

Go Travel Insurance

*ready  
steady*



*the nitty gritty*

## Schedule Of Benefits

This document only constitutes a valid insurance policy when it is issued in conjunction with a valid certificate of insurance or booking invoice. Your Schedule of Benefits details the Sections of this document under which you are covered.

### Standard Cover & Annual Multi-Trip

Section		Limit	Excess
A1	Cancellation and Curtailment	Up to £3,000	£75*
	Loss of Deposit		£20
A2	Catastrophe Cover	Up to £1,000	£75*
A3	Withdrawal of Services		
	£50 per day	Up to £500	
B	Medical Expenses	£10,000,000	£75*
	Including assistance services		
C1	Hospital Benefit		
	£15 per day	Up to £600	N/A
C2	Taxi Benefit	Up to £150	N/A
	£15 per day		
C3	Mugging Benefit		
	£40 per day	Up to £400	N/A
C4	Unused Excursions	Up to £100	N/A
D	Personal Effects and Baggage	Up to £1,500	£75*
	Single Article, Pair or Set of Articles Limit	£300	
	Valuables Limit in total	£300	
	Travel Documents	£250	
	Delayed Baggage		
	£50 per day	Up to £300	
E	Personal Money	Up to £500	£75*
	Cash limit	£200	
	Cash limit (aged 18 and under)	£50	
F1	Travel Delay		N/A
	£20 per 12 hours	Up to £300	
F2	Holiday Abandonment	Up to £3,000	£75*
F3	Kennel and Cattery Fees		
	£20 per day	Up to £100	N/A
G	Missed Departure	Up to £3,000	£75*
H	Personal Accident	Max Benefit £25,000	
	Loss of Limbs or sight		
	(aged under 66)	£25,000	
	Permanent Total Disablement	£25,000	
	Death benefit (aged 18-65)	£5,000	N/A
	Death benefit (aged under 18)	£2,500	
	All benefits (aged 66 and over)	£2,500	
I	Personal Liability	Up to £2,000,000	£250
J	Legal Expenses	Up to £25,000	£250

### Wintersports Cover

(Effected when additional premium is paid)

K	Ski Equipment - owned	Up to £1,000	£75*
	hired	Up to £500	£75*
	Single Article,		
	Pair or Set of Articles Limit	£250	
L	Ski Equipment Hire		
	£20 per day	up to £200	N/A
M	Ski Pack		
	Up to £50 per day	Up to £300	N/A
N	Piste Closure		
	£20 per day	Up to £300	N/A
O	Delay Due to Avalanche	Up to £300	£75*

### Insurance Excess

Your attention is drawn to the fact that Excesses apply as shown in the Schedule of Benefits above. This means that You have to pay the first amount of any claim. The Excess applies per person to each Section claimed under and per claim. \*Child excess = £50.

To remove the Excess You may purchase Excess Waiver cover - please ask for details.

## Business Cover

(Effected when additional premium is paid)

Section	Limit	Excess	
P	Business Equipment Single Article, Pair or Set of Articles Limit	Up to £2,000 £750	£75*
	Computer Equipment Single and Total Item Limit	£1500	£75*
	Samples	£500	£75*
	Delayed Business Equipment £100 per day	Up to £300	
	Emergency Courier of Essential Business Equipment	Up to £500	£75*
Q	Business Equipment Hire £150 per day	Up to £750	
R	Business Money Cash Limit	Up to £1,000 £500	£75*

## Golf Cover

(Effected when additional premium is paid)

S	Golf Equipment	Up to £1,000	£75*
T	Golf Equipment Hire £30 per day	Up to £300	N/A
U	Non-refundable Golfing Fees £75 per day	Up to £300	N/A

