

GAP TRAVEL
INSURANCE
POLICY
WORDING



Summary of cover

	Trip duration	Up to 365 days	
	Age limit	59	
	Age limit (dependent children in full time education)	Under 23	
Section 1	Cancellation	£2,000 With an option to increase the limit to £5,000	
Section 2	Curtailment	£2,000 With an option to increase the limit to £5,000	
Section 3	Emergency medical expenses Emergency dental treatment Funeral expenses abroad UK expenses	£10 million £500 £5,000 £5,000	
Section 4	Additional hospital benefit Mugging	£50/24-hours, £500 maximum £100/24-hours, £1,000 maximum	
Section 5	Personal accident (PTD, loss of eye(s), loss of limb(s)) Death	Included £30,000 £10,000	
Section 6	Baggage and personal belongings Overall limit Single item limit Total valuables limit Delayed baggage (after 12-hours) Portable business equipment Overall limit Single item limit	Included £1,000 £200 £400 £150 Included £1,500 £500	Upgrade option £2,500 £500 £1,000 £250
Section 7	Cash, travel tickets and documents Overall limit Cash limit	Included £500 £200	Upgrade option £1,000 £300
Section 8	Loss of passport/driving licence	£500	
Section 9	Travel delay Trip abandonment (after 24-hours)	£50/12-hours, £250 maximum Up to cancellation limit	
Section 10	Missed departure/missed connection	£1,000	
Section 11	Travel disruption Extended cancellation and curtailment charges Extended travel delay/abandonment Extended missed departure Accommodation cover	Included Up to cancellation limit £50 (12 hours or more)/up to cancellation limit £1,000 Up to cancellation limit	
Section 12	Personal liability	£2 million	
Section 13	Legal expenses	£25,000	
Section 14	Hijack	£1,000 £100/24-hours	
Section 15	Working abroad	See section for details	
Section 16	Studying/training abroad Specialist portable equipment Single item limit Tuition fees	Optional £1,000 £300 £2,000	
Section 17	Sports and activities level 1 Sports and activities level 2	Included Optional	

Summary of cover

Section 18	Winter sports cover Sports equipment Equipment hire Winter sports pack Piste closure	Optional £500 £300 £300 £300
Section 19	Political unrest and natural catastrophe evacuation	£10,000
Section 20	Financial failure protection	£2,000 (increased to £5,000 if higher cancellation cover selected)
Section 21	Kidnap and ransom protection	£50,000
	Policy excess per person per incident	£100
	Enjoy services	Inclusive

Please note: Enjoy services do not form part of the insurance contract and these services are arranged separately by Millstream Underwriting Limited. Details of the services are set out on pages 41 to 43 of this booklet.

Guide to sections

Summary of cover	1
Important contact details	5
Important information	5
Who is covered	5
What is covered	6
Limits of cover and excesses	6
When cover starts and ends	6
Cancellation rights	7
Renewal of your insurance	7
Disclosing relevant facts	7
Medical conditions	7
Health warranty	7
Pregnancy	7
Change in health	8
Definitions	9
Section 1 - Cancellation	12
Section 2 - Curtailment	12
Section 3 - Emergency medical expenses	13
Emergency dental treatment limit	
Funeral expenses abroad limit	
UK expenses	
Section 4 - Additional hospital benefit	15
Section 5 - Personal accident	16
Section 6 - Baggage and personal belongings	17
Total valuables limit	
Single item limit	
Delayed baggage (after 24-hours)	
Portable business equipment	
Section 7 - Cash, travel tickets and documents	18
Cash limit	
Section 8 - Loss of passport/driving licence	18
Section 9 - Travel delay	19
Trip abandonment (after 24-hours)	
Pet cover	

Guide to sections

Section 10 - Missed departure/missed connection	20
Section 11 - Travel disruption	20
Section 12 - Personal liability	24
Section 13 - Legal expenses	25
Section 14 - Hijack	26
Section 15 - Working abroad	26
Section 16 - Studying/training abroad	27
Section 17 - Sports and activities level 1	27
Sports and activities level 2	
Section 18 - Winter sports cover	29
Winter sports equipment	
Winter sports hire	
Winter sports pack	
Piste closure	
Section 19 - Political unrest and natural catastrophe evacuation	31
Section 20 - Financial failure protection	31
Section 21 - Kidnap and ransom	32
General conditions	35
General exclusions	35
Comments and complaints procedure	37
Claims procedures	37
Data protection	39
Details about our regulator	39
Governing law	40
Financial services compensation scheme	40
Enjoy services	41

Important contact details

Contact centre	0845 643 6046 contactus@hiscoxtravelinsurance.co.uk
Emergency medical assistance service (24-hours)	+44 (0)20 7902 7990 assistance@hiscoxtravelinsurance.co.uk
Claims service	0845 643 6047 claims@hiscoxtravelinsurance.co.uk
Medical screening service	0845 643 6048 assessment@hiscoxtravelinsurance.co.uk
Red 24 security service (24-hours)	+44 (0)20 3291 2424
Control Risks	+44 (0)20 7939 8900

Other useful contacts

Foreign & Commonwealth Office	+44 (0)20 7008 1500 www.gov.uk/fco
European Health Insurance Card (EHIC)	0845 606 2030 www.ehic.org.uk
Department of Health – advice for travellers	020 7210 4850 www.dh.gov.uk/travellers
Medicare Australia	+61 (0)2 6124 6333 www.medicareaustralia.gov.au

Important information

Thank **you** for taking out Hiscox Travel Insurance with **us**.

This policy wording, **your** schedule and any endorsements form a contract of insurance between **you** (the insured named on the schedule) and **us**, (Millstream Underwriting Ltd on behalf of AGA International SA administered in the **United Kingdom** by Mondial (UK) Limited) and explains the definitions, conditions, exclusions and limits of cover **we** provide. This contract is only valid when **you** have a valid schedule and have paid the appropriate premium.

Section 20 is underwritten by a consortium of Association of British Insurers member companies and provided by International Passenger Protection Limited.

Section 21 is underwritten by Hiscox Insurance Company Limited.

It is very important that **you** carefully read the terms, conditions and exclusions of this insurance to ensure that **you** are properly covered for **your** planned trip.

Please check the details on **your** schedule and if **you** have any enquiries please contact the call centre on 0845 643 6046 or email contactus@hiscoxtravelinsurance.co.uk.

Who is covered

Your schedule shows the persons who are insured under the policy and any special terms and conditions that may apply.

Cover is only available to persons resident in the **United Kingdom** and is only valid for round trips starting and returning to the **United Kingdom**. **You** must have a permanent residential address in the **United Kingdom** and unrestricted right of entry to the **United Kingdom**. **You** cannot purchase a policy once you have reached the age of 60 years.

What is covered

You are covered for:

1. holidays and leisure trips that include **non-manual work**;
2. studying and training abroad if paid the appropriate premium to include and it is shown on **your** insurance schedule;
3. trips that include **manual work** as detailed in section 15 if you have paid the appropriate additional premium;
4. the dates shown on **your** insurance schedule up to a maximum of 365 days
5. trips within the Geographic Region as shown on **your** schedule. **You** will not be covered if **you** choose to travel to a specific country or region against the advice issued by the Foreign & Commonwealth Office. Telephone: +44 (0)20 7008 1500 Website: www.gov.uk/fco.
6. **Winter sports** activities if **you** have paid the appropriate premium and it is shown on **your** insurance schedule.
7. participating in sports and activities under Level 1 as detailed in Section 17.
8. participating in sports and activities under Level 2 as detailed in Section 17 if shown on **your** schedule. **You** are not covered for **hazardous activities**, other than as specified in Section 17, unless **we** agree to include and **you** have paid the appropriate premium required.
9. reasonable activities **you** partake in on an unplanned and incidental basis provided that **you** are:
 - supervised by a qualified instructor/licensed operator, or
 - hold the appropriate qualification or licence, or
 - have subscribed to an accredited organisation for the activity
 - and that **you** act in a reasonable way and use all recommended equipment and protective clothing that is necessary.

Limits of cover and excesses

The limits of cover under each section are shown on the summary of cover (page one) and apply to each insured person. This policy has an excess as shown on the summary of cover which will be deducted in the event of a claim under certain sections. The excess is applicable per person, per policy section, per insured incident. A maximum of two excesses will be applied per incident per section.

When cover starts and ends

Cancellation cover starts from the date **you** have purchased this policy and ends when **you** leave **your home** to commence the trip.

If **you** want to return home during **your** trip for any reason that does not give rise to a claim under this policy, and **you** then wish to recommence **your** trip, you can do so under the same policy. **You** are not covered for any incidents or treatment while in the **United Kingdom**.

All other sections of cover start from when **you** leave your home to commence the trip. Cover applies for the duration of the booked trip (or earlier return to the **United Kingdom**) including the period of travel directly to the departure point and back home directly afterwards, not exceeding 24-hours in each case.

If **your** return is unavoidably delayed for an insured reason, cover will be extended free of charge for up to 30 days maximum.

Cancellation rights

If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** policy for a refund of **your** premium. If during this 14-day period **you** have travelled, made a claim, or intend to make a claim then **we** are entitled to recover all costs for those services that **you** have used. Please note that **your** cancellation rights are no longer valid after this initial 14-day period.

Disclosing relevant facts

It is **your** duty to tell **us** of any fact which **you** think may influence **us** in the acceptance, assessment or continuance of this insurance. Failure to do so may invalidate this insurance, leaving **you** with no right to make a claim.

It is very important that this insurance provides adequate cover for **your** trip. To ensure that it does, and for **your** peace of mind, **you** must tell **us** as soon as possible about anything which **you** feel could give rise to a claim.

Medical conditions

This insurance contains restrictions regarding pre-existing medical conditions in respect of the people travelling and of other people upon whose health the trip depends.

You are advised to read the health warranty contained in this policy. If **you** are in any doubt as to whether a medical condition is covered **you** must contact the Medical Screening Service on 0845 643 6048. **We** will not cover medical problems referred to in the health warranty unless this was declared to **us** and accepted by **us** in writing.

Health warranty

You must advise **us** (to the best of **your** knowledge) if any of the following apply to **you**, a travelling companion, an immediate relative, close business associate or someone upon whom the trip depends (whether they are travelling with **you** or not). The Medical Screening Service must be contacted:

1. **you**/they were aware of any reason why the trip could be cancelled or curtailed or of any medical condition which could result in a claim;
2. **you**/they have, during the 12-months before this insurance started, suffered from or received treatment, advice or medication for any chronic, ongoing or recurring illness or condition. (A chronic condition is one lasting three-months or more);
3. **you**/they were travelling against the advice of a medical practitioner or in order to get medical treatment abroad;
4. **you**/they have been diagnosed as having a terminal illness;
5. **you**/they were receiving, recovering from, or on a waiting list for in-patient treatment in a hospital or nursing home;
6. **you**/they were waiting for the results of tests or investigations, or awaiting a referral for an existing medical condition.

Failure to contact **us** could leave **you** with no right to make a claim, and may mean that **you** travel with insufficient cover.

Pregnancy

As is consistent with the treatment of all pre-existing medical conditions under the policy, the policy does not intend to cover the normal costs or losses otherwise associated with pregnancy (including multiple pregnancy) or childbirth. This includes, but is not limited to, delivery by caesarean section or any other medically or surgically assisted delivery which does not cause medical complications. The policy does, however, cover **you** should complications arise with **your** pregnancy due to accidental bodily injury or unexpected illness which occurs while on **your** trip.

Change in health

If any of the reasons stated in the health warranty above occur between the date the policy is issued and before the first day of **your** trip, **you** must notify the Medical Screening Service immediately on 0845 643 6048.

