




single trip policy
travel insurance



This booklet contains all the information
you need about your single-trip policy.
Please read this booklet carefully

Dear traveller

This booklet together with your policy certificate or equivalent validation document forms your policy document. They contain all the information you need to know about your travel insurance, and we ask that you keep them in a safe place. Please take the time to read your policy document carefully to ensure that you understand what is, and what is not covered. If you should have any queries, or if you require additional cover, please do not hesitate to contact our customer services team who will be happy to help you.



For and on behalf of
Travel & General Insurance Company plc
authorised and regulated by the Financial Services Authority

Complaints procedure

It is our intention to provide you with the best service possible, but there may be occasions when you feel that we have not done so. If this should happen, please tell us so that we might do our best to rectify the situation.

If you are unhappy with the way in which a claim has been handled you should contact the Claims Director, Claims International Limited on 0870 224 7676. Please quote your claims number to enable your file to be accessed as quickly as possible.

If your complaint is about something other than a claim, please call our Customer Services Manager on 0845 408 0583. We will try to resolve your complaint immediately, but if we are unable to do so, we will acknowledge your complaint within 5 working days of receiving it.

Should we be unable to resolve our differences, you may write to:
The Managing Director, Travel & General Insurance Company plc, Leaf A,
1st floor, Tower 42, Old Broad Street, London EC2.

Should you still be dissatisfied, you will receive a 'final response' letter, which means that you may then take your complaint to the Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Telephone 0845 080 1800. Contacting the FOS does not in any way infringe upon your consumer rights.

Call monitoring and recording

Telephone calls may be monitored or recorded in order to improve service and to prevent and detect fraud.

The insurers

This policy is underwritten by Travel & General Insurance Company plc, except for Section K (Legal expenses), which is underwritten by **DAS Legal Expenses Insurance Company Limited**. Both insurers are authorised and regulated by the Financial Services Authority.

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Section	Sum Insured Per Person	Excess
Standard cover		
A Cancellation and curtailment charges	Up to £3,000	£50
B Emergency medical repatriation and associated expenses abroad	Up to £2,000,000	£50
Hospital benefit	£20 for each 24 hour period to a maximum of £500	Nil
C Emergency assistance in the UK	Up to £2,000	£50
D Personal accident	Up to £15,000 (age limits apply)	Nil
E Travel delay	£20 first 12 hour period and £10 each subsequent 12 hours to maximum of £100	Nil
Missed departure	Up to £750	£50
Missed connection	Up to £750	£50
F Personal possessions	Up to £1,500	£50
Single item limit	£300	
Valuables limit	£400	
Delay baggage (after 12 hours)	Up to £100	Nil
Travel documents	Up to £500	£50
G Personal money	Up to £200	£50
H Hijack	£50 for each 24 hour period to a maximum of £500	Nil
I Mugging	£50 for each 24 hour period to a maximum of £500	Nil
J Personal liability	Up to £1,000,000	£250
K Legal expenses	Up to £25,000	Nil
L Golf cover		
Golf equipment	Up to £1,500	£50
Single item limit	£300	
Golf equipment hire	Up to £250	Nil
Hired golf equipment	Up to £250	£50
Loss of green fees	Up to £300	Nil

This schedule of cover must be read in conjunction with the policy.

Your attention is specifically drawn to the Important declaration and Changes in your circumstances during the period of insurance. It is important that you understand that your failure to comply with these statements may render this policy null and void.

Important declaration

An insurance policy can only provide cover in respect of an accident, illness, injury, loss, damage or an event/occurrence which is sudden, unforeseen and beyond your reasonable control. Therefore any facts known to you, which could possibly result in you having to make a claim, must be disclosed, otherwise you may not be covered. You must tell us about all material facts. A material fact is one that is likely to affect our decision in accepting or continuing your insurance. For example, these could be your employment circumstances, medical history or those of a travelling companion, immediate relative, business associate or other person that may influence you to cancel or curtail your journey.

In addition, you must be able to make the following declaration for yourself and anyone travelling with you.

As far as I know neither I, nor my travelling companion(s), nor immediate family, nor business associate(s), nor anyone I am visiting, nor anyone else for whom I would expect to be covered:

- 1 is waiting for an operation, hospital consultation or any other hospital treatment or investigations including the results of a routine test;
- 2 has been seen by a specialist or been admitted to a hospital overnight in the last 12 months (other than for regular check ups);
- 3 has any breathing or heart problem (including angina) or high blood pressure, which has needed treatment (including regular medication) in the last two years;
- 4 has received treatment, including regular medication, in the last 12 months for:
 - a any disorder of the blood such as clotting, bleeding or anaemia;
 - b any form of stroke;
 - c any form of cancer, leukaemia or tumour;
 - d a transplant;
 - e any psychiatric illness, dementia or dialysis treatment;
 - f any other pre-existing and on-going medical condition that a registered general practitioner could reasonably anticipate may give rise to a complication needing medical intervention prior to or during a journey (if in doubt check with your general practitioner);
- 5 has been diagnosed by a registered general practitioner as having a terminal condition;
- 6 know of any reason why the journey is likely to be cancelled or cut short.

Please note

If you, or anyone travelling with you cannot make this declaration when you take out the insurance or book a journey, you must contact Healthcheck on 0845 408 0585 quoting your policy certificate or equivalent validation document number. Do this at the time of taking out this insurance or booking your journey and they will tell you whether cover can be provided. If you cannot contact them at the time of buying this insurance, you must contact them within 14 days, but before you travel. They will tell you if they need any further information.

Changes in your circumstances during the period of insurance

If you become aware of any circumstances that may give rise to a claim such as changes in your health or that of a member of your immediate family or business associate or that person with whom you are going to visit or stay with on your journey or who is not travelling with you but whom you would expect us to cover you for cancellation or curtailment due to a deterioration in their health, then you must contact us.

You must tell us about the changes as soon as reasonably possible and prior to the start of the journey. We may in the light of such changed circumstances alter the terms of this insurance. If the terms applied are not acceptable to you, we will cover you for any loss of deposit, or cancellation charges you have necessarily incurred up to the date you contacted us and that are normally covered under Section A of this insurance. In these circumstances no policy excess will be applied.

For advice and assistance, please contact our Healthcheck on 0845 408 0585.

Please note

- 1 You must ensure that you advise us of any change in your circumstances prior to travelling. We reserve the right to alter the terms of the insurance in light of such changed circumstances.
- 2 The making of a false statement is a criminal offence and will result in cover being cancelled immediately.

Important information

Please keep this travel insurance policy in a safe place and carry it with you when you go on your journey. We also suggest that you leave a copy with a relative or neighbour in case of emergency.

Cancellation of policy

Please read this policy carefully. If it does not meet your requirements, please return it at once and we will try to accommodate you. If we cannot do so, please return it at once. If the policy certificate or equivalent validation document and any other relevant documents are returned to your travel organiser within 14 days of receipt we will refund the premium in full, provided you have not travelled or made a claim.

Eligibility

You must be:

- under 76 years old at the commencement of this insurance;
- a UK resident or have resided in the UK for at least 6 months of the last 12 months and have a UK residential address.
- a customer of the travel organiser purchasing the travel organiser's holiday.

Start and end dates

Cancellation cover under Section A (Cancellation and curtailment charges) of the policy starts on the date shown on your policy certificate or equivalent validation document and ends on the day that you leave on the journey. All other cover commences from when you leave your home to start your journey and ends when you have completed that journey and returned home. For cover to apply both your departure and return dates must fall within the period of insurance. All cover under the policy ceases once a claim has been made under Section A (Cancellation and curtailment charges) or you have been repatriated to the UK under Section B (Emergency medical, repatriation and associated expenses abroad).

Extending the period of insurance

If your return journey is delayed beyond the final day of the period of insurance for reasons beyond your control, you will still be covered:

- for up to 7 days if the delay is caused by transport for which you have a ticket; or
- if the delay is caused by your falling ill or being physically injured, we will extend your period of insurance until the medical advisor agrees that you may complete your journey.

