,000
2b	Emergency dental treatment	£100	£300	£600
3	Personal Liability	£1,000,000	£2,000,000	£2,000,000
4	Missed Departure	£100	£500	£1,000
5	Delay, Damage to or Loss of Baggage.	£1,000	£1,500	£2,500
	Limit per item pair or set Valuables limit in total	£250	£500	£750
5a	Delayed Baggage	£25 per each 12hrs Up to £75	£50 per each 12hrs Up to £100	£100 per each 12hrs Up to £400
6	Personal Money Including cash limit	£200 Excess £75	£200 Excess £50	£500 Excess £50
6a	Passport and travel documents	£150	£250	£300
7	Legal Advice and Expenses	£5,000	£10,000	£20,000
8	Personal Accident	Nil	£10,000	£20,000
9	Hijack Benefit	£50 per each 24hrs Up to £500	£50 per each 24hrs Up to £1,000	£50 per each 24hrs Up to £1,500
10	Hospital Cash Benefit	£50 per each 24hrs Up to £1,000	£50 per each 24hrs Up to £1,500	£50 per each 24hrs Up to £2,000
11	Travel delay	£25 per each 12hrs Up to £75	£25 per each 12hrs Up to £125	£25 per each 12hrs Up to £300
11a	Abandoning your trip	£1,000 Excess £100	£5,000 Excess £75	£5,000 Excess £50
12	Mugging Benefit	£50 per each 24hrs Up to £100	£50 per each 24hrs Up to £500	£50 per each 24hrs Up to £1,000
13	Pet Care Kennel/Cattery fees	Nil	£20 per each 24hrs Up to £200	£20 per each 24hrs Up to £250
13a	Loss of Pet Documentation	Nil	£250	£250

Please note that Sections 14 to 30 are only operative if listed on the policy schedule and appropriate premium paid.

Section	Winter Sports Cover (Optional) Additional Benefits	Essential	Standard	Platinum
14	Winter sports equipment you own	£500 Excess £100	£750 Excess £75	£1,000 Excess £50
	Including one item/pair or set of items	£250	£375	£500
14a	Hired winter sports equipment	£150 Excess £100	£200 Excess £75	£400 Excess £50
14b	Winter sports equipment hire	£15 per day Up to £250	£20 per day Up to £400	£25 per day Up to £500
15	Lift Pass	£250 Excess £150	£500 Excess £75	£750 Excess £50
16	Ski Pack	£15 per day Up to £250	£20 per day Up to £400	£25 per day Up to £500

17	Piste Closure and Avalanche Cover	£15 per day Up to £250	£20 per day Up to £400	£25 per day Up to £500
18	Physiotherapy in the UK	Nil	£350	£350

Section	European Cruise Cover (Optional) Additional Benefits	Essential	Standard	Platinum
19a	Missed Port	£50 per port Up to £250	£75 per port Up to £375	£100 per port Up to £500
19b	Stateroom/cabin confinement	£50 per 24hrs Up to £250	£75 per 24hrs Up to £375	£100 per 24hrs Up to £500
19c	Pre-paid excursions	£300 Excess £150	£500 Excess £75	£750 Excess £50

Section	Travel Disruption Cover (Optional) Additional Benefits	Essential	Standard	Platinum
20	Cancellation	£1,000	£2,000	£3,000
21a	Stranded at the UK departure point	£100 for each 24hrs	£100 for each 24hrs	£100 for each 24hrs
21b	To reach your intended destination	£200	£200	£200
21c	Stranded on international connection	£150 for each 24hrs Up to £750	£150 for each 24hrs Up to £750	£150 for each 24hrs Up to £750
21d	Stranded on your return journey home	£150 for each 24hrs Up to £750	£150 for each 24hrs Up to £750	£150 for each 24hrs Up to £750
21e	Travel expenses to get home	£2,000	£2,000	£2,000
21f	Car parking	£50 for each 24hrs Up to £250	£50 for each 24hrs Up to £250	£50 for each 24hrs Up to £250
22	Schedule airline failure	£2,500	£2,500	£2,500
23	End-supplier failure	Nil	£2,500	£2,500
24	Uninhabitable accommodation	£200	£350	£500
25	Kennel or cattery fees	£50 for each 24hrs Up to £250	£50 for each 24hrs Up to £250	£50 for each 24hrs Up to £250

Section	Business Cover (Optional) Additional Benefits	Essential	Standard	Platinum
26	Business equipment	£1,000 Excess £150	£1,500 Excess £75	£2,000 Excess £50
	Including one item/pair or set of items	£250	£500	£1,000
26b	Business money	£500 Excess £150	£750 Excess £75	£1,000 Excess £50
	Including cash limit	£300	£300	£300
27	Replacing staff	£1000	£1,500	£2,000

Section	Gadget Cover (Optional) Additional Benefits	Essential	Standard	Platinum
28	Accidental Damage, Theft, Malicious Damage	£1000 Excess £100	£2,000 Excess £75	£3,000 Excess £50
	Including single article limit	£500	£750	£1000
29	Loss	£500 Excess £100	£2,000 Excess £75	£3,000 Excess £50
	Including single article limit	£500	£750	£1000
30	Unauthorised usage	£1000	£1,000	£1,000

1. Cancellation Fees, Lost Deposits and Curtailment

You are covered up to the amount shown in the Schedule of Cover in the event your trip is necessarily and unavoidably cancelled prior to departure or curtailed before completion because of any of the following events first occurring during the period of insurance:

- a. the accidental serious injury, serious illness or death of you, your relative, your travelling companion, your business colleague or person with whom you intend to stay at the trip destination.
- b. your receipt of a summons for jury service, being subpoenaed as a court witness or being placed in compulsory quarantine.
- c. your unexpected requirement for emergency and unavoidable duty as a member of the armed forces, police, fire, nursing, ambulance or coastguard services resulting in cancellation of previously agreed leave.
- d. your redundancy, provided that you are entitled to payment under the current redundancy payments legislation and that at the time of booking your trip you had no reason to believe that you would be made redundant.
- e. your presence being required to make your property safe and secure following fire, flood or burglary that causes serious damage to your home occurring within 48 hours of departure, or whilst you are away.
- f. a Government regulation following an epidemic or natural disaster that stops you from travelling.
- g. a warning issued by the UK Government advising against travel to or through a country which forms part of your itinerary or prevention of access by the Government of the country in question.

For cancellation pre-departure:

In the event you necessarily cancel your planned trip due to any of the above noted reasons, you are covered in respect of either

- (1) irrecoverable deposits or payments made for unused travel and accommodation paid in advance or contracted to be paid; or
- (2) at our option, for the additional costs for alternative transport incurred to travel at a later date or by another route to reach your destination.

