

INTRODUCTION TO YOUR POLICY

This policy has been arranged by ROCK Insurance Group which is a trading style of Rock Insurance Services Limited on behalf of Travel Republic who collects and holds premium as agents of the Insurers. ROCK Insurance Group is authorised and regulated by the Financial Conduct Authority (FCA). Our FCA registration number is 300317. You can check the regulatory status of Travel Republic by visiting the Financial Services Register via the Financial Conduct Authority Website, www.fca.org.uk or by telephoning 0800 111 6768.

This policy contains a number of different sections offering different types of cover supplied by a number of different Insurers, that ROCK Insurance Group has brought together to offer a choice of cover for You.

It will depend on the choice of cover, upgrade options and premium You have paid as to which Sections of Cover in this policy wording are relevant to You.

You will not receive advice or a recommendation in connection with the purchase of Your insurance. You will need to make Your own choice about the policy.

You have the right to cancel this insurance should it not meet Your needs within 14 days from either the date of purchase or receipt of Your Certificate of insurance, whichever is later, and provided that You have not already travelled.

If You do decide to cancel the policy then Your premium will be refunded in full, provided no claims have been made or no incidents have occurred that may give rise to a claim.

This policy will suit the demands and needs of an individual or group who can meet the medical criteria contained within the Important Health Requirements Section of this policy.

You should read the important conditions and exclusions to ensure that this policy is right for You. Specifically You should note that the policy may not be applicable if:

- You reside outside the European Union;

- You are over the age of 85 years old when You purchase a Single Trip policy;
- You are over the age of 79 years old when you purchase an Annual Multi-trip policy;
- You require Winter Sports cover but are over the age of 60;
- You have pre-existing medical conditions that do not meet the medical criteria.

If You are a person buying insurance wholly or mainly for personal purposes unrelated to Your employment, You have a duty to take reasonable care to answer questions fully and accurately, and that any information You volunteer is not misleading. This duty exists before the cover is placed, when renewed, or altered at any time throughout the duration of the policy. If You do not do so, Your Insurer may be able to void your policy from inception. An example of this could be the medical history of a close relative or other person that may cause You to cancel or cut short Your Trip. If You are unsure whether or not information is relevant, please do not hesitate to call us on the telephone number on Your Certificate of insurance

Travel Republic always aim to provide a first class service. However if You have any cause for complaint, any enquiry should be addressed in the first instance to The Compliance Manager, Travel Republic, Suite A, 3rd Floor, Griffin House, 135 High Street, Crawley, West Sussex RH10 1DQ or email admin@rockinsurance.com. Should You remain dissatisfied You may have the right to ask the Financial Ombudsman Service to review Your complaint.

Travel Republic is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if We are unable to meet Our obligations. This depends on the type of business, and circumstances of the claim. Insurance arranging is covered for 90% of the claim, without any upper limit. Further information can be obtained from the Financial Services Compensation Scheme by visiting their website at www.fscs.org.uk.

10 THINGS TO DO BEFORE YOU GO

1. Check the Foreign and Commonwealth Office (FCO) travel advice online at www.fco.gov.uk.
2. Get travel insurance and check that the cover is appropriate.
3. Get a good guidebook and get to know the place You are going to. Find out about local laws and customs.
4. Make sure You have a valid passport and any visas You need.
5. Check what vaccinations You need at least six weeks before You go.
6. Check to see if You need to take extra health precautions (visit www.dh.gov.uk/en/publichealth).
7. Make sure whoever You book Your Trip through is a member of the Association of British Travel Agents (ABTA) or the Air Travel Organisers' Licensing scheme (ATOL).
8. Photocopy Your passport, insurance policy, 24-hour emergency numbers and Your ticket details and leave copies with family and friends.
9. Take enough money for Your trip and some back-up funds, for example, traveller's cheques, sterling or US dollars.
10. Tell Your family or friends where You will be staying and what You plan to do, and give them a way of contacting You (such as an e-mail address).

	Page Number(s)
Important Features of your Insurance	2
Health and Pre-Existing Medical Conditions	3
Definitions	3
Sports and Activities	4
Cancellation	5
Curtailment	6
Medical and Repatriation Expenses	6
Hospital Benefit	6
Personal Effects and Baggage	6
Money and Cash	7
Loss of Passport	7
Travel Delay	7
Missed Departure	7
Personal Accident	8
Personal Liability	8
Legal Expenses	8
Winter Sports	9
Golf Cover	10
Business Equipment	10
General Conditions	10
General Exclusions	11
What to do in the event of a Medical Emergency	11
Claims Procedure	11
Complaints Procedure	12
Data Protection Act	12
Section B - Optional Gadget Upgrade	13
Section C - Optional Vehicle Hire Excess	16

INSURANCE POLICY

This contains full details of the cover provided plus the conditions and exclusions which apply.

You must read this insurance policy carefully.

CONDITIONS, EXCLUSIONS AND WARRANTIES

There are conditions and exclusions which apply to individual sections and general conditions, exclusions and warranties which apply to the whole policy.

FRAUDULENT CLAIMS

The making of a fraudulent claim is a criminal offence.

PROPERTY CLAIMS

These claims are paid based on the value of the goods at the time **You** lose them and not on a "new for old" replacement cost basis. Claims for sports equipment damaged whilst in use are not covered (except for **Ski Equipment** if **You** have paid the appropriate winter sports premium). Loss or damage of property not belonging to **You** is also not covered (except for certain hired **Ski Equipment** if **You** have paid the appropriate winter sports premium).

POLICY LIMITS

Each section of **Your** policy has a limit on the amount **We** will pay under that section. Some sections also include other specific limits, for example: for any one item or for **Valuables** in total. **You** are advised to check this policy document if **You** intend taking expensive items with **You**.

POLICY EXCESSES

Under most sections of the policy, claims will be subject to an **Excess**. This means that **You** will be responsible for paying the first part of the claim. The Excess will apply to each person claiming and to each incident and to each section of the policy under which a claim is made.

REASONABLE CARE

You need to take all reasonable care to protect **Yourself** and **Your** property, as **You** would if **You** were not insured.

COMPLAINTS

This insurance policy has in it a Complaints Procedure which tells **You** what steps **You** can take if **You** wish to make a complaint.

"COOLING OFF" PERIOD

We hope **You** are happy with the cover this policy provides. However, if after reading it, this insurance does not meet with **Your** requirements, please return it to the issuing agent within 14 days of receipt of **Your** policy and they will refund **Your** premium, provided **You** have not commenced **Your Trip** or made a claim.

SPORTS AND ACTIVITIES

The policy contains conditions and exclusions relating to dangerous activities, sports or pastimes where there is a risk of injury, or can be expected to aggravate an existing infirmity. Please see the list of Sports and Activities

GOVERNING LAW

Your policy is governed by the law of England and Wales.

HEALTH/MEDICAL CONDITIONS

The policy contains conditions related to health of the people travelling and others upon whose well being the **Trip** may depend. It may be that **You** are required to disclose the condition of such people prior to the cover being issued and **You** must be aware that the failure to disclose such matters will prejudice **Your** position.

GEOGRAPHICAL LIMITS

Home Country

Your **Home Country** within the EU.

Europe

Means the continent of Europe west of the Ural Mountains including the Republic of Ireland, the Isle of Man, Channel Islands and all countries bordering the Mediterranean Sea, as well as Madeira and The Azores, including Spain, The Canaries, Turkey, Cyprus, Malta and Switzerland. For residents of the Isle of Man and Channel Islands travelling to the United Kingdom, the United Kingdom shall be considered as Europe.

Worldwide, excluding USA and Canada

Means anywhere in the world except USA, Canada and the Caribbean

Worldwide, including USA and Canada

Means anywhere in the world

Please note:

No cover is provided under this policy for any Trip in, to, or through, Afghanistan, Cuba, Iran, Liberia, North Korea, Sudan or Syria.

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

IMPORTANT NOTES

1. This policy is only available to residents of the European Union.
2. There will be no refund of premium if **You** cancel this policy more than 14 days after purchase i.e. outside the "cooling-off" period mentioned in "Other Important Conditions".
3. If **Your Money, Valuables** or any items of personal baggage, are lost or stolen, **You** must notify the local police within 24 hours of discovery and obtain a police report. Failure to do so may invalidate **Your** claim.
4. Insurance cannot be purchased once **Your** trip has commenced,

AGE LIMITS

Single Trip Policies

85 at date of purchase.

Annual Multi-Trip policies

79 at date of purchase.

MAXIMUM PERIOD OF INSURANCE

Single Trip Policies

365 days

Annual Multi-Trip policies

Any number of **Trips** in the policy year but limited to 31 days per **Trip**.

HCC INTERNATIONAL INSURANCE COMPANY PLC

A subsidiary of HCC Insurance Holdings, Inc., HCC International Insurance Company plc is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Registered in England and Wales No. 01575839. Registered office: Walsingham House, 35 Seething Lane, London, EC3N 4AH. Financial Services Register number 202655.

These details can be checked on the Financial Services Register by visiting: <http://www.fca.org.uk> or contacting the Financial Conduct Authority on 0800 111 6768.

The Policy Wording sets out in full details of the cover provided and is only valid if attached to a **Schedule** showing the sums insured and limits of the insurance provided and detailing the premium, geographical area, period of cover and persons insured.

The policy covers all persons named on the **Schedule** for whom the premium has been paid. **You** must be a resident of the **United Kingdom**.

HEALTH AND PRE-EXISTING MEDICAL CONDITIONS

This policy can cater for travellers with pre-existing medical conditions and their travelling companions. For the purposes of this insurance, **You** are considered to have a pre-existing medical condition if **You** answer "Yes" to any part of the following questions, which **You** were asked when **You** applied for insurance with **Us**:

Have You:

1. been prescribed medication, or received medical treatment in the last 12 months
2. attended a hospital or clinic as an out-patient or in-patient in the last two years
3. been currently put on a waiting list for treatment or investigation
4. been diagnosed by a medical practitioner as suffering from a terminal illness

Please note

1. **You** must be fit to undertake **Your** planned trip
2. **You** must not travel against medical advice or with the intention of obtaining medical treatment or consultation abroad.
3. **We** will cover **You** for pre-existing medical conditions **You** have declared to **Us** and which **We** have accepted in writing. To declare **Your** pre-existing medical conditions please contact **Our** Medical Screening Helpline on 0343 658 0263.
4. **We** will not cover **You** for any pre-existing conditions which do not appear in the "Medical Screening letter".
5. **We** will not cover **You** if **Your** state of health was worse than **You** declared to **Us** at the time **You** purchased this policy.
6. Please check that the information set out in the "Medical Screening letter" is correct. If it is not, **You** must contact the Medical Screening Team on 0343 658 0263.

ELECTING TO EXCLUDE COVER FOR PRE-EXISTING MEDICAL CONDITIONS

You were given a choice to exclude cover for these conditions when **You** applied for insurance. However, **We** do not recommend that **You** do this as **You** are exposing **Yourself** to substantial medical and repatriation expenses if **You** fall ill abroad. Moreover, if **You** cancel or curtail **Your** trip due to a pre-existing condition **Your** claim will not be covered.

If **You** did choose to exclude pre-existing medical conditions but change **Your** mind before **You** travel, please contact **Our** Medical Screening Helpline on 0343 658 0263.

NON-TRAVELLING RELATIVES

If **You** have a non-travelling **Close Relative** with a pre-existing medical condition who dies or falls seriously ill and as a result **You** wish to cancel or curtail **Your** trip, **You** will be covered only if the relative's doctor states that at the time insurance was taken out he/she would not have foreseen such a serious deterioration in his or her patient's condition.

CHANGE IN YOUR STATE OF HEALTH

After taking out this policy **Your** state of health may deteriorate or **You** may develop a new medical condition. If this occurs before **You** travel **You** must tell **Us** by contacting **Our** Medical Screening Helpline on 0343 658 0263. **We** have the right to increase **Your** premiums or refuse to cover **You** on **Your** Trip.

WAITING LIST

If **You** are on a waiting list for treatment or investigation, **You** are not covered if **You** have to cancel or curtail **Your** Trip because an appointment or treatment becomes urgently available.

RECIPROCAL HEALTH AGREEMENTS

European Union

If **You** are travelling to countries in the European Union, Iceland, Liechtenstein, Norway or Switzerland, **We** strongly recommend that **You** take a European Health Insurance Card (EHIC) with **You**. Application forms for this can be obtained from the Post Office and should be completed and validated before **You** travel. This will allow **You** to benefit from the reciprocal health arrangements, which exist within these countries. **You** should take reasonable steps to use these arrangements where possible.

If **We** agree to a claim for medical expenses which has been reduced by **You** using an EHIC **You** will not have to pay the **Excess** amount under the Medical Expenses Section. Where it is necessary for **You** to provide evidence of the medical costs incurred, this must show that the medical fee has been reduced by use of the EHIC.

For further information about the EHIC, please refer to the 'Health Advice For Travellers' booklet from the Post Office or visit the Department of Health website www.nhs.uk/travelhealth.

Australia and Non-European Economic Area (EEA) countries

When **You** are travelling to Australia and **You** have to go to hospital, **You** must enrol for treatment under the National Medicare Scheme. The UK has reciprocal healthcare agreements with other non-EEA countries and territories. Details can be found at www.nhs.uk/NHSEngland/

DEFINITIONS

The following words and expressions used in this policy shall mean as follows when they appear in bold type.

Authorised Representative

A solicitor, firm of solicitors, lawyer, or any appropriately qualified person, firm or company, appointed by **Us** to act on **Your** behalf.

Certificate

The validation page issued in respect of this policy which sets out the names of the Insured Persons, the Geographical Limits, the **Period of Insurance** and any other special terms and conditions.