Geographical limits

UK - England, Scotland, Wales, Northern Ireland and the Isle of Man.

Europe - all European countries, Russia west of the Ural Mountains, Islands in the Mediterranean, the Azores, the Canary Islands, the Channel Islands, Madeira, Iceland, Turkey, Israel, Egypt, Tunisia and Morocco.

Worldwide excluding North America - all destinations with the exception of Canada and the United States of America.

Worldwide including North America - all destinations.

Excesses

You will have to pay a fixed amount (an excess) towards any claim you make under certain sections.

These excesses are shown in your Schedule of cover. The excess applies separately to:

- each person claiming; and
- each incident that leads to a claim.

Limits of cover

Certain limits apply to each section of the policy. These limits are shown in the policy and on your Schedule of cover.

Insured activities

Please contact your travel organiser if:

- you are taking part in an activity which is not listed in the insured activities section of this policy; or
- the main purpose of your holiday is to take part in a particular activity and that activity is not shown on your policy certificate or equivalent validation document.

Foreign and Commonwealth Office

The policy does not cover travel to areas where the Foreign and Commonwealth Office has advised against all travel. If you are not sure whether there is a travel warning for your destination, please check with the Foreign and Commonwealth Office (telephone 020 7008 0232 or 0233 or visit their website at www.fco.gov.uk).

Material Facts

You must disclose all material facts that could influence us in accepting your insurance, and further inform us of any changes in circumstances that occur up to the time you depart.

Reciprocal health agreements

If you are travelling to European Union Countries you must obtain Form E111 from your local Post Office.

Australia (Medicare) - Anyone needing medical treatment in Australia must enrol in the Medicare programme and seek treatment at public hospitals and health service doctors.

Definitions

The following words used in this insurance policy carry the meaning shown below wherever they appear in the insurance wording.

There are also more specific definitions on page 18 which apply only to Section K (Legal expenses).

Accommodation The lodging room of no greater standard than that provided as part of the original booking.

Close business associate Your associate in the same employment as you, whose absence from work necessitates you having to cancel your journey, as certified by your senior director or partner.

Curtail/Curtailment Abandonment of the planned journey by return to the UK or admission to hospital as an in-patient outside your home country after commencement of the outward journey. All curtailment claims will need authorisation from our emergency assistance company in advance.

Departure point International departure airport, international rail terminal or international port.

Emergency An unexpected event which results in you receiving treatment from a doctor, hospital or clinic.

Emergency treatment Treatment or surgery for a medical emergency that the medical advisor confirms cannot wait until you return to your home country.

Family A single parent or two parents travelling together with their child or children (up to a maximum of 4 children under 18 years) for whom they are the legal guardians, who all reside together, and are named on the same policy certificate or equivalent validation document.

Flight A service displaying the same airline flight number as shown on your travel documents.

Golf equipment Golf clubs, bags, non-motorised trolleys, umbrellas and specialised clothing used exclusively for playing golf, but excluding balls, tees and gloves.

Hazardous activity Any pursuit or activity where it is recognised there is an increased risk of injury or accident or can be reasonably expected to aggravate any existing infirmity and is not listed in the Insured activities section of the policy.

Home Your permanent residence in the UK or the Channel Islands.

Home country The country of which you are a resident and/or where you are registered for income tax purposes within the UK, European Union, Channel Islands or Isle of Man.

Hijack The unlawful seizure or wrongful exercise of control of the aircraft, train or sea vessel (or the crew thereof) in which you are travelling as a fare paying passenger.

Immediate family Mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, brother-in-law, sister-in-law, step-parent, step-child, step-brother, step-sister, partner of long standing, fiancé(e).

Insured person/You/Your Each person named on the policy certificate or equivalent validation document.

Journey A continuous holiday that starts and ends within the period shown in the policy certificate or equivalent validation document. It must be a journey within the specified geographical region shown in the policy certificate or equivalent validation document that begins in the UK and ends when you return to the UK. The journey must be for leisure purposes only unless a written endorsement has been issued by us and you have paid any additional premium required.

Manual work Physical labour involving the use of tools or machinery or exposure to risk that could give rise to bodily injury or illness.

Medical advisor A senior medical officer approved and appointed by our emergency assistance company.

Medical service provider The hospital, clinic, doctors or other medical treatment providers who have been approved by our emergency assistance company at the time of the emergency.

Mugging A violent and threatening attack from a person unknown to you that necessitates your hospitalisation requiring medical treatment.

Necessary medical expenses Any service, supply or other matter which is appropriate and consistent with the diagnosis in accordance with accepted community standards of medical practice and as agreed by our medical advisors, is not experimental or investigative, and cannot be reasonably delayed until you return to the UK.

Outward journey The initial journey by motor transport, train, aircraft or watercraft undertaken in conjunction with the trip in respect of the outward journey from your home address in the UK.

Pair or set Two or more items of personal possessions, or sports equipment associated as being complementary or used or worn together.

Period of insurance The period shown on your policy certificate or equivalent validation document.

Personal money Bank currency notes and coins taken for private purposes only.

Personal possessions Each of your suitcases or items of luggage, their contents and articles worn or carried by you. This includes your valuables and gifts purchased on your journey, but does not include sports and business equipment.

Policy certificate/Validation document A document or booking invoice provided by the issuing agent to validate and activate the insurance cover.

Pre-existing medical condition A medical condition for which, you, a member of your immediate family, travelling companion or close business associate has:

- a been given a terminal prognosis; or
- b received advice, medication or treatment from a registered doctor or specialist during the 12 months prior to arranging this policy; or
- c been investigated, diagnosed or treated by a registered doctor or specialist after you arranged this policy and before you leave on your journey.

Public transport/Scheduled services Any form of transport that runs to a published timetable.

Redundancy Unemployment (other than voluntary redundancy) where you have been continuously employed on a permanent basis for 2 full years or more by the same employer.

Registered doctor A registered practising member of the medical profession who is not related to you or to any person whom you are intending to travel, stay with or visit.

Return journey The return leg of the outward journey by motor transport, train, aircraft or watercraft undertaken in conjunction with the trip in respect of the return journey to your home or a hospital or nursing home in the UK.

Travel documents Passports, travel tickets, green card, accommodation vouchers, petrol coupons and driving licences.

Sports equipment Those articles which are usually worn, carried or held in the course of participating in a recognised sport.

Unattended Personal possessions, sports equipment, money or travel documents left unguarded from your person where you are unable to clearly see and retrieve them.

UK England, Scotland, Wales, Northern Ireland and the Isle of Man.

UK resident A person who has a residential address in the UK, and has resided in the UK for at least 6 months of the last 12 months.

Valuables Jewellery, articles made of gold, silver or other precious metals, precious or semi-precious stones, watches, binoculars, telescopes, photographic equipment, electronic audio or video equipment including tapes, compact discs, cartridges, discs, computer software, sports equipment, furs, or leather clothing, but excluding footwear.

Wear and tear The deterioration of possessions due to normal use and age, measured as a reduction in value. We limit our liability as per the following scale:

- Up to 1 year old - 90% of purchase price
- Up to 2 years old - 70% of purchase price
- Up to 3 years old - 50% of purchase price
- Up to 4 years old - 30% of purchase price
- Up to 5 years old - 20% of purchase price
- Over 5 years old - Nil

We/Us/Our Travel & General Insurance Company plc.

The following sections explain the cover provided by your policy during the period of insurance. This cover is set out in your Schedule of cover together with any excesses, limits or endorsements.

General conditions and exclusions

These apply to all sections of the policy. There are also additional conditions and exclusions that apply to the individual sections of the policy.