We will then decide if **we** can provide **you** with cover on existing terms. **We** may ask **you** to pay an additional premium, add special conditions to the policy or exclude cover for that medical condition. If **we** cannot provide cover, or if **you** do not want to pay the additional premium, **you** can make a cancellation claim if **you** have booked and paid for a trip that **you** have not yet made. Alternatively **you** can cancel **your** policy and **we** will send **you** a pro-rata refund.

We reserve the right not to extend the policy where the booked trip could be detrimental to **your** well being.

Failure to contact **us** could leave **you** with no right to make a claim, and may mean that **you** travel with insufficient cover.

Definitions

Whenever the following words appear in bold in this policy wording they will always have these meanings:

Appointed adviser	The solicitor or appropriately qualified person, firm or company, including us , who is chosen to act for you in your claim for compensation.
Close business associate	Any person whose absence from business for one or more complete days at the same time as your absence prevents the effective continuation of that business.
Couple	The lead insured, spouse (or co-habiting partner) named on the schedule.
Curtail/curtailment	Return early to home before the scheduled return date.
Europe	European Mainland , Republic of Ireland, The Azores, Madeira, The Channel Islands, The Canary Islands, The Isle of Man, Morocco, Tunisia, Israel, Mediterranean Islands, Turkey and territories formally known as USSR, west of the Ural Mountains.
European mainland	Albania, Andorra, Austria, Belgium, Bosnia, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Lapland, Liechtenstein, Luxembourg, Malta, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland.
Expert witness	A person who testifies in a court of law because they have specialist knowledge in a particular field or area of expertise, entitling that person to testify about their opinion on the meaning of facts.
Family	You and your spouse (or co-habiting partner) and your financially dependant children, aged under 23-years in full time education, at the inception date of your policy all normally resident with you and named on the schedule.
Hazardous activities	Participating in any sport or activity which could pose an increased risk or danger to you , and may require you to take additional precautions to avoid injury or claim (a list of included sports activities covered by this insurance are shown in section 17).
Hijack	The unlawful seizure or wrongful exercise of control of you , an aircraft or conveyance in which you are travelling as a passenger.
Home	Your residential address in the United Kingdom .
Immediate relative	Mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, stepchild, step-brother or step-sister resident in the United Kingdom .
Insurer	For sections 1-19 AGA International SA For section 20 A consortium of Association of British Insurers member companies provided by International Passenger Protection Limited For section 21 Hiscox Insurance Company Limited
Legal action	Work carried out to support a claim that we have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by you : <ul style="list-style-type: none">• to the European Court of Justice, European Court of Human Rights or similar International body; or• to enforce a judgement or legally binding decision.

Legal costs	Fees, costs and expenses (including Value Added Tax) which we agree to pay for you in connection with legal action. Also, any costs which you are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs we agree to pay.
Loss of limb	Physical, permanent and total loss of use at or above the wrist or ankle.
Loss of sight	The complete, irrecoverable and irremediable loss of all sight in one or both eyes.
Manual work	General work not involving the use of mechanical or industrial machinery at a height not exceeding two metres. We do not cover working offshore, ski, snowboard or diving instructors, or guides, trekking guides where ropes or other specialist climbing equipment is required, work with dangerous animals including big cats, crocodiles, alligators, sharks, hippopotamuses, snakes, elephants or bears or work involving hazardous activities .
Medical practitioner	A registered practising member of the medical profession who is not travelling with you , who is not related to you or to any person with whom you are travelling or intending to stay with.
Money	Cash, travel tickets and passports held by you for social domestic and/or pleasure purposes.
Natural catastrophe	Hurricane, tornado, tsunami, earthquake, volcanic eruption, storm, flood, landslide, wildfire or high water.
Non manual work	Any professional, clerical or administrative work or working as a classroom teacher, classroom assistant, au pair, nanny or childminder.
Permanent total disablement	Disablement as a result of which there is no business or occupation, which you are able to attend and to which having lasted for a period of 12 months, is, at the end of that period, beyond hope of improvement.
Personal accident	Accidental bodily injury caused solely and directly by outward violent and visible means.
Personal baggage	Your suitcases (or similar luggage carriers) and their contents usually taken on a trip, together with articles worn or carried by you for your individual use during your trip. (Not including any specialised items, medical or otherwise, unless specified on your schedule).
Political unrest	A disturbance or turmoil, political or military or otherwise that poses an immediate threat to your safety.
Public transport	Any fare paying passenger on the following regular scheduled forms of transport: train, coach, bus, aircraft and sea vessel.
Redundancy	Any person being declared redundant, who is under 65 years and under the normal retiring age for someone holding that person's position, and who has been employed for two continuous years with the same employer at the time of being made redundant.
Scuba diving	Conventional scuba diving only. We do not cover any unaccompanied dive, any dive in over head environments, any dive for gain or reward, or any dive below 30 metres (50 metres if additional premium is paid). You must hold a British Sub Aqua Club certificate or Professional Association of Diving Instructors certificate or equivalent and follow the relevant Club or Association rules and guidelines at all times, or you must only dive under the constant supervision of a properly licensed diving school and follow their rules and instructions at all times.
Single parent family	You and your financially dependent children under 23 years old and in full time education, at the inception date of your policy, all normally resident with you and named on the schedule.

The Caribbean	Antigua and Barbuda, Anguilla, Aruba, The Bahamas, Barbados, British Virgin Islands, Cayman Islands, Cuba, Dominica, Dominican Republic, Grenada, Guadeloupe, Haiti, Jamaica, Martinique, Montserrat, Navassa Island, Netherland Antilles, Puerto Rico, Saint Kitts and Nevis, Saint Lucia, Saint Vincent and the Grenadines, Trinidad and Tobago, Turks and Caicos Islands, Virgin Islands.
Unattended	When you are not in full view of and not in a position to prevent unauthorised interference with your property.
United Kingdom	England, Scotland, Wales and Northern Ireland.
Valuables	Watches, furs, jewellery, photographic equipment, binoculars, telescopes, spectacles, sunglasses, mobile phones, computers and or accessories (including laptops, games and gaming consoles), video equipment, camcorders and audio equipment including personal stereos, DVD, minidisc players, iPods and MP3 players, CDs, DVDs, tapes, films, cassettes, cartridges, headphones and televisions.
We/us/our	For sections 1-19 Millstream Underwriting Limited on behalf of AGA International SA. Mondial Assistance (UK) Limited is the administrator in the United Kingdom . For section 20 International Passenger Protection on behalf of the insurer of this section. For section 21 Millstream Underwriting Limited on behalf of Hiscox Insurance Company Limited.
Winter sports	Conventional skiing/snowboarding only. We do not cover any competition, free-style skiing, ski jumping, ski-flying, ski acrobatics/aerials, ski stunting, parapenting, ice hockey, use of bobsleighs or skeletons, repetitive travel in ski run helicopters. Off-piste skiing is covered when you are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines.
Winter sports equipment	Skis, bindings, ski boots, ski poles, snowboards and specialised clothing.
Worldwide (excluding USA, Canada and The Caribbean)	Worldwide excluding United States of America, Canada and The Caribbean .
Worldwide (including USA, Canada and The Caribbean)	Worldwide .
You /your	Each insured person as shown on your insurance schedule.

Section 1 - Cancellation

What is covered

You are covered up to the limit as shown on the summary of cover for loss of travel and accommodation expenses, which were cancelled before **you** were due to leave **your home** for which **you** have paid or are contracted to pay, providing the cancellation is necessary and unavoidable (and is not as a result of mere disinclination to begin **your** trip as arranged) due to any cause listed below occurring during the period of insurance:

1. injury, serious illness, death of **you**, any person with whom **you** are intending to travel or stay, or of an **immediate relative** or **close business associate** of yours;
2. **you** being called for jury service, attending court as a witness (but not as an **expert witness**), or **redundancy** (for **you** or for any person with whom you had arranged to travel);
3. **your home** or place of business being made uninhabitable, within 14-days of travel, or the police asking to see **you** after theft from **your home** which occurred within 14-days of travel;
4. **your** posting overseas or emergency and unavoidable duty if **you** are a member of the medical or nursing professions, armed forces, police, fire or ambulance services and compulsory quarantine.

What is not covered

1. The policy excess as shown on the summary of cover (£20 in respect of loss of deposit only claims) of any incident. This applies to each person making a claim.
2. Medically related claims where a certificate has not been obtained from a **medical practitioner**, confirming that cancellation of the trip is medically necessary.
3. Additional costs as a result of not immediately telling the travel agent, tour operator or provider of transport or accommodation that **you** need to cancel the trip. We will only pay the cancellation charges that would have applied at the time **you** knew it was necessary to cancel **your** trip, if a valid claim exists.
4. Any costs recoverable from another source.
5. Anything caused directly or indirectly by prohibitive regulations by the government of any country.
6. If the health warranty has not been complied with and **you** do not have an appropriate endorsement from the Medical Screening Service (see health warranty).
7. Any costs incurred on behalf of other party members who are not specified on the insurance schedule.
8. Anything mentioned in the general exclusions.

Section 2 - Curtailment

This section includes the services of the Emergency Medical Assistance Service who must be contacted immediately in the event of a serious injury, illness or hospitalisation, or where repatriation has to be considered.

The 24-hour Emergency Medical Assistance Service telephone number is:
+44 (0)20 7902 7990

What is covered

You are covered up to the limit as shown on the summary of cover for the value of the portion of **your** travel and accommodation expenses, calculated from the date of **your** return to the **United Kingdom**, which have not been used and which were paid before **your** departure from the **United Kingdom**. **You** are also covered for reasonable additional travelling expenses (economy class) incurred by **you** for returning to **your home** earlier than planned due to a cause listed below:

1. accidental injury, serious illness, death of **you**, any person with whom **you** are intending to travel or stay, or of an **immediate relative** or **close business associate** of yours;
2. **your home** or place of business being made uninhabitable or the police requesting **your** presence following a theft from **your home**.

Conditions

1. **You** must contact the Emergency Medical Assistance Service for assistance/advice if **you** need to cut short **your** trip for an insured reason.
2. **You** must use or revalidate your original ticket for **your** early return. If this is not possible **you** must provide evidence that additional costs were necessary. Any refunds due on unused original tickets will be deducted from **your** claim. If **you** do not have an original return ticket, **you** will not be reimbursed for costs incurred for **your** early return.
3. If **you** require the Emergency Medical Assistance Service to pay for arrangements, they may first need to contact the relevant **medical practitioner** to confirm **your** claim falls within the terms of **our** cover.
4. If **you** make **your** own arrangements **you** must supply all necessary documentation to substantiate that **your** claim falls within the terms of cover.
5. This policy does not provide compensation for loss of holiday/enjoyment.

What is not covered

1. The policy excess as shown on the summary of cover. This applies to each person making a claim.
2. Claims that are not confirmed as medically necessary by the Emergency Medical Assistance Service, and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming it necessary to **curtail** the trip.
3. Additional travelling expenses incurred which are not authorised by the Emergency Medical Assistance Service.
4. Unused prepaid travel tickets where repatriation has been arranged by the Emergency Medical Assistance Service.
5. If the health warranty has not been complied with and **you** do not have an appropriate endorsement from the Medical Screening Service (see health warranty).
6. Anything mentioned in the general exclusions.

NOTE: It is a requirement of this insurance that **you** contact the Emergency Medical Assistance Service immediately if **you** wish to return to the **United Kingdom** for any of the reasons listed above or by any method other than as originally planned. Failure to do so may affect **your** claim.