Close Business Associate

Any person in the same employment as **You** whose absence from work necessitates **You** having to cancel **Your** Trip as certified by **Your** Senior Director or partner.

Close Relative

Mother, father, sister, brother, wife, husband, partner (same or different sex), son, daughter (including fostered/adopted son or daughter), grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother, step-sister, or legal guardian.

Curtail/Curtailment

Return early to **Your** Home after the commencement of the **Outward Journey**.

Excess

Shall mean the first amount of a claim that **You** must pay, expressed as a monetary amount or as a percentage of the loss.

Family

A single parent / grandparent or two parents / grandparents travelling together with their child or children (under 18 years) and non-related children who are travelling as part of a family group.

Geographical Area

The area or country shown on **Your** Schedule and for which the appropriate premium has been paid

Golf Equipment

Golf clubs, golf balls, golf bag, non-motorised golf trolley and golf shoes.

Home Country

Your country of residence (please note for the purposes of this insurance the **UK** Area is defined as one country of residence).

Loss of Limb

Total loss of use by physical severance at or above the wrist or ankle.

Loss of Sight

Shall mean total and permanent loss of sight without expectation of improvement:

1. in both eyes when **Your** name is added to the Register of Blind Persons on the authority of a qualified ophthalmic specialist; or
2. in one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale.

Manual Work

Physical labour involving the use of tools or machinery or exposure to risk that could give rise to **You** bodily injury or illness (nursing and bar-work are not considered to be manual work)

Medical Practitioner

Means a doctor or specialist who is legally qualified, licensed and registered to practice medicine under the laws of the country in which they practice other than:

You; a member of **Your** immediate family; or **Your** employee.

Money

Cash, postal and money orders and lift passes (in respect of winter sports trips where the appropriate premium has been paid), held by **You** for social, domestic and pleasure purposes.

Outward Journey

The initial journey in conjunction with **Your** trip from **Your Home** in the European Union.

Permanent Total Disablement

Disablement which prevents **You** from carrying out ANY occupation for a period of 12 months after an accident sustained during **Your Trip** and which is, at the end of that period, beyond reasonable hope of improvement.

Period of Insurance

The period of insurance for all sections except cancellation commences when **You** leave home in the European Union to start **Your Trip** and ends when **You** have returned to **Your** home in the European Union. If **Your** return is unavoidably delayed for an insured reason, cover will be extended free of charge until **You** are able to return.

Personal Accident

Accidental bodily injury caused solely and directly by external, violent and visible means.

Personal Possessions

Suitcases (or other luggage carriers) and their contents taken on **Your Trip** together with articles worn or carried by **You** for **Your** individual use during **Your Trip** (but excluding items mentioned in the exclusions).

Public Transport

Means an airline, train, bus, coach, or ferry services, operating to a published timetable or Tour Operator's own transport service, or taxi, to join **Your** booked travel itinerary.

Psychiatric Condition

A mental or addictive condition, including, but not limited to alcoholism, drug addiction or eating disorder.

Public Transport

Train, Coach, Taxi, Bus, Aircraft and Sea Vessel on which **You** are a fare-paying passenger.

Redundancy

Redundancy of a person covered under this policy who is under 65 years of age who has been employed for two continuous years with the same employer at the time of being made redundant.

Ski Equipment

Skis (including bindings), ski boots, ski poles and snowboards.

Ski Pack

Pre-booked lift passes, hired skis and boots and ski school fees.

Sports and Activities

Any pursuit or activity where it is recognised there is an increased risk of injury or accident or can be reasonably expected to aggravate any existing infirmity

Strike or Industrial Action

Organised action taken by a group of workers which prevents the supply of goods and services on which **Your Trip** depends.

Terrorism (Including Cyber Terrorism)

Means an act, or acts, of any person, or group of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear, including but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore, the perpetrators of a terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation or government.

The period of insurance under cancellation

Cancellation commences when the premium has been paid and ends when **You** depart **Your Home Country** on **Your** outbound journey.

If **You** have chosen an Annual Multi Trip Insurance the outward journey and Return to **Your Home Country** must be pre-booked prior to the **Outward**

Journey and take place during the start and end date of the insurance, shown in the **Certificate**. The total duration of any one **Trip** is limited to a maximum of 31 days and any **Trip** exceeding this duration will not be covered in whole or in part. **Trips** within the British Isles must involve at least 2 nights pre-booked accommodation away from **Your** normal place of residence in order to be insured by this policy.

Trip

A holiday (and/or a business **Trip** if an additional premium is paid) if it commences during the **Period of Insurance**, starting from when **You** leave **Your Home Country** or place of work (in **Your** home location) whichever occurs last and ending when **You** return to **Your Home Country** or place of work whichever occurs first.

Any **Trip** within **Your Home Country** must involve at least 2 nights pre-booked paid accommodation or involves a pre-booked flight.

Unattended

Left away from **Your** person where **You** are unable to clearly see or retrieve **Your** Personal Possessions or Money or Passports, Tickets and Documents (unless packed in the locked boot of a vehicle whilst **You** are travelling in it).

Valuables

Jewellery, articles made of gold silver or other precious metals, precious or semi-precious stones, watches, binoculars, telescopes, photographic equipment, electronic audio or video equipment including tapes, compact discs, cartridges, discs, MP3 or mini-disc players and any computer equipment including software, musical instruments, furs, or leather clothing, (apart from footwear).

You/Your

Each Insured Person named in the **Certificate**.

We/Us/Our

HCC International Insurance Company Plc.

UPGRADES

This policy contains different levels of cover, some of which do not apply unless **You** have paid the appropriate additional premium. Any extra benefit **You** have purchased is shown on **Your Certificate**. Please read the wording and ensure the cover reflects **Your** requirements.

Upon the payment of an additional premium, **You** may upgrade **Your** travel insurance coverage by purchasing the following upgrades prior to commencement of **Your Trip**:

Excess Waiver

Excess is reduced to nil when **You** have paid the premium for Excess Waiver except where stated.

Optional Winter Sports Cover

Your policy can be extended, subject to certain limitations, for Winter Sports cover. Please refer to the Optional Winter Sports Cover section in this policy for full details.

Optional Cruise Cover

Your policy can be extended for an additional premium to cover **You** when on a cruise holiday.

Optional Golf Cover

Your policy can be extended, subject to certain limitations, for Golf cover. Please refer to the Optional Golf Cover section in this policy for full details.

Optional Business Cover

Your policy can be extended, subject to certain limitations for Business Cover. Please refer to the Optional Business Cover section in this policy for full details.

Optional Max Trip Duration Increase

Your policy can be extended to increase the max trip duration on an annual multi-trip policy from 31 to 62 consecutive days for an additional premium if you are under the age of 65.

Optional Sports and Activities Cover

Some Sports and Activities are automatically covered within the policy. **Your** policy can be extended, subject to certain limitations, to cover additional Sports & Activities. Please refer to the optional Sports & Activities cover section in this policy for full details.

SPORTS AND ACTIVITIES

You are not covered for taking part in any sports or activities unless it is listed below. If **You** are going to take part in any activity which may be considered dangerous or hazardous that is not detailed below, please contact **Us** to see if **We** can provide cover. Please note that under the Personal Liability section **You** will not be covered for liability caused directly or indirectly by **Your** owning or using any firearms or weapons, animal, aircraft, motorised vehicle, boat and other watercraft, or any form of motorised leisure equipment, including jet skis and snowmobiles.

The following sporting activities when participated in for recreational purposes incidental to a **Trip** and not in organised competitions or in any professional capacity are not considered to be dangerous or hazardous and are not subject to the special provisions of the endorsement below:

Roller Skating, Basket Ball, Bowls, Snorkelling, Cricket, Cycling, Squash, Tennis, Volley Ball, Fishing, Water Polo, Golf, Racket Ball, Rambling, Badminton, Rounders, Football. Cover for the following activities that are considered to be hazardous are included for recreational purposes only and not for competitions or any professional activity subject to the following endorsement:

The exclusion of sports and activities in the General Exclusions is deleted only with respect to cover under Medical and Other Expenses Section and under Curtailment Section cover (but not Cancellation) for participation in the following sports and activities on a non-professional (amateur) and recreational basis provided that **You** ensure the activity is adequately supervised and that appropriate safety equipment (such as protective head wear, life jackets etc.) are worn at all times and **You** do not participate in such sports and activities for more than 90 days in any one Period of Insurance. The acceptable sports and activities list is:

Table A

Your Insurance automatically covers **You** for the following activities:

• Aerobics	• Roller skating
• Archery	• Rounders
• Badminton	• Scuba diving (to 18 metres)
• Basketball	• Skateboarding
• Beach games	• Snooker, pool and billiards
• Bowls	• Snorkelling
• Cricket	• Squash
• Cycling, *No Personal Liability cover – no tours	• Surfing, *No Personal Liability Cover
• Fell walking, rambling and trekking (up to 2,000 metres altitude)	• Swimming (in pool or on inland waters or coastal waters within a 12-mile limit from land)
• Fishing	• Table tennis
• Football	• Tennis
• Golf	• Volleyball
• Ice-skating (rink only)	• Water Polo
• Mountain Biking (excluding competition)	• Water-skiing (only on inland waters or coastal waters within a 12-mile limit from land) * No Personal Liability cover
• Parascending (towed by boat) *No Personal Liability cover	• Windsurfing (only on inland waters or coastal waters within a 12-mile limit from land) * No Personal Liability cover
• Racket Ball	• Yachting, boating, sailing and rowing (only on inland waters or coastal waters within a 12-mile limit from land) * No Personal Liability cover
• Rambling	• Windsurfing (only on inland waters or coastal waters within a 12-mile limit from land) * No Personal Liability cover
• Rafting, canoeing and kayaking * No Personal Liability cover	• Yachting, boating, sailing and rowing (only on inland waters or coastal waters within a 12-mile limit from land) * No Personal Liability cover

When **You** have paid the appropriate additional premium. For Scuba or skin diving at any depth the following endorsement applies:

The following sports and activities are examples of what are not covered by this insurance unless an additional premium has been paid and the **Certificate** shows the cover has been provided. SCUBA or skin diving to a maximum depth of 30 meters (see category B) will be covered provided that **You** hold a British Sub Aqua Club (B.S.A.C.) or equivalent certificate of proficiency for the dive being undertaken or **You** are under the direct supervision of a qualified instructor; are diving with proper equipment and not contrary to B.S.A.C. codes of good practice; are not solo/ cave/wreck diving, are not diving for hire or reward; are not diving within 24 hours of flying or flying within 24 hours of diving and are not suffering from any medical condition likely to impair **Your** fitness to dive.

Table B

Provided **You** have paid the appropriate premium **You** will be covered for all of the activities listed in Table A plus the following sports and activities:

• Bungee Jump No Personal Accident cover	• Hydro Zorbing
• Camel/Elephant Riding	• Martial Arts (Training only)
• Deep Sea Fishing	• Motorcycling (over 50cc and under 250 cc - no racing) as a rider or passenger when wearing a helmet provided the rider holds an appropriate motorcycle licence to ride the motorcycle.
• Dog Sledging	• Rafting, canoeing and kayaking (including white water up to grade 3) * No Personal Liability cover

• Go Karting	• Rugby
• Gymnastics	• Safari (not involving use of firearms)
• Hiking (between 2,000 and 4,000 metres altitude)	• Scuba Diving (between 18 and 30 metres)
• Hockey	• Sea Canoeing
• Horse riding (no Polo, Hunting, Jumping or Racing)	• Trekking (between 2,000 and 5,000 metres altitude)
• Hot Air Ballooning (non-UK organised)	• Triathlon – Road Bike

Table C

Provided **You** have paid the appropriate premium **You** will be covered for all of the activities listed in Table A and B plus the following sports and activities:

• Abseiling	• Sail Boarding
• Paragliding	• Sand Boarding
• Parasailing	• Sand Yachting
• Parascending (over land)	• Skiing (Dry Slope)
• Rafting, canoeing and kayaking (including white water up to grades 4) *No Personal Liability cover	• Snowboarding (Dry Slope)

Table D

Provided **You** have paid the appropriate premium **You** will be covered for all of the activities listed in Table A, B and C plus the following sports and activities:

• Animal Riding (other than camel and elephant riding)	• Parachuting
• Canyoning	• Rock Climbing
• Hang Gliding	• Rock Scrambling
• High Diving	• Scuba Diving (up to 30 metres) if BSAC, PADI, DIWA, SSI or SAA member
• Horse Jumping (no Polo, Hunting)	• Show Jumping (no Polo, Hunting)
• Ice Hockey	• Sky Diving
• Land Yachting	• Triathlon – Ironman
• Micro Lighting *No Personal Liability Cover	• Wrestling
• Motor Rallies	• Work Abroad (manual, ground level only, no machinery)

CANCELLATION

We will pay:

Up to the amount shown in the summary on page 16 for the cost of unused travel and accommodation arrangements which **You** have paid, or **You** have contracted to pay, and which **You** have had to necessarily and unavoidably cancel before **You** commence **Your Trip** (including ski hire, ski school and lift passes where the appropriate winter sports premium has been paid), due to:

- the death or disablement by bodily injury, illness or being subject to quarantine of (a) **You**, (b) any person **You** were intending to travel or stay with, (c) a **Close Relative of Yours** or of any person **You** were intending to travel with or (d) a **Close Business Associate of Yours**; or
- You** being called for jury service or as a witness in a Court of Law (but not as an expert witness or where **Your** employment would normally require **You** to attend court); or
- Your Redundancy**, provided that **We** are informed in writing immediately notification of **Redundancy** is received and that you were working at your current place of employment for 2 years and that **You** were not aware of any impending **Redundancy** at the time this policy was issued; or
- Your** home being made uninhabitable or **Your** place of business being made unusable, up to 14 days before the commencement of **Your Trip**, due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft, or the police requesting **Your** presence following burglary or attempted burglary at **Your** home or place of business; or
- Your** passport, or the passport of any person **You** were intending to travel with being stolen during the seven days before **Your** booked date of departure
- You**, a **Close Relative of Yours** or any person **You** intended to travel with, who is a member of the Armed Forces, emergency services, the nursing profession or a government employee and being ordered to return to duty.

