

travsure

travel insurance documents



LLOYD'S

Underwritten by certain syndicates at Lloyd's

SUMMARY OF BENEFITS

SECTION	SUMS INSURED UP TO
1. EMERGENCY MEDICAL AND ADDITIONAL EXPENSES	£ 10,000,000
2. CANCELLATION AND CURTAILMENT	£ 5,000
3. MISSED DEPARTURE	£ 500
4. TRAVEL DELAY	£ 150
5. PERSONAL LIABILITY	£ 2,000,000
6. LEGAL EXPENSES	£ 25,000
7. PERSONAL ACCIDENT	£ 25,000
8. HOSPITAL BENEFIT	£ 1,000
9.i ACCOMPANIED PERSONAL BAGGAGE, CLOTHING OR EFFECTS	£ 2,000
ii MONEY	£ 500
10. GENERAL AVERAGE	£ 300
11. HI-JACK KIDNAP AND DETENTION	£ 15,000
12. SKI PACK	£ 250
13. PISTE CLOSURE	£ 200
14. AVALANCHE	£ 150

In all communications the Certificate Number appearing on the schedule should be quoted.

Please read this certificate and attaching schedule carefully. If the schedule is incorrect please return it immediately to Kennet Insurance Brokers for alteration.

THIS IS TO CERTIFY that in accordance with the authorisation granted under Contract PA1/KN by certain syndicates at Lloyd's (hereafter referred to as the Underwriters) whose definitive numbers and proportions underwritten by them, which will be supplied on application, can be ascertained by reference to the said Contract which bears the seal of Lloyd's Policy Signing Office, and in consideration of the payment of premium specified on the schedule, the said Underwriters are hereby bound, severally and not jointly, their Executors and Administrators, to insure the person(s) named for the Benefits under the Section(s) detailed herein, subject to the terms, Definitions, Exclusions and Conditions contained herein.

OPERATIVE TIME

To cover trips having a destination outside the **United Kingdom**. Trips within the **United Kingdom** will also be covered provided they involve a minimum of 2 nights **Pre-Booked Accommodation**. Cover operates from the time of leaving home, or place of employment (whichever is the later) during the whole time away and until return to home, or place of employment (whichever is the earlier). The maximum duration of any one trip shall be 60 days. Each trip is deemed to be a separate Insurance, each being subject to the terms, Definitions, Exclusions and Conditions contained herein.

Note: Cancellation cover operates from the date of booking a trip or commencement date of the Period of Insurance, whichever is the later, providing such trip falls within the Period of Insurance or within the 2 month period immediately following the Period of Insurance.

DATA PROTECTION

It is understood by the Insured Person that any information about them will be processed by the Insurers in compliance with the Data Protection Act 1998 and only for the purposes of providing their insurance cover and handling any claims. This may necessitate providing such information to third parties.

CLAIMS PROCEDURE

Notice must be given under all Sections, to the adjusters:

Specialty Claims Services Ltd, PO Box 51541 LONDON SE1 0XU

Tel: 0870 905 8555 Fax 0870 905 8560 General E-mail: claims@specialty-group.com, as soon as possible, or in the event of a claim under Section 2 Cancellation and Curtailment, immediate notice must be given of any occurrence which may give rise to a claim.

If possible the Schedule should be sent when notifying a claim as this will expedite prompt handling of the claim.



As a partner in the Know Before You Go campaign, we are working with the Foreign and Commonwealth Office to do all that we can to help British travellers stay safe overseas. Before you go overseas, check out the FCO website at www.fco.gov.uk/travel. It is packed with essential travel advice and tips, and up-to-date country information. Telephone number 0845 850 2829.

WHAT TO DO IN THE CASE OF A SERIOUS MEDICAL EMERGENCY

Contact Specialty Assistance Services emergency 24 Hour Service on Telephone: UK 44 (0) 20 7902 7404 immediately but in any event within 48 hours of any serious medical emergency abroad requiring in-patient hospitalisation, extended treatment or alteration to travel arrangements.

HAVE THE FOLLOWING INFORMATION AVAILABLE:

1. The Certificate Number (shown in the Schedule).
2. The Period of Insurance.
3. Details of the problem.
4. The name of the Hospital and the Doctor and their telephone numbers.
5. A phone number where you can be contacted.



FAILURE TO CONSULT WITH SPECIALTY ASSISTANCE SERVICE AND TO ACT IN ACCORDANCE WITH THEIR INSTRUCTIONS MAY PREJUDICE YOUR CLAIM.

FOR SIMPLE OUT-PATIENT TREATMENT THE INSURED PERSON SHOULD PAY THE HOSPITAL /CLINIC AND CLAIM UPON RETURN TO THE UNITED KINGDOM. PLEASE BEWARE OF REQUESTS FOR SIGNATURES FOR EXCESSIVE TREATMENT OR CHARGES. IF IN DOUBT PLEASE CALL THE ABOVE NUMBER.

NOTICE TO ALL INSURED PERSONS, TREATING DOCTORS AND HOSPITALS

This is not a private medical insurance. Any treatment likely to involve more than £1,000 (or the equivalent in other currencies) must be agreed by the Specialty Assistance Emergency 24 Hour Service prior to commencement of any such treatment. It is a condition of this Insurance that the Specialty Assistance Emergency 24 Hour Service or their representatives are allowed access to see all your medical records and information.