General conditions

We will not pay any claims under this policy unless you meet the following conditions

- 1 You have declared any pre-existing medical conditions to Healthcheck and we have agreed in writing to cover them.
- 2 You are a UK resident and aged under 76 at the start date of the policy.
- 3 You must take all ordinary and reasonable care to avoid accidents, injury, loss or damage.
- 4 You must tell the police or the carrier as soon as reasonably possible about any incident that may lead to a claim under this policy. For losses under Sections F and G of this policy you must report full details of the incident within 24 hours.
- 5 You must tell us about any claim within 60 days of the incident.
- 6 You must forward to us immediately, and unanswered, every writ, summons and other document you receive in connection with a claim.
- 7 You must give us all the information, documents and help that we need at your own expense. This includes medical certificates and details of your household insurance and any other insurance that may cover a claim under this policy.
- 8 You must not admit liability, offer or promise to pay anyone without our written permission.
- 9 You must travel only to the geographical region shown in your policy certificate or equivalent validation document.
- 10 No journey must last for more than the period of insurance shown in your policy certificate or equivalent validation document.
- 11 You must not take part in any hazardous activities or manual work.

We have the right to

- 12 reject any claim which is in any way connected with a pre-existing medical condition (see Definitions) that:
 - a you suffer from; and
 - b you did not tell us about; and
 - c cover was not agreed in writing by us;
- 13 reject any claim that is in any way fraudulent. If this happens we will cancel your policy and have no liability to pay claims;
- 14 take over and defend or settle in your name any claim made under this policy;
- 15 take legal action in your name but at our expense to recover any payment we have made under the policy;
- 16 cancel all benefits under the policy for a journey if we have made a payment under Section A for that journey;
- 17 retain your premium unless you return the policy to your travel organiser within 14 days of receiving it. At that time we will refund your premium only if:
 - a we receive the returned policy before the departure date of your first journey; and
 - b you have not made a claim;
- 18 cancel your cover from the start of the policy if you do not pay the premium;
- 19 ask you to pay an extra premium, add special conditions to the policy or exclude cover for a medical condition if your health changes during the period of insurance;
- 20 use your unused travel tickets if you cancel your journey or return home early;
- 21 cancel the policy in the event of misrepresentation, fraud and/or your failure to tell us any information that could affect this policy.

General exclusions

We will not pay for any loss under this policy in connection with or caused in any way by:

- 1 war or hostilities, terrorist activity, civil unrest or travel to a destination where the Foreign and Commonwealth Office has advised against all travel;
- 2 the legal action of Customs or any Government officials or Authorities of any country;
- 3 ionising radiation or radioactive contamination caused by nuclear fuel or waste or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment;
- 4 you committing suicide, deliberately injuring yourself, making yourself ill or putting yourself in needless danger, alcohol, drug related incidents, solvent abuse, sexually transmitted diseases or insanity;
- 5 your duties as a member of the armed forces;
- 6 a criminal or dishonest act by you;
- 7 you travelling in an aircraft (other than as a fare-paying passenger in a fully licensed passenger-carrying aircraft);
- 8 you using a two wheeled motor vehicle as a rider or a passenger unless wearing a helmet, and in all circumstances unless the rider is a holder of a full UK motorcycle licence appropriate to the motor cycle being ridden;
- 9 any form of industrial action, strike or failure of public transport that was announced on television, news bulletins or in the press prior to the booking of a journey and the purchase of this insurance.

We will not pay for

- 11 any consequential loss unless it is specifically mentioned in the policy;
- 12 any loss caused by currency exchanges;
- 13 any loss or damage more specifically insured by another policy;
- 14 your expenses in providing any certificates, information or evidence we need.
However, if you are claiming for physical injury or illness, we may ask and pay for you to have a medical examination. We may also ask and pay for a post-mortem examination in the event of the death of any insured person.
- 15 any further benefits under the policy if a claim has been made under Section A (Cancellation and curtailment charges) or you have been repatriated to the UK under Section B (Emergency medical, repatriation and associated expenses abroad).

Insured activities

You are covered to participate in the following activities and sports provided you adhere to the conditions set out below.

Conditions

- 1 The activities must be carried out in a safe and professional way.
- 2 You must not act irresponsibly or put yourself in needless danger.
- 3 You take notice of and follow all local safety warnings and guidelines.
- 4 You participate in safe areas and/or areas covered by rescue facilities.
- 5 You wear the usual protective clothing and observe the normal safety procedures of the activity.
- 6 You adhere to the following conditions as annotated in the activities listed below:
 - a you are accompanied by, or accessible to, an experienced and/or suitably qualified instructor or guide;
 - b you are properly supervised, taking part in an organised event or activity arranged by a recognised provider;
 - c you use natural or purpose built facilities approved by the activity's local or national regulatory authorities.

- Aerobics
- Archery (b)
- Badminton (c)
- Basketball (c)
- Beach games
- Clay pigeon shooting (b)
- Cycling (local roads)
- Fishing
- Golf (c)
- Hill walking and rambling
- Horse riding (but not jumping) (a)(b)
- Ice-skating (rink only) (c)
- Netball (c)
- Parasailing (only on inland waters or coastal waters within a 6-mile limit from land) (b)
- Rafting, canoeing and kayaking (including white water up to grade 3) (a)(b)(c)
- Rollerblading/Skating
- Safari (a)(b)
- Scuba diving (to 9 metres) (a)
- Skateboarding
- Snorkelling
- Squash (c)
- Surfing
- Swimming (in pool or inland waters or coastal waters within a 6 mile limit from land)
- Tennis (c)
- Trekking and hiking (up to 1,500 metres on moderate terrain)
- Volleyball (c)
- Water-skiing (only on inland waters or coastal waters within a 6 mile limit from land)
- Windsurfing (only on inland waters or coastal waters within a 6 mile limit from land)
- Yachting, boating, sailing and rowing (only on inland waters or coastal waters within a 12 mile limit) (a)(b)

Exclusions

- 1 Any claim where you are not physically fit or suffer from any medical condition, which would normally prohibit you from taking part in the activity.
- 2 Any claim where you have participated competitively in the activity unless a written endorsement has been issued by us and you have paid any additional premium required.
- 3 We will not pay for any claim that is the result of you participating in an insured activity as a professional.

Please contact your travel organiser to ensure that you are fully covered if:

- 1 you are taking part in an activity which is not listed above; or
- 2 you are unable to adhere to any of the conditions set out above; or
- 3 the main purpose of your journey is to take part in a particular activity; or
- 4 you are taking any sports equipment away with you such as tents, golf clubs or fishing rods

Section A

Cancellation and curtailment charges

This section provides cover for the reimbursement of your journey costs on the occurrence of an unexpected event whereby you are unable to undertake your journey. Cover is also provided for your extra expenses if you have to cut short your journey because of a stay in hospital or because someone has fallen ill or died or for other specified reasons. If you need to cut short your journey or expect to have to extend your stay because of illness or injury, you must tell our emergency assistance company immediately and before you make any arrangements.

Attention!

Please read the Important declaration and Changes In your circumstances during the period of insurance on page 5.

What we will pay for

1 Cancellation

If you are unable to travel due to any of the reasons listed below we will pay up to the amount shown in the Schedule of cover in respect of your part of the unused accommodation and transport charges which were incurred before your departure date, and which cannot be recovered from anywhere else. We will provide cover in respect of cancellation in the following necessary circumstances:

- a the death or disablement by bodily injury or illness or pregnancy or being subject to quarantine of you, any person with whom you are intending to travel or planning to visit, any member of your immediate family, or a close business associate of yours;
- b you or any person with whom you have arranged to travel or stay being subject to compulsory quarantine or being summoned for jury service or as a witness in a court of law (but not as an expert witness or where your employment would normally require you to attend court) during the period of the journey;
- c you or any person with whom you have arranged to travel or stay being subject to posting overseas or emergency and unavoidable requirements of duty in the armed forces, police, fire, nursing or ambulance services where leave orders had previously been agreed for the period of the journey;
- d your redundancy and that of any person with whom you intend to travel provided that such notice of redundancy is advised to us within 14 days of its announcement;
- e if within 28 days of your planned departure your home becomes uninhabitable following fire, storm or flood;
- f if you decide to abandon your journey before you leave your home country because the flight, international train or sea vessel on which you are booked is delayed at its departure point by more than 24 hours from the time shown in your travel itinerary because of industrial action, bad weather, technical problem of the aircraft, international train or sea vessel or the grounding of the aircraft due to mechanical or structural defect. You cannot claim under both this section and Section E (Travel delay, missed departure and missed connection).