We will not pay for claims arising directly or indirectly from:

- the **Excess** shown in the summary on page 16 except where **You** have paid the Excess Waiver premium;
- if **You** do not obtain a medical certificate from a **Medical Practitioner**, confirming that cancellation of the **Trip** is medically necessary;
- Normal pregnancy, without any accompanying, injury, illness or complication. This section is designed to provide cover for unforeseen events, injuries and illness and normal childbirth would not constitute an unforeseen event.

4. **You** not complying with the Health and Pre-Existing Medical Conditions on page 3;
5. Any extra charges from the company **You** booked travel or accommodation with because of **Your** failure to notify them immediately it was found necessary to cancel;
6. prohibitive regulations by the Government of any country;
7. where a theft of a passport has not been reported to the relevant authority,
8. any circumstance that could reasonably be anticipated at the time **You** booked **Your Trip**.
9. **Your** disinclination to travel or continue **Your Trip** or any loss of enjoyment on **Your Trip**.
10. **Your** being self-employed or accepting voluntary redundancy;
11. anything mentioned in the General Exclusions.

3. in the event of death:
4. for conveyance of the body or ashes to **Your Home Country** (but excluding the cost of burial or cremation) or;
5. local funeral expenses abroad limited to £1,500;
6. Loss of Medication - up to a maximum of £300 for the necessary and reasonable cost of replacing essential medication lost or stolen during **Your Trip**.

NOTE

All receipts must be retained and produced in the event of a claim. **Your** claim may be rejected if receipts are not produced.

If **You** become ill or are injured **We** have the right to bring **You** back to **Your Home Country**, if the emergency assistance company doctor states that **You** can safely travel home. If **You** refuse to return to **Your Home Country**, **We** have the right to stop covering **Your** expenses.

This section does not apply to **Trips** within **Your Home Country**.

Before a claim for emergency expenses can be submitted under this section, **You** must contact the emergency assistance company.

If **You** are taken into hospital or **You** think that **You** may have to come home early (be repatriated) or extend **Your** journey because of illness or accident, the emergency assistance company must be told immediately.

If during **Your Trip** **You** become ill or are injured:

We will not pay for claims arising directly or indirectly from:

1. the **Excess** shown in the summary on page 16 except where **You** have paid the Excess Waiver premium;
2. any sums which can be recovered by **You** and which are covered under any National Insurance Scheme or Reciprocal Health Arrangement;
3. Normal pregnancy, without any accompanying, injury, illness or complication. This section is designed to provide cover for unforeseen events, injuries and illness and normal childbirth would not constitute an unforeseen event.
4. **You** not complying with the Health and Pre-Existing Medical Conditions on page 3.
5. any expenses incurred for illness, injury or treatment required in consequence of:
 - a) surgery or medical treatment which in the opinion of the attending doctor and the emergency assistance company doctor can be reasonably delayed until **You** return to **Your Home Country** if this is **Your** usual country of residence;
 - b) medication and/or treatment which at the time of departure is known to be required or to be continued outside **Your Home Country** if this is **Your** usual country of residence;
6. preventative treatment which can be delayed until **You** return to **Your Home Country** if this is **Your** usual country of residence;
7. if **You** have not obtained a written certificate of fitness and ability to travel and endure the **Trip** where **You** are undergoing medical treatment as a hospital out-patient at the time of paying the final balance of **Your Trip**;
8. claims that are not confirmed as medically necessary by the attending doctor or the emergency assistance company;
9. the cost of any elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated **Your** admittance into hospital;
10. any additional hospital costs arising from single or private room accommodation unless medically necessary;
11. expenses incurred as a result of a tropical disease where **You** have not had the recommended inoculations and/or taken the recommended medication;
12. costs that arise over 12 months after a claim was first notified;
13. For costs which exceed £500 which **We** have not authorised beforehand;
14. anything mentioned in the General Exclusions.

CURTAILMENT

We will pay:

Up to the amount shown in the summary on page 16:

1. the value of that portion of **Your** travel and/or accommodation arrangements paid for before **Your Trip** commenced and which are unused as well as ski hire, ski school and lift passes (if the appropriate winter sports premium has been paid) if **You** have to **Curtail Your Trip** and return to **Your Home Country** earlier than planned due to:
 - a) the death, severe injury or serious illness of:
 - i) **You** or any person **You** are travelling with;
 - ii) **Your Close Relative** resident in the European Union;
 - iii) **Your Close Business Associate** resident in the European Union.
 - b) **Your** home being made uninhabitable or place of business being made unusable due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft, the police requesting **Your** presence following burglary or attempted burglary at **Your** home or place of business;
 - c) **You** being unable to continue **Your** booked **Trip**, due to loss or theft of **Your** passport, or that of any person **You** are travelling with.

The amount paid by **Us** in settlement of the claim will be based on an appropriate pro-rata proportion of the total travel and accommodation costs.

2. reasonable additional travelling expenses incurred by **You** to return to **Your** home (including Economy Class travel) earlier than planned for a reason stated in cover (1) of this section.
3. **You**, an immediate relative of **Yours** or any person **You** intended to travel with, who is a member of the Armed Forces, emergency services or a government employee and being ordered to return to duty.

We will not pay for claims arising directly or indirectly from:

1. the **Excess** shown in the summary on page 16 except where **You** have paid the Excess Waiver premium;
2. if **You** do not obtain a medical certificate from a **Medical Practitioner**, confirming that cancellation of the **Trip** is medically necessary;
3. Normal pregnancy, without any accompanying, injury, illness or complication. This section is designed to provide cover for unforeseen events, injuries and illness and normal childbirth would not constitute an unforeseen event.
4. **You** not complying with the Health and Pre-Existing Medical Conditions on page 3;
5. Any extra charges from the company **You** booked travel or accommodation with because of **Your** failure to notify them immediately it was found necessary to cancel;
6. prohibitive regulations by the Government of any country;
7. where a theft of a passport has not been reported to the relevant authority,
8. any circumstance that could reasonably be anticipated at the time **You** booked **Your Trip**.
9. **Your** disinclination to travel or continue **Your Trip** or any loss of enjoyment on **Your Trip**.
10. anything mentioned in the General Exclusions.

MEDICAL & REPATRIATION EXPENSES

We will pay:

Up to the amount shown in the summary on page 16 if during **Your Trip** **You** became ill or injured for costs incurred outside **Your Home Country** that have been authorised by the emergency assistance company

1. for emergency medical and surgical treatment. Claims for dental treatment cover the relief of pain only and are limited to the amount shown in the summary;
2. for reasonable and necessary additional accommodation (room only) and travelling expenses, including those of one relative or friend if **You** have to

HOSPITAL BENEFIT

Should **You** suffer bodily injury or illness during the Period of Insurance, **We** will pay **You** up to the amount shown in the summary on page 16 for each full 24 hours that **You** spend as an inpatient in a hospital outside **Your Home Country** up to the amount shown in the Summary on page 16. **We** will not pay for claims arising directly or indirectly from any claim which comes from pregnancy or childbirth unless a qualified medical practitioner confirms that the claim comes from complications of pregnancy or childbirth.

PERSONAL EFFECTS & BAGGAGE

We will pay:

Personal Baggage

Up to the amount shown in the summary on page 16 for the intrinsic value or cost of repair of any of **Your** own **Personal Possessions** (not hired, loaned or

entrusted to **You**) which is lost, stolen, damaged or destroyed (after making proper allowance for wear and tear and depreciation). The maximum **We** will pay for all **Valuables** in total limited to the amount shown in the summary on page 16, for any single article, pair and/or set of articles limited to the amount shown in **Your Certificate** for all prescription spectacles limited to the amount shown in **Your Certificate**

NOTE

In the event of a claim for a pair or set of articles **We** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.

We will not pay for claims arising directly or indirectly from:

- the **Excess** shown in the summary on page 16 except where **You** have paid the Excess Waiver Premium;
- if **You** do not exercise reasonable care for the safety and supervision of **Your** property;
- loss, destruction, damage or theft of any items left **Unattended** in a public place, or a place to which members of the general public have access.
 - if **Your Personal Possessions** are lost, damaged or delayed in transit, and **You** do not notify the carrier (i.e. airline, shipping company, etc) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline) within 7 days of discovery of damage or loss;
- loss, destruction, damage or theft:
 - from confiscation or detention by customs or other officials or authorities;
 - of contact lenses, dentures, hearing aids, samples or merchandise, bonds, coupons, securities, stamps or documents of any kind, vehicles or vehicle accessories (other than wheelchairs and pushchairs only), tents, antiques, musical instruments, pictures, typewriters, telephones, computers/games consoles (including handheld consoles) and/or accessories, televisions, sports gear whilst in use (other than **Ski Equipment** for winter sports **Trips** where the appropriate premium has been paid), pedal cycles, dinghies, boats and/or ancillary equipment, glass or china, alcohol, cigarettes or any other tobacco products, satellite navigation systems (GPS) and/or accessories, Personal Digital Assistants (PDA's and/or accessories);
 - due to wear and tear, denting or scratching, moth or vermin;
 - of **Valuables** left as checked-in baggage.
- mechanical breakdown, derangement or for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessel, aircraft or vehicle they are being carried in;
- Valuables** stolen from an **Unattended** vehicle;
- Personal Possessions** stolen from:
 - an **Unattended** vehicle, unless it was in the locked glove compartment, or rear boot or luggage area of the vehicle and it is covered so as not to be visible from outside the vehicle, and unless there is evidence of forcible and violent entry or,
 - an **Unattended** vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am;
- any shortages due to error, omission or depreciation in value;
- any property more specifically insured or recoverable under any other source;
- the cost of replacement locks;
- anything mentioned in the General Exclusions.

MONEY AND CASH

We will pay:

Up to the amount shown in the summary on page 16 if **Your** own **Money** is lost or stolen whilst being carried on **Your** person or left in a locked safety deposit box (or equivalent facility).

We will not pay for claims arising directly or indirectly from:

- the **Excess** shown in the summary on page 16 except where **You** have paid the Excess Waiver Premium;
- if **You** do not exercise reasonable care for the safety and supervision of **Your** property;
- loss, destruction, damage or theft of **Your** money left **Unattended** in a public place, or a place to which members of the general public have access;
- money stolen from:
 - an **Unattended** vehicle, unless it was in the locked glove compartment, or rear boot or luggage area of the vehicle and it is covered so as not to be visible from outside the vehicle, and unless there is evidence of forcible and violent entry or,
 - an **Unattended** vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am;
- any shortages due to error, omission or depreciation in value;
- anything mentioned in the General Exclusions.

LOSS OF PASSPORT

We will pay:

Up to the amount shown in the summary on page 16 for;

- the reasonable costs in obtaining a replacement passport (or travel document) to enable **You** to return to **Your Home Country** following the accidental loss or theft of **Your** Passport whilst outside **Your Home Country**;
- the irrecoverable costs of travel tickets, green card, petrol coupons, driving licence or phone cards following accidental loss or theft

We will not pay for claims arising directly or indirectly from:

- the **Excess** shown in the summary on page 16 except where **You** have paid the Excess Waiver Premium;
- loss due to delay, detention, confiscation, requisition or damage by Customs or other Officials or Authorities;
- loss or theft unless a) **You** have reported the loss or theft to the nearest Police authority within 24 hours of discovery and b) **You** have obtained a written Police report;
- loss of or theft from an **Unattended** vehicle at any time;
- anything mentioned in the General Exclusions.

TRAVEL DELAY

This section does not apply to **Trips** within **Your Home Country**.

We will pay either:

- the sum insured shown in the Summary on page 16 if the international departure of the **Public Transport** on which **You** are booked to travel is delayed by at least 12 hours;
- up to the amount under the cancellation section of this policy shown in the summary (after deduction of the **Excess** shown in the summary per insured person) if **You** abandon the **Trip** (on the **Outward Journey** only) after the first full 12 hours due to the delay of **Your** outward or return flight, sea crossing, coach or train departure to or from **Your Home Country** for more than 12 hours beyond the booked departure time as a result of:
 - Strike or Industrial Action** (provided that when this policy was taken out, there was no reasonable expectation that the **Trip** would be delayed);
 - adverse weather conditions;
 - mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel.

We will not pay for claims arising directly or indirectly from:

- the **Excess** shown in the summary on page 16 except where **You** have paid the Excess Waiver Premium. (applicable to 2 above, abandonment claims only);
- if **You** do not check-in for the flight, sea crossing, coach or train departure before the intended departure time;
- if **You** do not obtain written confirmation from the airline, shipping, coach or train company stating the duration and the cause of the delay.
- any claims arising from withdrawal from service temporarily or otherwise of the aircraft, coach, train or sea vessel on the orders or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any Country;
- anything mentioned in the General Exclusions.

NOTE

This section applies for delays only at the final point of international departure point from and to **Your Home Country**.

MISSED DEPARTURE

This section does not apply to **Trips** within **Your Home Country**.