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

ENQUIRIES OR COMPLAINTS

Any enquiries or complaint should be addressed in the first instance to Kennet Insurance Brokers.

If you are not satisfied with the way a complaint has been dealt with you may ask the Complaints Department at Lloyd's to review your case without prejudice to your rights in law.

The address is: The Complaints Department, Lloyd's, One Lime Street, London, EC3M 7HA. Telephone: 020 7327 1000.

DEFINITIONS

“**BODILY INJURY**” means identifiable physical injury which :-

- (a) is sustained by an Insured Person, and
- (b) is caused by an Accident during the Operative Time, and
- (c) solely and independently of any other cause, except illness directly resulting from, or medical or surgical treatment rendered necessary by such injury, occasions the death or disablement of an Insured Person within twelve months from the date of the Accident.

“**ACCIDENT**” means a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place during the Operative Time, but also includes exposure resulting from a mishap to a conveyance in which an Insured Person is travelling.

“**LOSS OF LIMB**” means permanent loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle, and includes permanent total and irrecoverable loss of use of a hand, arm or leg.

“**PERMANENT TOTAL DISABLEMENT**” means disablement which entirely prevents an Insured Person from attending to any business or occupation for which he is reasonably suited by training, education or experience and which lasts twelve months and at the expiry of that period is beyond hope of improvement.

“**PARTNER**” shall mean any person who has co-habited with the Insured Person for at least 6 consecutive months.

“**DEPENDENT CHILDREN**” means all children aged under 18, or under 23 if in full time education, who normally reside with, and are travelling with an adult insured under this Insurance.

“**FAMILY**” shall mean the Insured Person, their **Partner** and all **Dependent Children** who live together at the same address.

“**HI-JACK**” means the unlawful seizure or wrongful exercise of control of an aircraft or conveyance or the crew thereof, in which the Insured Person is travelling as a passenger.

“**VALUABLES**” means jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, cameras, camcorders, photographic, audio, video, computer, television and telecommunications equipment (including CDs, DVDs, tapes, films, cassettes, cartridges, batteries and headphones), computer games, hand held consoles/computers and games, Personal Digital Assistants (PDAs), iPods/MP3/MP4 players and associated equipment, Multimedia Players, Global Positioning / Satellite Navigation Systems and accessories, telescopes and binoculars and sports and activities equipment (including winter sports equipment).

“**PRE-BOOKED ACCOMMODATION**” means accommodation that has been booked for a minimum of 2 consecutive nights by the Insured Person before the commencement of a trip within the **United Kingdom** and for which payment has or will be made.

“**UNATTENDED**” means when the Insured Person is not in full view of and/or not in a position to prevent unauthorised interference with his property or vehicle.

“**CLOSE BUSINESS ASSOCIATE**” means a fellow Director or Business partner who works for the same company as the Insured Person.

“**CLOSE RELATIVE**” means husband, wife, marital/civil partner, who lives with you, fiancé(e), parent, step parent, parent in law, foster parent, brother/sister, step brother/sister, brother/sister in law, child, step child, foster child, grandparent, grandchild, providing they are normally resident in the **United Kingdom**.

“**CHRONIC**” means a persistent and long-lasting disease or health condition, medically confirmed as permanent, normally characterised by a slow progression of symptoms over time.

“**EUROPE**” means all mainland European countries and includes Ireland, the Channel Islands, The Azores, Madeira, the Canary Islands, Morocco, Tunisia, Turkey, Mediterranean Islands, Black Sea Resorts and Commonwealth of Independent States (west of the Ural mountains)

“**UNITED KINGDOM**” means England, Scotland, Wales, Northern Ireland and the Isle of Man.

Words in the masculine gender shall include the feminine.

GENERAL EXCLUSIONS

The Underwriters shall not be liable under any Section of this Insurance in respect of:

1. Any trip which is booked or commenced by an Insured Person:-
 - (a) contrary to medical advice, or
 - (b) to obtain medical treatment, or
 - (c) after a terminal prognosis has been made.
2. Any claims directly or indirectly arising from any physical or mental disabilities or conditions or illness of a Chronic or recurring nature for an Insured Person has received medical treatment from a qualified medical practitioner or hospital or has been taking medication for a medical condition during the 12 months prior to booking a trip and/or inception of cover other than the following conditions:

Achilles Tendon Injury	Cystitis	HRT (Hormone Replacement Therapy)
Anal Fissure / Fistula	Diabetes diet controlled.	Macular Degeneration
Attention Deficit Hyperactivity Disorder	Diarrhoea and/or vomiting (resolved)	Menorrhagia
Benign Prostatic Enlargement	Dislocated Hip	Migraine (confirmed diagnosis, no ongoing investigations)
Blindness	Eczema	Myalgic Encephalomyelitis (ME) (if the only symptom is fatigue)
Broken / Fractured Bones (not head or spine)	Epididymitis	Nasal Polyp(s)
Carpal Tunnel Syndrome	Essential Tremor	Neuralgia,
Cataracts	Fungal Nail Infection	Neuritis
Colitis (no hospital admissions in last 12 months)	Gastric Reflux	Nut Allergy
Common Cold /Influenza	Glandular Fever	Reflux Oesophagitis
Corneal Graft	Glaucoma	Rhinitis (Allergic)
Cosmetic Surgery	Gout	Sinusitis
Cuts & Abrasions (non self-inflicted)	Haemorrhoids (Piles)	Sleep Apnoea
Cyst - Breast	Hay Fever	Tendon Injury
Cyst - Testicular	Hernia (not Hiatus)	Urticaria
	Hip Replacement (provided not within 6 months)	

In addition to any medical conditions on the 'Accepted Medical Conditions' list you will automatically be accepted for cover provided you do not have any more than two of the following medical conditions or any other pre-existing medical condition.