Section 3 - Emergency medical expenses (not private health insurance)

NOTE: This is not a private health insurance policy. **We** will pay for private treatment only if there is no appropriate reciprocal health agreement in existence and no public service available and **we** reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate.

In the event of medical treatment becoming necessary for which reimbursement will be sought, **we** or **our** representatives will require unrestricted access to all **your** medical records and information.

If **you** are admitted to hospital as an in-patient overseas, the Emergency Medical Assistance Service must be notified immediately. They will deal direct with the hospital and arrange the payment of any bills. Repatriation by specially equipped air ambulance will be available where medically necessary.

You must maintain contact with the Emergency Medical Assistance Service until **your** return to the **United Kingdom** or until **you** no longer require treatment or assistance. If **you** receive out-patient treatment (no hospital admission) and the costs are likely to exceed £1,000 **you** must refer to the Emergency Medical Assistance Service for authorisation.

If **you** receive out-patient treatment (no hospital admission) in Spain, Greece, Cyprus, Portugal or Turkey, show this document to the doctor and **your** treatment will be paid through ChargeCare International in line with the policy wording. The doctor will ask **you** to fill in a form to confirm treatment and may request **you** to pay the excess.

If **you** receive out-patient treatment (no hospital admission) in other countries, it may be easier to pay any bills yourself. Keep all receipts and submit a claim when **you** return **home**. If **you** are in any doubt, call the Emergency Medical Assistance Service for help.

The 24-hour Emergency Medical Assistance telephone number is: +44 (0)20 7902 7990.

What is covered

You are covered up to the limit as shown on the summary of cover for costs incurred

A. Outside the **United Kingdom** for:

1. emergency medical and surgical treatment and hospital charges (including necessary physiotherapy, authorised by the Emergency Medical Assistance Service);
2. emergency dental treatment, to relieve pain only, limited to amount shown on the summary of cover;
3. reasonable and necessary additional accommodation (room only) and travelling expenses **home** (economy class), including those of one relative or friend if **you** have to be accompanied **home** on the advice of the attending **medical practitioner** or if **you** are a child and require an escort **home**;
4. in the event of death, reasonable cost for the conveyance of the body or ashes to the **United Kingdom** (the cost of burial or cremation is not included), or local funeral expenses abroad limited to £5,000.

NOTE: If **you** are travelling to a country in the EU, **you** will need a European Health Insurance Card (EHIC) to receive healthcare. Apply by calling 0845 606 2030 or online at www.ehic.org.uk. Application forms are also available at the post office. If **you** are travelling to Australia and require medical treatment, **you** must enrol with Medicare. For more information on Medicare visit www.medicareaustralia.gov.au.

What is not covered

1. The policy excess shown on the summary of cover. This applies to each person making a claim.
2. Any sums which can be recovered from another source or which are covered under any National Insurance scheme or reciprocal health arrangement.
3. Any expenses or fees, for in-patient treatment or returning **home** early, which have not been reported to and authorised by the Emergency Medical Assistance Service.
4. Any expenses incurred for illness, injury or treatment required as a consequence of:
 - a) surgery or medical treatment which in the opinion of the attending **medical practitioner** and the Emergency Medical Assistance Service can be reasonably delayed until **your** return to the **United Kingdom**;
 - b) medication and or treatment which at the time of departure is known to be required or to be continued during **your** trip.

5. If the health warranty is not complied with and **you** do not have an appropriate endorsement from the Medical Screening Service (see health warranty).
6. The cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests, treatment or surgery which are not directly related to the injury, which necessitated **your** admittance to hospital.
7. Claims that are not confirmed as medically necessary by the attending **medical practitioner** or the Emergency Medical Assistance Service.
8. Any additional hospital costs arising from single or private room accommodation unless medically necessary.
9. Treatment or services provided by a health spa, convalescent or nursing **home** or any rehabilitation centre.
10. Any costs incurred within the **United Kingdom**.
11. Further costs **you** incur if **we** wish to bring **you home** early but **you** refuse (where in the opinion of the treating **medical practitioner** and the Emergency Medical Assistance Service **you** are fit to travel).
12. Anything mentioned in the general exclusions.

Section 4 - Additional hospital benefit

This benefit is payable only if the hospital admission has been covered under the terms of the emergency medical expenses section. The benefit payment is intended to contribute towards miscellaneous expenses that may be incurred whilst **you** are an in-patient (e.g. taxi fares and telephone calls). This policy does not provide compensation for loss of holiday/enjoyment.

What is covered

You are covered up to the limit as shown on the summary of cover:

1. payment of the amount shown for each complete 24-hours **you** spend in hospital as a result of **you** being admitted as an in-patient to a registered hospital. This is in addition to any medical expenses incurred under the emergency medical expenses section;
2. **you** are covered if **you** suffer bodily injury as a result of mugging, the benefit under this section is increased to £50 for each complete 24-hours **you** spend in hospital, as an inpatient, up to £1,000.

Conditions

1. In the event of a claim **you** must provide documentation confirming the date and time of admission and discharge.
2. In the event of a claim for mugging **you** must obtain a police report of the mugging incident, which necessitated **your** admission into hospital.

What is not covered

Anything mentioned in the general exclusions.

Section 5 - Personal accident

What is covered

You are covered up to the limit as shown on the summary of cover, in respect of **loss of limb, loss of sight, permanent total disablement** or for death (which will be paid to **your** legal representative), if **you** have a **personal accident** during **your** trip which, up to 12 months from the date of the accident, is the sole cause of **your** consequent death or disability.

NOTE: If **you** are aged under 16 years at the time of the accident, the death benefit will be limited to funeral and other expenses up to £1,000 and the permanent total disablement benefit will not apply.

We will only pay the benefit for **permanent total disablement** if **your medical practitioner** confirms that **you** cannot do any paid work for 12-months after the date of the accident and there is little or no hope of improvement. **You** must accept and agree to examination by **our** doctor or specialist should we consider it necessary to validate the claim.

What is not covered

1. Any claims for death, loss or disablement caused directly or indirectly by:
 - a) disease or any physical defect or illness;
 - b) an injury which existed prior to the beginning of the trip.
2. Anything mentioned in the general exclusions.

Section 6 - Baggage and personal belongings

What is covered

A) Personal baggage

You are covered up to the limit as shown on the summary of cover for the value or repair to any of **your personal baggage** (not hired, loaned or entrusted to **you**), which is lost, stolen, damaged or destroyed limited to:

1. the single item limit shown on the summary of cover for any one item, pair or set of items;
2. the **valuables** limit as shown on the summary of cover for all **valuables** in total.

If **we** decide to replace lost or damaged luggage **we** always replace new for old. **We** can replace or repair lost or damaged items, or make a cash settlement based on the replacement cost. **We** don't make any reductions for wear and tear.

B) Delayed baggage

NOTE: **You** must obtain written proof of the accident from the police within 24-hours of the discovery in the event of loss, burglary or theft of the **personal baggage**. Failure to do so may result in **your** claim being turned down.

You are covered up to the limit as shown on the summary of cover for the cost of buying replacement necessities if **your personal baggage** is delayed in reaching **you** on **your** outward journey for at least 24-hours and **you** have a written report from the carrier (e.g. airline, shipping company etc.) or tour representative. Receipts showing proof of ownership will be necessary in the event of a claim.

C) Business equipment

You are covered up to the limit as shown on the summary of cover for the cost of replacing lost, stolen, damaged or destroyed business equipment, samples of documentation, while being carried with **you** during **your** trip.

Conditions

1. Any amount we pay **you** under B) Delayed baggage will be deducted from the final claim settlement if **your** baggage is permanently lost.
2. **You** must obtain written proof of the incident from the police, **your** accommodation management, tour operator or carrier, within 12-hours of the discovery in the event of loss, burglary or theft of the baggage. Failure to do so may result in **your** claim being declined.
3. In the event of a claim for damaged items, proof of the damage must be supplied.
4. In the event of a claim for a pair or set of items, **we** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.
5. If the repair cost is more than the value of an item, **we** will assess the claim as if the item has been lost.

What is not covered

1. The policy excess shown on the summary of cover. This applies to each person making a claim; of any incident.
2. If **you** do not exercise reasonable care for the safety and supervision of **your personal baggage**.
3. Any item, pair or set of items with a value of over £100, if an original receipt, valuation report or other acceptable proof of ownership and value cannot be supplied to support **your** claim.
4. In the event of a claim for damaged items, proof of the damage must be supplied. The damaged articles must be retained by **you** and if requested, submitted to the claims handlers so as to substantiate a claim. Failure to do so may result in a claim being turned down.
5. If **your personal baggage** is lost, damaged or delayed in transit and **you** do not:
 - a) notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carrier's report (or property irregularity report in the case of an airline); or
 - b) follow up in writing within seven days to obtain a written carrier's report (or property irregularity report in the case of an airline) if **you** are unable to obtain one immediately.
6. Loss, destruction, damage or theft of the following property;
 - a) contact or corneal lenses, hearing aids, dentures and false body parts or other prostheses;
 - b) antiques, precious stones that are not set in jewellery, glass or china, pictures, musical instruments;
 - c) pedal cycles, dinghies, boats and/or ancillary equipment, vehicles or vehicle accessories (other than wheelchairs and pushchairs);
 - d) tools of trade;
 - e) perishable items such as food;
 - f) **valuables** left **unattended** at any time (including in a vehicle or in the custody of carriers) unless they are with **you** or locked in a safe or safety deposit box;
 - g) **valuables** left as checked-in baggage.
7. Loss, destruction, damage or theft;
 - a) due to confiscation or detention by customs or other officials or authorities;
 - b) due to wear and tear, denting or scratching, moth or vermin;
 - c) transportation by any postal or freight service, or if sent under an air-way bill or bill of lading.
8. Mechanical breakdown or derangement, or breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessels, aircraft or vehicle in which they are being carried.

9. **Personal baggage** and **valuables** stolen from:
 - a) an **unattended** vehicle unless it was in the locked glove compartment or rear boot or luggage area of the vehicle and is covered so as not to be visible from the outside of the vehicle and there is evidence of forcible and violent entry;
 - b) an **unattended** vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am.
10. Any shortage due to error, omission or depreciation in value;
11. Any property more specifically insured or recoverable under any other source.
12. Stamps, documents, deeds, samples or merchandise, manuscripts or securities of any kind, sports gear or activity equipment.
13. **Winter sports equipment** unless **you** have paid the appropriate premium.
14. Sports or activity equipment whilst in use.
15. Anything mentioned in the general exclusions.

Section 7 - Cash, travel tickets and documents

What is covered

You are covered up to the limit as shown on the summary of cover for accidental loss or theft of **your** own **money** whilst being carried on **your** person or left in a locked safety deposit box. Cash is limited to the amount shown on the summary of cover unless **you** are under 16 years, in which case the maximum payable is £50.

Condition

In the event of a claim for loss of cash **you** must provide evidence of the initial withdrawal of the cash and also evidence of how **you** coped financially immediately after the loss (e.g. exchange/withdrawal slips, bank/credit card statements).

What is not covered

1. The policy excess as shown on the summary of cover. This applies to each person making a claim.
2. If **you** do not exercise reasonable care in protecting **your money** and documents against loss, theft or damage.
3. If **you** do not obtain a written police report within 24-hours of the discovery in the event of loss, burglary or theft of **money**.
4. Any shortages due to error, omission or depreciation in value.
5. Anything mentioned in the general exclusions.

Section 8 - Loss of passport/driving licence

What is covered

You are covered up to the limit as shown on the summary of cover for reasonable additional travel or accommodation expenses **you** have to pay whilst abroad, over and above any payment which **you** would normally have made during the trip if no loss had been incurred, as a result of **you** needing to replace a lost or stolen passport/driving licence.