2 Curtailment

If you are unable to continue your journey and have to return home earlier than planned due to any of the reasons listed below we will pay up to the amount shown in the Schedule of cover for the extra cost of a one way airfare (of a standard no greater than the class of journey on the outward journey) or the applicable fee charged by the airline to change your scheduled return date, and the unused non-refundable prepaid accommodation costs and other land arrangements following curtailment of your journey. We will provide cover in respect of curtailment in the following necessary circumstances:

- a if your presence is required by the police following burglary at your home or your home becomes uninhabitable following fire, storm or flood after you have commenced your journey;
- b your returning to your home address in the UK, where such return is urgently necessitated by serious illness or severe injury of yourself, a member of your immediate family or a close business associate; or the death of a member of your immediate family or a close business associate.

Conditions in addition to the general conditions on page 9

- 1 You must not book a journey if you have reason to believe it may be cancelled or curtailed.
- 2 Neither you nor anyone else the journey depends on must have been diagnosed with a terminal illness before the journey was booked. Refer to important declaration page 5.
- 3 You must provide us with a booking confirmation invoice, cancellation invoice and a copy of your policy certificate or equivalent validation document, as well as unused tickets and ticket receipts.
- 4 You must provide us with medical information confirming the reason for cancellation or curtailment.
- 5 You must not be travelling against medical advice or for the purpose of receiving medical treatment abroad.
- 6 You must contact our emergency assistance company as soon as you become aware of any circumstance which may cause you to cut short your journey.

- 7 If you have to cut short your journey, you must accept our decisions about the most suitable, practical and reasonable solution to the problem.

What we will not pay for in addition to the general exclusions on page 9

- 1 The excess for each claim for each separate incident as shown in the Schedule of cover.
- 2 Any expense following your disinclination to travel or to continue with your journey or loss of enjoyment on your journey.
- 3 Extra or unused travel or accommodation costs to your destination or home following curtailment.
- 4 Travel or accommodation expenses which our emergency assistance company has not agreed to.
- 5 Any incident where you do not have a medical certificate from the doctor treating you abroad, stating that you need to return home early.
- 6 Any benefit unless you get a letter from the airline, railway company or shipping line showing the scheduled departure time and the actual departure time of the flight, international train or sea vessel.
- 7 Any delay caused by strike or industrial action, which began or was announced before you purchased this policy or booked your journey.
- 8 Costs as a result of failure to immediately notify the travel organiser or travel agent, through whom the travel itinerary was arranged, once it is found necessary to cancel the journey.
- 9 Costs as a result of any criminal proceedings or unlawful act by you or any other person on whom the itinerary of the journey depends other than attendance under subpoena as a witness in a court of law.
- 10 Costs as a result of unemployment, other than redundancy which is notified to you and received after payment of premium.
- 11 Costs as a result of financial circumstances of any kind.
- 12 Costs as a result of failure to obtain the necessary passport, visa or permits required for your journey.
- 13 Costs as a result of bankruptcy or liquidation or failure of the travel organiser or any provider of transport or accommodation to fulfil the holiday booking, or any other expenses payable by the travel organiser, hotel or airline.
- 14 Cancellation as a result of surcharges levied by the travel organiser increasing basic brochure prices.
- 15 Pregnancy or childbirth where the pregnancy would have been more than 26 weeks at the end of the journey (unless the pregnancy was confirmed after your policy was issued and cancellation or curtailment is confirmed as being medically necessary by a registered doctor).

Section B

Emergency medical, repatriation and associated expenses abroad

This section of the insurance provides cover for emergency medical treatment should you fall ill or injure yourself in an accident while you are abroad.

If your health changes during the period of insurance, you must contact us before making any new travel arrangements to make sure that you are fully covered. The Healthcheck number is 0845 408 0585.

It is a condition of this insurance that you contact our emergency assistance company immediately if you are likely to be admitted to hospital for any reason.

Should your condition prove to be serious, the emergency assistance company will make arrangements to bring you home to the UK as soon as their medical advisor considers that you are fit enough to travel safely.

Attention!

Please read carefully the Important declaration and Changes In your circumstances during the period of insurance on page 5.

What we will pay for

1 Medical expenses

If you sustain accidental bodily injury or become ill during your journey outside your home country we will pay up to the amount shown in the Schedule of cover in respect of the following expenses necessarily incurred:

- a necessary medical expenses and emergency treatment (including hospital charges, in-patient treatment authorised by us and ambulance charges for conveyance to hospital). Dental treatment up to £175 is included only for the alleviation of sudden pain, and does not apply to the provision of dentures, artificial teeth and work involving the use of precious materials. We reserve the right to repatriate you when, in the opinion of the doctor in attendance and our medical advisors, you are deemed fit to travel;
- b cost of transporting your remains to your home country, or the reasonable cost of a funeral in the country where death occurs, if other than your usual home country, up to £3,000. (This cover includes the cost of a standard transportation container but does not include the cost of a casket or urn);

- c reasonable additional travelling expenses in returning you to your home address in the UK and reasonable additional accommodation expenses up to a maximum of £100 per day beyond the number of days booked in the event of you receiving medical advice from the doctor in attendance and our medical advisors that your originally planned return journey to your home country is impossible due to medical reasons;
- d economy travel and accommodation expenses of up to £2,000 (including a daily allowance of £25 per day for meals, phone calls and travel) for one person, who is a UK resident, to stay with or travel to and stay with you. You must provide us with valid receipts in the event of a claim;
- e the expense of a qualified medical attendant, or other person authorised by our emergency assistance company and required on medical advice to escort you home;
- f remedial physiotherapy is included up to £175 provided it has been authorised by us;
- g up to £150 for loss of excursion charges pre-booked and pre-paid in your home country following your confinement to bed either in hospital or in your journey accommodation, which are not recoverable from any other source.

2 Emergency repatriation

We will pay the cost of your return to the UK by medically appropriate means where, in the opinion of our medical advisors, such return is medically necessary.

3 Hospital benefit

We will pay up to the amount shown in the Schedule of cover if you are admitted as an in-patient in a hospital outside your home country, as a direct result of an accidental injury or illness, which is covered under this section.

Conditions in addition to the general conditions on page 9

- 1 You must not be travelling against medical advice or for the purpose of receiving medical treatment.
- 2 You must not have been diagnosed with a terminal illness before travelling.
- 3 You must not be waiting for medical treatment as a hospital in-patient or day-patient before the issue of this policy unless we know about it and have accepted it in writing.
- 4 You must give our emergency assistance company full details as soon as you know of a medical emergency.
- 5 You must give our emergency assistance company permission to approach your UK general practitioner for details of your medical records in the event that you require any form of in-patient treatment following a medical emergency whilst outside your home country.
- 6 You must accept our decisions about the most suitable, practical and reasonable solutions to any medical emergency.

What we will not pay for in addition to the general exclusions on page 9

- 1 The excess for each claim for each separate incident as shown in the Schedule of cover.
- 2 Claims arising for treatment or surgery which, in the opinion of our medical advisors, is not essential or can reasonably be delayed until you return home.
- 3 Any surgery or MRIs, CT scans or invasive procedure including but not restricted to cardiac catheterisation or organ transplants unless pre-approved by our emergency assistance company prior to it being performed.
- 4 Any expense which is not usual, reasonable or customary for the medical services and supplies.
- 5 Claims arising from pregnancy or childbirth where the pregnancy would be over 26 weeks at the end of your journey.
- 6 Claims arising from medical treatment of any kind received by you in your home country.
- 7 Claims arising from medical treatment of any kind not authorised at the time by a registered doctor in conjunction with our emergency assistance company.
- 8 Claims arising from the additional costs of single or private hospital room accommodation.
- 9 Claims arising from medical treatment of any kind occurring after you have refused the offer of repatriation when, in the opinion of the doctor in attendance and our medical advisors, you are fit to travel.
- 10 Repairs to or for the provision of dentures, artificial teeth or spectacles.
- 11 The cost of any elective treatment or surgery, including exploratory tests, which are not directly related to the injury giving rise to a claim.
- 12 Cosmetic surgery of any kind.