## Backpackers Cover

Section	Limit	Excess	
A1	Cancellation and Curtailment Loss of Deposit	Up to £2,000 £25	£75*
B	Medical Expenses Including assistance services	£3,000,000	£125
D	Personal Effects and Baggage Single Article, Pair or Set of Articles Limit	Up to £1,000 £150	£75*
	Valuables Limit in total	£150	
	Travel Documents	£100	
E	Personal Money Cash limit	Up to £200 £200	£75*
	Cash limit (aged 18 and under)	£50	
F2	Holiday Abandonment	Up to £2,000	£75*
G	Missed Departure	Up to £800	£75*
H	Personal Accident Loss of Limbs or sight (aged under 66)	Max Benefit £10,000 £10,000	
	Permanent Total Disablement	£10,000	
	Death benefit (aged 18-65)	£5,000	N/A
	Death benefit (aged under 18)	£1,000	N/A
I	Personal Liability	Up to £2,000,000	£250
J	Legal Expenses	Up to £25,000	£250

## Policy Queries

If you have any query regarding this Certificate please call Your issuing agent or Go Travel Insurance Customer Services on 0844 482 0881 who will be happy to assist you.

## Territorial Limits

- Area 1 United Kingdom, Ireland, Isle of Man and Channel Islands.
- Area 2 The continent of Europe west of the Ural Mountains, Maderia, Canary Islands, Iceland, the Azores, Mediterranean Islands and non-European countries bordering the Mediterranean (excluding Algeria, Israel, Lebanon and Libya.)
- Area 3 Australia and New Zealand
- Area 4 Worldwide including USA and Canada

## Age Limit

The maximum age of any insured person on a single trip or one-way trip policy shall be 75. The maximum age of any person insured on a multi-trip policy shall be 65.

## Money Back Guarantee

If for any reason the terms and conditions of the insurance do not meet Your requirements in the expected cover and protection afforded, then simply return it to the issuing agent within 14 days of the date of issue for a full refund of premium, provided that You have not commenced travel and no claim has occurred.

## **Read me first**

The insurer draws your attention to some important features of your travel insurance policy. If you would like more information, please contact your issuing broker or agent, particularly if you feel the insurance may not meet your needs.

### **Health conditions**

Your policy excludes pre-existing medical conditions known to you concerning the health of you, your relatives, your travelling companions, business partners, or anyone whose ill health would force you to cancel or cut short your trip. Please read the definition of a pre-existing medical condition overleaf.

### **Reciprocal health agreement**

Travellers to European Union countries should carry a European Health Insurance Card (EHIC) available from The Department of Health. This will entitle them to benefit from the reciprocal health agreements which exist between certain European Countries. In the event of a claim being accepted for medical expenses which has been reduced by the use of a European Health Insurance Card, or Private Health Insurance, the deduction of the excess under Section B will not apply.

### **Property claims**

These claims are paid based on the value of goods at the time you lose them and not on a "new for old" or replacement cost basis. An amount for wear, tear and depreciation will be deducted. Certain items of personal property are not covered. Police reports are required for all losses involving theft and other losses require alternative appropriate reports, such as an Airline Property Irregularity Report, a Hotel Managers report, etc.

### **Policy document**

You should read this document carefully. It gives you full details of what is and is not covered and the conditions of the cover. Cover will vary from policy to policy and insurer to insurer.

### **Conditions, exclusions and warranties**

Conditions and exclusions will apply to individual sections of your policy, while general exclusions and conditions will apply to the whole of your policy. It is a condition of this policy that all material facts must be disclosed at the time of taking out this insurance. Failure to do so may result in non-liability for claims.

### **Hazardous activities**

You are automatically covered under the personal accident and medical expenses sections of this policy, when you are participating in any of the Category 1 acceptable sports and leisure activities listed in this policy.

You will only be covered under the personal accident and medical expenses sections of this policy when you are participating in any of the Category 2 - 4 hazardous sports and leisure activities listed, if you have advised your issuing agent at the time you bought this policy, paid the appropriate additional premium before your trip commenced and the cover is shown on your certificate.

### **Personal liability**

There is no cover for Personal Liability claims arising directly or indirectly from or due to ownership, possession or use of any motorised or mechanical vehicles including any attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form of motorised leisure equipment; or your participation in any Category 2 - 4 hazardous sport or leisure activity

### **Policy limits**

All sections of your policy have limits on the amount the insurer will pay under that section. There are specific limits under the personal effects and Baggage Section for: single items; valuables; items for which an original receipt, proof of purchase or an insurance valuation (obtained prior to loss) is not supplied.