Condition

You must provide receipts for all costs incurred.

What is not covered

1. The policy excess shown on the summary of cover of any incident. This applies to each insured person involved in the incident causing the claim.
2. Any cost that **you** would have incurred had **you** not lost **your** passport.
3. If **you** do not exercise reasonable care for the safety or supervision of **your** passport/ driving licence.
4. If **you** do not obtain a written police report within 24-hours of the loss.
5. Loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities.
6. Anything mentioned in the general exclusions.

Section 9 - Travel delay

What is covered

You are covered if **your** initial outward or final return flights, sea crossing, coach or train departure to or from the **United Kingdom** are delayed for more than 12-hours beyond the intended departure time (as specified on **your** travel ticket) as a result of:

- a) strike or industrial action (provided that when this policy was taken out, and / or when the trip was booked there was no reasonable expectation that the trip would be affected by such cause);
- b) adverse weather conditions;
- c) mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel then a benefit of:
 1. £50 per person following each complete 12-hour delay up to £250;
 2. up to the cancellation section limit if **you** abandon the trip after the first full 24-hours;
 3. up to £20 per full 24-hour delay on **your** return to the **United Kingdom** in respect of maintaining **your** dog or cat in pre-booked, registered kennels or cattery up to a maximum of £100.

Conditions

1. In the event of a claim due to delayed public transport **you** must provide documentation from the transport company, confirming the period of and the reason for the delay.
2. This benefit is only payable in respect of either 1. and 3. or 2. as detailed above.

What is not covered

1. The policy excess shown on the summary of cover of any incident. This applies to each person making a claim; and is only applicable if **you** abandon **your** trip.
2. If **you** have not checked-in in sufficient time for **your** outward or return journey.
3. Any claims arising from withdrawal from service temporarily or otherwise of the aircraft, coach, train or sea vessel on the order or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any country.
4. Abandonment of a trip once **you** have departed from the **United Kingdom**.
5. Internal flights which do not form part of **your** outbound or inbound journey to/from the **United Kingdom**.
6. Anything mentioned in the general exclusions.

Section 10 - Missed departure/missed connection

What is covered

You are covered up to the limit as shown on the summary of cover for necessary hotel and travelling expenses incurred in reaching **your** booked destination, if **you** arrive at any departure point shown on **your** pre-booked itinerary too late to commence **your** booked trip as a result of:

- a) the **public transport** in which **you** are travelling is delayed (**you** must obtain written confirmation from the transport company);
- b) the vehicle in which **you** are travelling being involved in an accident or breakdown, or **you** being delayed as a result of a major accident on a motorway. In the event of a claim due to vehicle breakdown or a road accident, **you** must obtain a police or roadside assistance report;
- c) adverse weather conditions making it impossible to travel to the outbound departure point in the **United Kingdom**.

Conditions

1. In the event of a claim due to delayed public transport **you** must provide documentation from the transport company, confirming the period of and the reason for the delay.
2. In the event of a claim due to **your** vehicle being involved in an accident or breakdown, **you** must provide a police or roadside assistance report.
3. In the event of a claim arising from any delay occurring on a motorway or dual carriage way **you** must obtain confirmation from the police or emergency breakdown services of the location, reason and duration of the delay.

What is not covered

1. The policy excess shown on the summary of cover of any incident. This applies to each person making a claim.
2. If sufficient time has not been allowed for **your** journey in order to meet the check-in time specified by the transport providers or agent.
3. If **you** are not proceeding directly to the departure point.
4. Any costs claimed under travel delay and abandonment section.
5. Anything mentioned in the general exclusions.

Section 11 - Travel disruption

This section of the policy provides amendments to certain sections of the insurance, specifically for trips that do not constitute a **package** (as described in the special definition below).

Special definition relating to this section:

Package

means the pre-arranged combination of at least two of the following components, when sold or offered for sale at an inclusive price and when the service covers a period of more than 24-hours or includes overnight accommodation:

- a) transport;
- b) accommodation;
- c) other tourist services in addition to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package.

Extended cancellation or **curtailment** charges cover

What is covered

Sections 1. and 2. – cancellation or **curtailment** charges are extended to include the following cover.

We will pay **you** up to the limit as shown on the summary of cover for any irrecoverable unused travel and accommodation costs (including excursions up to £150) and other pre-paid charges (which **you** have paid or are contracted to pay) together with any reasonable additional travel expenses (economy class) incurred if:

- a) **you** were not able to travel and use **your** booked accommodation; or
- b) the trip was curtailed before completion; as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which **you** are travelling issuing a directive:
 1. prohibiting all travel or all but essential travel to; or
 2. recommending evacuation from;

the country or specific area or event to which **you** were travelling, providing the directive came into force after **you** purchased this insurance or booked the trip (whichever is the later), or in the case of **curtailment** after **you** had left the **United Kingdom** to commence the trip.

Extended travel delay and abandonment cover

What is covered

Section 9. – travel delay is extended to include the following cover.

We will pay **you** one of the following amounts:

1. If the **public transport** on which **you** are booked to travel is cancelled or delayed, leading to **your** departure being delayed for more than 12-hours at the departure point of any connecting **public transport** in the **United Kingdom** or to **your** overseas destination or on the return journey to **your home** we will pay **you** £50 for the first completed 12 hours delay (which is meant to help **you** pay for telephone calls made and meals and refreshments purchased during the delay) provided **you** eventually continue the trip.
2. **We** will pay **you**:
 - a) up to the limit as shown on the summary of cover for any irrecoverable unused accommodation and travel costs (including excursions up to £150) and other prepaid charges which **you** have paid or are contracted to pay because **you** were not able to travel and use **your** booked accommodation as a result of:
 - i) the **public transport** on which **you** were booked to travel from the **United Kingdom** being cancelled or delayed for more than 24-hours; or
 - ii) **you** being denied boarding (because there are too many passengers for the seats available) and no other flight could be provided within 12-hours; or
 - b) up to the limits as shown on the summary of cover for reasonable suitable additional accommodation (room only) and **public transport** expenses (economy class) necessarily incurred in reaching **your** overseas destination and/or in returning to the **United Kingdom** as a result of:
 - i) the **public transport** on which **you** were booked to travel being cancelled, delayed for more than 12-hours, diverted or re-directed after take-off; or
 - ii) **you** being denied boarding (because there are too many passengers for the seats available) and no other alternative flight could be provided within 12-hours;

and **you** choose to make other travel arrangements on **public transport** for **your** trip because there was no other alternative transport offered by the **public transport** operator. The amount payable will be calculated after deduction of the amount of the refund on **your** ticket(s) together with any compensation from the **public transport** operator.

You can only claim under subsections 1. or 2. for the same event, not both.

If the same costs, charges or expenses are also covered under section 9. – travel delay **you** can only claim for these under one section for the same event.

Extended missed departure cover

What is covered

Section 10 – missed departure cover is extended to include the following cover.

- a) **We** will pay **you** up to the limit as shown on the summary of cover for reasonable additional accommodation (room only) and **public transport** travel expenses (economy class) necessarily incurred in reaching **your** overseas destination or returning to the **United Kingdom** if **you** fail to arrive at the departure point in time to board any onward connecting **public transport** on which **you** are booked to travel, following completion of the initial international journey, including connections within the United Kingdom on the return journey to **your home** as a result of:
1. the failure of other **public transport** or
 2. strike, industrial action or adverse weather conditions or
 3. **you** being denied boarding (because there are too many passengers for the seats available) and no other alternative flight could be provided within 12-hours.

If the same costs and charges are also covered under sections 1. and 2. - cancellation or **curtailment**, **you** can only claim for these under one section for the same event.

Accommodation cover

What is covered

We will pay **you** up to the limit as shown on the summary of cover for either:

1. any irrecoverable unused accommodation costs (including excursions up to £150) and other pre-paid charges which **you** have paid or are contracted to pay because **you** were not able to travel and use **your** booked accommodation; or
2. reasonable additional accommodation (room only) and transport costs (economy class) incurred:
 - a) up to the standard of **your** original booking, if **you** need to move to other accommodation on arrival or at any other time during the trip because **you** cannot use **your** booked accommodation or
 - b) with the prior authorisation of the Emergency Medical Assistance Service to repatriate **you** to **your home** if it becomes necessary to **curtail** the trip as a result of fire, flood, earthquake, volcano, explosion, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease affecting **your** accommodation.

You can only claim under one of subsections 1. or 2. of what is covered for the same event, not both.

If the same costs and charges are also covered under sections 1. and 2. – cancellation or **curtailment** charges **you** can only claim for these under one section for the same event.

Special conditions

1. If **you** fail to notify the travel agent, tour operator or provider of transport or relating to claims accommodation as soon as **you** find out it is necessary to cancel the trip, the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.
2. **You** must get (at **your** own expense) written confirmation from the provider of the accommodation (or their administrators), the local police or relevant authority that **you** could not use **your** accommodation and the reason for this.
3. **You** must tell the Emergency Medical Assistance Service as soon as possible of any circumstances making it necessary for **you** to return **home** and before any arrangements are made for **your** repatriation.
4. **You** must check in, according to the itinerary supplied to **you** unless **your** tour operator has requested **you** not to travel to the airport.
5. **You** must get (at **your** own expense) written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.
6. **You** must comply with the terms of contract of the **public transport** operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation in the event of denied boarding, cancellation or long delay of flights.

What is not covered

1. The first £100 of each and every claim, per incident claimed for, under this section by each insured person.
2. The cost of airport departure duty/tax (whether irrecoverable or not).
3. Travel tickets paid for using any airline mileage or other reward scheme, for example Air Miles.
4. Accommodation costs paid for using any timeshare, holiday property bond or other holiday point's scheme.
5. Claims arising directly or indirectly from:
 - a) strike, industrial action or a directive prohibiting all travel or all but essential travel, to the country or specific area or event to which **you** were travelling, existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any trip;
 - b) an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling;
 - c) denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator or their handling agents.
6. Any costs incurred by **you** which are recoverable from the providers of the accommodation or for which **you** receive or are expected to receive compensation or reimbursement.
7. Any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
8. Any accommodation costs, charges and expenses where the **public transport** operator has offered alternative travel arrangements.
9. Any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your** trip.

10. Anything mentioned in general exclusions applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant.

- A copy of the advice against all travel or all but essential travel issued by the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or the regulatory authority in a country to/from which **you** are travelling.
- Booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or provider of transport/accommodation.
- In the case of **curtailment** claims, written details from **your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the trip.
- **Your** unused travel tickets.
- A letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of **your** check in times.
- Written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.
- Written confirmation from the company providing the accommodation (or their administrators), the local police or relevant authority that **you** could not use **your** accommodation and the reason for this.
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

Section 12 - Personal liability

What is covered

You are covered up to the limit as shown on the summary of cover, for legal expenses and legal liability for damages incurred by **you** which are caused by an accident that happened during the trip, and leads to claims made against **you** as a result of:

1. accidental bodily injury to a person who is not a member of **your family** or household or employed by **you**;
2. loss of or damage to any property which does not belong to **you**, is not in the charge of, and is not in the control of **you** or any member of **your family**, household or employee;
3. loss of or damage to temporary holiday accommodation that does not belong to **you**, or any member of **your family**, household or employee.

NOTE: **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.

What is not covered

1. The policy excess shown on the summary of cover of any incident. This applies to each person making a claim.
2. Fines imposed by a court of law or other relevant bodies.