Section C

Emergency assistance in the UK

What we will pay for

- 1 We will pay for the following expenses if you are injured within the UK whilst making your way to your departure point for your outward journey:
 - a the equivalent cost of economy class travel up to a maximum of £500 and accommodation expenses of £100 for each 24 hour period up to a maximum of £1,000 for one person, who is a UK resident, to stay with or travel to and stay with you. All expenses must be approved by our emergency assistance company and you must provide us with valid receipts in the event of a claim;

- b up to £2,000 for you to be transferred by ambulance to a hospital nearer to your home provided an ambulance is a medical necessity and authorised by our emergency assistance company ;
- c up to £1,000 to return your remains to your home, in the event of your death.

Conditions in addition to the general conditions on page 9

- 1 You must not travel against medical advice.
- 2 You must give our emergency assistance company full details as soon as you know of a medical emergency and all costs are approved by them.

What we will not pay for in addition to the general exclusions on page 9

- 1 The excess for each claim for each separate incident as shown in the Schedule of cover.
- 2 Claims for which you can receive compensation from elsewhere.
- 3 The cost of single or private accommodation in a hospital or clinic or any treatment or services provided by a health spa, nursing home or rehabilitation centre.
- 4 Any expense which is not usual, reasonable or customary for the medical services.
- 5 Claims of any kind not authorised at the time by a registered doctor in conjunction with our emergency assistance company.

Section D

Personal accident

What we will pay for

- 1 We will pay you or your legal representative up to the amount shown on the Schedule of cover if during the journey you sustain bodily injury caused by accidental, external, violent and visible means and within 12 months you suffer one of the following:
 - a death;
 - b total and permanent loss of sight in one or both eyes or total loss by physical severance or total and permanent loss of use of one or both hands or feet;
 - c permanent and total disablement from engaging in paid employment or paid occupation of any and every kind provided this occurs within one year of the happening of the event and the injury is the sole cause of death or permanent disability.

What we will not pay for in addition to the general exclusions on page 9

- 1 Any event which is a result of:
 - a you travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose);
 - b your suicide, self-injury or any wilful act of self-exposure to peril (other than in an attempt to save human life);
 - c you being under the influence of drugs (other than those prescribed by a registered doctor but not when prescribed for the treatment of drug addiction);
 - d your abuse of solvents or alcohol;
 - e your participation in a hazardous activity unless a written endorsement has been issued by us and you have paid any additional premium required.
- 2 More than one of the benefits resulting from the same injury.
- 3 More than £1,000 when your age is under 16 years on the event date in respect of What we will pay for, item (a) above.

Section E

Travel delay, missed departure and missed connection

What we will pay for

1 Travel delay

We will pay up to the amount shown in the Schedule of cover if the flight, international train or sea vessel on which you are booked for your outbound or return journey is delayed at its departure point by more than 12 hours from the time shown in your travel itinerary because of industrial action, bad weather, mechanical breakdown of the aircraft, international train or sea vessel or the grounding of the aircraft due to mechanical, technical problems or structural defect. You cannot claim under this section and Section A (Cancellation and curtailment charges).

2 Missed departure

We will pay up to the amount shown in the Schedule of cover, but not exceeding the cost of your journey, for additional standard room accommodation and transport charges paid, which are necessary for you to reach the journey destination or to return home due to your failure to get to the departure point by the time stated in the travel itinerary supplied to you, as a result of the failure of public transport scheduled services or accidental or mechanical failure to the car or minibus in which you are travelling during your journey, in the course of:

- a your direct journey to the departure point immediately prior to commencement of the outward journey from the UK; or
- b your direct journey to the departure point immediately prior to commencement of the return journey to the UK.

3 Missed connection

We will pay up to the amount shown in the Schedule of cover, but not exceeding the cost of your holiday, for extra room only accommodation and transport charges you

have paid to catch up with your booked itinerary, as a result of a delay to your flight causing you to miss your connecting flight.

Conditions in addition to the general conditions on page 9

- 1 You must check in by the time shown on your travel itinerary and you must remain at the departure point for 12 hours.
- 2 You must take all reasonable steps to arrive at the departure point at or before the recommended time and have allowed sufficient time for your journey.
- 3 You can claim under either travel delay, missed departure or missed connection but only one.

What we will not pay for in addition to the general exclusions on page 9

- 1 Circumstances which could reasonably have been anticipated at the date insurance was purchased and the journey booked.
- 2 Any compensation where the airline, railway company or shipping line or their handling agents provide alternative transport that departs within 12 hours of the booked departure time.
- 3 Any claim where you have not pre-booked, where you have a stand-by ticket and do not have confirmed space or that is due to the aircraft being overbooked.
- 4 Travel delay or Missed departure in respect of any journey solely within your home country.
- 5 Travel delay or Missed connection unless you get a letter from the airline, railway company or shipping line confirming the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train or sea vessel.
- 6 Missed departure unless you get a letter from the public transport provider (if this applies) confirming that the service did not run on time.
- 7 Missed departure unless you get written confirmation of the delay from the authority or breakdown service that went to the accident or breakdown (if this applies) affecting the vehicle you were travelling in.
- 8 Any delay caused by strike or industrial action which began or was announced before you purchased this policy and booked your journey.

Section F

Personal possessions, delayed baggage and loss of travel documents

This section covers your personal possessions against loss, theft, breakage or damage whilst you are on your journey. This section has limits in respect of any one item, and an overall limit in respect of valuables. Expensive items such as jewellery and photographic or video equipment should be insured all year round under the All Risks extension of your home insurance.

Attention!

You must take all reasonable care to ensure the safety and security of your possessions, especially your valuables and your money. If you do not take reasonable precautions to protect your property, we may not pay your claim.

What we will pay for

1 Personal possessions

We will pay up to the amount shown in the Schedule of cover for the repair, replacement or original cost of your personal possessions less an amount for age, wear and tear, and loss of value if they are damaged, stolen, lost or destroyed during your journey. Note:

- a the single item, pair or set limit for personal possessions is as shown in the Schedule of cover.
- b the total limit for valuables is as shown in the Schedule of cover.

2 Delayed baggage

We will pay up to the amount shown in the Schedule of cover for the purchase of essential emergency items, if your personal possessions are lost, stolen or misplaced whilst in the custody of an airline or other carrier on the outward journey for at least 12 hours from the time of your arrival at the journey destination. Receipts for all items purchased must be submitted to us with your claim. If the delayed items are subsequently permanently lost then any amount paid under delayed baggage will be deducted from the final claim settlement made under Personal possessions above.

3 Travel documents

We will pay up to the amount shown in the Schedule of cover for:

- a the reasonable costs in obtaining a replacement passport (or travel document) to enable you to return to the UK following the accidental loss or theft of your passport whilst outside the UK;
- b the irrecoverable costs of travel tickets, green card, petrol coupons or driving licence following accidental loss or theft.

Conditions in addition to the general conditions on page 9

- 1 You must retain your tickets and luggage tags and give notice as soon as possible to the carriers when the loss or damage has occurred in transit. A carrier's Property Irregularity Report form (P.I.R.) must be obtained and forwarded to our claims unit.

- 2 You must comply with the carrier's conditions of carriage.
- 3 You must obtain a written police report or crime reference number in respect of any loss or theft of personal possessions or travel documents.
- 4 You must not abandon any property.
- 5 You must retain and return to the UK all damaged personal possessions.
- 6 You must provide proof of ownership and evidence of original purchase price for any item with a value in excess of £100.