We will pay:

Up to the amount shown in the summary on page 16 for necessary and reasonable travel and accommodation expenses required to reach **Your** booked destination, if

- the vehicle **You** are travelling in to reach **Your** international departure point breaks down or is involved in an accident; or
- the **Public Transport** **You** are using to reach **Your** international departure point is delayed, resulting in **You** arriving too late to commence **Your** booked **Trip**

We will not pay for claims arising directly or indirectly from:

- You** not allowing sufficient time for **Your** journey to the airport or port to catch the booked flight or sailing;
- Public Transport** provider failure unless **You** get a letter from the provider confirming that the service did not run on time;
- the accident or breakdown of **Your** car unless **You** get confirmation of the delay from the authority who went to the accident or breakdown affecting the car **You** were travelling in;
- any delay caused by a riot, civil commotion, **Strike or Industrial Action**

which began or was announced before the start date of **Your** policy and the date **Your** travel tickets or confirmation of booking were issued;

5. anything mentioned in the General Exclusions.

PERSONAL ACCIDENT

We will pay:

Up to the amount shown in the summary on page 16 for the following benefits, if **You** suffer an accident during **Your Trip** which, within 12 months after the date of that accident, is the sole cause of **Your** death or disability:

1. Death;
2. **Loss of Limb**, total and permanent **Loss of Sight** in one or both eyes;
3. **Permanent Total Disablement**;
4. For persons under 16 or over 75 at the time of the accident the death benefit will be limited to funeral expenses up to £1,500 and there will be no cover for **Permanent Total Disablement**.

We will not pay for any claims for death, loss or disablement caused directly or indirectly by:

1. **Your** sickness, disease, physical or mental condition that is gradually getting worse;
2. an injury which existed prior to the commencement of the **Trip**;
3. pregnancy;
4. any claims under this section not notified to **Us** within 12 months of the date of the accident;
5. anything mentioned in the General Exclusions.

PERSONAL LIABILITY

We will pay up to the sum insured shown in the summary on page 16 (inclusive of legal costs and expenses) if **You** become legally liable to pay damages in respect of:

1. Accidental bodily injury, including death, illness and disease to a person; and/or
2. Accidental loss of or damage to material property (property that is both material and tangible);

arising during the journey, **We** will indemnify **You** for all such damages in respect of each occurrence or a series of occurrences arising directly or indirectly from one source or original cause.

Specific Exclusions applicable to the Personal Liability Section:

1. **We** will not be liable for anything mentioned in the General Exclusions Section on page 16.
2. **We** will not pay any liability for:
 - a) bodily injury, illness or disease of any person who is **Your Close Relative**, a travelling companion, or under a contract of employment, service or apprenticeship with **You** when the bodily injury, illness or disease arises out of and in the course of their employment to **You**;
 - b) loss or damage to property belonging to or held in trust by or in the custody or control of **You** other than temporary accommodation occupied by **You** in the course of the journey;
 - c) bodily injury or damage caused directly or indirectly in connection with the ownership, possession or use by **You** or on behalf of **You** of: aircraft, hovercraft, watercraft (other than non-mechanically powered watercraft less than 30 feet in length used on inland waters), mechanically propelled vehicles (other than golf buggies used on golf courses and not on public roads), firearms (other than sporting guns);
 - d) bodily injury caused directly or indirectly in connection with the ownership, possession or occupation of land or buildings, immobile property or caravans or trailers, any wilful or malicious act, carrying on of any trade, business or profession, any racing activity;
 - e) fraudulent, dishonest or criminal acts of **You** or any person authorised by **You**;
 - f) any claim resulting from venereal disease, sexually transmitted diseases, infection with the Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named;
 - g) any claim assumed by **You** under any contract or agreement unless such liability would have attached in the absence of such contract or agreement;
 - h) punitive or exemplary damages.

Specific Conditions applicable to the Personal Liability Section:

1. **You** or **Your** legal representatives will give **Us** written notice immediately if **You** have received notice of any prosecution or inquest in connection with any circumstances which may give rise to liability under this section;
2. No admission, offer, promise, payment or indemnity shall be made by or on behalf of **You** without **Our** prior written consent;
3. Every claim notice, letter, writ or process or other document served on **You** shall be forwarded to **Us** immediately upon receipt;
4. We shall be entitled to take over and conduct in **Your** name the defence or settlement of any claim or to prosecute in **Your** name for **Our** own benefit any claim for indemnity or damages against all other parties or persons;
5. We may at any time pay **You** in connection with any claim or series of claims the sum insured (after deduction of any sums already paid as compensation) or any lesser amount for which such claim(s) can be settled. Once this payment is made **We** shall relinquish the conduct and control and be under no further liability in connection with such claim(s) except for the payment of costs and expenses recoverable or incurred prior to the date of such payment.

LEGAL EXPENSES

If **You** suffer an incident that results in bodily injury, death or illness caused by a third party during the journey, **We** will indemnify **You** for legal expenses incurred in pursuit of a claim for damages or compensation against the third party up to the sum insured stated in the summary on page 16 for any one journey.

Specific Definitions applicable to the Legal Expenses Section:

Legal Expenses shall mean:

1. Fees, expenses and other disbursements reasonably incurred (as determined by **Our** legal counsel) by a **Legal Representative** in pursuing a claim or legal proceedings for damages and/or compensation against a third party who has caused **Your** bodily injury, death or illness.
2. Fees, expenses and other disbursements reasonably incurred (as determined by **Our** legal counsel) by a **Legal Representative** in appealing or resisting an appeal against the judgement of a court tribunal or arbitrator.
3. Costs that **You** are legally liable for following an award of costs by any court or tribunal or an out-of-court settlement made in connection with any claim or legal proceedings.

Legal Representative shall mean a solicitor, firm of solicitors, lawyer, or any appropriately qualified person, firm or company, appointed by **Us** to act on **Your** behalf.

Specific Exclusions applicable to the Legal Expenses Section:

1. **We** will not be liable for anything mentioned in the General Exclusions Section on page 16.
2. **We** will not pay any liability for:
 - a) any claim reported to **Us** more than 12 months after the beginning of the incident which led to the claim;
 - b) **Legal Expenses** incurred in the defence against any civil claim or legal proceedings made or brought against **You**;
 - c) **Legal Expenses** incurred before receiving **Our** prior written approval, unless such costs would have been incurred subsequently to **Our** approval;
 - d) **Legal Expenses** incurred in connection with any criminal or wilful act committed by **You**;
 - e) **Legal Expenses** incurred for any claim or legal proceedings brought against:
 - a) a travel agent, tour operator, carrier, insurer or their agent; or
 - b) **Us**, **You**, or any company or person involved in arranging this Policy;
 - f) fines, compensation or other penalties imposed by a court or other authority;
 - g) **Legal Expenses** incurred after **You** have not accepted an offer from a third party to settle a claim or legal proceeding where the offer is considered by all parties to be reasonable or **You** not accepting an offer from **Us** to settle a claim;
 - h) **Legal Expenses** which **We** consider to be unreasonable or excessive or unreasonably incurred (as determined by **Our** legal counsel);
 - i) actions between individuals named on **Your Certificate**;
 - j) **Legal Expenses** incurred in pursuing any claim for compensation against the manufacturer, distributor or supplier of any drug, medication or medicine.

Specific Conditions applicable to the Legal Expenses Section:

- Written consent must be obtained from **Us** prior to incurring **Legal Expenses**. This consent will be given if **You** can satisfy **Us** that:
 - there are reasonable (as determined by **Our** legal counsel) grounds for pursuing or defending the claim or legal proceedings; and
 - it is reasonable (as determined by **Our** legal counsel) for **Legal Expenses** to be provided in a particular case.

The decision to grant consent will take into account the opinion of **Your Legal Representative** as well as that of **Our** own advisers. **We** may request, at **Your** own expense, an opinion of counsel as to the merits of the claim or legal proceedings. If the claim is admitted, **Your** costs in obtaining this opinion will be covered by this Policy.

- All claims or legal proceedings including any appeal against judgement resulting from the same original cause, event, or circumstance, will be regarded as one claim.
- If **You** are successful in any action, any **Legal Expenses** provided by **Us** will be reimbursed to **Us**.
- We** may at **Our** discretion assume control at any time of any claim or legal proceedings in **Your** name for damages and or compensation from a third party.
- We** may at **Our** discretion offer to settle a claim with **You** instead of initiating or continuing any claim or legal proceedings for damages and or compensation from a third party, and any such settlement will be full and final in respect to the claim.
- We** may at **Our** discretion offer to settle a counter-claim against **You** instead of continuing any claim or legal proceedings for damages and or compensation from a third party.

WINTER SPORTS

This section of cover is only applicable if the appropriate winter sports premium has been paid and is noted on **Your Certificate**.

If **You** have an Annual Multi Trip **Policy**, this **Policy** will automatically cover **You** for up to 21 days of Winter Sports Cover in each **Period of Insurance**.

If **You** have a Single Trip Policy and have paid for Winter Sports Cover, this Policy will cover **You** for the whole **Period of Insurance**.

Both Single Trip and Annual Multi Trip **Policies** are extended to include:-

• Bob Sleighing	• Skiing, Big Foot
• Cross Country Skiing	• Ski Bobbing
• Curling	• Sledging
• Dog Sledging	• Snow Boarding
• Dry Slope Skiing	• Snow Cat Skiing
• Heli Skiing	• Snow Kiting
• Lugging	• Snow Mobiling
• Mono-Skiing	• Snow Shoeing
• Skiing	• Tobogganing

Also included is Off-piste skiing and snowboarding but only if **You** are accompanied by a qualified instructor or guide.

We will pay:**1. SKI EQUIPMENT**

Up to the amount shown in the summary on page 16 for the value or repair of **Your** own **Ski Equipment** (after making proper allowance for wear and tear and depreciation) or hired **Ski Equipment**, if they are lost, stolen or damaged during **Your Trip**, limited to the amount shown in the summary on page 16 for any one item.

Please note:

Claims for owned **Ski Equipment** will only be calculated as follows:

Up to 12 months old	85% of purchase price
Up to 24 months old	65% of purchase price
Up to 36 months old	45% of purchase price
Up to 48 months old	30% of purchase price
Up to 60 months old	20% of purchase price
Over 60 months old	Nil

2. SKI HIRE

Up to the amount shown in the summary on page 16 per day for the reasonable cost of hiring replacement **Ski Equipment** as a result of the accidental loss, theft or damage of **Your** own **Ski Equipment** during the **Period of Insurance**.

3. DELAYED SKI EQUIPMENT

Up to the amount shown in the summary on page 16 towards the cost of hiring replacement **Ski Equipment** necessities, if **Your** own **Ski Equipment** is delayed in reaching **You** on **Your Outward Journey** for at least 12 hours

and **You** have a written report from the carrier (i.e. airline, shipping company etc.) or tour representative. Receipts will be necessary in the event of a claim.

We will not pay for claims arising directly or indirectly from:

- the **Excess** shown in the summary on page 16 except where **You** have paid the Excess Waiver Premium (except for Benefits Ski Hire and Delayed **Ski Equipment** above);
- You** not exercising reasonable care for the safety and supervision of **Your** own or **Your** hired **Ski Equipment**;
- You** not obtaining a written police report within 24 hours of the discovery in the event of loss, burglary or theft of **Your** own or **Your** hired **Ski Equipment**;
- Your** own or **Your** hired **Ski Equipment** which is lost, damaged or delayed in transit, if **You** do not:
 - notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline); or
 - follow up in writing within 7 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;
- loss, destruction, damage or theft from confiscation or detention by customs or other officials or authorities;
- Your** own or **Your** hired **Ski Equipment** stolen from:
 - an **Unattended** vehicle unless it was in the rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, or items stored on a roof rack (unless the vehicle is parked within sight of **You**), and there is evidence of forcible and violent entry;
 - an **Unattended** vehicle (other than motorcaravans) left for any period between the hours of 9pm and 9am;
- Any winter sports equipment that is lost or damaged by people it was not designed for;
- anything mentioned in the General Exclusions.

SKI PACK

This section of cover is only applicable if the appropriate winter sports premium has been paid.

We will pay:

Up to the amount shown in the summary on page 16, in all for the unused portion of **Your Ski Pack** costs paid for or contracted to be paid for before **Your Trip** commenced, where **You** do not **Curtail** the **Trip**, but are certified by a **Medical Practitioner** in the resort as being unable to ski and unable to use the **Ski Pack** facilities because of serious injury or illness occurring during the **Trip** and where there is confirmation that no refund is available for the unused items.

We will not pay for claims arising directly or indirectly from:

- the **Excess** shown in the summary on page 16 except where **You** have paid the Excess Waiver Premium;
- claims that are not confirmed as medically necessary by the emergency assistance company and where a medical certificate has not been obtained from the attending **Medical Practitioner** abroad confirming that **You** are unable to ski and unable to use the **Ski Pack** facilities;
- anything mentioned under the **We will only pay claims arising directly or indirectly from** of the Medical & Repatriation Expenses Section;
- anything mentioned under the General Exclusions.

PISTE CLOSURE

This section of cover is only applicable if the appropriate winter sports premium has been paid.

Cover is only available under this Section between 1st December to 30th April, if there is a lack of snow in **Your** resort and it closes, which prevent **You** from skiing

We will pay:

- the amount shown in the summary on page 16 per day towards the costs **You** have to pay to travel to another resort, or
- the amount shown in the summary on page 16 for each full day **You** are unable to ski, if **Your** resort stays closed and there is no other resort available, for as long as these conditions exist at the resort, but not exceeding the pre-booked **Period of Insurance** of **Your Trip**.

We will not pay for claims arising directly or indirectly from:

- claims where **You** have not obtained confirmation of resort closure from the local representative;
- claims where not all skiing facilities are totally closed;
- claims where the lack of snow conditions are known or are public knowledge at the time of effecting insurance;
- anything mentioned in the General Exclusions.

DELAY DUE TO AVALANCHE

This section of cover is only applicable if the appropriate winter sports premium has been paid.