For curtailment post-departure:

You are covered in respect of reasonable additional costs for travel and accommodation, a proportionate refund of unused and irrecoverable travel bookings and the original value of unused airfares which cannot be used excluding airfares for an **Insured Person** to return to their normal country of residence in the event you necessarily curtail your trip due to any of the above noted reasons.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. the first part of each and every claim as shown in the Schedule of Cover (the Excess).
- c. any claim which results from any condition or circumstance known to you at the time of applying for insurance where this condition or circumstance could reasonably be expected to result in the cancellation or curtailment of your trip.
- d. any cost incurred in respect of visas required in connection with the trip.
- e. your disinclination to travel or your loss of enjoyment.
- f. cancellation due to terrorist acts, or the threat or fear of a terrorist act unless Government advice is changed to advise against travel to the area.
- g. frequent flyer or similar flight reward programmes - No claims for reward points lost due to the cancellation of your airline ticket will be paid.
- h. If you become pregnant after we have sold you this policy and you will be more than 32 weeks pregnant (or 24 weeks if you know you are having more than one baby) at the start of, or during your trip. Or your doctor advises that you are not fit to travel because you are suffering from complications of pregnancy or childbirth.

Conditions

1. It is a requirement of this Insurance that if you:

- a. become aware of any circumstances which make it necessary for you to cancel your trip prior to departure, you must advise your travel providers in writing within 48 hours. The maximum amount we will pay will be limited to the applicable cancellation charges at that time.
- b. wish to return home differently to your original plans and claim any additional costs under this insurance, you must contact our nominated emergency service and obtain their agreement to the new arrangements. Failure to do so may affect the assessment of your claim.

Please also refer to the General Exclusions and Conditions of this policy.

2. Emergency Overseas Medical Care and Repatriation Expenses

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 3 for further details).

Emergency medical assistance services can be contacted on:

MAPFRE Assistance TEL: +44 207 748 0507

Notwithstanding the above, **You** are covered up to the amount shown in the Schedule of Cover for necessary and reasonable costs incurred as a result of your bodily injury, illness or death during your trip in respect of:

- a. emergency medical, surgical and hospital treatment and ambulance costs.
- b. the cost of emergency dental treatment to natural teeth is covered up to the amount shown in the Schedule of Cover provided that it is only for the immediate relief of pain.
- c. additional travel and accommodation expenses (to a level comparable with your pre-booked travel and accommodation) to enable you to return home if you are unable to continue your trip as originally planned.

- d. additional travel and accommodation expenses (to a level comparable with your pre-booked travel and accommodation) for:
 - (1) a travelling companion to stay with you and accompany you home where their presence is certified by a doctor to be strictly necessary on medical grounds; or
 - (2) a relative or friend to travel from your normal country of residence to stay with you and accompany you home where their presence is certified by a doctor to be strictly necessary on medical grounds; or
 - (3) a nursing assistant to be employed to carry out basic nursing duties which are not included within the EHIC scheme. This benefit is only provided if MAPFRE Assistance deem the nursing care to be medically necessary, and the nursing cover is arranged by MAPFRE Assistance.
- e. returning your remains to your home or a funeral in the country where you died, up to the equivalent cost of returning your remains to your normal country of residence.
- f. emergency repatriation to your normal country of residence by whatever means must be organized by the medical assistance company, if and when considered appropriate and approved by the underwriter.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. the first part of each and every claim as shown in the Schedule of Cover (the Excess).
- c. any medical treatment that you receive because of a medical or an illness related to a medical condition which you knew 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 unless declared to us and accepted for cover in writing.
- d. any costs relating to pregnancy or childbirth, if you are more than 32 weeks pregnant at the start of or during your trip or your doctor has advised that you should not travel due to complications in pregnancy.
- e. exploratory tests unless they are normally conducted as a direct result of the condition which required referral to hospital.
- f. claims related to manual and/or hazardous labour unless declared to and accepted by Us.
- g. the additional cost of accommodation in a single or private room, unless it is medically necessary or there is no alternative.
- h. the continued treatment, investigation or medication of a condition that existed or was being treated prior to departure, other than where the condition has been declared to, and agreed by underwriters.
- i. any costs relating to pregnancy or childbirth, if you are more than 32 weeks pregnant at the start of or during your trip your doctor has advised you that you should not travel due to complications in pregnancy.
- j. any treatment or surgery which the Medical Assistance company thinks is not immediately necessary and can wait until your return to the United Kingdom. The decision of the Medical Assistance company is final.
- k. the costs of replacing or repairing false teeth or of dental work involving the use of precious metals.

A note to all insured people, doctors and hospitals

This is not a private medical insurance. If you need any medical treatment, you must tell Us immediately or we may not guarantee medical expenses. If you need any medical treatment, you must allow Us or our representatives to see all of your medical records and information. Please be aware that if you accept the offer of private treatment (inclusive of treatment in a private room) without our specific authorisation, you will be liable for the cost.

Conditions

1. In the event of your injury or illness we reserve the right to relocate you from one hospital to another.
2. We reserve the right to repatriate you to your normal country of residence to continue treatment.

We will do this when, in the opinion of the doctor in attendance and our medical advisers, you are fit to travel.
Please also refer to the General Exclusions and Conditions of this policy.

3. Personal Liability

You are covered up to the amount shown in the Schedule of Cover, plus legal costs incurred with our written consent, if you are held legally liable for causing:

- a. accidental bodily injury to someone else, and/or
- b. accidental loss or damage to someone else's property, including your temporary holiday accommodation and its contents.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. the first part of each and every claim as shown in the Schedule of Cover (the Excess).
- c. any liability arising from loss or damage to property that is:
 - i. owned by you or a member of your family or your travelling companion/s, or
 - ii. in your care, custody or control, other than your temporary holiday accommodation and its contents, not owned by you or a member of your family or your travelling companion/s.
- d. any liability for bodily injury, loss or damage:
 - i. to your employees or members of your family or household or your travelling companion/s or to their property.
 - ii. arising out of or in connection with your trade, profession or business, or assumed under contract.
 - iii. arising out of the ownership, possession, use or occupation of land or buildings other than temporary holiday accommodation.
 - iv. arising out of the ownership, possession or use of motorised vehicles, yachts or motorised waterborne craft, airborne craft of any description, animals or firearms and weapons.
 - v. arising out of your criminal, malicious or deliberate acts.
 - vi. arising out of dangerous sports or pastimes including contact sports unless declared to and accepted by Us.

Condition

If something happens that is likely to result in a claim, you must immediately notify the claims handlers in writing. You must not discuss or negotiate your claim with any third party without the written consent of the claims handlers. Any related correspondence or documentation that you receive must be sent immediately, unanswered, to the claims handlers. Failure to comply with this condition could prejudice your claim.

Please also refer to the General Exclusions and Conditions of this policy.