What we will not pay for in addition to the general exclusions on page 9

- 1 The excess for each claim for each separate incident as shown in the Schedule of cover.
- 2 Claims for which you receive compensation from elsewhere.
- 3 Any shortages due to error, omission or depreciation in value.
- 4 Loss, destruction, damage or theft:
 - a arising from confiscation or destruction by Customs or other officials or authorities;
 - b to contact or corneal lenses, dentures, hearing aids, samples or merchandise, bonds, coupons, stamps, or documents of any kind, vehicles or accessories, antiques, musical instruments, pictures, typewriters, computer equipment, telecommunication equipment, mobile phones, televisions, sports equipment whilst in use, boats and/or ancillary equipment, glass or china;
 - c of valuables or travel documents left as checked-in baggage;
 - d due to wear and tear, denting or scratching, moths, vermin, or staining of any kind;
 - e due to mechanical or electrical breakdown or derangement, breakage of fragile or brittle articles unless caused by fire or by accident to the vessel, aircraft or vehicle in which they are being carried.
- 5 Property stolen from your journey accommodation unless there is written evidence from the local police of someone using force to break into or exit from the premises.
- 6 Films, tapes, cassettes, cartridges or discs that you have used/recorded on, other than for their value as unused material.
- 7 Perishable goods, bottles or cartons and their contents or any damage caused by these items.
- 8 Loss of valuables (other than wedding rings), spectacles or prescription sun glasses whilst in the sea or swimming pool.
- 9 Loss of valuables unless on your person at all times or deposited in a safe or safety deposit box where available or left in your locked journey accommodation and there is written evidence of forcible and violent entry to or exit from the premises.
- 10 Pedal cycles, wheelchairs, prams, pushchairs or baby buggies other than while they are being conveyed by public transport.
- 11 Anything shipped as freight or under a bill of lading.
- 12 Property left unattended.
- 13 Claims arising for loss or theft of items from an unattended motor vehicle.
- 14 Glasses or sunglasses unless prescription.
- 15 Property carried as hand luggage left on board on disembarkation.

Settling your claim

For each item of your personal possessions that is lost or damaged during your journey, we will at our option:

- 1 pay the cost of replacing it or part of a set as new;
- 2 replace the item or part of a set as new;
- 3 pay the cost of repairing the item or part of a set;
- 4 make a cash payment to you.

We will decide which of the above options is most suitable. We will not pay the cost of replacing any other pieces that form part of a set.

We will take an amount from any claim we pay to allow for wear and tear. This applies to claims involving:

- 1 clothing (including sports clothing); and
- 2 any item or part which is not replaced or repaired.

Section G

Personal money

This section covers your personal money against loss or theft. If you make a claim, you will need to provide evidence that you had the money, so please keep any receipts you have.

What we will pay for

- 1 We will pay up to the amount shown in the Schedule of cover for loss or theft of your personal money during your journey.

Conditions in addition to the general conditions on page 9

- 1 You must show us confirmation of the amount of the foreign currency. In the case of Sterling, you must provide documents to prove that you had the money.
- 2 You must obtain a written police report or crime reference number in respect of any loss or theft of personal money.

What we will not pay for in addition to the general exclusions on page 9

- 1 The excess for each claim for each separate incident as shown in the Schedule of cover.
- 2 Loss or theft of personal money:
 - a unless it is on your person at all times or deposited in a safe or safety deposit box where available or left in your locked journey accommodation and there is written evidence from the local police that someone has broken into your safe, safety deposit box or journey accommodation;
 - b when it is left as checked-in baggage;
 - c when it is left on board on disembarkation.
- 3 Loss of personal money:
 - a due to fluctuation in value;
 - b due to shortage caused by error or omission.

Section H Hijack

What we will pay for

- 1 We will pay up to the amount shown in the Schedule of cover you are prevented from reaching your scheduled destination, or returning to your home, as a result of hijack of the aircraft, train or sea vessel in which you are travelling.

Conditions in addition to the general conditions on page 9

- 1 Compensation is only payable if no claim is made under Section A (Cancellation and curtailment charges) or Section E (Travel delay, missed departure and missed connection).
- 2 You must produce independent evidence in writing from the police or other appropriate authority in support of any claim.

What we will not pay for

- 1 Anything mentioned in the general exclusions and conditions.

Section I Mugging benefit

What we will pay for

- 1 We will pay up to the amount shown in the Schedule of cover if you sustain actual bodily injury as a result of a mugging attack during your journey resulting in medical treatment necessitating admission to an overseas hospital. This benefit is in addition to any medical expenses you may incur.

Conditions in addition to the general conditions on page 9

- 1 The incident must be reported to the nearest police authority within 12 hours of the incident occurring and a written police report obtained.
- 2 You must produce independent evidence in writing in support of any claim.

What we will not pay for in addition to the general exclusions on page 9

- 1 You being under the influence of intoxicating liquor or of a drug or drugs, or of substance or solvent abuse.
- 2 Your intentional self-injury or your wilful exposure to risk or your deliberate acts.

Section J Personal liability

What we will pay for

- 1 We will indemnify you against all sums up to the amount stated in the Schedule of cover which you are legally liable in a personal capacity to pay in respect of accidents happening during your journey and for the period of your insurance resulting in:
 - a bodily injury, death or disease to any person not being a member of your immediate family or in your service;
 - b accidental loss or damage to property that does not belong to you nor is in your charge nor under the control of you or any member of your immediate family;
 - c loss or damage to your temporary journey accommodation.
 In the event of your death your personal representative will receive the benefit of the cover granted by this section.

Conditions in addition to the general conditions on page 9

- 1 Full details of the circumstances giving rise to the claim, plus any supporting evidence are supplied to us without delay.
- 2 No admission of liability or any other action taken without our prior agreement.
- 3 All developments of the claim and all related correspondence are supplied to us without delay.

What we will not pay for in addition to the general exclusions on page 9

- 1 The excess for each claim for each separate incident as shown in the Schedule of cover in respect of items (c) above.
- 2 Any fines imposed by a court of law or other relevant bodies.
- 3 Any liability for bodily injury, illness or disease or loss of or damage to property, which you are covered for by any other insurance.

- 4 Any liability for bodily injury, illness or disease suffered by you, your travelling companion or any member of your immediate family.
- 5 Any liability for bodily injury, illness or disease suffered by anyone employed by you or a member of your immediate family or travelling companion and is caused by the work they are employed to do.
- 6 Any liability for bodily injury, illness or disease or loss of or damage to property arising from:
 - a your participation in a hazardous activity unless a written endorsement has been issued by us and you have paid any additional premium required;
 - b your deliberate act or omission;
 - c anyone employed by you, a member of your immediate family or travelling companion;
 - d your pursuit of any trade, business, profession or occupation;
 - e any animal you own, look after or control;
 - f your agreement to take responsibility for which you would not otherwise have been responsible for.
 - g ownership or use of any aircraft, motorised water craft, sailing vessels, motorised or mechanical vehicles, or caravans, or any trailers unless allowed under insured activities.

Section K

Legal expenses

This section is underwritten by DAS Legal Expenses Insurance Company Limited.

Helpline Service

During your journey outside of the UK and for up to 7 days following your return home, we will provide the following service 24 hours a day, seven days a week.

Travel Legal Advice Service

We will give you confidential legal advice over the phone on any legal problem in connection with your holiday or trip.

To use the Legal Advice Helpline, you can contact us on 0117 934 0162.

Quoting reference **tgic/your travel organisers name.**

Please do not contact us to report a claim under other sections of this insurance.

To help us check and improve our service standards, we record all calls.

We will not accept responsibility if the Helpline Service fails for reasons beyond our control.

Definitions which apply only to this section

We/Us/Our DAS Legal Expenses Insurance Company Limited.