3. Anything caused directly or indirectly by:
 - a) liability which **you** incur as a result of an agreement that **you** made which would not apply in the absence of that agreement;
 - b) injury, loss or damage arising from:
 - i) ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, bicycles, vessels (other than rowing boats, punts or canoes), animals (other than horses,) or firearms or any weapons
 - ii) the occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings
 - iii) the carrying out of any trade or profession, manual work or hazardous occupation
 - iv) racing of any kind
 - v) any deliberate act
 - vi) liability covered under any other insurance policy;
 - c) liability covered under any other insurance.
4. Anything mentioned in the general exclusions.

NOTE: If **you** are using a mechanical/motorised vehicle, make sure that **you** are adequately insured for third party liability as **you** are not covered under this insurance.

Section 13 - Legal expenses

What is covered

You are covered if **you** die, are ill or injured during **your** trip and **you** or **your** personal representative take **legal action** to claim damages or compensation for negligence against a third party **we** will do the following:

1. nominate an **appointed adviser** to act for **you**. If **you** and **we** cannot agree on an **appointed adviser**, the matter can be referred to an alternative resolution facility;
2. for each event giving rise to a claim pay up to the amount shown on the summary of cover for **legal costs** for **legal action** for **you** (but no more than £50,000 in total for all persons insured on the policy).

Conditions

1. **You** must conduct **your** claim in the way requested by the **appointed adviser**.
2. **You** must keep **us** and the **appointed adviser** fully aware of all the facts and correspondence including any claim settlement offers made to **you**.
3. **We** will not be bound by any promises or undertakings which **you** give to the appointed adviser, or which **you** give to any person about payment of fees or expenses, without **our** consent.
4. **We** can withdraw cover after **we** have agreed to the claim, if **we** think a reasonable settlement is unlikely or that the cost of **legal action** could be more than settlement.

What is not covered

1. Any claim:
 - a) reported to **us** more than 60 days after the event giving rise to the claim;
 - b) where **we** think a reasonable settlement is unlikely or where the cost of **legal action** could be more than the settlement;
 - c) involving **legal action** between members of the same household, an **immediate relative**, a travelling companion or one of **your** employees;
 - d) where another insurer or service provider has refused **your** claim or where there is a shortfall in the cover they provide;

- e) against a travel agent, tour operator or carrier, **us**, the **insurer**, another person insured by this policy or **our** agent.
2. **Legal costs:**
- a) for **legal action** that **we** have not agreed to;
 - b) if **you** refuse reasonable settlement of **your** claim. **You** should use Alternative Resolution Facilities such as mediation in this situation;
 - c) if **you** withdraw from a claim without **our** agreement. If this occurs **legal costs** that **we** have paid must be repaid to **us** and all **legal costs** will become **your** responsibility;
 - d) that cannot be recovered by **us**, **you** or your **appointed adviser**, when **you** receive compensation. Any repayment will not be more than half of the compensation **you** receive;
 - e) awarded as a personal penalty against **you** or the **appointed adviser** (for example not complying with court rules and protocols);
 - f) for bringing **legal action** in more than one country for the same event;
 - g) the funding of any appeal costs or actions to enforce a judgement or legally binding decision;
 - h) anything mentioned in the general exclusions.

Section 14 - Hijack

What is covered

You are covered up to the limit as shown on the summary of cover, for each full 24 hour period **you** are the victim of a **hijack**.

What is not covered

1. If **you** or **your family** or **your** business associates have engaged in activities that could be expected to increase the risk of **hijack**.
2. Anything mentioned in the general exclusions.

Section 15 - Working abroad

What is covered

You are covered whilst partaking in non manual work abroad as standard and manual work if **you** have paid the appropriate premium to include as shown on **your** insurance schedule.

What is not covered

1. work with mechanical or industrial machinery
2. work at a height above 2 metres
3. work offshore
4. work as a ski, snowboard or diving instructor or guide
5. work as a trekking guide where rope or other specialist climbing equipment is required
6. work with dangerous animals including big cats, crocodiles, alligators, sharks, hippopotamuses, snakes, elephants or bears
7. work involving hazardous activities
8. anything listed in the general exclusions.

Section 16 - Studying/training abroad

This section is applicable if you have paid the appropriate premium to include (please refer to **your** schedule and the summary of cover).

What is covered

You are covered up to the limit as shown on the summary of cover for:

1. The value or repair to any of **your** specialist portable equipment (not hired, loaned or entrusted to **you**), which is lost, stolen, damaged or destroyed limited to the single item limit shown on the summary of cover for any one item, pair or set of items.
2. Any irrecoverable pre-paid college/university course fees you have paid or are contracted to pay if **you** have to cancel or curtail **your** trip due to a reason covered under the cancellation or curtailment section.

Conditions

1. **You** must contact the Emergency Medical Assistance Service for assistance/advice if you need to cut short **your** trip for an insured reason.

What is not covered

1. The policy excess as shown on the summary of cover.
2. Anything listed as not covered in cancellation, curtailment and baggage and personal belongings sections.
3. Anything mentioned in the general exclusions.

Section 17 - Sports and activities

What is covered

You are covered when participating in sports and activities listed under level one. **You** are covered when participating in sports and activities listed under level two if **you** have paid the appropriate additional premium (please refer to **your** insurance schedule).

	Level 1	Level 2
A.	Abseiling (max 100m) (a,c) Angling Archery (a,b)	Abseiling (over 100m) (a,c) Aerial safari (a) American football (c)
B.	Badminton Black water rafting (grades 1-3) (a) Bowling Bungee jumping (max two jumps) (a,c)	Ballooning (a) Black water rafting (grades 4-5) (a,c) Bouldering Bungee jumping (three jumps) (a,c)
C.	Camel/elephant riding/trekking (b) Canoeing (inland/coastal, no white water) (a) Clay pigeon shooting (a,b) Climbing wall (max 100m) (a,c) Cycling	Canoeing white water (grade 1-3) (a)
D.	Deep sea fishing (a)	
E.		Equestrian activities other than trekking and hacking (c)
F.	Fell running/walking (without ropes, picks or specialist climbing equipment up to 1,500m)	Football (including 5-a-side)
G.	Golf Gymnastics (a)	Go-karting (a,b)

	Level 1	Level 2
H.	Hiking without ropes, picks or specialist climbing equipment up to 1500m Horse riding (hacking only – incidental to trip, no jumping) (b) Hot-air ballooning (a,b)	Hiking without ropes, picks or specialist climbing equipment up to 3000m (a) Hockey Horse riding/trekking (main purpose of trip) (b) Hunting on foot, animal or machine (a,b,c)
I.	Ice skating (in-door only)	
J.	Jet boating/jet skiing (inland/coastal waters, no white water) (a,b)	Jet boating/jet skiing white water (grades 1-2) (a,b)
K.	Kayaking (inland/coastal waters, no white water) (a)	Kayaking white water (grades 1-3) (a) Kite surfing (c)
M.	Martial arts (non-contact) Motor biking (full UK licence, up to 125cc, helmet to be worn and the rider must have the appropriate valid UK licence for the machine) (b,c) Mountain biking (on road) (b)	Motor biking (excluding touring by motorbike or where a motor bike is the main mode of transport) helmet to be worn and the rider must have the appropriate valid UK licence for the machine (b,c) Mountain biking (off-road, day trip) (b,c)
N.	Netball	
O.	Orienteering (a) Outdoor endurance (a) Outward bound (a)	
P.	Paint balling (a,b) Parasailing (a) Parascending (over water only) (a)	Parachuting (one jump only) (a,c) Passenger private small aircraft/helicopter (c,d)
Q.		Quad biking (a,b,c)
R.	Rambling Roller skating/blading (no stunting) Rowing/sculling (inland/coastal waters, no white water) Rifle range shooting (a,b)	Rugby (c)
S.	Safari tours (a) Sailing (coastal waters only) (a,b) Scuba diving (30m) (a) Snorkeling Speed boating (inland/coastal waters only, no white water) (a,b) Squash Surfing (incidental to trip) Swimming	Sailing outside coastal waters (Europe only) (a,b) Scrambling Scuba diving (50m) (a) Sea canoeing (coastal waters only) Surfing (main purpose of trip)
T.	Table tennis Ten pin bowling Tennis Trekking (without ropes, picks or specialist climbing equipment up to 1500m)	Trekking (without ropes, picks or specialist climbing equipment up to 3000m) (a)
V.	Volleyball	
W.	Water skiing (no jumps) (a,b) White water rafting (grades 1-3) (a) Wind surfing (incidental to trip) (b)	White water rafting (grades 4-5) (a,c) War games (a,b) Wind surfing (main purpose of holiday) (b)
Y.	Yachting (coastal waters only) (a,b)	Yachting outside coastal waters (Europe only) (a,b)

The following conditions and exclusions apply to individual sports and activities where highlighted in the sports and activities list above.

- a) Provided **you** are supervised by a qualified instructor or have subscribed to an accredited organisation for the activity.
- b) Personal liability cover is excluded.
- c) **Personal accident** cover is excluded.
- d) Provided the aircraft/helicopter is properly regulated and licensed according to International Civil Aviation laws.

Condition

You must act in a reasonable way and use all recommended safety equipment and protective clothing that is necessary.

What is not covered

1. **You** are not covered when participating in professional or organised sports, racing, speed or endurance tests and dangerous pursuits.
2. Anything listed in the general exclusions.

Section 18 - Winter sports cover

This section is applicable if **you** have paid the appropriate premium to include (please refer to **your** insurance schedule and the summary of cover).

What is covered

- A. Winter sports medical
The medical section of this policy is extended to cover **you** whilst partaking in **winter sports**.
- B. Winter sports liability
The personal liability section of this policy is extended to cover **you** whilst partaking in **winter sports**.
- C. Winter sports equipment
You are covered up to the limit shown on the summary of cover for the value or repair of **your** own **winter sports equipment**.
- D. Winter sports hire
You are covered up to the limit shown on the summary of cover for the reasonable cost of hiring **winter sports equipment** for the rest of **your** trip or until **your** own **winter sports equipment** has been returned to you, if:
 - a) **your** equipment is lost, stolen or broken; or
 - b) **your** equipment is delayed for at least 12 hours on your outward journey.In the event of a claim **you** must provide the following documentation:
 1. loss or theft: report from police, resort management or tour operator plus receipts showing original and additional hire charges;
 2. damage: confirmation from the hire company of damage sustained and additional charges incurred;
 3. delay: confirmation from the airline or transport company that **your** equipment was delayed for over 12-hours on the outward journey plus a receipt showing original and additional hire charges.

E. Winter sports pack

You are covered up to the limit shown on the summary of cover for the value of the unused portion of **your** resort pass, ski school, lift pass and **winter sports equipment** hire costs limited to £150 per week, if:

- a) **you** have an accident or **you** are ill;
- b) **your** resort pass is lost or stolen.

In the event of a claim **you** must provide the following documentation:

1. accident or illness: medical report confirming the reason and length of time **you** were unable to undertake **your** planned activity plus the original lift pass and evidence of the initial cost;
2. loss or theft: report from the police or resort management plus evidence of initial cost and cost of replacement pass.

Conditions

In the event of a claim **you** must provide the following documentation.

F. Piste closure

You are covered up to the limit shown on the summary of cover if during the period of **your** stay, on-piste skiing at the resort that **you** had pre-booked is not available due to a lack of snow or excessive snow or avalanche conditions, then:

- a) up to £15 per day towards transport costs to reach another resort;
- b) compensation of £25 per full day if skiing is unavailable due to the total closure of on-piste skiing activity.

In the event of a claim **you** must provide documentation from the resort's management confirming how long the piste was closed at **your** resort and the reason.