4. Missed Departure / Connection

You are covered up to the amount shown in the Schedule of Cover for necessary additional accommodation and travel expenses that you incur in reaching your destination if you arrive at any departure point shown on your pre-booked itinerary too late to board the public transport on which you are booked to travel as a result of:

- a. the failure of public transport, or
- b. a road traffic accident or vehicle breakdown delaying the vehicle in which you are travelling.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. a claim caused by a strike if it had started or been announced before you arranged this insurance or booked your trip, whichever is the later.
- c. under this section if you have also claimed under Section 9 from the same cause.
- d. any claim for more than the cost of the original booked trip.

Conditions

It is a condition of this insurance that you must:

- a. have planned to arrive at your departure point in advance of your earliest scheduled check in time and provide a written report from the carrier, Police or relevant transport authority confirming the delay and stating its cause.
- b. obtain a report from repairers if your claim is because of breakdown or accident to your car.

Please also refer to the General Exclusions and Conditions of this policy.

5. Delay, Damage to or Loss of Baggage including Valuables

You are covered up to the amounts shown in the Schedule of Cover, after making reasonable allowance for wear, tear and depreciation for the loss, theft or damage to:

- a. your Personal Effects.
- b. your Valuables (up to the total detailed for each level of cover in the schedule of cover).

You are also covered up to the amount shown in the Schedule of Cover in respect of Emergency Purchases for the reasonable cost of buying immediate necessities if your luggage is lost, misdirected or misplaced by a carrier for at least 12 hours on an outward leg of your trip. You must provide original receipts for the items that you buy. If your baggage is permanently lost, any amount that we pay for Emergency Purchases will be deducted from the total claim.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. the first part of each and every claim as shown in the Schedule of Cover (the Excess) except for Emergency Purchases claims.
- c. more than the amount shown in the Schedule of Cover for any one item, pair or set in respect of Personal Effects and Valuables.
- d. any additional value an item may have had because it formed part of a pair or set.
- e. any money or Valuables that you lose or have stolen from an unattended motor vehicle.
- f. breakage of fragile articles unless caused by fire or by an accident to the aircraft, ship or vehicle in which they are being carried.
- g. any claim for loss, theft or damage to Valuables which have been checked-in and/or transported in the cargo hold of any aircraft, ship, bus, ferry, train or similar transport.
- h. loss or theft of or damage to:
 - (1) household goods, bicycles, musical instruments, waterborne craft and their fittings of any kind.
 - (2) motor vehicles, trailers or caravans or any fixtures, fittings or accessories therein or thereon.
 - (3) watersport and ski equipment.
 - (4) contact or corneal lenses, dentures and hearing aids.
 - (5) business or professional goods, equipment and samples.
 - (6) property hired or loaned to you.
 - (7) Personal Effects or baggage in transit unless reported to the carrier immediately and a written Property Irregularity Report is obtained.
 - (8) Personal Effects sent by post, freight or any other form of unaccompanied transit.
 - (9) sports clothes and equipment whilst in use.
- i. damage caused by moth or vermin, atmospheric or weather conditions or by gradual wear and tear in normal use.
- j. damage caused by any process of cleaning, repair, restoration or alteration.
- k. damage caused by leakage of powder or fluid from containers carried in your baggage.
- l. mechanical or electrical breakdown or derangement.
- m. more than £100 in respect of non-prescription sunglasses unless substantiated by the original purchase receipt predating the loss.
- n. any baggage or personal belongings that are stolen from your vehicle roof rack.

Please also refer to the General Exclusions and Conditions of this policy.

6. Personal Money and Loss of Passport

(Cover under this section in respect of Personal Money starts at the time of collection from the Bank, 72 hours prior to departure or issue of this policy, whichever is the later.)

You are covered up to the amount shown in the Schedule of Cover for:

- a. loss or theft of Personal Money.
- b. loss, theft or damage to Passport or Visas in respect of the cost of emergency replacement or temporary passport or visas obtained whilst abroad including reasonable and receipted travelling and additional accommodation expenses to obtain same.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. the first part of each and every claim as shown in the Schedule of Cover (the Excess).
- c. loss or theft from an unattended motor vehicle at any time.
- d. more than the amount shown in the Schedule of Cover in respect of all cash carried by you whoever it may belong to.
- e. any loss resulting from shortages due to error, omission or depreciation in value.

Special exclusions applicable to Sections 6 and 7

You are not covered for

- a. the loss or theft of anything left unattended in a public place, including on a beach.
- b. loss or theft of Valuables, Personal Money, Passport and/or any other item unless reported to the police or other relevant authority within 24 hours of discovering the loss and a written report obtained.
- c. loss or theft or damage to Valuables and/or Personal Money whilst out of your immediate control and supervision unless locked in a hotel safe (or equivalent facility) or locked in your private accommodation.
- d. loss of bonds or securities of any kind.
- e. delay, detention, seizure or confiscation by customs or other officials.
- f. unauthorised use of travellers cheques and/or credit cards.

Special conditions applicable to Sections 6 and 7

It is a requirement of this insurance that:

- a. in the event of a claim, you must retain any damaged items for our inspection, and provide receipts or other documentation to prove ownership and value, especially in respect of Valuables and any item(s) for which you are claiming more than £150. Where this is not done our maximum liability in respect of the Valuables or item(s) will be limited to £150.
- b. you take care of your property at all times and take all practical steps to recover any item lost or stolen. Failure to exercise all reasonable care may result in your claim being reduced or declined.

Please also refer to the General Exclusions and Conditions of this policy.

7. Legal Advice and Expenses

You (or your Estate) are covered up to the amount shown in the Schedule of Cover for legal fees and expenses incurred with your solicitor in pursuit of a claim for compensation or damages from a third party who causes your death or bodily injury or illness during your trip.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. the first part of each and every claim as shown in the Schedule of Cover (the Excess).
- c. any costs and expenses:
 - i. to pursue a claim against any member of your family or travelling companion(s).
 - ii. incurred without prior written permission from the claims handlers.
 - iii. which are to be based directly or indirectly on the amount of any award.
 - iv. to pursue a claim as part of or on behalf of a group or organisation.
 - v. if we think an action is unlikely to succeed or if we think the costs will be greater than any award.
 - vi. to pursue a claim against your tour operator, travel agent, Us or our agents.
 - vii. to pursue legal action relating directly or indirectly to medical negligence or any allegation thereof.

Conditions

- a. We will have complete control over the appointment of any solicitor(s) acting on your behalf and of any legal proceedings.
- b. We will be entitled to repayment of any amounts paid under this section in the event that you are awarded legal costs as part of any judgement or settlement.
- c. We will be entitled to add any amounts we have paid under this insurance to the claim against the third party and to recover such amounts from any compensation awarded to you.

Please also refer to the General Exclusions and Conditions of this policy.

8. Personal Accident Benefit

Please note: Cover under this section only applies if you have paid the required premium for Standard or Platinum cover and this is shown on your policy schedule.