Appointed representative The lawyer or other suitably qualified person who has been appointed to act for you in accordance with the terms of this section.

Date of occurrence The date of the event which may lead to a claim. If there is more than one event arising at the same time or from the same cause, the date of occurrence is the date of the first of these events.

Costs and expenses All reasonable and necessary costs charged by the appointed representative on a standard basis.

Insured incident An event which causes your death or bodily injury.

What we will pay for

- 1 We agree to negotiate for your legal rights after an insured incident as long as:
 - a the date of occurrence of the insured incident happens during the period of insurance; and
 - b any legal proceedings will be dealt with by the Court or other body which we agree to; and
 - c for civil claims it is always more likely than not that you will recover damages (or other legal remedy which we have agreed to) or make a successful defence.
- 2 We will help in appealing or defending an appeal as long as you tell us within the time limits allowed that you want us to appeal. Before we pay the costs and expenses for appeals, we must agree that it is always more likely than not that the appeal will be successful.
- 3 If an appointed representative is used, we will pay the costs and expenses incurred for this.
- 4 The most we will pay for all claims resulting from one or more event arising at the same time or from the same cause is as shown in the Schedule of cover.

Conditions in addition to the general conditions on page 9

- 1 You must:
 - a keep to the terms and conditions of the policy;
 - b notify us immediately of any alteration which may materially affect our assessment of the risk;
 - c take reasonable steps to keep any amount we have to pay as low as possible;
 - d try to prevent anything happening that may cause a claim;
 - e send everything we ask for, in writing;
 - f give us full details of any claim as soon as possible and give us any information we need.
- 2 a We can take over and conduct, in your name any claim or legal proceedings at any time.
We can negotiate any claim on your behalf.

- b If we agree to start legal proceedings and it becomes mandatory for you to be represented by a lawyer, or if there is a conflict of interest, you can choose an appointed representative by sending us the suitably qualified person's name and address. We may choose not to accept the choice of representative, but only in exceptional circumstances. If there is a disagreement over the choice of appointed representative, another suitably qualified person can be appointed to decide the matter (see Condition 7).
- c Before you choose a lawyer, we can appoint an appointed representative.
- d An appointed representative will be appointed by us and represent you according to our standard terms of appointment. The appointed representative must co-operate fully with us at all times.
- e We will have direct contact with the appointed representative.
- f You must co-operate fully with us and the appointed representative and must keep us up to date with the progress of the claim.
- g You must give the appointed representative any instructions that we require.
- 3 a You must tell us if anyone offers to settle a claim.
- b If you do not accept a reasonable offer to settle a claim, we may refuse to pay further costs and expenses.
- c You must not negotiate or agree to settle a claim without our approval.
- d We may decide to pay you the amount of damages that you are claiming or is being claimed against you instead of starting or continuing legal proceedings.
- 4 a You must tell the appointed representative to have costs and expenses taxed, assessed or audited, if we ask for this.
- b You must take every step to recover costs and expenses that we have to pay and must pay us any costs and expenses that are recovered.
- 5 If an appointed representative refuses to continue acting for you or if you dismiss an appointed representative, the cover we provide will end at once unless we agree to appoint another appointed representative.
- 6 If you settle a claim or withdraw your claim without our agreement, or do not give suitable instructions to an appointed representative, the cover we provide will end at once and we will be entitled to reclaim any costs and expenses paid by us.
- 7 If we and you disagree about the choice of appointed representative, or about the handling of a claim, we and you can choose another suitably qualified person to decide the matter. We must both agree to the choice of this person in writing. Failing this, we will ask the president of a relevant national law society to choose a suitably qualified person.
All costs of resolving the disagreement must be paid by the party whose choice is rejected.
- 8 We may, at our discretion, require you to obtain at your expense an opinion from a barrister chosen by you and us, as to the merits of a claim or proceedings. If the barrister's opinion indicates that there are reasonable grounds for the pursuit or defence of a claim or proceedings, the cost of obtaining the opinion will be paid by us.
- 9 We will not pay any claim covered under any other policy, or any claim that would have been covered by another policy if this policy did not exist.

What we will not pay for in addition to the general exclusions on page 9

- 1 Any claim reported to us more than 180 days after the date you should have known about the insured incident.
- 2 Any incident or matter arising before the start of this policy.
- 3 Any costs and expenses incurred before our written acceptance of the claim.
- 4 Fines, penalties, compensation or damages which you are ordered to pay by a court or other authority.
- 5 Any insured incident intentionally brought about by you.
- 6 Written or verbal remarks which damage your reputation.
- 7 Any disagreement with us that is not dealt with under Condition 7.
- 8 An application for judicial review.
- 9 Any legal action you take which we or the appointed representative have not agreed to, or where you do anything that hinders us or the appointed representative.
- 10 Any costs and expenses that are incurred under a contingency fee arrangement.
- 11 Any claim relating to any illness or bodily injury which develops gradually or is not caused by a specific or sudden accident.
- 12 Any claim relating to Deep Vein Thrombosis or its symptoms that result from your travelling by air.
- 13 Any claim relating to defending your legal rights, but defending a counter-claim is covered.
- 14 Any claim relating to you driving a motor vehicle for which you do not have valid motor insurance.
- 15 Any claim against any insurance intermediary or agent of Travel & General Insurance Company plc.

Section L**Golf cover****What we will pay for****1 Golf equipment**

We will pay up to the amount shown in the Schedule of cover for the repair, replacement or original cost of your golfing equipment less an amount for age, wear and tear, and loss of value if they are damaged, stolen, lost or destroyed on your journey. The single item, pair or set limit for golf equipment is as shown in the Schedule of cover. You cannot claim under both this section and Section F (Personal possessions).

2 Golf equipment hire

We will pay up to the amount shown in the Schedule of cover for the hire of golfing equipment at your journey destination should:

- a your own golf equipment be damaged beyond repair and you obtain a letter from the golf shop confirming that your golf equipment is damaged beyond economical repair.
- b your own golf equipment is lost or misplaced whilst in the custody of an airline or other carrier on the outward journey for at least 12 hours from the time of your arrival at the journey destination and a carrier's Property Irregularity Report (P.I.R.) is obtained.

3 Hired golf equipment

We will pay up to the amount shown in the Schedule of cover for the loss, damage or theft of golf equipment hired by you on your journey for monies paid by you to cover such damage or loss as verified by a report and receipts from the golf hire shop. Our liability for golf equipment hired by you shall be further limited to your liability for such loss or damage.

4 Loss of green fees

We will pay up to the amount shown in the Schedule of cover for the forfeiture of green fees paid in the event that you are unable to play due to:

- a the cancellation or curtailment of your journey, arising from one of the reasons specified in Section A (Cancellation and curtailment); or
- b if you are unable to play due to an accident or illness which is subject to a valid claim under Section B (Emergency medical, repatriation and associated expenses abroad).

Conditions in addition to the general conditions on page 9 and Section F of the policy

- 1 the conditions in Section F (Personal possessions) apply.

What we will not pay for in addition to the general exclusions on page 9 and Section F of the policy

- 1 The excess for each claim for each separate incident as shown in the Schedule of cover.
- 2 Claims arising for golf equipment left unattended, unless in a designated golf club locker room.
- 3 Any loss or damage caused by carelessness, neglect, deliberate, wilful or malicious damage by you.
- 4 Normal wear and tear, superficial marks and scratches, dents or defacement.
- 5 Claims arising from loss or damage whilst in the custody of an airline or other carrier which are not reported to the appropriate authority within 24 hours of discovery and an official report obtained.
- 6 Breakage caused whilst equipment was in use.
- 7 Claims for a complete set of clubs when only one club is lost or damaged.

Claims advice

What you must do in the event of a medical emergency

The services of our emergency assistance company are available so that you may request help in the event of an emergency relating to medical problems (see Section B). You or your attending doctor must notify them immediately of any serious illness or injury involving an insured person whilst abroad which necessitates admittance to a hospital as an in-patient or before any arrangements are made for repatriation (see Section B).