We will pay:

Up to the amount shown in the summary of cover on page 16 for additional travel and accommodation costs **You** need to pay if **Your** outward or return journey is delayed for more than 12 hours because of an avalanche.

Specific condition applicable to the Delay Due To Avalanche Section:

You must get a written statement from the appropriate authority confirming the reason for the delay and how long it lasted.

GOLF COVER

This section of cover is only applicable if the appropriate golf extension premium has been paid.

We will pay:

1. Loss of Golf Equipment

Up to the amount shown in the summary of cover on page 16, for the value of repair of **Your** own **Golf Equipment** (after making proper allowance for wear and tear and depreciation) or hired **Golf Equipment**, if they are lost, stolen or damaged during **Your Trip**, for any single article limited to the amount shown in the summary.

2. Hire of Golf Equipment

Up to the amount shown in the summary of cover on page 16, for the reasonable cost of hiring replacement **Golf Equipment** as a result of the accidental loss, theft or damage of **Your** own **Golf Equipment** during the **Period of Insurance**.

We will not pay for claims arising directly or indirectly from:

- the **Excess** shown in the summary on page 16 except where **You** have paid the Excess Waiver Premium;
- if **You** do not exercise reasonable care for the safety and supervision of **Your** own or **Your** hired **Golf Equipment**;
- where **You** do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of **Your** own or **Your** hired **Golf Equipment**;
- where **Your** own or **Your** hired **Golf Equipment** are lost, damaged or delayed in transit if **You** do not;
 - 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
 - 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;
- loss, destruction, damage or theft from confiscation or detention by customs or other officials or authorities;
- Your** own or **Your** hired **Golf Equipment** being stolen from:
 - an **Unattended** vehicle unless it was in the rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, or items stored on a roof rack (unless the vehicle is parked within sight of **You**), and there is evidence of forcible and violent entry;
 - an **Unattended** vehicle (other than motorcaravans) left for any period between the hours of 9 pm and 9 am;
- anything mentioned in the Conditions and General Exclusions.

LOSS OF GREEN FEES

This section of cover is only applicable if the appropriate golf extension premium has been paid.

We will pay:

Up to the amount shown in the summary on page 16, in total for the unused portion of **Your** Green Fees costs paid for or contract to be paid for before **Your Trip** commenced, where **You** do not **Curtail** the **Trip**, but are certified by a **Medical Practitioner** as being unable to golf and use the golf facilities because of serious injury or illness occurring during the **Trip** and where there is confirmation that no refund is available for the unused Green Fees.

We will not pay for claims arising directly or indirectly from

- claims that are not confirmed as medically necessary by the emergency assistance company and where a medical certificate has not been obtained from the attending **Medical Practitioner** abroad confirming that **You** are unable to golf and unable to use the golf facilities;
- anything mentioned under **We** will not pay for claims arising directly or indirectly from of Medical & Repatriation Expenses Section.
- anything mentioned under the General Exclusions.

BUSINESS EQUIPMENT

This section of cover is only applicable if the appropriate business extension premium has been paid.

1. Business Equipment

We will pay:

For the loss, theft or damage of **Your** business equipment suffered during the **Period of Insurance**.

2. Business Equipment Hire

We will pay

Up to the amount shown in the Summary on page 16 for the reasonable cost of hiring replacement business equipment if during the **Period of Insurance** the business equipment held by **You** for business reasons is lost, stolen or damaged.

3. Business Money

We will pay

Up to the amount shown in the summary on page 16 for the following business items that **You** are responsible for:

- Bank notes
- Coins
- Traveller's Cheques
- Travel Tickets
- Green Card
- Admission Tickets

If Business Money is collected from a bank for use during a **Trip** it will be covered for a period of 72 hours prior to the start of a **Trip** and shall continue for the same period after returning from the **Trip** or until deposited at a bank whichever occurs first.

We will not pay for claims arising directly or indirectly from:

- The **Excess** shown on the summary on page 16 except where **You** have paid the Excess Waiver Premium;
- Any loss, theft or damage during **Your** outward or return journey if **You** do not get a written 'carrier's report', or a 'property irregularity report' in the case of an airline. If **You** cannot report the loss, theft or damage to the airline straight away, **You** must do so in writing within seven days;
- Any loss and/or theft not reported to the police within 24 hours of discovery, and a police statement obtained;
- Any loss, theft or damage whilst left unattended unless **You** have kept them in locked accommodation, a safe or a safety deposit box;
- Equipment or **Money** left in a vehicle overnight;
- Any loss, theft or damage to mobile phones (including Pocket PC's BlackBerrys, iPhone, PDA's and the like), loose precious stones, securities, deeds, bonds, stamps or documents of any kind;
- Loss, theft, or damage of equipment and **Money** whilst in the custody of the carrier;
- More than the value of the part of a pair or set which is lost, stolen or damaged;
- Anything mentioned in the general exclusions.

Specific Conditions applicable to the Business Equipment Section:

- You** must keep any damaged property so that **We** can inspect it. When **We** make a payment for that property, it will then belong to **Us**.
- If **You** purchase a comparable replacement for a lost or damaged article, **We** shall pay for the replacement cost, providing that such article was less than 3 years old at the time and that evidence of the original purchase is provided.
- All Exclusions and Conditions from the Personal Baggage section will apply to this section.

GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS

No payment will be made under the following sections without appropriate medical certification.

- Cancellation
- Curtailement
- Medical and Repatriation Expenses
- Hospital Benefit
- Personal Accident
- Personal Liability
- Legal Expenses
- Winter Sports
- Golf Cover

- If **We** require any medical certificates, information, evidence and receipts, these must be obtained by **You** at **Your** expense.
- In the event of a claim, if **We** require a medical examination **You** must agree to this and in the event of death **We** are entitled to a post mortem examination, both at **Our** expense.

3. **You** must take all reasonable steps to recover any lost or stolen article.
4. If any claim is found to be fraudulent in any way this policy will not apply and all claims will be forfeited.
5. The original Policy **Certificate** must be produced before any claim is paid.
6. **You** must not make any payment, admit liability, offer or promise to make any payment without written consent from **Us**.
7. **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.
8. **We** may at any time pay to **You Our** full liability under the policy after which no further payments will be made in any respect.
9. If at the time of making a claim there is any other policy covering the same risk **We** are entitled to contact that insurer for a contribution.
10. A person or company who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.
11. Unless specifically agreed to the contrary this insurance shall be subject to English law.

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS

We will not pay anything directly or indirectly caused by:

1. **Your** suicide, deliberately injuring **Yourself**, being under the influence of drink or drugs (unless prescribed by a doctor), alcoholism or other alcohol related illnesses, drug addiction, solvent abuse, self-exposure to needless danger (unless **You** are trying to save someone's life);
2. air travel (other than as a fare-paying passenger on a regular scheduled airline or licenced charter aircraft);
3. air travel within 24 hours of scuba diving;
4. bankruptcy/liquidation of any tour operator, travel agent or transportation company; except under End Supplier Failure extension for non-packaged holidays.
5. consequential loss of any kind. For example loss of earnings due to being unable to return to work following injury or illness or cost of replacement lock if keys are lost;
6. loss or damage to any property and expense or legal liability; directly or indirectly caused by or contributed to, by or arising from:
 - a) ionising radiations 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.
7. Any exposure to the Utilisation of Nuclear, Chemical or Biological Weapons of Mass Destruction.
8. loss or damage arising from:
 - a) any act of war, invasion, act of foreign enemy, hostilities (whether declared or not), civil war, civil commotion, rebellion, revolution, insurrection, uprising, blockade, military force, any act of **Terrorism (including Cyber Terrorism)** where you are actively engaged and/or where you have travelled and/or you remain contrary to Foreign & Commonwealth Office travel advice.
 - b) any act of **Terrorism** not involving the use or release of or threat thereof of any nuclear weapon or any chemical or biological agents:
 - i) this exclusion will not apply to Personal Accident Section or Medical Emergency and Repatriation Expenses Section provided that the Insured Person suffering personal accident injury or illness has not participated in or conspired in such activities,
 - ii) provided also that in the event of benefit being payable the maximum payable in respect of any one claim or series of claims arising from a single act of **Terrorism** or series of acts of **Terrorism** occurring within a 72 hour period is £2,500,000 in the aggregate.
9. any act of **Terrorism** involving the use or release of or threat thereof of any nuclear weapon or any chemical or biological agents:
 - a) An act of **Terrorism** means an act, including but not limited to the use of force or violence and/or threat, of any person or group(s) of person(s), whether they are acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public at fear;
10. **You** riding on a motorcycle, quad bike or any mechanically assisted cycle with an engine capacity in excess of 250cc and in any event if **You** fail to wear a crash helmet or have not paid the appropriate additional premium;
11. **You** driving a motor vehicle or riding a motorcycle, quad bike or any mechanically assisted cycle without an appropriate licence or when not insured under a motor insurance policy;
12. mountaineering or rock climbing, ordinarily necessitating the use of picks, ropes or guides, or pot-holing (unless the appropriate additional premium has been paid); professional or organised sports, racing, speed or endurance tests, scuba diving to a depth greater than 9 metres, or 30

- metres if the appropriate premium has been paid, scuba diving without a qualified instructor, or dangerous pursuits; **Your Manual Work** (unless the appropriate additional premium has been paid); taking part in dangerous expeditions or the crewing of a vessel outside European waters (unless the appropriate additional premium has been paid);
13. Winter sports of any kind (unless the appropriate premium has been paid). Even if the appropriate Winter sports premium has been paid, the following activities will remain excluded: ski jumping, ice hockey, the use of skeletons; ski or ski bob racing in International and National events and their heats and officially organised practice or training for these events;
14. any payment which **You** would normally have made during **Your** travels, if nothing had gone wrong;
15. the failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date (this exclusion does not apply to claims made under Personal Accident Section, Medical Emergency and Repatriation Expenses Section);
16. **Your** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office or the World Health Organisation has advised the public not to travel.
17. Any liability, loss, cost or expense arising out of, resulting from, caused or contributed to any virus that is declared to be an outbreak or epidemic by the World Health Organisation or any Government or ruling body of a country that the outbreak or epidemic has occurred in.
18. the closure of UK or international airspace temporarily or otherwise on the orders or recommendation of the Civil Aviation Authority or similar body in any Country
19. a journey in, to or through the following countries: Afghanistan, Cuba, Iran, Liberia, North Korea, Sudan or Syria;
20. Claims arising from **Your** wilful, malicious or unlawful acts
21. **You** being exposed to the Utilisation of Nuclear, Chemical or Biological Weapons of Mass Destruction;
22. **You** taking part in a criminal act;
23. a pre-existing medical condition not declared to and accepted by **Us** in writing;
24. a complication of pregnancy and childbirth if the same complication had occurred in a previous pregnancy;
25. **You** driving, or in charge of a vehicle where **Your** blood/urine alcohol level is above the legal limit stated in the laws of the country where the incident occurs;
26. Psychiatric Conditions;
27. any claim arising directly or indirectly from to **Your** health or anyone's good health on which **Your Trip** depends that **You** knew about before **Your Trip** commenced unless **We** have agreed in writing.
28. Any disinclination to travel.
29. Any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the **Insurer** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

WHAT TO DO IN THE EVENT OF A MEDICAL EMERGENCY

MEDICAL EMERGENCIES AND RETURNING EARLY TO YOUR HOME COUNTRY

If **You** have an emergency during **Your Trip** and require medical treatment while outside **Your Home Country**, or if **Your** journey is cut short (**curtailment**) or **You** have to return early to **Your Home Country**, or **You** are in any of the circumstances listed in sections 2, 3, 4 and 5 **You** must phone **Healix International** as soon as possible, and quote **Your** Policy number.

If You have a medical or non-medical emergency, please call +44 (0) 208 763 3223

These lines are open 24 hours a day.

Healix International will provide immediate help if **You** are ill or injured outside the United. They provide a 24-hour emergency service 365 days a year.

When contacting the above **You** will need to quote **Your** Policy Number, the name of **Your** agent, **Your** name, address, telephone number and confirm that **You** are insured with **HCC International Insurance Company Plc**.

CLAIMS PROCEDURE

When something happens which is likely to give rise to a claim under this policy, **You** must notify Claims Settlement Agencies in writing as soon reasonably possible after it happens and, in any case, within 28 days from the date of return to **Your Home Country**. Such notice shall include full details of the event. **You** should contact one of the numbers below:

You should contact Claims Settlement Agencies

Telephone: 01702 553 443

Email: info@csal.co.uk

Claims Cooperation

You shall provide assistance and co-operate with **Us** or **Our** representatives in obtaining any other records **We** or they feel necessary to evaluate the incident or claim. If **You** do not co-operate with **Us** and/or **Our** investigation of the claim, **We** shall not be liable to pay any claim.

Access to additional materials

You shall provide **Us**, or designated representatives, all information, documentation, medical information that **We** or they may reasonably require during the term of this policy, or until all claims have been resolved, whichever is later.

Right to medical records and medical examination

Following notification of a claim, **You** shall provide, when asked, all authorisations necessary to obtain **Your** medical records. **We** have the right to have **You** examined by a physician or vocational expert of **Our** choice, and at **Our** expense, when and as often as **We** may reasonably request.

COMPLAINTS PROCEDURE

We are dedicated to providing **You** with a high quality service and want to ensure that this is maintained at all times. If **You** feel that **We** or another party connected with this Policy have not offered a first class service please write and tell them and they will do their best to resolve the problem.