You are covered for the amount shown in the Schedule of Cover if you have an Accident whilst you are on your trip and which is the sole and independent cause of your death, Permanent Total Disablement, Loss of Sight or Loss of Limb(s)

within 12 months of the Accident. If you are aged under 16 at the date of the Accident, the amount you are covered for in the event of your death is £2,000.

Payment under this section in respect of all the consequences of an Accident shall be limited in total to the amount shown in the Schedule of Cover. In the event of your death within 12 months of the Accident, the total payment will be limited to the amount shown for death.

Accident means that you suffer bodily injury as a result of a sudden, identifiable and unexpected external cause and which occurs at an identifiable time and place.

Permanent Total Disablement means that for the twelve months following your Accident you are totally unable to work in any occupation for which you are suited by experience, education or training and at the end of that time there is no prospect of improvement.

Loss of Limb(s) means complete physical loss of a hand or foot or complete loss of use of a hand, arm, foot or leg.

Loss of Sight means complete and permanent loss of sight in one or both eyes.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. claims resulting from motorcycling and quad biking.
- c. claims arising out of manual and/or hazardous labour.
- d. claims arising out of disease, self injury, natural causes.
- e. claims arising out of surgery unless as a direct result of the Accident.
- f. a claim for "Permanent Total Disablement" if at the date of the Accident you are over the statutory retirement age and are not in full time paid employment.

Please also refer to the General Exclusions and Conditions of this policy.

9. Hijack Benefit

You are covered up to the amount shown in the Schedule of Cover for each full 24-hour period that the aircraft or sea vessel in which you are travelling is hijacked on the original pre-booked outward or return journey for a period in excess of 24 hours.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. any claim resulting from you acting in a way which could cause a claim under this section.

Special condition

It is a condition of the cover provided under this section that you must give **Us** a written statement from an appropriate authority confirming the hijack and how long it lasted.

Please also refer to the General Exclusions and Conditions of this policy.

10. Hospital Cash Benefit

You are covered up to the amount shown in the Schedule of Cover for each complete 24 hour period spent receiving in-patient hospital treatment in a country outside your normal country of residence. This benefit is only payable when your claim has been accepted under **Section 2 (Emergency Overseas Medical Care and Repatriation Expenses)**.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. any claim which is excluded under the exclusions applicable to Section 2 or where you have not complied with any relevant policy conditions.

Please also refer to the General Exclusions and Conditions of this policy.

11. Delayed Departure

You are covered up to the amount shown in the Schedule of Cover if the arrival of the public transport on which you are booked to travel is delayed by at least 12 hours.

Abandonment of Trip

However, if your departure is delayed for more than 12 hours and you chose to abandon your trip entirely, you are covered for the irrecoverable cost of the trip, up to the maximum claimable under the Abandonment of Trip sublimit.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. for the first part of each and every claim for abandonment as shown in the Schedule of Cover (the Excess).
- c. a claim caused by a strike if it had started or been announced before you arranged this insurance or booked your trip, whichever is the later.
- d. if you fail to check in on time.
- e. if transport services are withdrawn as the result of a recommendation or instruction from a Government Authority.
- f. any claim under this section if you have claimed under Section 5 from the same cause.

Please also refer to the General Exclusions and Conditions of this policy.

12. Mugging Benefit

You are covered up to the amount shown in the Schedule of Cover if you suffer an injury and are admitted to hospital outside your normal country of residence as an in-patient due to a mugging attack provided you report the incident to the police within 12 hours and obtain a police report.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.

b. any claim resulting from business or commercial transactions, or other activities which predispose you to being selected as a victim or are illegal.

Please also refer to the General Exclusions and Conditions of this policy.

13. Pet Cover

Please note: Cover under this section only applies if you have paid the required premium for Standard or Platinum cover and this is shown on your policy schedule.

Pet Care Kennel / Cattery Fees

You are covered up to the limits shown below in total in the event that strike, industrial action, riot or civil commotion, adverse weather conditions or mechanical breakdown results in a delay of at least 12 hours in the departure of any coach, train, sea vessel or aircraft in which the **Insured Person** is booked to travel during the operative time of cover for their original booked return journey to their home in the United Kingdom.

Compensation (only applicable to Standard and Platinum)

We will pay you £20 each full 24-hour period of delay for extra kennel or cattery fees subject to an overall maximum amount shown in the Schedule of Cover.

Special exclusion which applies to this section

We will not cover any kennel or cattery fees you pay outside the United Kingdom as a result of quarantine regulations.

Special conditions which apply to this section

It is a condition of the cover provided under this section that:

1. the **Insured Person** checks in at the coach terminal, rail terminal, port or airport according to the itinerary and obtains written confirmation from the carrier (or their handling agents) of the number of hours delay in departure of such conveyance from the time shown in the itinerary and the reasons for such delay.
2. any amount we pay under this section only applies to domestic cats or dogs that you own.
3. you must get a written statement from the appropriate kennel or cattery confirming any extra charges that you have to pay.

Loss of Pet Documentation (only applicable to Standard and Platinum)

You are covered up to up to the amount shown in the Schedule of Cover in total in respect of replacement costs and reasonable additional accommodation, quarantine, storage and travel expenses incurred as a direct result of the loss of pet travel documentation in respect of any pet covered by such scheme owned by you and which had accompanied him/her on the journey and occurring whilst you are outside the United Kingdom during the operative time of cover provided that:

1. upon discovery immediate notification shall be given to the carrier and if necessary the appropriate issuing authorities and all reasonable steps taken to obtain duplicate copies without undue delay.
2. when not being carried by the **Insured Person** all pet travel documentation is kept in a safe or safety deposit box if one is available within the booked accommodation occupied by the **Insured Person**.
3. no claim shall be payable unless the **Insured Person** can provide proof that as at the intended date of return to the United Kingdom had the pet travel scheme documentation not been lost it would have been valid, complete and would in the ordinary course of events have enabled the applicable pet to enter and stay within the United Kingdom without additional quarantine or restriction.

Exclusions

As well as the General Exclusions this insurance does not cover:

1. theft or attempt thereof of pet travel scheme documentation:
 - a. left unattended in the open or any public space
 - b. from any unattended vehicle or from personal baggage unless carried by hand and under the personal supervision of the **Insured Person**
2. any claim caused by or arising from:
 - a. loss of pet travel scheme documentation that would not (had it not been lost) have been complete and valid as at the **Insured Person's** intended date of return to the United Kingdom
 - b. delay, confiscation or detention by Customs or other officials or authorities other than as a direct result of the loss of valid pet travel scheme documentation
 - c. fraud or deception.

Sections 14 to 19 - Winter Sports Cover (Optional)

Subject to your application for **Winter Sports** insurance being accepted, and the appropriate additional premiums being paid, your contract is extended to include Winter Sports, and the following additional benefits are added. This extension will be for the duration of a single trip, or for a maximum of 21 days in total in any one annual multi trip insurance period.