The emergency assistance company is there to help you 24 hours a day, 365 days a year. Do not try to find your own solution as they will solve your problem in the most suitable and practical way. They will also, where possible, give you information on medical practitioners, urgent care centres, or hospital emergency rooms in your locality (see Section B).

Please telephone

International Medical Rescue

t 0870 950 1980 f 0870950 1990

Quoting tgic/your travel organisers name

This service is only for medical emergencies and must not be used for non-emergency or casual enquiries

The emergency assistance company may record or monitor calls for training purposes or to improve the quality of their service.

On all calls to the emergency assistance company be prepared to give:

- your name and the telephone number from which you are calling;
- your policy certificate or equivalent validation document number;
- dates of outward and return travel and details of this insurance;
- details of problems including name and address of patient and nature of illness/accident;
- names and telephone numbers of hospital, attending doctor abroad and usual general practitioner in the UK.

The emergency assistance company is authorised to provide the services mentioned in (a) to (d) below, however, all claims are subject to the cover and conditions of the policy. The authorised services are:

- liaise with doctors and hospitals;
- guarantee medical charges;
- arrange emergency repatriation, with medical escorts if necessary;
- give guidance and help to other members of the party.

You are responsible in advising your attending doctor to seek prior approval for any treatment except in extreme circumstances where a request for prior approval would delay surgery in a life threatening situation or medical crisis. Failure to contact our emergency assistance company may limit the benefits payable, or in certain circumstances, cover will not be provided.

This will help us to help you.

If you go into a hospital abroad and you are likely to be in for more than 24 hours, or you have to return back to the UK early, someone must immediately contact our emergency assistance company on your behalf.

Getting you home

If you are too ill to return back to the UK using your return travel tickets, our emergency assistance company can arrange other transport for you. In special circumstances, they will arrange a road or air ambulance. Before you travel, the doctors looking after you must provide a certificate confirming that it is necessary for you to return home and that you are fit to travel. Conditions applying to Section B (Emergency medical repatriation and associated medical expense abroad) and general exclusion 4 on page 9 also apply to the service provided by our emergency assistance company.

Out patient medical treatment

If you are in SPAIN, GREECE, CYPRUS, PORTUGAL or TURKEY and need Out-patient medical treatment please provide a copy of your policy schedule to the doctor and your treatment will be paid by ChargeCare International in line with your policy. You will be asked to fill in a simple form to confirm the treatment. The doctor will then send the form to ChargeCare International together with the balance of the medical bill after deduction of the policy excess you may have paid to the doctor.



Please note

We are not responsible for the availability, quality or results of any medical treatment received by you.

What to do if you need to make a claim

If something happens during the period of insurance, you must notify us within 60 days of the event giving rise to the claim and you must follow the procedures below. You will find details of the telephone number to contact in event of a claim on the back cover.

Cancellation and curtailment

If you cancel your trip for medical reasons, obtain a claim form for your own general practitioner to complete. If the trip is curtailed for medical reasons, obtain a medical certificate from the treating general practitioner in the locality where the incident occurred.

You must:

- 1 keep receipts or account for all expenses incurred;
- 2 in the event of cancellation immediately notify your travel organiser;
- 3 telephone the claims number shown on the back cover as soon as you know that there is a possibility of your journey not taking place;
- 4 obtain authorisation from our emergency assistance company before incurring any expenses in curtailing your journey.

Personal accident

- 1 Obtain a medical certificate from the treating medical practitioner.
- 2 In the event of a death we will require a Death Certificate.

Delay

- 1 Obtain a letter from the airline, railway company or shipping line, or their handling agent, confirming the reason for the delay and detailing the scheduled and actual departure times.

Personal possessions and sports equipment

- 1 For claims for loss or damage in transit (including delayed personal possessions) you must report to the airline, railway or shipping line, or their handling agents and obtain a written report form from them before leaving the baggage reclaim area.
- 2 For all damage claims obtain an estimate for repairs.
- 3 In all circumstances, you must retain receipts or vouchers for items lost or damaged as these will help you to substantiate your claim.
- 4 In the case of lost or misplaced personal possessions on the outward journey, you must produce receipts for the purchase of essential replacement items.
- 5 You must report all theft or losses to the police within 24 hours of discovery and obtain a written police report.

Money or travel documents

- 1 You must report all theft or losses to the police within 24 hours of discovery and obtain a written police report.
- 2 You must enclose confirmation from your bank or bureau de change of the issue of foreign currency. In the case of Sterling you must produce documentary evidence.
- 3 For a lost or destroyed passport you need to supply us with a letter from the consulate where the loss was reported and retain all receipts that relate to the necessary costs in replacing the passport.

Personal liability

- 1 You must supply full details of the circumstances giving rise to the claim plus any supporting evidence.
- 2 You must give us notice in writing immediately you or your legal representatives have knowledge of any impending prosecution, inquest or fatal injury inquiry in connection with any occurrence for which there may be liability under Section J on page 17.

Legal expenses

Please refer to Section K on page 18.

All other sections

If your claim falls under one of the remaining sections of the policy you should telephone the claims number shown on the back cover for advice.

Please note

Failure to observe the foregoing requirements will invalidate any claim.

Data protection and fraud prevention

Please take a few minutes to read this notice as it contains important information relating to the details that you give us. You should also show this document to anyone else who is covered under your policy. Your information will be held by **Travel & General Group**.

Managing your insurance policy

We will use the information that you give us to manage your insurance policy, including underwriting and claims handling. This may include disclosing it to other insurers, regulatory authorities or to our agents who provide services on our behalf.

Who we will speak to about your policy

At the request of many of our customers and to make managing your insurance more convenient, it is our policy to deal with your spouse or partner who contacts us on your behalf, provided they are named on the policy. If you would like someone else to be able to deal with your policy for you on a regular basis please let us know. In some exceptional circumstances we may also deal with other people who contact us on your behalf. If at any time you would prefer us to deal only with you, please contact us to let us know.

Sensitive information

In order to provide you with insurance we will need to process sensitive information (such as information about health) about you and others named on the insurance policy. Please get consent from the other people named on your policy before sharing their sensitive information with us.

Fraud prevention and detection

In order to prevent and detect fraud we may at any time:

- 1 share information about you across the **Travel & General Group**, with other insurers, and where we are entitled to do so under the Data Protection Act, the police and other law enforcement agencies;
- 2 pass your details to a central insurance application and claims checking system, whereby it may be checked against information held and shared with other insurers;
- 3 check your details with fraud prevention agencies and, if you give us false or inaccurate information and we suspect fraud, we will record this with the fraud prevention agency. We and other organisations may also use and search these records to:
 - a help make decisions about credit and credit related services for you and members of your household;
 - b trace debtors, recover debt, prevent fraud and to manage your insurance policies;
 - c check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
 - d undertake credit searches and additional fraud searches.

Please be reassured that we will not make your personal details available to any other organisations to use for their own marketing purposes.

You are entitled on payment of a fee to receive a copy of the information we hold about you. This will be information that you have given us. We do not hold any information relating to your credit status.

If you would like a copy of your information, please write to the Data Protection Officer, **Travel & General Group**, Leaf A, 1st floor, Tower 42, Old Broad Street, London EC2, **quoting your travel organisers name**.

Helpful telephone numbers

Telephone calls may be monitored or recorded in order to improve service and to prevent and detect fraud

Healthcheck

If you need to advise us of anything under the Important declaration, or Changes in your circumstances during the period of insurance (see page 5) please call

t 0845 408 0585

Claims

If you need a claim form call Claims International Limited quoting reference 454/your travel organisers name (Please also see What to do if you need to make a claim on page 22)

t 0870 224 7676

f 020 8760 0298

www.cilint.com

Emergency assistance company

If you require medical treatment abroad call International Medical Rescue (Please also see What you must do in the event of a medical emergency on page 21)

t 0870 950 1980

f 0870 950 1990