Claims

In respect of any questions or concerns about the handling of a claim **You** should put **Your** question or concern to:

Claims Settlement Agencies
308-314 London Road
Hadleigh
Benfleet
Essex
SS7 2DD
Telephone: 01702 553 443
Email: info@csal.co.uk

Sales

If **Your** complaint is about the way this Policy was sold, **You** should refer to **Your** insurance intermediary who sold please contact :

Compliance Officer
ROCK Insurance Group
Suite A, 3rd Floor
Griffin House
135 High Street
Crawley
West Sussex RH10 1DQ

Administration

If **Your** complaint is about the way the Policy is administered **You** should put **Your** question or concern to:

The Compliance Manager
ROCK Insurance Group
Griffin House
135 High Street
Crawley
West Sussex
RH10 1DQ

You will be contacted within five days of receiving **Your** complaint to inform **You** of what action **We** are taking. **We** will try to resolve the problem and give **You** an answer within four weeks. If it will take longer than four weeks **We** will tell **You** when **You** can expect an answer.

If **You** have not been given an answer within eight weeks **We** will tell **You** how **You** can take **Your** complaint to the Financial Ombudsman Service for review. This complaints procedure does not affect any legal right **You** have to take action.

Once **You** have received **Your** final response from **Us**, and if **You** are still not satisfied **You** can contact the Financial Ombudsman Service:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR
Telephone: 0800 023 4 567 or 0300 123 9123
E-mail: complaint.info@financial-ombudsman.org.uk

Introduction

Please make sure you read and understand this Data Protection Notice as it explains to you what we will do with the information you give us if you apply for our products and /or services it is highly likely that we will need both personal and sensitive data about yourself and anyone else who is covered by this application form and whom is also to be covered under the policy in order to administer the Insurance policy and any claims which may arise. You should show this notice to any other person who is covered under your insurance policy. If your application includes other individuals then we will assume they have given their consent to you to give their information to us.

Protection of your Personal Data

The security of your personal information is very important to us and we are compliant with all current data protection legislation. All personal information that you supply to us either in respect of yourself or other individuals in connection with our products will be treated in strictest confidence by us and will be held by us for the purpose of providing and administering our products and services. This may involve the collection and processing of sensitive data (as defined in the Data Protection Act 1998) and if you complete an application form for our products and/or services you will be giving your consent to such information being processed by us (which may include other companies within our group of companies) or our agents.

It may be necessary to pass your personal and sensitive data to other companies for processing on your behalf. Some of these companies may be based outside the European Union in countries which may not have the legislation or laws to protect your personal data but in all cases we will ensure that it is kept securely and only used for the purposes for which it was provided. To ensure that your personal data is kept securely should it leave the European Union and be passed to a company outside of that we will ensure that we have entered into a model clause agreement with that company to ensure your personal and sensitive data is kept safe and secure.

CONTACT NUMBERS

IN AN EMERGENCY, FIRST CHECK THAT THE CIRCUMSTANCES ARE COVERED BY THIS POLICY. HAVING DONE THIS TELEPHONE HELIX INTERNATIONAL STATING YOUR NAME AND POLICY NUMBER.

Travel Helpline	0343 658 0357
Medical & Repatriation Expenses	0044 (0) 208 763 3223
Claims Helpline	01702 553 443

SECTION B - OPTIONAL GADGET COVER UPGRADE

CERTIFICATE OF INSURANCE – TERMS AND CONDITIONS

You can only purchase this upgrade if You are resident in the United Kingdom. If You have purchased Standard, Premier or Premier Plus cover and have purchased a Single Trip policy, Gadget cover is included if You have paid the appropriate additional premium for the Period of Insurance up to a maximum of 90 days.

If You have purchased Standard, Premier or Premier Plus cover and have Purchased an Annual Multi-trip policy, You are covered when taking part in Trips for up to 31 days during the Period of Insurance when You have paid the appropriate additional premium. Please note that the Excess Waiver upgrade ONLY relates to the travel policy. This cannot be applied to the Gadget insurance upgrade.

This Gadget Insurance is arranged by Alpha Underwriting with UK General Insurance Ltd on behalf of Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

The administrator is Rock Insurance Services Limited. They will help You with any questions You may have and help You with any changes You need to make to Your insurance. Please also contact them if any details in Your insurance schedule are incorrect and they will arrange for a corrected insurance schedule to be issued to You. You can contact them at: Griffin House, 135 High Street, Crawley, West Sussex, RH10 1DQ, 0800 091 2832, admin@gadgetbuddy.com.

CERTIFICATION OF COVER

Your Certificate combined with Your insurance schedule certifies that insurance has been effected between You and Us. In return for payment of the premium We agree to insure You in accordance with the terms and conditions contained in and endorsed on these documents.

INTRODUCTION

You purchased this optional Gadget cover at the same time You purchased Your Travel Insurance Policy. Optional Gadget cover provides cover for Your Gadget against Theft, Accidental Damage and Breakdown when You are on a Holiday Trip that is covered by Your Travel Insurance Policy.

When You purchased Your Gadget Insurance You selected the level of cover suitable for You. Your level of cover will be confirmed in Your Insurance Schedule. Please ensure You keep Your Insurance Schedule together with this Certificate in a safe place.

WHERE AND WHEN COVER APPLIES

Period of this Certificate

The period of this Certificate will be the same as the period of Your Travel Insurance Policy and is shown in Your Insurance Schedule.

Operative time and geographical area

The protection under Your Gadget Insurance starts and ends at the same time and applies in the same geographical areas as Your Travel Insurance Policy and only when You are on a Holiday Trip.

DEFINITIONS

The following words shall have the meanings given below wherever they appear in bold:

Accessories: Any item that You may attach or connect to Your Electronic Equipment (for example a phone charger).

Accidental Damage: The unintentional and unforeseen failure, breakage or destruction of Your Electronic Equipment, with visible evidence of an external force being applied and which results in the Electronic Equipment being unusable.

Breakdown: The failure of any electrical or mechanical component in Your Electronic Equipment due to a sudden and unforeseen fault, which causes Your Electronic Equipment to stop working in the way the manufacturer intended and which requires repair or replacement before the Electronic Equipment can be used again.

Commencement Date: The date Your cover begins with Us, as detailed in Your policy schedule.

Cosmetic Damage: Any damage which is non-structural, including but not

limited to scratches, dents and marks, which does not affect the usage of the Electronic Equipment.

Electronic Equipment: The item or items purchased and owned by You, as new and in full working order, from a VAT registered company and for which You hold Proof of Purchase, and that is insured by Us as detailed in Your policy schedule.

End date: The date that all cover under Your policy will cease being the date on Your schedule or the date You return Home.

Excess: The amount You will be required to pay towards each claim You make under this policy.

Holiday: A journey which commences when You leave Your Home for an overseas destination and ends when You return Home. This must not exceed the maximum duration for an individual trip as shown on Your policy schedule.

Home: Your usual place of residence in the UK, Channel Islands or Isle of Man.

Immediate Family: Your husband, wife, civil partner, partner, children or parents, who permanently live in Your Home.

Period of Insurance: The period of time between the Commencement Date and the End date which is shown on Your policy schedule and that the policy will be in force for. Cover under this policy only applies when You are on Your Holiday.

Proof of Purchase: An original receipt and any other documentation required to prove Your Electronic Equipment was purchased from a UK VAT registered company and that it is owned by You - including the date of purchase, make and model of Your Electronic Equipment, where applicable.

Replacement Item(s): An identical item of Electronic Equipment of the same age and condition, or if not available, one of comparable specification or the equivalent value taking into account the age and condition of the original item of Electronic Equipment. Replacement Items will only be delivered to a UK address of Your choice You will need to arrange onward shipment to Your destination choice.

Terrorism: Any act including but not limited to the use, or threat, of violence or force by any person or organisation involving, causing or threatening harm or putting the public or any section of the public in fear if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational nature) or similar nature.

Theft: The unlawful taking of Your Electronic Equipment against Your will by another party, with the intent to permanently deprive You of that property, or burglary by forcible and violent entry, or the removal of Your Electronic Equipment by forcible and violent means against Your person.

UK: England, Scotland, Wales and Northern Ireland.

Unattended: Not within Your sight at all times and out of Your arms-length reach.

Unauthorised Calls, Texts or Data Use: Any calls, texts or data use made from Your Electronic Equipment after the time that it was stolen, to the time that it was blacklisted by Your airtime provider.

We, Us, Our, Insurer: UK General Insurance Ltd on behalf of Ageas Insurance Limited.

You, Your: The insured person, who owns the specified Electronic Equipment as stated on Your policy schedule.

What is covered:

In return for Your premium payment We will insure Your Electronic Equipment for the Period of Insurance as stated on Your policy schedule, subject to the terms and conditions in this document and any variations and amendments which have been confirmed in writing by Us. Please read Your policy carefully to ensure You understand the cover We are providing You and that You comply with Our terms and conditions.

BASIS OF COVER

A. Accidental Damage

We will pay up to the amount shown in the Schedule of Benefits for the costs of repairing Your Electronic Equipment as a result of Accidental Damage. If We are unable to economically repair Your Electronic Equipment then, at Our discretion, a Replacement Item will be provided by Us.

In addition to claims excluded under the "What is Not Covered" section, We will not pay for Accidental Damage caused by:

- deliberate damage or neglect of the Electronic Equipment;
- failure on Your part to follow the manufacturer's instructions;
- inspection, maintenance, routine servicing or cleaning.

B. Theft

We will pay up to the amount shown in the Schedule of Benefits to replace Your Electronic Equipment with a Replacement Item if it is stolen. Where only part or parts of Your Electronic Equipment have been stolen, We will only replace for that part or parts.

In addition to claims excluded under the "What is Not Covered" section, We will not pay for Theft:

1. where the Theft has occurred from any motor vehicle where You or someone acting on Your behalf is not in the vehicle, unless the Electronic Equipment has been concealed in a locked boot, locked glove compartment or other locked internal compartment and all the vehicle's windows and doors were closed and locked and all security systems had been activated;
2. from any premises, building, land or vehicle unless force, resulting in damage to the building, premises or vehicle was used to gain entry or exit;
3. where the Electronic Equipment has been removed from Your control or the control of a member of Your Immediate Family unless it was concealed either on or about Your person or on or about the person of a member of Your Immediate Family and has not been left Unattended and force and/or violence has been used or threatened against You or that person;
4. where the Electronic Equipment has been left Unattended when it is away from Your Home;
5. where all precautions have not been taken.
6. If You do not report the theft of Your Electronic Equipment to the Police within 48 hours of discovering it and do not obtain a written police report.

C. Breakdown

If a Breakdown of Your Electronic Equipment occurs outside of the manufacturer's guarantee or warranty period We will pay up to the amount shown in the Schedule of Benefits for the repair costs. If We are unable to economically repair Your Electronic Equipment then, at Our discretion, a Replacement Item will be provided by Us.

We will not pay for any Breakdown claims excluded under the "What is Not Covered" section.

D. Liquid Damage

We will pay up to the amount shown in the Schedule of Benefits to repair or provide a Replacement Item for Your Electronic Equipment if it is damaged as a result of accidentally coming into contact with any liquid.

We will not pay for any liquid damage claims excluded under the "What is Not Covered" section.

E. Unauthorised Calls, Texts or Data Use

Where Your item of Electronic Equipment is a device where You are charged for Unauthorised Calls, Texts or Data Use and it is lost or stolen, We will refund the cost of any calls, texts or data used after the time it was lost or stolen to the time it was blacklisted by Your airtime provider. This is subject to You providing an itemised bill. The maximum We will pay for any one occurrence is £100.

In addition to claims excluded under the "What is Not Covered" section, We will not pay for:

1. any Unauthorised Calls, Texts or Data Use where the Theft has not been reported to Your airtime provider within 12 hours of the Theft occurring.

REPLACEMENT CONDITION

Where We are able to provide a replacement, this is not on a 'new for old' basis. Cover is limited to one replacement per Period of Insurance per item, up to the amount specified in Your policy schedule. If Your Electronic Equipment cannot be replaced with an identical item of Electronic Equipment of the same age and condition, We will replace it with one of comparable specification or the equivalent value taking into account the age and condition of the original item of Electronic Equipment subject to the following depreciation scale:

- 10% over two years old and less than three years old
- 20% over three years old and less than four years old
- 30% over four years old and less than five years old
- 40% over five years old and less than six years old.

What is not covered:

1. Repairs or any other costs for:
 - A. cleaning, inspection, routine servicing or maintenance;
 - b) Loss or damage arising from a manufacturer's defect or recall of the Electronic Equipment;
 - c) replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials;
 - d) any repairs carried out without prior authorisation from Us;
 - e) wear and tear to the Electronic Equipment and/or gradual deterioration of performance;
 - f) Cosmetic Damage.
2. Any claim if the serial number, IMEI (international mobile equipment identity) or simgate has been tampered with in any way.
3. Any claim made, or any event causing the need for a claim to be made, which occurred prior to the Commencement Date of the Period of Insurance.
4. Any claim for a mobile phone or iPhone which has not been used for its core purpose since the inception of Your policy, or since it was added to Your policy, as verified by Your airtime provider.
5. Any claim arising whilst You are not on Holiday.
6. Any repair or replacement if a SIM card registered to You was not in the insured mobile phone or Electronic Equipment at the time of the Accidental Damage, Theft, Breakdown, or liquid damage.