Please note: The following sections only apply if you are under the age of 66 years at the time of purchasing the policy and have paid the required premium for winter sports cover and this is shown on your policy schedule.

Winter sports activities - Standard

Bigfoot skiing, cross country skiing, curling, glacier walking (up to 4,000 metres), ice curling, ice diving, ice skating (rink), langlauf, mono skiing, off-piste skiing or snowboarding (except in areas to be considered to be unsafe by local resort management), skiing, ski/snow biking, ski/snow blading, sledging/sleighbing, snowboarding and tobogganing.

14. Winter Sports Equipment

Winter Sports Equipment (owned)

You are covered up to the amount shown in the Schedule of Cover in the event that your own ski equipment is lost or stolen during the holiday. This will be limited to snowboard or skis (including bindings), boots and poles only.

You are not covered for

- a. any loss, theft or damage to your personal belongings during your outward or return journey by air, coach or rail if you do not get a written carrier's report or property irregularity report. If you are unable to report the loss immediately, you must in any case report the loss in writing within 7 days.
- b. any loss or theft at any other time if you do not notify the police within 24 hours of the discovery of the loss, and obtain a written report from them.
- c. any loss arising out of wear and tear, deterioration or the mechanical failure of bindings.
- d. any loss arising out of theft from an unattended vehicle.
- e. any loss of hired or loaned equipment.
- f. any loss which is recoverable from any other source, including the carrier's own baggage indemnity scheme.
- g. breakage, loss or theft of ski equipment over 5 years old.
- h. loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.

Ski hire

You are covered up to the amount shown in the Schedule of Cover for each full 24 hour period for the cost of hiring other skis, poles, ski boots and bindings, snowboards, snowboard boots and bindings if:

1. your winter sports equipment is delayed during your trip for over 12 hours; or
2. you lose your winter sports equipment or it is stolen or damaged during your trip.

Special exclusions which apply to section 14

We will not cover the following:

1. Any item you lose or that is stolen if you did not report it to the police within 24 hours of discovering it, and you did not get a written police report for.
2. Any winter sports equipment you lose or that is stolen or damaged during a journey, unless you report this to the carrier and get a property irregularity report at the time.
3. Winter sports equipment you have left unattended in a public place, unless the claim is for skis, poles or snowboards and you have taken all reasonable care to protect them by leaving them in a ski rack between 10am and 8pm.
4. Any winter sports equipment that is lost or damaged by people it was not designed for.

15. Lift Pass and Loss of Use of Lessons

In the event of an accident or illness giving rise to a claim under **Section 2** hereunder which prevents you from further participation in skiing or snowboarding, you are covered for the cost of any unused pre-booked and prepaid ski or snowboard lessons, and the unexpired value of your prepaid lift pass. You are covered up to the sums shown on your Schedule of Cover.

You are not covered for

- a. the first 24 hours of any period of disability.

16. Ski Pack

You are covered up to the amount shown in the Schedule of Cover 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 the confirmation of how many days you were unable to ski.

Claims evidence required for this section may include

- a. Proof of travel (confirmation invoice, flight tickets)
- b. Invoices and receipts for your prepaid ski pack
- c. 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

Please also refer to the General Exclusions and Conditions of this policy.

17. Piste Closure and Avalanche Cover

This cover only applies for holidays at recognised ski resorts which start after 10 December and end before 30 April.

If adverse weather conditions, lack of snow, avalanche, landslide or the risk of avalanche prevents you from skiing at the resort you were booked into, **You are covered** up to the amount shown in the schedule for reasonable transportation

costs to take you to a different ski resort and for the cost of a lift pass there. If it is not possible to arrange transport to a different resort, you will receive the amount shown in the Schedule of Cover for each full days skiing lost.

You are not covered for

- a. the first 24 hours of any period of piste closure.
- b. any amounts recoverable from any other source.

You must provide written confirmation from the appropriate authority to confirm that the whole piste area was closed and/or that it was not possible to travel to another resort.

18. Physiotherapy in the UK

Please note: Cover under this section only applies if you have paid the required premium for Standard or Platinum cover and this is shown on your policy schedule.

You are covered up to the amount shown in the Schedule of Cover 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.

You are not covered for

- 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.

Claims evidence required for section 18 may include

- a. A medical report from the original treating doctor detailing the injury sustained during your trip
- b. Invoices and receipts for your physiotherapy treatment
- c. 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.

Special conditions which apply to section 18

Under this policy you must:

- 1. bring any damaged winter sports equipment back to your home area so we can inspect it.
- 2. The policy does not cover new for old.

We will work out claims for your winter sports equipment that you own as follows:

How old is the equipment?	How much will you get back?
Up to 12 months old	90% of the price you paid
Up to 24 months old	70% of the price you paid
Up to 36 months old	50% of the price you paid
Up to 48 months old	30% of the price you paid
Up to 60 months old	20% of the price you paid
Over 60 months old	Nothing

Please remember

You should make claims for your winter sports equipment being delayed while being held by an airline, to the airline first. Any money you get under this policy will be reduced by the amount of compensation you receive from the airline for the same event.

Please also refer to the General Exclusions and Conditions of this policy.

Section 19 - European Cruise Cover (Optional)

Subject to your application for European Cruise insurance being accepted, and the appropriate additional premiums being paid, your contract is extended to include European Cruise, and the following additional benefits are added.

This cover only applies for cruises taken with recognised & licensed cruise operators.

Where upon European Cruise Cover is purchased you are covered for the amounts shown in the specific Europe Plus European Cruise Cover table of benefits.

European Cruise Cover defined as being all European countries including those non-EU & EEA countries stipulated in the following table:

Eastern Mediterranean Cruises: EU and EEA and including Turkey, Croatia, Lebanon, Israel, Egypt, Morocco, Tunisia;
Western Mediterranean Cruises: EU and EEA and including Monaco, Gibraltar, Balearics (Spain);
Scandinavia and the Baltic: EU and EEA and including Russia (including St. Petersburg);
Islands of the Atlantic Ocean: EU and EEA and including Canary Islands (Spain), Madeira (Portugal), Faroe Islands (Denmark);
The Black Sea: EU and EEA and including Turkey, Croatia, Serbia;
European River Cruises: EU and EEA and including Russia.

Coverage is provided subject to the majority of the cruise being within European territory and any visits to other non-European destinations form the minority part of the cruise.

If your country is not listed in the table above or you have any additional questions about the cover provided under this section, please contact the Europe Plus Customer Services Team by phoning 08450 555 222 or by emailing info@europeplus.co.uk

Missed Port

You are covered up to the amount shown in the Schedule of Cover 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.

Stateroom/Cabin Confinement

You are covered up to the amount shown in Schedule of Cover 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.