### **Policy excesses**

Under most sections of the policy, claims will be subject to an excess. The excess will be applied per person, per section and per incident under which a claim is made. This means that you will be responsible for the first part of the claim. The amount you have to pay is the excess.

### **Reasonable care / unattended property**

You must exercise reasonable care to prevent illness, injury or loss or theft or damage to your property, as if uninsured. There is no cover for property left unattended in a place to which the general public has access. There is no cover for loss of money which was not carried on your person unless placed in a safety deposit box or similar locked, fixed receptacle.

### **Cooling off period**

If, after reading this policy, you are not satisfied with it for any reason, you must return the certificate to your issuing broker within 14 days of issue to receive a full refund of premium, as long as a claim does not exist and that travel has not taken place.

### **Governing law**

Your policy is governed by English Law, unless you and the insurer have agreed otherwise.

### **Complaints procedure**

If you have any cause for complaint regarding this insurance, please refer to the complaints procedure.

## **Manual employment**

You will not be covered for any claim arising from any manual employment, except bar work and fruit picking (not involving the use of agricultural machinery at ground level).

## **Driving abroad**

Cover under the medical expenses and personal accident sections of this policy are extended to include claims arising as a consequence of you travelling as a driver or passenger in any private motor vehicle or motorcycle up to 125cc. It should be noted that no coverage exists under the personal liability section of this policy for claims arising out of the use or possession of a motorised vehicle. Therefore, you are urged to seek confirmation from the vehicle owner or hirer that this area of coverage is adequately provided for under an alternative insurance policy.

## **DEFINITIONS**

Any word defined below will have the same meaning wherever it is shown in your policy. We have listed the definitions in alphabetical order.

### **Accident, accidental**

A sudden, unexpected, unusual, specific, violent, external event, which occurs at a single identifiable time and place and independently of all other causes, resulting directly, immediately and solely in physical bodily injury which results in a loss.

### **Act of terrorism**

An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone, or on behalf of, or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

### **Business equipment**

Computer equipment and other business related equipment including samples but excluding stock which is carried by you in the course of your business.

### **Cancellation costs**

Irrecoverable travel and accommodation expenses paid or contracted to be paid by you in respect of your trip (excluding Airport Departure Duty where separately identified, credit card or administration charges).

### **Certificate**

An Insurance validation certificate issued by the issuing broker or agent which describes you and the insured person(s) who are covered under this policy.

### **Child or Children**

Any person aged 17 or under living full time at home.

### **Close business associate**

A person in the same employment as you in your country of residence, whose absence from work or place of employment for one or more complete days at the same time as you, prevents the effective continuation of that business.

### **Common-law partner(s)**

Any couple (including same sex) in a common law relationship or who have co-habitated for at least 6 months.

### **Country of residence**

The country in which you live for the majority of the year.

### **Curtailed costs**

Travel costs necessarily incurred to return you home before the booked return date and a pro-rata amount representing the total pre-paid or contracted costs of accommodation, car hire and excursions attributable to each complete day which is not spent overseas **excluding all costs attributable to the outward and return travel tickets, whether used or unused.**

### **Excess**

The first amount you, and each person named on the insurance certificate, have agreed to pay towards a claim under each Section of this policy.

### **Family**

Shall mean parents or grandparents (up to a maximum of two adults) and their children and grandchildren. Cover for families shall apply where the appropriate premium has been paid and where the Family members travel together. Adults insured on an annual multi-trip policy are entitled to travel independently of each other. Cover for children will only be provided if travelling with an insured adult and all travellers are named on the policy schedule.

### **Golf Equipment**

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

### **Hazardous activities**

You are automatically covered under the personal accident and medical expenses sections of this policy, when you are participating in any of the Category 1 acceptable sports and leisure activities listed below:

## Category 1 acceptable sports & leisure activities

The following activities are automatically included within the cover when participating on an amateur basis:

archery, if adequately supervised, badminton, baseball, basketball, beach games, black water rafting (Grade 1 to 4), bungee jumping (up to 3 jumps), canoeing, clay pigeon shooting, cricket, cycling (excluding BMX or Mountain Biking), dinghy sailing, fell walking, fencing, fishing, football, golf, hiking (under 2000 metres altitude), horse riding (up to 7 days, excluding horse jumping, polo or hunting on horseback), hot air ballooning which has been organised in the UK prior to departure, ice skating (not ice hockey), jet boating, jet skiing, jogging, kayaking, marathon running, motorcycling up to 125cc (excluding the use of quad bikes), narrow river and canal boat cruises, netball, orienteering, outwardbound pursuits, paintballing, parascending (over water), pony trekking, racquetball, rambling, river canoeing, roller skating, roller blading, rounders, rowing, running-sprint/long distance, safari (UK organised), sail boarding, sailing within territorial limits, scuba diving up to 30 metres, providing you hold the relevant recognised qualification, snorkelling, squash, surfing (under 14 days), tennis, track events, trekking (under 2000 metres altitude), triathlon, volleyball, war games, water polo, water skiing, white water rafting (Grade 1 to 4), wide river boat cruises, windsurfing, work abroad, yachting (racing/crewing inside territorial waters).

**THE FOLLOWING ACTIVITIES ARE CONSIDERED TO BE HAZARDOUS SPORTS & LEISURE ACTIVITIES. YOU WILL ONLY BE COVERED WHILST PARTICIPATING IN THIS HAZARDOUS SPORT OR LEISURE ACTIVITY, IF YOU HAVE PAID THE APPROPRIATE ADDITIONAL PREMIUM BEFORE YOUR TRIP COMMENCED AND THE ACTIVITY IS SHOWN ON YOUR CERTIFICATE AND YOU ARE PARTICIPATING ON AN AMATEUR BASIS.**

**The insurer will not:**

- cover any child aged under 10, who is not supervised by an adult when participating in a Category 2 - 4 hazardous sport or leisure activity.
- cover any person aged 66 or over, who is participating in a Category 2 - 4 hazardous sport or leisure activity.
- provide any cover if you receive any financial reward or gain as a result of participating in a Category 2 - 4 hazardous sport or leisure activity.
- pay any personal liability claim, which arises directly or indirectly, as a result of you participating in a Category 2 - 4 hazardous sport or leisure activity.

## Category 2 hazardous sports & leisure activities:

boxing training (no contact), camel riding, cycle touring, deep sea fishing, dog sledging, elephant riding, flying in a private plane or small aircraft, flying as passenger in a private plane or small aircraft, go karting, gymnastics, hiking (between 2,000 and 6,000 metres altitude), horse riding (over 7 days, excluding horse jumping, polo or hunting on horseback), hot air ballooning (non-UK organised), hydro zorbing, kayaking, manual work not involving the use of machinery or work at heights in excess of 2.7 metres, martial arts (training only), mountain biking, quad biking, rugby, safari (non-UK organised), sea canoeing, snow mobiling, surfing (over 14 days), trekking (between 2,000 and 6,000 metres altitude), zorbing.

## Category 3 hazardous sports & leisure activities

abseiling, american football, black water rafting (grade 5 to 6 inclusive), gliding, outdoor endurance events, paragliding, parascending (over land), rock abseiling, sand boarding, sand yachting, white water canoeing, white water kayaking, white water rafting (grade 5 to 6 inclusive), yachting (racing / crewing) outside territorial waters, zip lining and zip lining in to water.

## Category 4 hazardous sports & leisure activities

animal riding, bmx cycling, bob sleighing, canyoning, cat skiing, hang gliding, heli-skiing, high diving, horse jumping (excluding polo or hunting on horseback), ice hockey, kite surfing, land yachting, luging, manual work, micro lighting, motor rallies, parasailing, scuba diving (between 30 and 40 metres in depth, providing you hold the relevant recognised qualification), show jumping, skateboarding, tobogganing, wrestling

**The following activities are not included in the definitions: hunting on horseback, polo on horseback, racing, safari's involving the use of firearms, scuba diving within 24 hours prior to departure, manual work which is not at ground level, manual work involving the use of heavy machinery, major events and scuba diving if you are not a BSAC, PADI, DIWA, SSI or SSA member.**

## Home

Your usual place of residence in the UK or Ireland for more than six months of the year.

## Insurance premium tax (IPT)

A UK Government tax which must be paid by you in addition to the insurance premium. Only residents of the Channel Islands and Isle of Man are exempt from IPT.