7. Any expense incurred arising from not being able to use the Electronic Equipment, or any costs other than the repair or replacement costs of the Electronic Equipment.
8. Accidental Damage, Theft, Breakdown or liquid damage to Accessories of any kind.
9. Any Breakdown arising from the failure of any electrical or computer equipment, software, micro-controller, microchip, Accessories or associated equipment to correctly recognise and process any calendar date or time.
10. Reconnection costs or subscription fees of any kind.
11. Costs arising from the replacement of any personalised ring tones, graphics, downloaded material or software.
12. Items purchased from an on-line auction site.
13. Any costs for loss or damage to information or data or software contained in or stored on the Electronic Equipment whether arising as a result of a claim paid by this insurance or otherwise.
14. Any other costs that arise directly or indirectly from the event which led to Your claim unless specifically stated in this policy.
15. Liability of whatsoever nature arising from ownership or use of the Electronic Equipment, including any illness or injury resulting from it.
16. Value Added Tax (VAT) where You are registered with HM Revenue & Customs for VAT.
17. Claims arising from Terrorism, war, invasion, acts of foreign enemies, hostilities whether war is declared or not, civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalism or requisition or destruction or damage to property by or under the order of any government or public or legal authority.
18. Claims arising from damage or destruction caused by, contributed to or arising from (i) ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or (ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof.
19. Claims arising from damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
20. Claims for any Electronic Equipment used in connection with Your profession or trade.
21. Any Electronic Equipment more specifically insured elsewhere.
22. Any claim if You are travelling to a country where the Foreign and Commonwealth Office (FCO) have advised against all but essential travel. You can check the FCO travel advice at www.fco.gov.uk.

POLICY CONDITIONS AND LIMITATIONS

1. Cover is limited to one claim per insured peril (Sections A, B, C, D and E) during any single Period of Insurance. Cover is limited to one replacement per Period of Insurance per item, up to the amount specified in Your policy schedule.
2. Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which Your main residence is situated.
3. This insurance only covers Electronic Equipment purchased in the UK, the Isle of Man and the Channel Islands. Cover includes the use of the Electronic Equipment for the period and destination shown on Your schedule. Any repairs or replacements must be carried out in the UK by repairers or retailers approved by Us.
4. The Electronic Equipment must be less than 6 years old (except for laptops which must be less than 15 months old) at the Commencement Date of the insurance, with valid Proof of Purchase. All items must have been purchased as new from a VAT registered company and must be in full working order at the Commencement Date of this policy.
5. You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to: take care to supply accurate and complete answers to all the questions We or Rock Insurance Services may ask as part of Your application for cover under the policy; to make sure that all information supplied as part of Your application for cover is true and correct and; to tell Us of any changes to the answers You have given as soon as possible. Failure to provide answers in line with the requirement of the act may mean that Your policy is invalid and that it does not operate in the event of a claim.
6. You must provide Us with any receipts, Proof of Purchase or documents to support Your claim as requested. All Proof of Purchase must include the make and model of the Electronic Equipment and must be in Your name. If We do not receive the documents We have requested from You or if any documents submitted by You are not acceptable to Us, it may delay Your claim or We may decline to pay Your claim.
7. You must take all precautions to prevent any damage to Your Electronic Equipment.
8. If Electronic Equipment is damaged whilst in the custody of a carrier (i.e. airline, railway, shipping company, bus company, etc), You must notify such carrier immediately and obtain a copy of their report.
9. We will process Your claim under the terms and conditions of this insurance based on the first reason notified to Us for the claim. Please

note that it may be necessary for Us to contact Your Airtime Provider in order to validate Your claim.

10. This cover is limited to one replacement per insured item per Period of Insurance.
11. Cover for Your Electronic Equipment applies to You as the person who purchased the policy and Your Immediate Family.
12. The benefits of this policy cannot be transferred to someone else or to any other Electronic Equipment without Our written permission.

HOW TO CLAIM

You must:

1. Notify TrinityM Ltd as soon as possible after any incident likely to result in a claim under this insurance. TrinityM Ltd PO Box 568, Tonbridge TN9 9LT. Telephone 02077 851 702. E-mail Gadget.claims@trinitym.co.uk;
2. Report the Theft of Your mobile phone within 12 hours of discovery of the occurrence of the Theft, to Your airtime provider and instruct them to blacklist Your handset;
3. Report the Theft of Your Electronic Equipment to the police within 24 hours of discovery and obtain a crime reference number in relation to the Theft of the item.
4. If We replace Your Electronic Equipment the ownership of the damaged or lost item is transferred to Us once You have received the Replacement Item We have supplied. If the Electronic Equipment You have claimed for is returned or found You must notify Us and send it to Us if We ask You to do so.

Before Your claim can be approved, You must pay the Excess. The Excess for a laptop, iPhone, smart phone or tablet is £50; for all other items, please refer to the Excess in the Schedule of Benefits.

If the above terms are not adhered to, then Your claim may not be paid or paid in full.

UK General Insurance Ltd are an insurers agent and in the matters of a claim act on behalf of the Insurer.

CANCELLATION

This insurance is designed to cover most circumstances but You should be aware that not all eventualities are insured. Please read this document carefully. If You find the insurance does not meet Your requirements, please return this policy and proof of premium to the selling agent within 14 days of receipt but before the Holiday departure date. Provided no claim has been made, Your premium will be refunded in full.

Thereafter You may cancel the insurance cover at any time by informing Rock Insurance Services Limited however no refund of premium will be payable.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to You at Your last known address. Valid reasons may include but are not limited to:

1. Fraud
2. Non-payment of premium
3. Threatening and abusive behaviour
4. Non-compliance with policy terms and conditions

Provided the premium has been paid in full You will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

MAKING YOURSELF HEARD

We realise that things can go wrong and there may be occasions when You feel that We have not provided the service You expected. When this happens We want to hear about it so We can try to put things right. If You have cause for complaint it is important You know We are committed to providing You with an exceptional level of service and customer care.

Complaints regarding the sale of the policy:

Please contact Rock Insurance Service who arranged the Insurance on Your behalf. If Your complaint about the sale of Your policy cannot be resolved by the end of the next working day, Rock Insurance Service will pass it to:

Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ
Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk.

Complaints regarding claims:

Please contact:
TrinityM Ltd
PO Box 568
Tonbridge
TN9 9LT.
Telephone 02077 851 702.
E-mail Gadget.claims@trinitym.co.uk.

In all correspondence please state that Your insurance is provided by UK General Insurance Limited and quote scheme reference 05815A

If Your complaint about Your claim cannot be resolved by the end of the next working day, TrinityM will pass it to:

Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ
Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk.

If it is not possible to reach an agreement, You have the right to make an appeal to the Financial Ombudsman Service. This also applies if You are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR
Tel: 0800 023 4567

The above complaints procedure is in addition to Your statutory rights as a consumer. For further information about Your statutory rights contact Your local authority Trading Standards Service or Citizens Advice Bureau.

COMPENSATION SCHEME

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

IMPORTANT NOTICE TO CUSTOMERS

If You or anyone acting on Your behalf makes a false or fraudulent claim or supports a claim by way of false or fraudulent document(s), device or statement, then this policy shall be void and You will forfeit all rights under the policy. In these circumstances, We reserve the right to retain the premium You have paid and to recover any sums We have paid by way of benefit under the policy. We may also pass Your details to the police. The terms and conditions of this insurance policy do not affect Your statutory rights relating to faulty or mis-described goods. For further information about Your statutory rights, please contact Your local authority Trading Standards Department or the Citizens Advice Bureau.

DATA PROTECTION

Please note that any information provided to Us will be processed by Us and Our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

SECTION C - OPTIONAL VEHICLE HIRE EXCESS COVER UPGRADE

INTRODUCTION

Thank you for choosing ROCK and welcome to peace of mind Vehicle Hire Insurance. The information in this policy wording contains important information and we have made it as easy as possible to understand. Please take time to read through it and contact us if you need any further information.

DEMANDS AND NEEDS STATEMENT

This Insurance is designed for any person eligible to purchase this insurance hiring a vehicle from a licensed hire agency or car club and where you have a financial liability under the terms and condition of the Hire Agreement.

INSURER

This policy is underwritten by SOLID Försäkringar, Box 22068 25022 Helsingborg, Sweden. Corp ID No 516401---8482 and managed by Linkham Services Limited.

SOLID is a Swedish based insurance company regulated by Finansinspektionen, the Financial Supervisory Authority Sweden (Institute Number: 22090) and passported into the Financial Conduct Authority (Financial Services Firm Reference Number: 401229). You can check this on the Financial Services Register by visiting the website <http://www.fca.org/> or by contacting the Financial Conduct Authority (FCA) on 0800 111 6768.

Questor Insurance Services Limited is authorised and regulated by the Financial Conduct Authority (firm reference number 466942) for the sale and administration of general insurance products in the United Kingdom and throughout the Members of the European Economic Area (EEA).

Linkham Services Limited whose registered office is at 52 Newtown Uckfield East Sussex TN22 5DE with company number 7387410 and is authorised and regulated by the Financial Conduct Authority (FCA). Linkham Services FCA registration number is 577492. FCA authorisation can be checked on the FCA register at www.fca.gov.uk.

PRIVACY

Your privacy is very important to us and your data is stored in accordance with the United Kingdom Data Protection Act 1988 and 2003. In order to fulfil this contract of insurance your data will be shared with Questor Insurance Services Limited, Orchard Administration Limited, Linkham Services Limited and Us but only for the purposes of this contract. In purchasing this Policy you agree to the data sharing.

REGULATION, JURISDICTION AND LAW

This insurance is issued from the United Kingdom and shall be governed by the Laws of England, whose courts alone shall have jurisdiction in any dispute arising from this insurance and is sold in accordance with the standards laid down by the Financial Conduct Authority the recognised Regulator in the United Kingdom.

TAX

We will charge the amount of tax as directed by the relevant authorities in Your Country of Residence.

CORRESPONDENCE

Questor Insurance as the Agent responsible for the sale of the Policy normally correspond via email. By purchasing this policy you agree to this form of communication and agree to update Questor Insurance immediately if there is any change to Your email address.

WHO IS ELIGIBLE TO PURCHASE VEHICLE HIRE INSURANCE?

Any person: -

1. Holding a valid or internationally recognised driving licence.
2. Permanently resident in any Country listed in Appendix 1.
3. Eligible to hire and drive a Hire Vehicle and able to adhere to the terms of the Hire Agreement
4. If you are renting from a Car Club You and any other driver are Members of the Car Club and are authorised to drive the vehicle rented
5. Age limits that apply: -

Vehicle	Min Age	Max Age
Car	21	84

VEHICLES COVERED BY THIS POLICY

Any vehicle with a value up to £50,000 (excluding tax) at the time of the policy being inception and less than 20 years old at first registration.

1. Cars up to 9 seats
2. Motor Homes or Camper Vans up to 7.5T
3. Vans up to 7.5T
4. Mini-Buses up to 7.5T and 15 seats in capacity

The type of vehicle covered by this policy will be shown on the certificate of insurance.

DAILY OR ANNUAL POLICIES

This insurance can be purchased as either a Daily policy insuring a single Hire Agreement or as an Annual policy insuring unlimited Hire Agreements up to 31 days in length. Policies are available as follows: -

Vehicle	Daily	Annual
Cars	Up to 180 days	Yes

COOLING OFF PERIOD

Questor Insurance will refund in full Your premium, if you cancel this insurance before your policy has inception and you have not commenced your Hire Agreement, and you have not reported (and are not intending to report) a claim."

WHAT MAKES UP THIS POLICY?

This Policy and the Certificate of Insurance must be read together as they form your insurance contract.

MONETARY LIMITS

We insure you up to the amount of the sum(s) insured or other limit(s), which will be shown on the Certificate of Insurance accompanying this Policy. The maximum payable under this Policy is £5,000 per rental, unless the policy has been extended to include Collision Damage Waiver.

CLAIMS

We have appointed Orchard Administration Limited to handle claims on Our behalf: -

Orchard Administration Limited

First Floor Orchard House Station Road Rainham Kent ME8 7RS United Kingdom.

Tel: 0333 3230 095 or +44 1634 382 574 (Outside UK)

Email: assistance@orchard-administration.co.uk

Web: <http://claim.orchard-administration.co.uk>

Office Hours are 9:00 am to 5:00 pm Monday to Friday excluding UK Bank Holidays or at any time online.

CLAIMS NOTIFICATION

All claims should be notified via Orchard Administration Limited's website where you will be able to submit your claim and all supporting documents online. If you do not have access to the Internet please call the number above during office hours. To obtain a reimbursement under this policy you will need: -

1. Certificate Number and the Scheme Code both of which are shown on the Certificate of Insurance
2. A copy of and proof of purchase of your Hire Agreement
3. A copy of the local police report, if required by law in the country where the loss occurs.
4. Your copy of the Hire Company accident damage report and a photographic picture of the damage caused
5. Invoices / Receipts / other documents confirming the amount you have paid in respect of the damage to the Hired Vehicle for which you are seeking reimbursement.
6. A final repair Invoice from the repairing garage which details the breakdown of parts and labour
7. Copy of your credit/debit card statement showing payment of the damages which you are seeking reimbursement
8. Copy of the driving licence of the person named on the Hire Agreement in control of the vehicle at the time of the incident
9. Your bank details:
 - a) UK Bank – Sort Code and Account Number
 - b) Bank based outside the UK – IBAN and BIC

DEFINITIONS

"Additional Travel Expenses" means any additional travel costs you incur in connection with a Loss under the relevant section of this Policy.

"Auto Glass" means any glass that forms part of the Hired Vehicle and includes windscreens, windows, internal and external lights and sunroof.

"Consequential loss" means an indirect loss that occurs following a Loss under this policy.

"Country of Residence" means the country where you are ordinarily permanently resident, pay tax or are registered with a Medical Practitioner.

"Europe" means all countries west of the Ural Mountains, British Isles, Ireland, and islands in the Mediterranean, Morocco, Tunisia, Turkey, Canary Islands, Madeira, Iceland, Israel and the Azores.

"Excess Reimbursement" means the amount that You are liable for under the terms of the Hire Agreement being the excess on the Collision Damage Waiver and Theft insurance policies provided by the Hire Company.