You are not covered for

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

a. any costs other than Accommodation.

Pre-paid Excursions

In the event of an accident or illness giving rise to a claim under **Section 2** hereunder which prevents you from taking any pre-booked excursions, you are covered for the cost of any unused pre-booked and pre-paid officially organised excursions where the doctor has advised that the trip cannot be undertaken. You are covered up to the sums shown on your Schedule of Cover.

You are not covered for

a. the first 24 hours of any period of disability.

Please also refer to the general exclusions and conditions of the policy.

Sections 20 to 25 - Travel Disruption (Optional)

This extension to the policy provides the following amendments to the insurance, specifically for costs and expenses that are not recoverable from any other source.

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

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

20. Extended Cancellation

You are covered up to the amount shown in the Schedule of Cover for:

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

21a. 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 in the Schedule of Cover 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 20 (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 Claims Department to discuss **your** circumstances and to obtain a claim form so **your** claim can be considered.

21b. To Reach Your Intended Destination

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

21c. Additional Expenses if You Are Stranded on an International Connection

You are covered up to the amount shown in the Schedule of Cover 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.

21d. Stranded on Your Return Journey Home

You are covered up to the amount shown in the Schedule of Insurance 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.

21e. Additional Travel Expenses to Get You Home

You are covered up to the amount shown in the Schedule of Insurance 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, for alternative travel arrangements to get you home.

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 us before making alternative travel arrangements, because if appropriate, we will make these arrangements for you. We will decide under the circumstances whether to bring you home or rearrange your onward journey.

21f. Additional Car Parking Costs

You are covered up to the amount shown in the Schedule of Insurance 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.

22. Scheduled Airline Failure

You are covered up to the amount shown in the Schedule of Insurance for:

1. unused flight ticket charges paid for a scheduled airline flight associated with your trip that are not refundable and which were incurred before your departure date if you have to cancel your trip or if you have already completed the outward journey;
2. the extra cost of a one way airfare of a standard no greater than the class of journey on the outward journey to allow you to complete the return journey of your trip as a result of the insolvency or financial failure of the airline on which you are booked to travel causing the flight (or flights) on which your trip depends that were subject to advanced booking being discontinued and you not being offered from any other source any reasonable alternative flight or refund of charges you have already paid.

23. End-Supplier Failure/Insolvency

You are covered up to the amount shown in the Schedule of Insurance for irrecoverable loss of unused prepaid expenses as a result of insolvency or financial failure of any company for the following services associated with your trip booked independently by you and that have not been supplied as part of a tour operator's package:

- a. short let holiday accommodation providers (including hotels)
- b. car hire operators
- c. ferry operators
- d. coach operators
- e. train operators

You may claim only under Section 23 End-Supplier Insolvency or Section 1 Cancellation and Curtailment, not both.

Special exclusions applicable to Sections 22 and 23

You are not covered for the following:

1. Any expense following your disinclination to travel or to continue with your trip or loss of enjoyment on your trip.
2. Any expense arising from circumstances which could reasonably have been anticipated at the time you booked your trip.
3. Any form of travel delay or other temporary disruption to your trip.
4. Any loss sustained by you when the insurance policy or other evidence or coverage was effected after the date of the first threat of insolvency or financial failure (as defined herein) of the scheduled airline or other relevant company was announced.
5. Any loss sustained in respect of charter flight tickets associated with a package holiday and/or other flight tickets not on a scheduled airline as defined.
6. Anything mentioned in the General Exclusions.

24. Uninhabitable Accommodation

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

You are covered up to the amount shown in the Schedule of Insurance if, after you have commenced your trip, you pay or agree to pay overseas for travel expenses (of a similar standard to those initially booked) to allow you to continue with your trip if you cannot live in your booked accommodation because of fire, flood, earthquake, storm, lightning, explosion, hurricane or outbreak of infectious disease as declared by the national or local health authority.

Please note: you must get written confirmation from the appropriate authority stating the reason why the property was uninhabitable and how long it was uninhabitable for. You must keep all receipts for the extra expenses you pay.

You are not covered for

1. Any expenses that you can get back from your tour operator, airline, hotel or other service provider.
2. Any claim resulting from you travelling against the advice of any national or local authority.

Claims evidence required for Section 24 may include

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause of the event which rendered your accommodation uninhabitable and how long it lasted
- Invoices and receipts for your expenses

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

Please also refer to the general exclusions and conditions of the policy.

25. Additional Kennel or Cattery Fees

You are covered up to the amount shown in the Schedule of Insurance 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 20 to 25

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 us before making arrangements to return home under Section 22e (Additional Travel Expenses to Get You Home).

Claims evidence required for sections 20 to 25 may include:

- Proof of your original travel plans (for example, confirmation invoice or travel tickets).
- For claims under section 20 (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 21 to 25 - 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.

Please also refer to the general exclusions and conditions of the policy.

Sections 26 and 27 - Business Pack (Optional)

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.

26. Business equipment

You are covered up to the amount shown in the Schedule of Insurance for the following:

- Business equipment which is lost, stolen or damaged during your trip.
- Buying essential items if your business equipment is lost or delayed 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.

Business money

You are covered up to the amount shown in the Schedule of Insurance for the loss or theft of business money (meaning cash or traveller's cheque) 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.

You are not covered for

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 for the items being claimed.

Claims evidence required for section 27 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.

Please also refer to the general exclusions and conditions of the policy.

28. Replacing Staff

You are covered up to the amount shown in the Schedule of Insurance if after an accident or illness that is covered under section 2 (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.

Claims evidence required for section 28 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.

Please also refer to the general exclusions and conditions of the policy.

Sections 28 to 30 - Gadget Cover (Optional)

This Gadget Insurance Policy combined with your insurance schedule certifies that insurance has been effected between you and us. In return for payment of the premium we agree to insure you in accordance with the terms and conditions contained in and endorsed on these documents.

Introduction

You purchased this Gadget Insurance at the same time you purchased your Travel Insurance Policy.

Gadget Insurance provides cover for your gadget against theft, loss, accidental damage and malicious damage when you are on a trip that is covered by your Travel Insurance Policy.

When you purchased your Gadget Insurance you selected the level of cover suitable for you. Your level of cover will be confirmed in the Schedule of Cover. Please ensure you keep your insurance schedule together with this Gadget Insurance Policy in a safe place.

Period and geographical area of this Gadget Insurance Policy

The protection under your Gadget Insurance for each trip starts and ends at the same time as for your Travel Insurance Policy. Cover will apply in the same geographical areas as those covered under your Travel Insurance Policy provided that you are on a trip.

Definitions relating to Gadget Insurance Policy

Accidental damage means any damage, including fire and liquid damage, caused to the gadget which was not deliberately caused by you or bound to happen.