Hypertension (High Blood Pressure): Always provided that no more than one medication is prescribed and that there has been NO CHANGE in such treatment within the last 6 months, and that the Insured Person is a non smoker.

Arthritis (Osteoarthritis, Rheumatoid or Psoriatic Arthritis Rheumatism): Provided always that there have been no hospital admissions within the last 12 months and that the Insured Person is NOT awaiting surgery.

Asthma: Solely in respect to Mild Asthma this Insurance is extended to include such Mild Asthma conditions always provided that no more than two medications are involved in self administered treatment and where no hospitalisation or any worsening of the condition has occurred within the preceding two years of inception or renewal of this Insurance. This extension of cover shall apply for non smokers only and for those persons able to walk 200 yards on the flat without becoming breathless.

Warranty: It is warranted that this Insurance having been extended to include Mild Asthma the Insured Person shall carry with them at all times a sufficient supply of self administered medication for the whole duration of any trip.

Osteopaenia, Fragile Bones: There must have been NO vertebral (backbone) fractures.

3. Failure to comply with the important conditions relating to health on page 4 of this insurance.
4. Any part of any trip which is booked or commenced by an Insured Person in the knowledge that such trip will be longer than 60 days duration.
5. Any claims due to Winter Sports, unless this Insurance has been extended and the appropriate premium paid. The Winter Sports extension shall not however cover an Insured Person whilst participating in off-piste skiing, ski jumping, heli-skiing, tobogganing, bobsleighting, luge, skeletons, ski-bobbing, glacier skiing, and any form of racing in international or national events, services, or inter services championships, or heats or officially organised practice or training for these events.
NOTE: The Winter Sports extension is limited to 17 days in all during the Period of Insurance.
6. Any trip undertaken by **Dependent Children** unless accompanied by an adult insured under this Insurance.
7. Any claims for any psychiatric, mental, or nervous disorder of an Insured Person, including stress, anxiety and/or depression, however such condition may be caused.
8. Any claims directly or indirectly caused or contributed to by an Insured Person's intentional self injury, suicide or attempted suicide, provoked assault, fighting (except in bona fide self defence) or from an Insured Person's own criminal act or whilst engaged or taking part in civil commotions or riots of any kind.
9. Any claims caused by alcohol abuse, drugs or solvents (other than drugs prescribed by a registered medical practitioner but not for the treatment of drug addiction).
10. Any loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to by or arising from (i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
11. Any claims in any way caused or contributed to by:-
 - (a) the failure of, or
 - (b) the fear of failure of, or
 - (c) the inability of,
 any equipment or any computer program to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date.
This exclusion shall only apply to Section(s) 2,3,4 and 9 of this Insurance.

General Exclusions (cont'd)

12. Business trips unless the insurance has been extended and the appropriate premium paid.
13. Under any section other than Section 1 - Emergency Medical and Additional Expenses any claims directly or indirectly caused or in connection with any war, rebellion, insurrection, civil commotion assuming proportions of or amounting to an uprising, explosion of war weapons, or terrorist activity. However in respect to Section 1 - Emergency Medical and Additional Expenses the following shall apply:
It is agreed that, regardless of any contributory cause(s), this insurance does not cover any claim(s) in any way caused or contributed to by an act of war or terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent.
For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence or the threat thereof or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.
If the Underwriters allege that by reason of this exclusion any claim is not covered by this insurance the burden of proving the contrary shall be upon the Assured.
No cover shall apply under any Section of this Insurance if the Insured Person is travelling against the advice(s) of the Foreign and Commonwealth Office unless otherwise agreed by the Underwriters in writing prior to a trip and any appropriate premium has been paid.
14. Any claims arising from a member of the Insured Person's travel party who is not also an Insured Person under this Insurance.
15. Any expenses arising from pregnancy, childbirth, or any medical complications resulting therefrom if delivery is expected:
 - a) during a trip or,
 - b) within the 10 weeks leading up to the start of a trip or,
 - c) within the 10 week period following the end of a trip.
16. Any claims due to withdrawal of service of a carrier or public transport due to the threat of **Hijack** or terrorist action.
17. Any Claims involving the use of or control of any mechanically propelled vehicle (other than Golf buggies) where the Insured Person has not passed the Driving Standards Agency driving test appropriate for such a vehicle within the **United Kingdom**, or does not hold a current appropriate licence (or is disqualified from holding such licence) issued by the Driver and Vehicle Licensing Agency within the **United Kingdom** for such a vehicle.
18. Any claims arising from any health condition of an Insured Person where such condition has already been the subject of a claim under this Insurance in respect of any earlier trip.

IMPORTANT CONDITIONS RELATING TO HEALTH

Failure to disclose any medical conditions prior to taking out this insurance or if there is a change in your medical condition between the date you purchased the insurance and the date of booking a trip may prejudice your claim and may mean that you travel with insufficient cover to meet your medical expenses. Underwriters reserve the right not to extend cover of the insurance if deemed necessary by them. Claims will not be covered by this Insurance unless any condition from which an Insured Person suffers has been declared and accepted by underwriters' unless the condition is included within the accepted list on page 3

To make a medical declaration or to check that you will be insured for your condition or change of condition please contact the medical screening company MEDIQUOTE:-

0870 894 0002 Monday - Friday 9.00 am - 5.30

NOTE:-

SPORTING ACTIVITIES

The Insured Person(s) shall automatically be covered for the following activities whilst abroad provided that the activity is incidental and not the main purpose of the trip.