"Hire Company" means a company licensed in the territory in which it is situated to provide vehicles for hire.

"Hire Agreement" means the contract signed by You for the hire of the vehicle.

"Hire Vehicle" means any vehicle rented under a hire contract on a daily or weekly basis from such a Hire Company or Agency, which must be licensed with the regulatory authority of that Country, State or Local authority.

"Loss Damage Waiver" means damage to any glass that forms part of the Hired Vehicle, Tyres and Wheel Rims.

"Loss of Use" means the period during which vehicle hired by You is not available for Hire due to damage caused during the Hire Agreement. Loss of Use charges are calculated at the same rate at which You paid when You hired the vehicle.

"MiniBus" means a vehicle up to 7.5T designed to carry up to 15 persons.

"Motor Home/Campervan" means a vehicle up to 7.5T which includes sleeping and cooking facilities.

"Personal Effects" means clothing luggage and another articles that belong to you (or for which you are legally responsible for) which are worn, used or carried by you but excluding personal money, documents of any kind and valuables.

"Personal Money" means bank notes, currency notes and coins in current use, travellers' and other cheques, postal or money orders, pre-paid cards, coupons or vouchers, travel tickets, event and entertainment tickets, phone cards and credit / debit or charge cards all held for private purposes.

"Public Highway" is deemed as any road made or unmade that is intended for use by the general public.

"Safari" An expedition to observe or hunt animals in their natural habitat.

"Towing" means recovery of the vehicle following an accident, theft, malicious damage, fire or mechanical breakdown to the nearest premises owned by the Hire Company or the original pick up location whichever is closest.

"UK" means England, Wales, Scotland, Northern Ireland, Channel Islands and the Isle of Man.

Under body of the vehicle means the underside of the vehicle excluding bumpers, trim, tyres and wheel rims.

"Van" means a vehicle up to 7.5T designed specifically to carry goods.

"Valuables" means jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, cameras, camcorders, photographic audio video computer television and telecommunications equipment (including CD's, DVD's, tapes, films, cassettes, cartridges, memory cards, speakers and headphones), computer games and associated equipment, telescopes and binoculars.

"You, your" means the person(s) named on the Vehicle Hire Agreement and on the certificate of insurance as named drivers which attaches to this policy. The person signing the Hire Agreement must be the Policyholder.

"We, us, our" means SOLID Försäkringar.

"Worldwide" means any country.

settlement of all proceedings arising out of or in connection with claims in your name.

5. We may at our own expense take proceedings in your name to recover compensation from any third party in respect of any reimbursement made under this Insurance and any amounts recovered shall belong to us. You agree to provide reasonable assistance to us to recover such amounts.
6. This insurance is provided for one **Hire Vehicle** at any one time, which may be driven and operated by **you** unless you have purchased the Dual Lead Driver optional extra.
7. Cover commences from the time **you** take legal control of the **Hire Vehicle** and ends at the time the **Hire Company** assumes control of the **Hire Vehicle** whether at its business location or elsewhere.
8. This policy and any optional extras must have been purchased prior to the commencement of the **Hire Agreement** for which you wish this policy to be operative
9. You may amend your policy prior to the start of a Hire Agreement any additional premium that may be charged is calculated as if the change was included at the inception of the policy.
10. Where there is dual insurance, please let us know, so that we pay our proportion of your claim.
11. When purchasing a Daily policy the policy must coincide with the period shown on the Hire Agreement. No policy can be issued retroactively.
12. This insurance policy in its entirety is invalid if the dates on the hire agreement and the dates on the certificate of insurance do not match.
13. The Lead driver indicated on the Hire Agreement must coincide with the policy holder and lead driver's name on the Certificate of Insurance.
14. We reserve the right to apply additional terms on renewal

GENERAL EXCLUSIONS THAT APPLY TO THE WHOLE POLICY

1. Any loss or damage to a third party including bodily injury and property
2. Any loss that occurs where the full Premium has not been paid.
3. Alcoholism or the use of alcohol or drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered medical practitioner, but not for the treatment of any drug addiction).
4. Loss or damage directly or indirectly caused through or in consequence of war, terrorism, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
5. Any fraudulent, dishonest or criminal act committed by any Person(s) in connection with this policy.
6. Loss arising from operation of the Hire Vehicle in violation of the terms of the Hire Agreement.
7. Any amount recovered from the Hire Company or its Insurers.
8. Any vehicles which is not Hired from a Hire Company.
9. Wear, tear and mechanical breakdown, other than for towing.
10. Losses arising out of illegal activities.
11. Driving by any persons not authorised by the Hire Company.
12. Any Person not named on the Certificate of Insurance.
13. The rental of certain vehicles, namely: vans, mini-buses with more than 9 seats, motor homes, campervans, trailers or caravans, trucks, commercial vehicles, motorcycles, mopeds, motorbikes, off-road vehicles, recreational vehicles, vehicles changed from their standard factory specifications.
14. Expenses reimbursed by the Insured Person's Employers' Insurer.
15. Losses occurring from driving whilst not on a public highway.
16. Losses occurring from driving on safaris or adventure trails.
17. Van and Mini-Bus hires which do not commence and terminate in the UK.
18. Additional Travel Expenses unless otherwise stated in the policy wording"
19. Consequential Losses unless otherwise stated in the policy wording"
20. Cleaning fees

COMPLAINTS PROCEDURE

We do everything possible to make sure that you receive a high standard of service. If you are not satisfied with the service that you receive, please contact the Customer Service Manager: -

Questor Insurance Services Ltd

1st Floor Orchard House Station Road Kent ME8 7RS

Tel: +44 1634 238484 Email: assistance@questor-insurance.co.uk

Please provide full details of your policy and in particular your policy number to help your enquiry to be dealt with speedily. If you are still not satisfied with the way in which your enquiry/complaint has been dealt with, then you should contact:

The Financial Ombudsman's Service - Exchange Tower, Harbour Exchange Square, London, E14 9GE

Telephone:0300 123 9123

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

Website:www.financial-ombudsman.org.uk

GENERAL CONDITIONS IN ADDITION TO THOSE SHOWN ELSEWHERE IN THIS POLICY

1. You agree to abide by the terms and conditions of this policy at all times.
2. You must advise our appointed claim handlers within 1 calendar month of the end of the Hire Agreement of any incident that may give rise to a claim under this Policy.
3. All certificates, information and evidence required by our appointed claim handlers shall be provided at Your expense.
4. Except with our written consent, you are not entitled to admit liability on our behalf or to give any representations or other undertakings binding upon us. We shall be entitled to the absolute conduct, control and

COMPENSATION SCHEME

The Financial Services Compensation Scheme covers SOLID Försäkringar and Questor Insurance Services Limited in the event that either are unable to meet their obligations. You may be entitled to compensation from the scheme in such circumstances but this will depend on the circumstances. Insurance arranging is covered up to 90% of the claim without upper limit.

Further information is available about the compensation scheme from the FSCS website www.fscs.org.uk.

WHAT IS COVERED

EXCESS REIMBURSEMENT, LOSS DAMAGE WAIVER AND TOWING

What is covered?

This Section covers You for any physical loss or damage to the Hire Vehicle for which You are responsible for under the terms of the Hire Agreement following a Fire, Lightning Strike, Explosion, Accident, Accidental Damage, Theft or Attempted Theft, Malicious Damage, Storm and Flood. This section includes loss or damage to Auto Glass, Roof, Tyres, Wheel Rims and the Under Body and Towing and Loss of Use.

Limits

Vehicle	Excess Reimbursement	Tyres, Windscreen Underbody	Towing
Car	£5,000	£5,000	£500

Administration charges

We will pay up to £200 in respect of unrecoverable administration charges levied by the Hire Company following Loss or Damage to the Hired Vehicle.

KEY COVER

What's covered

This policy covers You for costs incurred for replacing lost or stolen Hire Vehicle Keys, including replacement locks and locksmith charges unless only the parts needed to be changed.

Limits

The maximum amount payable under this section is £500 for each and every claim but limited to £2,000 in any one Policy year.

DROP OFF CHARGES

What's covered

In the event of there being no person authorised to return the Hired Vehicle to the agreed drop off point following an accident/illness for which hospitalisation takes place, We will indemnify You for charges made by the Hire Company to recover the Hired Vehicle. You must present a medical certificate or letter from a Medical Practitioner confirming the hospitalisation.

Limits

The maximum amount payable under this section is £300.

What's NOT covered

In addition to the General Exclusion of the policy, the Insurer shall not be responsible for:

1. One-way Hire Agreements

LOCKED OUT COVER

What's covered

In the event that You unintentionally lock Yourself out of the Hired Vehicle We will reimburse the costs incurred up to open the of the Hired Vehicle. The Hire Company must approve the locksmith prior to a locksmith being called out.

Limits

The maximum amount payable under this section is £100.

What's not covered?

Damaged caused by You or the Locksmith in opening or attempting to open the Hired Vehicle.

MISFUELLING

What's covered

In the event that You put the wrong type of fuel into the Hired Vehicle We will reimburse You up to £500 for costs You incur in respect of: -

1. Flushing the engine of the incorrect fuel
2. Additional travel expenses
3. Vehicle recovery

What's NOT covered

In addition to the General Exclusion of the policy, We shall not be responsible for: -

1. Repairs to the engine or associated parts
2. Costs associated with any missed departure
3. Consequential losses

APPENDIX 1 – COUNTRY OF RESIDENCE

Any person living in one of the Countries listed below is eligible to purchase this Policy.

- United Kingdom (including England, Scotland, Wales, Northern Ireland, Channel Islands and Isle of Man)

SUMMARY OF COVER & BENEFITS

Section	Essential	Excess	Super	Excess	Super Plus	Excess
Medical Expenses & Repatriation	£3,000,000	£135	£5,000,000	£125	£10,000,000	£100
Dental Expenses	£250	£130	£250	£110	£500	£100
Hospital Benefit	£25 per day up to £500	Nil	£25 per day up to £500	Nil	£25 per day up to £500	Nil
Cancellation and Curtailment	£1000	£130	£2000	£110	£5000	£100
Travel Delay	£10 per 12 hours up to £100	Nil	£20 per 12 hours up to £200	Nil	£20 per 12 hours up to £200	Nil
Missed Departure	£500	£130	£750	£110	£1000	£100
Personal Effects and Baggage	£750	£130	£1,000	£110	£2,000	£100
Single Item Limit	£100	Nil	£150	Nil	£300	Nil
Valuables Limit	£100	Nil	£150	Nil	£300	Nil
Money & Cash	£100	£130	£100	£110	£200	£100
Cash Limit if under 18	£50	£130	£50	£110	£100	£100
Loss of Travel Documents	£150	£130	£150	£110	£250	£100
Personal Liability	£1,000,000	£130	£2,000,000	£110	£2,000,000	£100
Personal Accident						
Permanent Total Disablement	£10,000	Nil	£10,000	Nil	£25,000	Nil
Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eyes	£10,000	Nil	£10,000	Nil	£25,000	Nil
Death	£10,000	Nil	£10,000	Nil	£25,000	Nil
If the Insured Person is aged under 16 or over 75 (funeral expenses only)	£1,500	Nil	£1,500	Nil	£1,500	Nil
Legal Expenses	£15,000	£130	£25,000	£110	£25,000	£100
Winter Sports						
Ski Equipment - owned	£500	£130	£500	£110	£1000	£100
Single Item Limit	£250	£130	£250	£110	£500	£100
Ski Equipment - hired	£250	£130	£250	£110	£300	£100
Ski Hire	£20 per day up to £200	Nil	£20 per day up to £200	Nil	£50 per day up to £500	Nil
Ski Pack	£75 per day up to £300	Nil	£75 per day up to £300	Nil	£75 per day up to £450	Nil
Piste Closure	£20 per day up to £200	Nil	£20 per day up to £200	Nil	£40 per day up to £400	Nil
Delay due to Avalanche	£25 per day up to £250	Nil	£25 per day up to £250	Nil	£25 per day up to £250	Nil
Golf Cover						
Golf Equipment	£1500	£130	£1500	£110	£1500	£100
Single Item Limit	£250	£130	£250	£110	£250	£100
Golf Equipment Hire	£20 per day up to £200	Nil	£20 per day up to £200	Nil	£20 per day up to £200	Nil
Non-refundable Golfing Fees	£75 per day up to £300	Nil	£75 per day up to £300	Nil	£75 per day up to £300	Nil
Business Cover						
Business Equipment	£1000	£130	£1000	£110	£1000	£100
Single Item Limit	£500	£130	£500	£110	£500	£100
Business Equipment Hire	£50 per day up to £500	Nil	£50 per day up to £500	Nil	£50 per day up to £500	Nil
Business Money	£1,000	£130	£1,000	£110	£1,000	£100
Cash Limit	£500	£130	£500	£110	£500	£100

SECTION B - OPTIONAL GADGET COVER SUMMARY OF BENEFITS

Level of Cover	Number of Gadgets Covered	Total Replacement/Repair Value for all Gadgets	Excess
1. Level 1	3 gadgets	£1,000	Up to £50
	Single Article Limit	£1,000	
	Single Article Limit for Laptop	£1,000	
2. Level 2	5 gadgets	£2,000	Up to £50
	Single Article Limit	£1,000	
	Single Article Limit for Laptop	£2,000	
3. Level 3	7 gadgets	£3,000	Up to £50
	Single Article Limit	£1,000	
	Single Article Limit for Laptop	£2,000	

SECTION C - OPTIONAL VEHICLE HIRE EXCESS COVER SUMMARY OF BENEFITS

Vehicle	Excess Reimbursement	Tyres, Windscreen Underbody	Towing
Car	£5,000	£5,000	£500