Excess this is the amount you must contribute towards each and every claim you make. The amount of the excess is confirmed in your insurance schedule.

Gadget the item(s) insured by this Gadget Insurance Policy, purchased by you and shown within the relevant proof of purchase.

Only item(s) from the following list shall be covered:

MP3 Players, iPods, DVD Players, iPads, Games Consoles, Digital Cameras, Video Cameras, Mobile Phones, Smart Phones, iPhones, PDAs, Laptops, MacBook's, Tablets, Bluetooth Headsets, Satellite Navigation Devices, E-Readers, Camera Lenses, In-Car Computers, Head / Ear Phones.

Immediate family your mother, father, children, brothers, sisters, spouse and domestic partner who is permanently residing with you.

Trip any trip made by you which is covered under your Travel Insurance Policy.

Insurance Schedule the certificate or schedule provided as part of your travel insurance purchase following purchase of this insurance. It will confirm your gadget insurance details, including the period of the Gadget Insurance Policy, your selected level of cover, maximum limits of our liability, the amount of the excess and the maximum number of gadgets insured.

Level of cover means the maximum liability as shown in the table of benefits detailed on page 8.

Loss - means that the gadget has been accidentally left by you in a location and you are permanently deprived of its use.

Malicious Damage the international or deliberate actions of another party which causes damage to your gadget

Proof of Purchase the original purchase receipt provided at the point of sale that gives details of the gadget purchased, or similar documents that provide proof that you own the gadget.

Reasonable precautions all measures that would be reasonable to expect a person to take to prevent damage, theft or loss of your gadget.

Terrorism means any act of any person or organisation involving, causing or threatening harm or putting the public or any section of the public in fear if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational nature) or similar nature.

Theft - means the dishonest removal of the gadget from your possession by a third party with the intention of permanently depriving you of it.

Travel Insurance Policy your Europe Plus Travel Insurance Policy.

Unattended not within your sight at all times and out of your arms-length reach, other than when in a locked room or locked cupboard.

Violent and Forcible Entry entry evidenced by visible damage to the fabric of the building, room, or vehicle at the point of entry.

We, Us, Our the Insurers, MAPFRE Assistance.

You/Your the person(s) aged 16 or over who are named in the insurance schedule and have purchased this Gadget Insurance Policy along with their Travel Insurance Policy. You must own the gadget(s).

28. Accidental Damage, Theft, Malicious Damage

You are covered up to the amount shown in the Schedule of Insurance for

A. Accidental Damage

We will pay the repair or replacement costs if your gadget is damaged as the result of an accident.

B. Theft

If your gadget is stolen we will replace it. Where only part or parts of your gadget have been stolen, we will only replace that part or parts.

C. Malicious Damage

If your gadget is damaged as a result of intentional or deliberate actions of someone else we will repair it. Where only part or parts of your gadget are damaged, we will only replace that part or parts.

29. Loss

If your gadget is lost we will replace it. Where only part or parts of your gadget have been lost, we will only replace that part or parts.

30. Unauthorised Usage

If your gadget is lost or stolen, and the loss or theft is covered by your policy, we will refund the cost of unauthorised calls, messages and downloads made from it after the time it was lost or stolen up to a maximum of £1,000 (including VAT). Cover will only apply to unauthorised usage within 24 hours of discovery of the loss or theft of your gadget. Itemized bills must be provided to support your claim. This cover will only apply if there is no protection from such losses from your network provider.

The limits of our liability

The most we will pay for any one claim will be the replacement value of your gadget and in any case shall not exceed PVS maximum liability for your chosen level of cover, as shown in the Schedule of Cover and your insurance schedule.

Your gadget is not covered for

1. The amount of the excess which applies to each and every claim.
2. Any loss, theft or accidental damage of the gadget left as checked in baggage.
3. Any loss, theft or accidental damage to the gadget as a result of confiscation of detention by customs, other officials or authorities.

4. Any theft unless accompanied by a Crime Reference number. Lost Property numbers are not acceptable in support of a Theft claim.
5. Any claim involving theft unless reported to the appropriate local Police authorities and the Network (if applicable) within 24 hours of discovering the incident.
6. Theft of the gadget from an unoccupied premise whilst on holiday, unless there is evidence of violent and forcible entry to the premises.
7. Theft of the gadget from the person unless force or threat of violence is used.
8. Theft or accidental damage to the gadget whilst in the possession of anyone else other than your immediate family.
9. Theft of or damage to accessories other than SIM or PCIMA cards which were in the gadget at the time of the damage or theft.
10. Any claim resulting from the failure of any electrical or computer equipment, software, micro-controller, microchip, accessories or associated equipment to correctly recognise and process any calendar date or time.
11. Repair or other costs for:
 - a. routine servicing, inspection, maintenance or cleaning;
 - b. loss caused by a manufacturer's defect or recall of the gadget;
 - c. replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials;
 - d. repairs carried out by anyone not authorised by us;
 - e. wear and tear or gradual deterioration of performance;
 - f. claims arising from abuse, misuse or neglect;
 - g. a gadget where the serial number has been tampered with in any way.
12. Any kind of damage whatsoever unless the damaged gadget is provided for repair.
13. The VAT element of any claim if you are registered for VAT.
14. Reconnection costs or subscription fees of any kind.
15. The cost of replacing any personalized ring tones.
16. Any expense incurred as a result of not being able to use the gadget, or any loss other than the repair or replacement costs of the gadget.

General Exclusions

You are not covered for claims arising out of:

1. loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation, or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
2. loss, damage, expense or indemnity incurred as a result of travelling to an area that the government of your normal country of residence has advised against travel provided that such loss, damage, expense or indemnity is directly or indirectly related to any such circumstances that are the reason for the advice.
3. loss, damage, expense or indemnity directly or indirectly resulting from or attributable to the use, or threat of use, of any pathogenic or poisonous chemical biological, bio-chemical materials, nuclear reaction, radiation or radioactive contamination, or any weapon or device employing atomic or nuclear fission or fusion of any nature.
4. loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other flying objects travelling at sonic or supersonic speeds.
5. any loss, damage, expense, indemnity or benefit under any section that is contributed to or caused by the failure (or fear of failure) of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date or to continue to function correctly beyond that date.
6. loss, damage or expense incurred as a direct or indirect result of Volcanic Ash.
7. you travelling in an aircraft other than as a fare paying passenger in a fully licensed passenger carrying aircraft.
8. your suicide or attempted suicide, intentional self injury or your deliberate exposure to unnecessary danger (except in an attempt to save human life).
9. your anxiety, depression, stress or related disorder or any previously diagnosed psychiatric or psychological disorder.
10. sexually transmitted diseases or the influence of alcohol or drugs (unless medically prescribed).
11. your participation in activities of a hazardous nature such as (but not limited to) mountaineering, potholing, parachuting, hang gliding or any other aerial activities, sports involving intentional bodily contact, motorsports and sailing outside territorial waters, unless agreed by Us and appropriate premium has been paid.
12. winter sports, other than curling, tobogganing and recreational ice-skating, except when the appropriate additional winter sports premium has been paid. At no time, however, is cover granted for ski or skibob racing in major events, ski jumping, ice-hockey or the use of skeletons or bobsleighs.
13. scuba diving if you are
 - i. not qualified for the dive undertaken or accompanied by a properly qualified instructor, or
 - ii. diving to a greater depth than 30 metres
 - iii. diving alone
 - iv. diving on or in wrecks or cave or ice diving
14. racing of any kind (other than on foot).
15. you taking part in civil commotions or riots of any kind.
16. any consequential loss of any kind, except as may be specifically provided for in this insurance.