Abseiling, Aerobics, Angling, Archery, Athletics, Badminton, Banana Boating, Basketball, Beach games, Body Boarding, Bowls, Bungee Jumping, Camel Riding, Camping, Canoeing up to grade 2 rivers only, Clay Pigeon shooting, Cricket, Croquet, Curling, Cycling, Deep Sea fishing, Dinghy sailing, Elephant Ride, Fell Walking, Gliding as a passenger, Go Karting (within organisers guidelines), Golf, Gymnastics, Hiking, Horse riding, (excluding competition, racing, jumping and hunting), Hot Air ballooning as a passenger in organised pleasure rides only, Jet Biking/Skiing (not racing), Jogging, Kayaking, up to grade 2 rivers only, Netball, Orienteering, Paintballing provided eye protection worn, Parascending over water only, Pony trekking, Rambling, Rifle Range Shooting, Roller skating and Blading (wearing helmets and pads), Rounders, Skateboarding (wearing helmet and pads), Ringo's, Rowing, Safaris (organised by Bona Fide Tour Operator), Scuba Diving provided the Insured Person is diving within organisers guidelines (to 30m Maximum), Snorkelling, Softball, Squash, Swimming, Surfing, Table Tennis, Ten Pin Bowling, Tennis, Trampoline, Trekking (up to 4000m), Tug Of War, Volleyball, Walking, Water Polo, Water skiing (excluding jumps), White Water Rafting, Windsurfing, Yachting.

OTHER ACTIVITIES WILL NOT BE COVERED UNLESS THIS INSURANCE HAS BEEN EXTENDED, PRIOR TO INCEPTION OF A TRIP, AND THE APPROPRIATE PREMIUM PAID AND/OR SPECIAL TERMS APPLIED.

GENERAL CONDITIONS

1. In the event of any one occurrence giving rise to claims under more than one Section of this Insurance, only the one monetary exclusion of £50 each Insured Person shall be deducted from the total amount of the claim.

2. **Fraud**

The Insured Person must not act in a fraudulent manner.

If the Insured Person or anyone acting for him:

- Makes a claim under this Insurance knowing the claim to be false or fraudulently exaggerated in any respect, or
- Makes a statement in support of a claim knowing the statement to be false in any respect, or
- Submits a document in support of a claim knowing the document to be forged or false in any respect, or
- Makes a claim in respect of any loss or damage caused by the Insured Person's wilful act or with his connivance.

Then

- Underwriters shall not pay the claim.

GENERAL CONDITIONS (cont'd)

- Underwriters shall not pay any other claim which has been or will be made under this Insurance.
 - Underwriters may at their option declare this Insurance void.
 - Underwriters shall be entitled to recover from the Insured Person the amount of any claim already paid under this Insurance.
 - Underwriters shall not make any return of premium.
 - Underwriters may inform the police of the circumstances.
3. No endorsement or amendment to this Certificate shall override the exclusions applicable to Section 5 Personal Liability.
 4. Underwriters shall not pay any loss that has not been reported to the appointed claims handlers within six months of the Insured Person(s) returning to the United Kingdom.
 5. The Insured Person must have resided in the United Kingdom for a continuous period of six months prior to the purchase of this Insurance and be registered with a United Kingdom doctor, unless declared to and accepted by Underwriters.
 6. Underwriters shall not pay any direct or consequential loss not shown as an insured risk under this Insurance or a loss which is the result of another event which is not a covered risk under this Insurance.
 7. Underwriters offer no automatic right of cancellation if travel has been undertaken or a claim has been paid under this Insurance or after the expiration of the 14 day period of 'cooling off'.

EXTENSION

If an Insured Person has not returned to the **United Kingdom** before the expiration of a trip for reasons which are beyond his control, this Insurance will remain in force for a further 21 days or until return, whichever is the earlier, without additional premium, but in the event of an Insured Person being **Hi-Jacked**, cover shall continue whilst such Insured Person is subject to the control of the person(s) or their associates making the **Hi-Jack**, and during travel direct to his domicile and/or original destination, up to twelve months from the date of the **Hi-Jack**.

SECTION 1. EMERGENCY MEDICAL AND ADDITIONAL EXPENSES

The Underwriters will pay up to £10,000,000 each Insured Person for the following expenses should an Insured Person suffer **Bodily Injury** or illness during the Operative Time:

1. Normal and necessary expenses incurred outside the **United Kingdom** for emergency medical or surgical treatment including specialist's fees, emergency ophthalmic fees, hospital, nursing home and nursing attendance charges, physiotherapy, massage and manipulative treatment, surgical and medical requisites, ambulance charges and up to £500 for emergency dental treatment for the relief of pain only.
2. Reasonable additional accommodation (room only) and repatriation expenses (economy class) incurred by the Insured Person and one other Insured Person who has to remain or travel with the injured or ill Insured Person on medical advice.
3. Reasonable travel (economy class) and accommodation (room only) expenses of one person to travel from the **United Kingdom** if his presence with the injured or ill Insured Person is necessary on medical grounds.
NOTE: If the person travelling from the **United Kingdom** on behalf of the Insured Person is not insured under his/her own travel insurance, this Insurance shall extend to cover such person for the duration of their time abroad in accordance with the terms, conditions and exclusions outlined herein.
4. Reasonable expenses incurred in transporting the remains or ashes of the Insured Person to his former place of residence in the **United Kingdom** or reasonable funeral expenses incurred abroad up to a maximum of £5,000.
5. Expenses incurred with the prior consent and authorisation of Specialty Assistance Emergency 24 Hour Service for the provision of an air ambulance, or the use of air transport, including qualified attendants, to repatriate the seriously ill or injured Insured Person to the **United Kingdom**.