What is not covered

1. The policy excess as shown on the summary of cover. This applies to each person making a claim.
2. If **you** do not adhere to the International Ski Federation code or the resort regulations.
3. Anything not covered in baggage and personal belongings section (applicable to part C and D above).
4. Anything not covered under the emergency medical expenses section (applicable to part A and E above).
5. Anything not covered in personal liability section.
6. Competition, free style skiing ski jumping, ski flying, ski acrobatics/aerials, ski stunting, parapenting, ice hockey, use of bobsleighs or skeletons, repetitive travel in ski run helicopters. Off-piste skiing is not covered outside the ski area boundaries of a recognised ski resort and where **you** do not follow ski patrol guidelines.
7. Anything listed in the general exclusions.

Section 19 - Political unrest and natural catastrophe evacuation

This section does not apply to trips within the **United Kingdom**.

This section includes the services of Red24 who must be contacted immediately if evacuation is required.

Telephone: +44 (0)20 3291 2424, please quote identification number HIGP13

What is covered

You are covered up to the limit shown on the summary of cover for reasonable costs and expenses incurred in transporting **you** from the country in which the **natural catastrophe** or **political unrest** has occurred to the nearest place of safety as a result of **you** needing to evacuate from **your** destination during **your** trip.

Conditions

You must contact Red24 immediately if an event occurs which may result in **you** needing to leave a country. No claim will be paid if Red24 are not contacted.

What is not covered

1. Any costs incurred as a result of **you** failing to produce or maintain the required documents, visas and permits for the country in which **you** are travelling.
2. Anything listed in the general exclusions.

As a Hiscox Travel Insurance policyholder **you** have access to Red24's extensive online information service which includes up to date security information and advice on over 185 countries worldwide. There is also a comprehensive advice library covering travel security topics

You can login to the red24 web site at <http://www.red24.com>

Username: HISCOXGAPTRAV

Password: HIGP13

Please note: the username and password are case sensitive and must be entered as displayed above.

Section 20 - Financial failure protection

What is covered

You are covered up to the limit shown on the summary of cover for:

1. Irrecoverable sums paid in advance in the event of insolvency of the travel or accommodation provider not forming part of an inclusive/package holiday prior to departure.
2. In the event of insolvency after departure:
 - a) additional pro rata costs incurred by **you** in replacing that part of the travel arrangements to a similar standard to that originally booked;
 - b) if **curtailment** of the trip is unavoidable - the cost of return transportation to **your home** to a similar standard to that originally booked.

Condition

In the case of insolvency after departure as set out in 2a) and b) above where practicable **you** should obtain **our** approval prior to incurring the relevant costs.

What is not covered

We will not pay for:

1. Travel or accommodation not booked prior to departure.
2. The Financial Failure of:
 - a) any travel or accommodation provider in chapter 11 or any threat of insolvency being known at the date the policy is issued or date the booking is made (whichever is the later);
 - b) any travel or accommodation provider who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim);
 - c) any travel agent, tour organiser, booking agent or consolidator with whom **you** have booked travel or accommodation.
3. Any loss for which a third party is liable or which can be recovered by other legal means.

NOTE: This section provides cover for the insolvency of any travel arrangements booked before departure, which do not form part of an inclusive holiday or are bonded or insured already.

These would include: scheduled airlines/hotels/car ferries/villas abroad and cottages in the UK/railway journeys including the Eurostar/coach journeys/cruises not bonded/car hire/caravan sites/campsites/mobile homes/camper rental/safaris/excursions/Eurotunnel/theme parks such as Disneyland Paris.

Section 21 - Kidnap and ransom protection

What is covered

You are automatically covered by this section.

The general terms all apply to this section. However **we** have added some extra definitions and conditions for this section.

If **you** are the victim of a kidnap, refer to the extra conditions shown in this section.

Extra definitions

Additional costs

Costs of **your** own travel and accommodation during the period of the **kidnap**.

Costs of medical expenses incurred as a direct result of a **kidnap**.

A reward agreed by **us** which **you** pay to an informant for information which leads to the resolution of a **kidnap**.

Reasonable rest and rehabilitation expenses **you**, as the victim of a **kidnap**, or **your** family incur following **your** return.

Funeral expenses or the cost of transporting **your** remains to **your** home if **you**, as the victim of a **kidnap**, die as a direct result of a **kidnap**.

Control Risks

Crisis management consultants recommended by **us**.

Kidnap

The illegal taking and holding captive of **you** by people who then demand a ransom, from **your** assets, as a condition of your release.

Medical expenses	<p>The costs incurred for medical, surgical or other remedial attention or treatment given or prescribed by a qualified medical practitioner and all hospital, nursing home and ambulance charges. This includes dental expenses in an emergency for immediate pain relief.</p> <p>We will not cover:</p> <ol style="list-style-type: none">1. Any costs incurred more than 12 months after the date you were first injured or first became ill.2. The costs of any psychiatric services.
Ransom	<p>Cash or marketable goods or services surrendered by you or on your behalf to meet a kidnap demand.</p> <p>The requirements under the general terms all apply to this section. In addition, if a claim is made under this section you must submit to a physical examination by a physician that we choose. We may also require a post mortem examination by a physician that we choose, unless prohibited by law. If we require a physical examination or post mortem examination, this will be paid for by us.</p>
If a kidnap occurs	<p>If a kidnap and ransom insured event occurs, you must:</p> <ol style="list-style-type: none">1. Tell us and Control Risks about it as soon as possible and give us or them whatever information we or they need;2. Tell the appropriate local authorities of the ransom demand, or allow Control Risks to do so, as soon as possible having regard to the personal safety of the victim;3. Be able to show, when you make a claim for the ransom under this section, that the ransom was surrend/ered under duress <p>Control Risks' telephone number is 020 7939 8900</p>
Confidentiality	<p>You must take reasonable steps at all times to ensure that, as far as possible, no one else knows about the existence of the kidnap and ransom cover in your policy.</p>
Covered	<p>You are covered up to the limit as shown on the summary of cover.</p>
Kidnap and ransom	<p>If you are the victim of a kidnap during the period of insurance we will cover you against the following:</p> <ol style="list-style-type: none">1. A ransom which has been surrendered. If the ransom involves marketable goods or services, we will pay the actual cash value at the time of their surrender;2. The fees and expenses of Control Risks for a maximum period of 30 days;3. Additional costs
How much we will pay	<p>The following specific limits are included within, and are not in addition to, the amount shown in the summary of cover. For a covered loss involving the benefits shown below we will pay you up to the following amounts for each incident of loss:</p> <ol style="list-style-type: none">1. £12,500 for medical expenses2. £10,000 for loss of salary3. £2,500 for travel and accommodation services4. £10,000 for additional costs but no more than:<ol style="list-style-type: none">a) £2,500 for a reward you pay to an informant;b) £2,500 for rest and rehabilitation costs;c) £2,500 for funeral expenses or cost of transporting your remains.

What is not covered

1. Any ransom surrendered in a face to face encounter involving the use or threat of force or violence unless it is surrendered by a person who is in the possession of the ransom at that time for the sole purpose of taking it to pay a previously communicated ransom demand.
2. Any ransom surrendered at the place where the kidnap occurs unless it is taken there after receipt of the ransom demand and for the sole purpose of paying the ransom.
3. Any act by you which would be a criminal offence if it was carried out by you in the same country as the kidnap.
4. And loss of salary unless you were in full time salaried employment at the time of the loss.
5. Any loss caused by you committing suicide, deliberately injuring yourself or putting yourself in unnecessary danger.
6. Any kidnap of the insured in Afghanistan, Iraq, Pakistan or Somalia.
7. Any ransom demanded as a result of a kidnap undertaken by a sanctioned terrorist organisation.

General conditions

1. All claims must be submitted within 60 days from the date of the incident giving rise to the claim.
2. Original receipts and/or proof of ownership and value must be supplied in the event of a claim.
3. **You** must take all reasonable steps to recover any lost or stolen article.
4. If **we** require any medical certificates, information, evidence or receipts, these must be obtained by **you** at **your** expense.
5. If any claim is found to be fraudulent in any way, this insurance will not apply and all claims will be forfeited.
6. If, at the time of making a claim, there is any other insurance covering the same risk, **we** are entitled to contact that **insurer** for a contribution.
7. **We** may at any time pay to **you our** full liability under this insurance, after which no further payments will be made in any respect.
8. In the event of a claim, if **we** require a medical examination **you** must agree to this.
9. In the event of death, **we** are entitled to a post mortem examination. The medical examination and post mortem would be at **our** expense.
10. **You** must not make any payment, admit liability, offer or promise to make any payment without written consent from **us**.
11. **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.
12. Damaged articles must be retained by **you** and if requested submitted to the claims handlers so as to substantiate a claim. Failure to do so may result in a claim being turned down.

General exclusions

You are not covered for anything caused directly or indirectly by the following, unless **you** have contacted **us** and **we** have confirmed in writing that **you** will be covered:

1. If **you** choose to travel to a specific area against the advice issued by the Foreign & Commonwealth Office:
Telephone +44 (0)20 7008 1500
Website www.gov.uk/fco.
2. A set of circumstances which **you** knew about at the time the trip was booked unless **you** could not reasonably have expected such circumstances to result in a claim.
3. **You** being 60 years at the start date of the policy.
4. Any criminal act by **you**.
5. Failure to comply with the laws applicable to the country in which **you** are travelling.
6. Bankruptcy/liquidation of a tour operator, travel agent or transportation company other than as specifically covered under section 20.
7. Any other costs that are caused by the event which led to a claim, unless specifically stated in the policy.
8. Any payment, which **you** would normally have made during **your** travels, if no claim had arisen.

9. Any trip that is undertaken for the purpose of:
 - a) obtaining medical treatment (whatever the nature of this treatment);
 - b) against the advice of a medically qualified doctor;
 - c) after being given a terminal prognosis.
10. Suicide, deliberate self-injury being under the influence of drink or drugs (unless prescribed by a **medical practitioner**), alcoholism, drug addiction, solvent abuse, wilful exposure to exceptional risk (unless **you** are trying to save someone's life).
11. Stress, anxiety, depression, or any emotional or psychiatric disorder or condition.
12. Any claim arising from sexually transmitted diseases.
13. Any injury, illness, death, loss, expenses or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness and/or any mutant derivatives or variations thereof however caused.
14. The cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests which are not directly related to the illness or injury which necessitated **your** admittance to hospital.
15. Any epidemic or pandemic.
16. Loss or damage to any property and expense or legal liability, directly or indirectly caused by or contributed to or arising from:
 - a) ionising radiation or radioactive contamination from any nuclear fuel or nuclear waste, which results in burning of nuclear fuel;
 - b) the radioactive toxic explosive or other dangerous properties of nuclear machinery or any part of it;
 - c) pressure waves from aircraft and other flying objects travelling faster than the speed of sound.
17. Any consequence whether direct or indirect of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), discharge, explosion or use of a weapon of mass destruction whether or not employing nuclear fission or fusion, or chemical, biological, radioactive or similar agents, by any party at any time for any reason, terrorist activity (although terrorist activity does not apply to claims made under section three emergency medical expenses and section 5 **personal accident**, providing the disturbances were not taking place at the start of the insured trip), civil war, rebellion, revolution, insurrection, blockade, military or usurped power.
18. Air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft).
19. Planned **hazardous activities** unless **you** have paid the appropriate additional premium and **we** have issued **you** with an endorsement.
20. Motorbike touring or where a motorbike is the main mode of transport.
21. **Your** hazardous occupation of any kind.
22. Professional or organised sports, racing, speed or endurance tests, dangerous pursuits.
23. Mountaineering, ordinarily necessitating the use of picks, ropes or other specialist equipment, pot holing or caving.
24. Taking part in dangerous expeditions or the crewing of a vessel outside coastal waters.
25. Any off-piste skiing except when **you** are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines.