17. you breaking or failing to comply with any law whatsoever.
18. any financial incapacity or undertaking, whether directly or indirectly related to the claim.
19. the bankruptcy, negligence, default or insolvency of a tour operator, travel agent, transport company or accommodation supplier.
20. a tour operator failing to supply advertised facilities.
21. any Government regulation or Act.
22. Pre Existing Medical Conditions of you, your travelling companion/s or any other person on whose state of health your trip depends which has not already been declared to, and agreed by underwriters, or where you or your travelling companions are travelling against medical advice.
23. motorcycling if you as the driver, or the driver if you are a passenger are not holding a current and appropriate motorcycle licence.
24. an event that occurs in a country/geographical area for which you have not purchased insurance via Us.
25. circumstances manifesting themselves between the date of booking your trip and the date when you apply for insurance.
26. Acquired Immune Deficiency Syndrome (AIDS), Human Immunodeficiency Virus (HIV) or AIDS Related Complex (ARC).
27. errors or omissions in your booking arrangements, your failure to obtain appropriate visas and/or prevention of access by the government of a country into which you wish to enter.

General Conditions

1. You must tell Us as soon as possible about any change in risk which affects your policy, including you, a person you are travelling with, a close business associate or relative receiving confirmation of a new or changed medical condition or currently being under medical investigation, change in sporting activity or leisure activities you intend to participate in during your trip or any additional person(s) to be insured under this policy. We have the right to re-assess your coverage, policy terms and/or premium after you have advised Us of any change in circumstances. If you do not advise Us of any change then any related claim may be reduced or rejected or your policy may become invalid.
2. You must tell Us if your plans for your trip include travel to areas affected or threatened by war or similar risks as set out in General Exclusion 1. We reserve the right not to cover such risks or, if we will cover them, to apply special terms or conditions and/or charge an additional premium as we think appropriate. No cover for such risks shall attach unless you accept such terms, including any additional premium, before you depart.
3. You must advise the claims handlers of any possible claim within 31 days of your return home. You must supply them with full details of all the circumstances and any other information and documents we may require.
4. You must keep any damaged articles that you wish to claim for and, if requested, send them to the claims handlers at your own expense. If we pay a claim for the full value of an article, it will become our property.
5. You must agree to have medical examination(s) if required. In the event of your death, we are entitled to have a post mortem examination. All such examinations will be at our expense.
6. You must assist Us to obtain or pursue a recovery or contribution from any third party or other insurers by providing all necessary details and by completing any forms.
7. You must pay Us back within 1 month of demand any amounts that we have paid on your behalf that are not covered by this insurance.
8. You must take all reasonable steps to avoid or minimise any loss that might result in you making a claim under this insurance.
9. You must comply with all the terms, provisions, conditions and endorsements of this insurance. Failure to do so may result in a claim being declined.
10. Except for claims under Sections 8, 9, 10 and 12, this insurance shall only be liable for its proportionate share of any loss or damage that is covered by any other insurance.
11. We may take action in your name but at our own expense to recover for our benefit the amount of any payment made under this insurance.
12. We may at our option discharge any liability under this insurance by replacing or repairing any article or articles lost or damaged, or by issuing you with a Credit Voucher.
13. This insurance is non-transferable. If a trip is cancelled for any reason other than that described in Section 1 then the cover for that trip terminates immediately and no refund of premium in whole or part will be made.
14. If you or anyone acting on your behalf makes any claim knowing it to be false or fraudulent in any way then this insurance shall become void, premiums non-refundable and all claims shall be forfeited.
15. Annual Policy is limited to maximum 31 day trip length unless an extension has been purchased and confirmed in writing.
16. Pregnancy and childbirth is only covered under this policy if something unexpected happens. In particular, we provide cover under section 2 for injuries to the body or illness that was not expected. We do not consider pregnancy or childbirth to be an illness or injury. To be clear, we only provide cover under sections 1, 2, and 7 of this policy, for claims that come from complications of pregnancy and childbirth. Please make sure you read the definition of 'Complications of pregnancy and childbirth'.

What To Do In A Medical Emergency

Present your EHIC card to the medical provider. You must notify **MAPFRE Assistance (Tel: +44 207 748 0507)** immediately of any serious illness or injury whilst abroad which necessitates admittance to a hospital as an in-patient, or before any arrangements are made for repatriation. A travelling companion may do this for you although most hospitals have a set procedure in place. The 24-Hour Emergency Service is available 24 hours a day, 365 days a year for assistance with Medical Emergencies. The Assistance Service is able to liaise with doctors and hospitals, worldwide to guarantee medical care expenses, if medically necessary to arrange emergency repatriation with medical escort, to give guidance and help to other members of the party, or to pass a message to relatives. This Insurance does not cover any medical care expenses which in the opinion of the Insurers are not essential or can reasonably be delayed until the Insured returns to his usual country of residence.

Medical Treatment in the United Kingdom

All benefits available under Section 2 cease on return to the United Kingdom. If you need medical treatment in the United Kingdom you should use the facilities of the National Health Service.

How To Make A Claim

Any occurrence or loss, which may give rise to a claim, should be advised immediately to **Travel Claim Services** (the appointed claims handlers), whose details are shown below. When notifying them of a claim you must provide your name, address, telephone number, policy reference number and a brief description as to the nature of the claim. If medical attention has been received you should have already notified **MAPFRE Assistance** and sought their approval for any medical care expenses incurred outside of the terms of EHIC. Failure to have done this may prejudice the amount payable under your claim. In NO event should a claim be notified later than 31 days after the expiry of the trip during which the claim occurred.

Important: Any loss or damage to baggage whilst in the custody of carriers (airline, bus company etc.) must be notified immediately in writing to such carriers, but in any event within three days, and a Property Irregularity Report (PIR) obtained. Any loss of money or personal baggage must be reported to the police within 24 hours of discovery and a written report obtained. Proof of ownership of personal belongings, if requested, must be supplied.

TCS Claims

Tel: +44 207 748 0508

Email: claims@travelclaimsservices.com

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