EXCLUSIONS

The Underwriters shall not be liable to pay for:

- i. Any claims due to the Insured Person participating in:-
 - (a) mountaineering and/or rock climbing normally involving the use of ropes and/or guides, or potholing, or
 - (b) motor competitions or sports tours, or
 - (c) aeronautics or aviation, other than as a passenger.
- ii. The first £50 of each and every claim, each Insured Person.
- iii. The costs of continuing regular medication for any condition for which medical advice or treatment is being followed at the time of booking or commencing a trip.
- iv. Any expenses incurred more than 12 months after the date the first expense was incurred and any continuing expenses incurred after the Insured Person is able to travel or has refused the option of repatriation to the **United Kingdom** or any expenses incurred after the Insured Person is able to return to the **United Kingdom**.
- v. Any claim for expenses for repatriation of the Insured Person due to illness or Bodily Injury where medical attention has not been sought first.
- vi. Any claims consequent upon Venereal Disease or any expenses incurred either directly or indirectly in the treatment, diagnosis or counselling of either Acquired Immune Deficiency Syndrome (A.I.D.S.), A.I.D.S. Related Complex (A.R.C.) or Human Immunodeficiency Virus (H.I.V.) howsoever these have been acquired or may be named.
Note: Claims for repatriation on the grounds of the fear of contracting A.I.D.S. from medical treatment will not be admitted.
- vii. Anything included within the General Exclusions Section of this Certificate.

SECTION 2. CANCELLATION AND CURTAILMENT

The Underwriters will pay up to £5,000 each Insured Person for any irrecoverable payments paid or contracted to be paid for travel, accommodation and unused pre-booked excursions (including reasonable additional travel (economy class) and accommodation (room only) expenses incurred for return to the **United Kingdom**) should the projected trip be cancelled before commencement or curtailed before completion, directly as a result of:

1. Death, Bodily Injury, illness, or compulsory quarantine of:
 - a) an Insured Person, or

SECTION 2. CANCELLATION AND CURTAILMENT (cont'd)

- b) any person with whom an Insured Person intends to reside during the trip, or
 - c) any **Close Relative** (including fiancé(e)) or **Close Business Associate** necessitating an Insured Person's presence in the **United Kingdom**
2. Redundancy (provided that such redundancy qualifies for payment under the **United Kingdom's** Redundancy Payments Acts) of an Insured Person.
 3. Summoning to jury service or witness attendance in a court of the **United Kingdom** or unavoidable requirement to be present in the **United Kingdom** for service in any military or civil emergency of an Insured Person.
 4. Major damage or burglary at the home of:
 - a) an Insured Person,
 - b) any person with whom an Insured Person intends to reside during the trip.
 5. Adverse weather conditions making it impossible for an Insured Person to travel to the point of departure at commencement of the outward trip.

EXCLUSIONS

The Underwriters shall not be liable to pay for:

- i. The first £50 of each and every claim, each Insured Person.
- ii. Any claims attributable to any condition or set of circumstances known to the Insured Person at the time of effecting this Insurance or booking a trip or undertaking a trip where such condition or set of circumstances could reasonably have been expected to give rise to cancellation or curtailment of a trip.
- iii. Any claims arising from a medical condition or any illness related to a medical condition of which the Insured Person was aware, or should have been aware before effecting this Insurance, or booking a trip or undertaking a trip. This applies to the Insured Person, a relative, close business associate, a person you are travelling with and any person you were depending on for the trip.
- iv. Any claims where medical or other suitable evidence is not provided as proof of the necessity to cancel or curtail a trip.
- v. Anything included within the General Exclusions Section of this Certificate.

Additionally, in respect of Curtailment only, the Underwriters shall not be liable to pay for:

- vi. Any claims due to the Insured Person participating in:
 - a) mountaineering and/or rock climbing normally involving the use of ropes and/or guides, or potholing, or
 - b) motor competitions or sports tours, or
 - c) aeronautics or aviation, other than as a passenger.
- vii. Any claims for cancellation or curtailment for any proportion of a trip paid for by Airmiles or similar reward schemes.
- viii. Major damage at home that has been present more than 7 days prior to commencing a trip or damage deemed as fair wear and tear or occurring due to lack of maintenance.

SECTION 3. MISSED DEPARTURE

Underwriters will pay up to £500 for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching the Insured Person's overseas destination or returning to the **United Kingdom** if he fails to arrive at the international departure point in time to board the public transport on which he is booked to travel on the initial international journey of the trip as a result of:

1. the failure of other public transport, or
2. an accident to or breakdown of the vehicle in which the Insured Person is travelling, or
3. strike, industrial action or adverse weather conditions.