Comments and complaints procedure

We aim to provide a first class level of service at all times. If, for any reason, **you** feel that **our** service is not of the standard **you** would expect, please tell **us**. **You** should address any enquiries or complaints, in writing, to:

Millstream Underwriting Limited
PO Box 18381, London EC3V 4QT
or email mail@mstream.co.uk
(quoting the policy and scheme number shown on **your** insurance schedule)

(Please supply **us** with **your** name, address, policy number or claim number and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint, in the shortest possible time.)

If **you** are not satisfied with **our** final response, **you** can refer the matter to the Financial Ombudsman Service.

The Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall
London E14 9SR

Please note that the Financial Ombudsman Service will not consider **your** complaint until **you** have received a final decision from Millstream Underwriting Limited.

For complaints relating to Financial Failure Protection
In the first instance please contact

The Claims Manager, IPP Claims Office
IPP House, 22-26 Station Road
West Wickham, Kent BR4 0PR

If **you** are not satisfied with **our** final response **you** can refer the matter to the Financial Ombudsman Service.

Claims procedure

All claims to be submitted within 60 days of the incident giving rise to the claim. First, check this wording to make sure **your** claim is valid:

Medical claims

In-patient treatment or out-patient treatment expected to be over £1,000

If serious injury is incurred in which **you** are admitted to hospital abroad or require significant out-patient treatment, call **our** Emergency Medical Assistance Service on +44 (0)20 7902 7990 as soon as possible. **You** will be given advice on what to do and the assistance **you** require. All original receipts for medical consultations/treatment/medication etc. should be retained and submitted to support **your** claim.

Out-patient treatment and minor inpatient treatment

If **you** need out-patient medical treatment (no hospital admission) or minor in-patient treatment (less than three days hospitalisation) please provide a copy of **your** schedule to the doctor and **your** treatment will be paid by ChargeCare International in line with the policy wording (please see countries below). In such cases, the doctor will ask **you** to fill in a simple form to confirm the treatment and may request **you** pay the policy excess. The doctor will then send the medical bill and supporting documentation to ChargeCare International for repayment. You may download a claim form from www.hiscox.co.uk/travel/making-a-claim or contact the Claims Service for a claim form.

This service is available in the following selected countries:

Out-patient treatment: Spain; Greece; Cyprus; Turkey and Portugal.

Minor in-patient treatment: Spain; Greece and Cyprus.

Other minor medical and out-patient treatment

You may download a claim form from www.hiscox.co.uk/travel/making-a-claim or contact the claims service for a claim form by email on claims@hiscoxtravelinsurance.co.uk or by phone on 0845 643 6047. They will advise **you** of any additional supporting documentation required (this will be dependent upon the circumstances and nature of the medical claim). All original receipts for medical consultations/treatment/medication etc should be retained and submitted to support **your** claim.

Cancellation claims	The travel agent, tour operator, provider of transport or accommodation must be contacted immediately and you must obtain a cancellation invoice. The original tickets and booking forms/receipts will also be required to support your claim. You may download a claim form from www.hiscox.co.uk/travel/making-a-claim or contact the claims service for a claim form by email on claims@hiscoxtravelinsurance.co.uk or by phone on 0845 643 6047 when you return home . They will advise you of any other additional supporting documentation required (this will be dependent upon the reason for the cancellation).
Curtailed claims	Call the Emergency Medical Assistance Service on +44 (0)20 7902 7990 if you are ill or injured. Their authorisation must be obtained before you cut short your trip. All original ticket stubs/booking forms/receipts should be retained and submitted to support your claim. You may download a claim form from www.hiscox.co.uk/travel/making-a-claim or contact the claims service for a claim form by email on claims@hiscoxtravelinsurance.co.uk or by phone on 0845 643 6047 when you return home . They will advise you of any additional supporting documentation required (this will be dependent upon the reason for the curtailment).
Personal liability and legal expenses claims	Obtain as much information as possible, including police reports, witness details and any photographs. You must not admit liability at any time. The claims service must be notified immediately by email on claims@hiscoxtravelinsurance.co.uk or by phone on 0845 643 6047.
Personal baggage claims	Written proof of the incident must be obtained from the police, the accommodation management, tour operator or carrier within 24-hours of the reported loss/theft. If the loss occurs during travel, you must obtain a property irregularity report from the carrier. For all item(s), pair or sets of items over £100, you will also be asked to provide the original receipts. If you cannot find the original receipts, other proof of ownership (such as bank/credit card statements and photographs of yourself wearing the item) may be offered to support your claim instead. If personal baggage is delayed obtain a written report from the carrier (e.g. airline, shipping company etc) is required detailing the length and cause of the delay. Retain all the receipts which relate to any emergency replacement items you have purchased. You may download a claim form from www.hiscox.co.uk/travel/making-a-claim or contact the claims service for a claim form by email on claims@hiscoxtravelinsurance.co.uk or by phone on 0845 643 6047 when you return home .
Money claims	Written proof of the incident must be obtained from the police, the accommodation management, tour operator or carrier within 24-hours of the loss/theft. You may be asked to provide proof of the withdrawal of the money from the bank. Please remember that the loss of money must occur whilst it is carried on your person or whilst it is left in a locked safety deposit box. You may download a claim form from www.hiscox.co.uk/travel/making-a-claim or contact the claims service for a claim form by email on claims@hiscoxtravelinsurance.co.uk or by phone on 0845 643 6047.
Missed departure	Written confirmation must be obtained from the transport company, police or roadside claims assistance service confirming the location, reason and duration of the delay. You may download a claim form from www.hiscox.co.uk/travel/making-a-claim or contact the claims service for a claim form by email on claims@hiscoxtravelinsurance.co.uk or by phone on 0845 643 6047.

Travel delay

Written confirmation must be obtained from the airline, shipping, coach or train company stating the period of the delay and the reason for the delay.

Please remember that cover for travel delay is provided for these specific reasons only:

- strike or industrial action (provided that when this policy was taken out and or the trip was booked, there was no reasonable expectation that the trip would be affected by such cause);
- adverse weather conditions;
- the mechanical breakdown or technical fault of the aircraft, coach or sea vessel.

Financial failure protection claims

To claim, either visit the IPP website at www.ipplondon.co.uk and download a claim form or write to IPP Claims Office, 22-26 Station Road, West Wickham, Kent BR4 0PR, tel +44 (0)20 8776 3752, email info@ipplondon.co.uk. The claim should be advised to **us** as soon as reasonably practicable and in any event within 14 days. IPP will only accept claims submitted up to six months after the failure. Any claims submitted after the six month period will **not** be processed.

Kidnap and ransom claims

If a kidnap and ransom insured event occurs, you must:

1. Tell us and Control Risks about it as soon as possible and give **us** or them whatever information **we** or they need;
2. Tell the appropriate local authorities of the ransom demand, or allow Control Risks to do so, as soon as possible having regard to the personal safety of the victim;
3. Be able to show, when **you** make a claim for the ransom under this section, that the ransom was surrendered under duress Control Risks' telephone number is 020 7939 8900.

Data protection

Information about **your** policy may be shared between Hiscox Underwriting Limited, Millstream Underwriting Limited, AGA International SA, Mondial Assistance (UK) Limited, International Passenger Protection Limited, a consortium of Association of British Insurers member companies for underwriting purposes and Hiscox Insurance Company Limited.

Please note that sensitive health and other information **you** provide may be used by **us**, **our** representatives and other insurers and industry governing bodies and regulators to process **your** insurance, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). **We** have taken steps to ensure that **your** information is held securely.

Information **we** hold will not be shared with third parties for marketing purposes. **You** have the right to access **your** personal records.

Details about our regulator

Hiscox Travel Insurance is arranged by Hiscox Underwriting Ltd and underwritten by Millstream Underwriting Limited on behalf of AGA International SA.

Mondial Assistance (UK) Limited is the appointed administrator in the United Kingdom. Hiscox Underwriting Ltd, Millstream Underwriting Limited and Mondial Assistance (UK) Limited are authorised and regulated by the Financial Conduct Authority (FCA).

AGA International SA is authorised by Autorité de Contrôle Prudentiel in France and is regulated by the Financial Conduct Authority for the conduct of business in the UK.

Millstream Underwriting Limited and Mondial Assistance (UK) Limited will act as agents for AGA International SA with respect to the receipt of customer **money** and for the purpose of settling claims and handling premium refunds.

Hiscox Underwriting Ltd, Registered in England No 02372789, Registered Office: 1 Great St Helen's, London EC3A 6HX.

Millstream Underwriting Limited, Registered in England No. 3896220, Registered Office: 145 Leadenhall Street, London EC3V 4QT.

Mondial Assistance (UK) Limited, Registered in England No. 1710361. Registered Office: Mondial House, 102 George Street, Croydon CR9 1AJ.

Section 20 of this travel insurance is underwritten by a consortium of Association of British Insurers member companies and is administered by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR **United Kingdom**.

International Passenger Protection Limited and the consortium of Association of British Insurers member companies are authorised and regulated by the Financial Conduct Authority (FCA).

International Passenger Protection Limited will act as agent for the consortium of Association of British Insurers member companies with respect to the receipt of customer **money** and for the purpose of settling claims.

On behalf of International Passenger Protection Limited, Millstream Underwriting Limited will act as agent for the receipt of customer **money** and handling premium refunds.

Section 21 of this travel insurance is underwritten by Hiscox Insurance Company Limited.

Hiscox Insurance Company Limited is authorised and regulated by the Financial Conduct Authority (FCA).

Millstream Underwriting Limited will act as agent for Hiscox Insurance Company Limited with respect to the receipt of customer money and for the purpose of settling claims and handling premium refunds.

Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. **We** the **insurer** and **you** do not intend any term of this contract to be enforceable pursuant to the Contract (Rights Of Third Parties) Act 1999.

Financial services compensation scheme

In the event that the **insurer**, AGA International SA is unable to pay a claim **you** may be entitled to compensation from the Financial Services Compensation Scheme. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk.



Welcome to Enjoy

The Enjoy service is an addition to **your** travel insurance that provides a wealth of services, available at **home** and whenever **you** travel abroad.

Enjoy does not form part of **your** insurance contract. These services are not regulated by the Financial Conduct Authority.

User guide

Calling from the UK

1. Dial 0845 643 2641 or 020 3368 3450
2. Select the service required from the menu
3. Option 1: travel healthcare
Option 2: concierge, lifestyle and travel services
4. **Your** membership will be validated by an Enjoy advisor

Calls from the UK are charged at standard national call rates.

Calling freephone from abroad (available from landlines only),

1. Make a note of the freephone access number for the country or countries **you** are visiting, from the international access number list.
2. Dial the access number of the country **you** are in i.e. Spain 900 944 407
3. When prompted enter the following card number/PIN 4178 5418 4903
4. Once **your** PIN is validated select the service required from the menu.
Option 1: travel healthcare
Option 2: concierge, lifestyle and travel services
5. **You** will be connected to an Enjoy advisor.

If using a mobile phone from abroad, visiting a country not listed or experience any difficulty with the access numbers, please call +44 20 3368 3450.

Your Enjoy membership entitles **you** to utilise the services outlined in this user guide, for the period specified on **your** policy certificate. Please refer to **our** terms and conditions for details of usage and any restrictions that may apply.

Concierge and lifestyle

Events and hospitality directory

A comprehensive 'what's on' service around the world that provides information on sporting activities, concerts, festivals, art exhibitions, theatres, theme parks, health clubs and other leisure facilities for most major international cities.