The Insured Person may claim only under Section 3. Missed Departure or Section 4. Travel Delay, not both.

Special conditions relating to claims.

1. In the event of a claim arising from any delay occurring on a motorway or dual carriageway, the Insured Person must obtain written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.
2. The Insured Person must allow sufficient time for the public transport or other transport to arrive on schedule and to deliver him to the departure point.

EXCLUSIONS

- i. The first £50 of each and every claim, each Insured Person.
- ii. Claims arising directly or indirectly from:
 - a) Strike or industrial action existing or declared publicly by the date this Insurance is effected.
 - b) An accident to or breakdown of the vehicle in which the Insured Person is travelling for which a professional repairers report is not provided.
 - c) Breakdown of the vehicle in which the Insured Person is travelling if the vehicle has not been serviced properly and maintained in accordance with manufacturers instructions.
 - d) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
 - e) Additional costs where the scheduled public transport operator has offered reasonable alternative travel arrangements.
- iii. Anything included within the General Exclusions Section of this Certificate.

SECTION 4. TRAVEL DELAY

If departure of the public transport on which the Insured Person is booked to travel from or return to the **United Kingdom** is delayed for at least 12 hours from the scheduled time of departure due to:-

- 1) strike, or
- 2) industrial action, or
- 3) adverse weather conditions, or
- 4) mechanical breakdown or technical fault of the vehicle

Underwriters will pay:

- a) £25 for the first completed 12 hours delay and £25 for each full 12 hours delay thereafter up to a maximum of £150. In addition, Underwriters will pay a pro-rata proportion of any irrecoverable unused travel and accommodation costs for each full 24 hours that the Insured Person is delayed after the first 24 hours.

ALTERNATIVELY

- b) Up to £5,000 for any irrecoverable unused travel and accommodation costs and other pre-paid charges which the Insured Person has paid or is contracted to pay if after a minimum 24 hours has elapsed, he chooses to cancel the trip due to any of the reasons specified above.

The Insured Person may claim only under subsection a) or b) above, not both.

The Insured Person may claim only under Section 4.Travel Delay or Section 3. Missed Departure, not both.

The Insured Person may only claim for pro-rata proportion of any irrecoverable unused travel and accommodation if the trip is undertaken after the minimum 24 hour period.

Special conditions relating to claims.

1. The Insured Person must check in according to the itinerary supplied to him.
2. The Insured Person must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
3. The Insured Person must comply with the terms of contract of the travel agent, tour operator or provider of transport.

EXCLUSIONS

- i. The first £50 of each and every claim, each Insured Person under subsection b. above.
- ii. Claims arising directly or indirectly from:
 - a) Strike or industrial action or air traffic control delay existing or publicly declared by the date this Insurance is effected.
 - b) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
- iii. Anything included within the General Exclusions Section of this Certificate.

SECTION 5. PERSONAL LIABILITY

The Underwriters will indemnify up to £2,000,000 each Insured Person, any one event or series of events and in all (including legal expenses), should an Insured Person become legally liable to pay claims for accidental bodily injury to the public or accidental loss of or damage to property, occurring during the Operative Time.

EXCLUSIONS

The Underwriters shall not be liable to pay for:

- i. Any claims arising out of bodily injury to any member of an Insured Person's family or household or to any employee.
- ii. Any claims arising out of accidental loss of or damage to, property belonging to or in the care, custody or control of an Insured Person or any member of his family or household or of an employee.
- iii. Any claims arising out of the ownership, possession or use of any horse drawn or mechanically propelled vehicle (other than golf buggies), aircraft, waterborne craft (other than sailboards, surfboards, canoes, rowing dinghies, foot or hand propelled paddle boats, and inflatable dinghies), firearms or animals.
- iv. Any claims arising out of the ownership, possession, occupation or use of lands or buildings.
- v. Any claims arising out of the profession, occupation or business of the Insured Person or arising out of liability assumed under a contract, if such liability would not otherwise have attached.
- vi. Anything included within the General Exclusions Section of this Certificate.

SPECIAL CONDITIONS APPLYING TO SECTION 5

1. The Insured Person must not make any admission of liability whatsoever, or make any arrangement, offer, promise or payment without the written consent of the Underwriters'.
2. The Underwriters' shall be entitled, if they so desire, to take over and conduct in the name of the Insured Person, the defence of any claim or to prosecute in his name for their own benefit any claims for indemnity or damages or otherwise against any third party, and shall have full discretion in the conduct of any negotiations or proceedings or the settlement of any claim. The Insured Person shall, whenever possible, give all such information and assistance as the Underwriters' may require.

SECTION 6. LEGAL EXPENSES

The Underwriters will pay up to £25,000 each Insured Person, legal expenses incurred by or on behalf of an Insured Person in the pursuit of a claim for damages against a third party who has caused **Bodily Injury** to or illness or death of an Insured Person by an Accident during the Operative Time.

EXCLUSIONS

The Underwriters shall not be liable to pay for:

- i. Legal expenses incurred without their written consent (which shall not be unreasonably withheld).
- ii. Actions against travel agents tour operators, Underwriters or their agents, or an Insured Person's **Partner or Family**.
- iii. Anything included within the General Exclusions Section of this Certificate.

SPECIAL CONDITIONS APPLYING TO SECTION 6

1. The Underwriters and/or Specialty Claims Services Ltd shall be entitled to nominate and appoint a legal representative to act on behalf of an Insured Person and to have direct access at all times to the legal representative.
2. The Underwriters reserve the right to withdraw at any stage and thereafter they shall not be liable for any further expenses.

SECTION 7. PERSONAL ACCIDENT

The Underwriters will pay up to the Sum Insured each Insured Person in accordance with the following Schedule of Compensation should he suffer **Bodily Injury** during the Operative Time:

SCHEDULE OF COMPENSATION		SUM INSURED
1. Death	or	} £25,000
2. Permanent Total Loss of Sight of One or Both Eyes	or	
3. Loss of One or More Limbs	or	
4. Permanent Total Disablement (other than loss of sight of one or both eyes or Loss of Limb(s)).		

Provided Always That:

1. Compensation shall not be payable under more than one of the items of the Schedule of Compensation in respect of the consequences of one **Accident**.
2. The total sum payable under this Section in respect of any one Insured Person or any one or more Accidents shall not exceed in all, the largest Sum Insured payable under any one of the items of the Schedule of Compensation.
3. The Sum Insured by Item 1. of the Schedule of Compensation shall be restricted to £5,000 in respect of **Dependent Children**.

EXCLUSIONS

The Underwriters shall not be liable to pay for:

- i. Any claims due to Winter Sports involving ski and ski-bob racing in international or national events, services or inter services championships, or heats or officially organised practice or training for these events, ski jumping, ice hockey, or the use of skeletons or bob-sleighs.
- ii. Any claims due to the Insured Person participating in:-
 - (a) mountaineering and/or rock climbing normally involving the use of ropes and/or guides, or potholing, or
 - (b) motor competitions or sports tours, or
 - (c) aeronautics or aviation, other than as a passenger.
- iii. Whilst the Insured Person is participating in Military, Air Force or Naval Service or Operations (other than reserve or volunteer training).
- iv. Anything included within the General Exclusions Section of this Certificate.

DISAPPEARANCE EXTENSION

It is agreed that, subject to all the terms, Definitions, Exclusions and Conditions of this Section, if an Insured Person disappears during the Operative Time and the body is not found within 90 days after such disappearance, and sufficient evidence is produced satisfactory to the Underwriters that leads them inevitably to the conclusion that he sustained Bodily Injury and that such injury caused his death, Underwriters shall forthwith pay the death benefit under this Section provided that the person or persons to whom such sum is paid shall sign an undertaking to refund such sum to the Underwriters if the Insured Person is subsequently found to be living.

SECTION 8. HOSPITAL BENEFIT

The Underwriters will pay £25 per day for each completed 24 hour period up to £1,000 in total should an Insured Person suffer Bodily Injury or illness during the Operative Time which necessitates in-patient hospital treatment outside the **United Kingdom**.

EXCLUSIONS

The Underwriters shall not be liable to pay for:-

- i. Any claims due to Winter Sports involving ski and ski-bob racing in international or national events, services or inter services championships, or heats or officially organised practice or training for these events, ski jumping, ice hockey, or the use of skeletons or bob-sleighs.
- ii. Any claims due to the Insured Person participating in:-
 - (a) mountaineering and/or rock climbing normally involving the use of ropes and/or guides, or potholing, or
 - (b) motor competitions or sports tours, or
 - (c) aeronautics or aviation, other than as a passenger.

SECTION 8. HOSPITAL BENEFIT (cont'd)

- iv. Any claims consequent upon Venereal Disease or any expenses incurred either directly or indirectly in the treatment, diagnosis or counselling of either Acquired Immune Deficiency Syndrome (A.I.D.S.), A.I.D.S Related Complex (A.R.C.) or Human Immunodeficiency Virus (H.I.V.) howsoever these have been acquired or may be named.
- v. Anything included within the General Exclusions Section of this Certificate.

SECTION 9. ACCOMPANIED PERSONAL BAGGAGE, CLOTHING OR EFFECTS AND MONEY

The Underwriters will pay each Insured Person in the event of loss of or damage to accompanied personal baggage, clothing, effects and money (including reasonable expenses incurred as a result of loss of money up to the £500 limit under subsection 2 below) during the Operative Time, subject to the following limitations:

1. A limit of £2,000 for baggage, clothing, and effects each Insured Person subject to
 - A maximum of £300 any one article or set of articles (e.g. set of golf clubs, a pair of earrings, etc)
 - A maximum of £300 in total for all **Valuables**
 - A maximum of £150 in respect of loss of or damage to any camera camcorder or photographic equipment.
2. A limit of £500 for Money each Insured Person subject to a maximum of £250 for cash, bank or currency notes. (See note below).

EXCLUSIONS

The Underwriters shall not be liable to pay for:

- i. Any claims due to moth, vermin, wear and tear and gradual deterioration, or money shortages due to error, omission or depreciation in value.
- ii. Any loss of or damage to spectacles, contact lenses, corneal lenses, sun glasses or mobile telephones.
- iii. Any claims in respect of money not reported to the police within 24 hours of discovery, and a police statement obtained.
- iv. Any claims arising from confiscation or detention by customs or any other authority.
- v. Any claims in respect of property otherwise insured or hired under a hire agreement or loaned to the Insured Person.
- vi. The first £50 of each and every claim, each Insured Person.
- vii. Any loss or damage whilst in the custody of a carrier unless reported to the carrier within 24 hours and a report obtained.
- viii. Any claims in respect of **Valuables** or money whilst in the custody of a carrier.
- ix. Any loss or damage whilst left **Unattended**, unless in a locked hotel room, safe, apartment or holiday residence.
- x. Any claims arising out of electrical and/or mechanical breakdown.
- xi. Any claims arising from the fraudulent use of credit cards, charge cards, banker's cards, or travellers cheques, if the Insured Person has not reported the loss of the card to the issuing bank or company, and otherwise not complied with the terms and conditions under which the card was issued. The Underwriters' liability shall be limited to any loss not covered by any guarantee given by the issuing bank or company to the Insured Person.
- xii. Any loss of or damage, directly or indirectly resulting from or attributable to war, invasion, civil war, armed hostilities, rebellion, revolution, insurrection, or military or usurped power, unless whilst airborne or waterborne.
- xiii. Anything included within the General Exclusions Section of this Certificate.

NOTE:

1. Money shall mean:-
 - (a) Cash, bank or currency notes, travellers cheques, passports, petrol coupons or travel tickets and
 - (b) Credit cards, charge cards, or banker's cards, resulting in the fraudulent use thereof.
2. In respect of foreign currency and travellers cheques only, cover shall be effective from the time of collection from a bank or travel agent or from 3 days prior to commencement of a trip, whichever is the later, and up to 2 days after completion of a trip, or time of encashment, whichever is the earlier.

SPECIAL CONDITIONS APPLYING TO SECTION 9

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

BAGGAGE DELAY EXTENSION

Solely in respect of the outward journey from the **United Kingdom**, if accompanied personal baggage, clothing or effects is temporarily lost for more than 12 hours by the carrier, Underwriters' will pay up to £150 for the purchase of immediate necessities, but such payment will be deducted from the final claim if the loss becomes permanent.

Note: Receipts for such purchases must be provided and written confirmation from the carrier must also be provided detailing the date and time that the delayed baggage was returned to the Insured Person.

SECTION 10. GENERAL AVERAGE

The Underwriters will pay up to £300 each Insured Person for payments made for General Average and/or Salvage Charges levied under Maritime Law or Contract of Carriage by Carriers to obtain the release of property as described in Section 9, if during the Operative Time an Insured Person is travelling by sea when a general peril arises and the Carriers, in the interests of the common safety of the passengers and/or cargo as a whole, incur liability and/or expenses.

SECTION 11. HI-JACK, KIDNAP AND DETENTION

The Underwriters will pay up to £15,000 each Insured Person for the following expenses in the event of detainment, internment, **Hi-Jack** or kidnap during the Operative Time.

1. £25 per completed 24 hour period of detention, up to a maximum of £1,000.
2. Legal, travel, accommodation and related incidental expenses reasonably and necessarily incurred to secure the release of an Insured Person.

EXCLUSIONS

The Underwriters shall not be liable to pay for:

- i. Any claims relating to payment of ransom monies.
- ii. Any claims arising out of any acts by an Insured Person which would be considered an offence by a court of the **United Kingdom** if committed in the **United Kingdom**.
- iii. Any claims where the detainment, internment, **Hi-Jack** or kidnap of an Insured Person is for a period of less than 3 days.
- iv. Anything included within the General Exclusions Section of this Certificate.

SPECIAL CONDITIONS APPLYING TO SECTION 11

1. The Insured Person has not engaged in any political or other activity which would prejudice this Insurance.
2. The Insured Person has no **Family** or business connections that could be expected to prejudice this Insurance or increase Underwriters risk.
3. All visas and documents are in order.

SECTION 12. SKI PACK

The Underwriters will pay up to £250 each Insured Person for any irrecoverable payments paid or contracted to be paid in respect of:

1. The value of any unused ski pass lost by an Insured Person during the Operative Time.
2. The value of any unused ski pass, ski hire or tuition fees, should an Insured Person suffer Bodily Injury or illness, certified by a local registered medical practitioner, during the Operative Time.

EXCLUSIONS

The Underwriters shall not be liable to pay for:

- i. Anything included within the General Exclusions Section of this Certificate.

SECTION 13. PISTE CLOSURE

The Underwriters will pay up to £200 each Insured Person in accordance with the following scale, should all skiing facilities at the pre-booked resort be closed due to lack of snow.

1. Up to £10 per day for reasonable additional travel expenses incurred in reaching an alternative skiing site, or
2. £20 per day for each completed 24 hour period that pre-booked resort skiing facilities are closed and no alternative skiing site is available.

EXCLUSIONS

The Underwriters shall not be liable to pay for:

- i. Any claims arising within the **United Kingdom**
- ii. Any claims arising within **Europe** in respect of trips commencing or ending during the period 1st May to 30th November inclusive.
- iii. Any claims for additional travel expenses incurred other than for travel arranged by the Tour Operator if travelling on a Tour Operator organised trip.
- iv. Anything included within the General Exclusions Section of this Certificate.

SECTION 14. AVALANCHE

The Underwriters will pay up to £150 each Insured Person for reasonable additional travel and accommodation expenses incurred, if as a result of avalanche, landslip or landslide, the Insured Person is unavoidably delayed from leaving the pre-booked resort.

EXCLUSIONS

The Underwriters shall not be liable to pay for:

- i. Any claims arising within the **United Kingdom**
- ii. Any claims arising within **Europe** in respect of trips commencing or ending during the period 1st May to 30th November inclusive.
- iii. Anything included within the General Exclusions Section of this Certificate.