The service also extends to nightlife in many resorts and cities with recommendations for jazz clubs, comedy clubs, discotheques, casinos, and nightclubs.

If **you** wish to book a particular event or venue, such as a West End play or sporting event, **we** will utilise the extensive supplier network to source tickets and arrange payment* and collection on **your** behalf.

* Applicable payment to be made on **your** credit or debit card direct with the venue, promoter or through a third party provider. **We** do not make any supplementary charges to prices quoted.

Hotel and restaurant search

Applicable in the UK and worldwide, Enjoy provides a search and reservation facility for hotels and restaurants, to suit **your** taste as well as **your** pocket. Information includes location, rating, amenities, pricing and availability. The service also operates in conjunction with **our** travel planning service with optional overnight accommodation arranged for planned journeys across the UK and Europe*.

Gift and flower delivery

For an important occasion or anniversary Enjoy can assist with the choice and delivery of the most suitable gift, at an agreed budget and advise on delivery timescales. Purchase* and delivery can be arranged on **your** behalf with the gift provider and sent with a greetings message of **your** choice.

Find me/book me

Your Enjoy advisor can source a variety of services on **your** behalf both in the UK and whilst **you** are abroad. This will include the contact details and opening hours of such services as:

Locksmiths
Tradesmen
Spa and beauty
Lawyers and solicitors
Motor garages.

If required **we** can make appointments on **your** behalf with the service provider. Please note the service does not extend to giving advice and details of a person or firm which is not recommended by **us**.

Messaging

During a foreign trip there may be an urgent need for **you** to contact a friend, relative or colleague and in certain instances it can be difficult to establish communication with the recipient. In this situation, Enjoy will send a message, at a time to suit **you**, by telephone, fax or email.

Interpretation and translation

As an Enjoy member **you** have access to a multilingual interpretation service when abroad, if **you** need assistance in translating an important document or **you** need help in communicating in a foreign language, **we** will arrange for one of its multi-lingual advisors to assist.

Troubleshooting

Enjoy advisors will endeavour to fulfil any other service request that **you** may make and can provide practical advice and information on virtually any travel related issue, as well as to offer hands-on assistance in the event of an emergency situation arising:

- banking hours and national holidays, worldwide
- customs and duty regulations
- embassy and consulate information
- latest Foreign Office news
- overseas weather overview
- local customs and languages spoken.

Other service requests

In addition to the services listed **your** Enjoy Advisor will endeavour to meet any other service request **you** make this is of course subject to the availability or information and provision of the service and any local restrictions which may apply.

Travel services

Travel planning

Enjoy can help **you** plan in advance the most suitable route for a specific journey, either in the UK or Europe. **Your** personalised itinerary will provide an indication of the cost, the distance and the likely duration of the journey, and will also highlight tourist attractions and places of interest en route. In the UK, Enjoy also provides an updated information service on traffic conditions and likely trouble spots across the motorway network. For international travel requirements, Enjoy has access to the latest on-line reservation and information systems to help plan and arrange a complete travel itinerary.

Air travel

Your Enjoy advisor will provide **you** with comprehensive information on schedule flight times, any restrictions and connections information including advice on the best options available. The advisor can make scheduled flight reservations on **your** behalf and arrange to issue flight tickets (including e-tickets)*.

We also have on-line access to details of all major airline carriers and are able to provide an up to the minute status, including delays and ETAs, on most flights both in and out of the UK.

Hotels and accommodation

Your Enjoy advisor will provide information, advice, assistance and reservations for hotels and other accommodation including details of ratings, accommodation type, services availability, tariffs and check out times. **We** can also make reservations on **your** behalf*.

Car hire

Your Enjoy advisor will provide car hire information, advice, assistance and reservations for most major locations worldwide. This includes opening hours, collection and return options, vehicle types, tariffs and specific insurance requirements. **We** can also make a reservation with the car hire company on **your** behalf*.

Airport parking

Your Enjoy advisor will provide airport parking information for **you** at most major airports and if requested make a reservation on **your** behalf*.

Passport and visa applications

Enjoy will liaise with a specialist agency who can assist in arranging UK passports and foreign visa applications, helping **you** avoid the frustration and delays caused by incorrectly completed forms, as well as the congestion that occurs in passport offices at busy times of the year*.

Foreign office news

With the ongoing threat of terrorism around the world, it is important to ensure that any country on a planned business or pleasure trip is validated as safe to visit by the FCO. Enjoy advisors have online access to the FCO database and other government agency information, providing **you** with the most up to date information on any likely trouble spots and no-go areas, as well as general guidance for any country worldwide.

Holiday money

We recommend the Travelex Worldwide Money service. All products can be ordered online and delivered to **your home** address or picked up at any Travelex store

Travelex foreign currency service:

- Commission free
- Best price foreign currency in the UK - guaranteed
- Free pick up at Travelex stores
- Free **home** delivery when ordering more than £500

Other Travelex services;

- Cash passport available in six currencies and the new global cash passport
- Traveller's cheques available in Euros, US Dollars and UK Pounds
- International phone cards
- Money transfer services

Go to www.travelex.co.uk

* Where **we** are asked to make reservations or arrange services on **your** behalf, **we** will do so using **your** credit or debit card. **We** do not make any supplementary charges to the prices quoted.

Travel healthcare

Health brief

From a database of over 250 countries, Enjoy can provide a pre-trip health planner for any trip abroad. Recommended when travelling long haul, to non-tourist destinations, or when staying in less than three-star accommodation. HealthBrief provides a healthcare profile matched to **your** travel itinerary by country, time of visit, type of living conditions and age. A HealthBrief will be issued to **you** by email or if preferred first class post and contains the following information:

- seasonal diseases and potential health hazards
- recommended immunisations
- malaria proliferation
- general travel advice.

The HealthBrief service is available between 8.00am and 8.00pm

TeleCare

Research indicates that over 10% of UK travellers suffer from a minor medical problem when abroad, this is often related to the environment in which they stay.

For your convenience and to help avoid any language problems, TeleCare provides 24-hour access to travel medical experts in the UK from anywhere in the world.

TeleCare offers a fast and convenient way to obtain practical help and information on virtually any medical situation **you** are likely to experience when travelling abroad, with a confidential service that is fully compliant with UK medical protocols:

Access to a healthcare advice

- Pre-trip travel health information and guidance.
- Precautions necessary for different countries and environments.
- Common minor ailments and bugs experienced when abroad.
- Sunburn and heat exhaustion.
- Child health.
- Travel advice during pregnancy.
- Special precautions when abroad whilst pregnant.
- **Medical practitioner** 'in-country' service locator.
- Foreign emergency services database.

Access to pharmaceutical information

- General information on prescribed drugs.
- Identification of foreign brand names for prescribed drugs.
- Adverse reactions and interactions.
- Side effects of prescribed drugs.
- Contra-indications.
- Tropical diseases information.

Blood Care Foundation programme

As an Enjoy member **you** are automatically enrolled under The Blood Care Foundation programme. In the event of a medical emergency, **you** will have access to resuscitation fluids, sterile transfusion equipment and screened blood. Where supplies are not readily available locally, **your** attending doctor will order supplies which will be delivered from one of 30 worldwide regional supply points by courier within 18- to 24-hours.

International access numbers	Alaska	1800 635 4110
	Argentina	0800 888 0872
	Australia	1800 504 091
	Austria	0800 29 3272
	Bahrain	8000 0600
	Belgium	0800 11 008 or 0800 14321
	Bermuda	1800 623 0459 or 1800 623 0758
	Brazil	0800 891 6736
	Brunei	800 013 dial 677* at second tone
	Bulgaria	00800 1300 dial 677* at second tone
	Canary Islands	900 944 407 or 900 971 607
	Chile	800 532 837
	China North	10800 714 0732
	China South	10800 140 0727
	Colombia	01800 919 3592
	Corsica	0800 906706 or 0800 918107
	Cyprus	800 95126
	Dominica	1800 201 3600
	Egypt (Cairo)	364 0083 dial 677* at second tone
	Egypt	02 364 0083 dial 677* at second tone
	Fiji	00 800 7028
	Finland	0800 114 734 or 0800 115544
	France	0800 918107
	Germany	0800 181 4886
	Guernsey	0800 018 1716
	Hawaii	1800 635 4110
	Hong Kong	800 930 465
	Hungary	06800 12296
	India	000800 100 6062
	Ireland	1800 551 546
	Israel	1800 943 0317 or 1800 946 0061
	Italy	800 870 939
	Japan	00531 7800 30
	Korea (South)	00308 140077
	Liechtenstein	0800 837
	Lithuania	8800 9 0000 dial 677* at second tone
	Madeira	00 819 260
	Malaysia	1800 808 379
	Malta	800 90 112 dial 677* at second tone
	Mexico	00 1800 514 3881
	Monaco	0800 906706 or 0800 918107
	Netherlands	0800 022 8992
	New Zealand	0800 445 425
	Nicaragua	1800 0551 dial 677* at second tone
	Portugal inc. Azores	800 819 260
	Puerto Rico	1877 410 6060
	Romania	01800 5030 dial 677* at second tone
	Russia	810 800 2028 2044
	Senegal	3080 dial 677* at second tone
	Singapore	800 4411 014
	Spain	900 944 407 or 900 971 607
	St Kitts & Nevis	1800 744 9147
	Sweden	0200 214 394
	Taiwan	00801 044150
	Thailand	001 800 15 9999 dial 677* at second tone
	Trinidad & Tobago	1800 201 3670
	Turkey	0800 1420 3708 or 0800 1420 3707

UK	0800 018 1716
USA	1800 635 4110
Venezuela	0800 100 4024

* If the continuous tone persists, do not hang up. Wait on the line and an operator will ask **you** for a three digit-code (SAC code). The SAC code to be given is 677.

Terms and conditions

Enjoy is arranged in conjunction with a number of service providers. Enjoy will act as intermediary between **you** and third party providers and when **you** use certain Enjoy services **you** will be entering into a contract with third party providers and their terms and conditions will apply to **your** use of those services.

Enjoy cannot accept responsibility for the accuracy of information, or consistency of service, provided by third party providers. **We** reserve the right to make alterations to the services described in the policy wording, without giving any prior notice.

The premium **you** have paid provides unlimited access to the services, for the period specified on **your** policy schedule. Unless stated otherwise there will be no additional charge for arranging these services, but where a cost is incurred, e.g. purchase of a gift item, **you** will be responsible for these costs. In these circumstances payment must be charged to a credit or debit card in **your** name, although it may be possible for charges to be made to a card belonging to a friend, relative or business colleague, subject to their consent. We however reserve the right to decline **your** request for chargeable items.

Enjoy services are available to those insured persons shown on **your** policy schedule, and are not transferable. If **you** are unable to validate **your** policy details when **you** access Enjoy, **we** reserve the right to decline your request for any of the services.

Your calls to Enjoy may be monitored or recorded.

Your personal details are protected under the Data Protection Act and **your** statutory rights apply.

We will not disclose **your** information to anyone other than to **our** suppliers and other third parties who need to know in order to fulfil a service or process an order. The disclosure of this data may include some companies, organisations and third parties that work outside the European economic area and do not maintain the same Data Protection Laws as European economic area countries. By using the Enjoy service **you** consent to this disclosure and allow **us** to make **our** services available to **you**.

We will always make every effort to maintain the highest standards of service, but if **you** feel **we** have fallen short of what you expect, or are dissatisfied in any other way, please write to Enjoylife (UK) Limited, C/O Quality Assurance Dept, 145 Leadenhall Street, London EC3V 4QT.

Hiscox

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