## Material fact

Any fact which is known to you, which is likely to influence the insurer in the acceptance or assessment of this insurance.

## Money

Bank and currency notes and coins and cheques.

## Ocean Cruising

A trip, voyage or holiday where the primary method of transport is a cruise liner or chartered crewed vessel not designed for the transportation of vehicles.

## One-way trip

A journey where you are emigrating. The cover will begin when you leave your home and end no later than 24 hours after the time you first leave the immigration control of your final destination country.

## Period of insurance for a single trip or one-way trip policy

The trip duration, as shown in your certificate.

Cover under the cancellation section of your policy, starts from the date the certificate is issued and ends at the start of your trip.

The cover under all other sections of your policy, starts at your trip departure and ends on your return home or expiry of the policy, whichever is first.

## Period of insurance for an annual multi-trip only

The period starting and ending on those dates shown on your certificate.

Cover under the Cancellation section of your policy, starts from the later of either:

- \* the date the certificate is issued, or
  - \* the time at which the trip is booked;
- and ends at which ever happens first
- \* the start of your trip, or
  - \* the expiry of the policy

The cover under all other sections of your policy, starts at your trip departure and ends on either

- \* your return home, or
- \* the expiry of this policy, or
- \* your trip exceeding the maximum trip length as specified on your schedule of insurance.

Cover for any trip solely within the UK under an annual multi-trip policy will only apply if you have pre-booked a minimum of 2 consecutive nights accommodation.

## Period of insurance for a Backpackers policy

The trip duration, as shown in your certificate. Cover under the cancellation section of your policy, starts from the date the certificate is issued and ends at the start of your trip. The cover under all other sections of your policy, starts at your trip departure and ends on your return home or expiry of the policy, whichever is first.

During the period of insurance you can return home up to 3 times. On entry to your country of residence the cover will cease and will commence again upon your departure. There will be no deferral of cover corresponding to the number of days at home.

## Personal effects

Luggage, clothing, valuables and personal items which are owned by you and have been either taken or purchased on the trip.

**Excluding antiques, any property held or used for any business or professional purposes, bicycles, binoculars, bonds, coupons, documents of any kind, money, securities, keys or key fobs, stamps, or travellers cheques, cellular or mobile phones, computer and telecommunication equipment of any kind, computer games, all audio and all audio visual equipment and their accessories and handheld computers (eg palm pilot), contact or corneal lenses, diving equipment, furs, musical instruments, satellite navigation devices, spectacles, sunglasses.**

## Policy

Your certificate including the Schedule of benefits, this policy and any endorsements.

## Pre-existing medical condition

Any medical condition which has been suffered, or for which medical advice, treatment or medication has been received within 18 months prior to the date of issue of this policy.

## Insurer

UK Underwriting Limited (on behalf of AXA Insurance plc.) and White Horse Insurance Ireland Limited.

## Public transport

A train, bus, coach, ferry service or scheduled airline flight operating to a published timetable to join the booked travel itinerary.

## Redundancy, redundant

You becoming unemployed under the Employment Protection Act. You must have been given a Notice of Redundancy and be receiving payment under the current redundancy payments legislation.

## Relative

Brother, brother-in-law, common law partner, daughter, daughter-in-law, fiancé(e), grandchild, legal guardian, parent, parent-in-law, sister, sister-in-law, son, son-in-law, or spouse who live in the UK.

## Resident

You are within the UK or Ireland for more than six months of the year at the time of arranging this insurance and at the time of your departure and are registered with a Medical Practitioner within the UK or Ireland.

## Serious illness or serious injury

Any illness or injury which restricts your mobility; or results in you being a patient in hospital for more than 48 hours

## Single article, Pair or Set of articles

Any single article, two or more items of personal effects which are complimentary or can be used or worn together.

## **Ski equipment**

Skis, ski bindings, ski boots, ski poles, snow board, snow board bindings and snowboard boots.

## **Sports equipment**

Those items which are usually worn, carried, used or held during the participation in a sporting activity excluding golf and ski equipment which is defined separately.

## **Total disablement**

Means you are prevented from engaging in paid employment or paid occupation of any and every kind, but for children any occupation not normally reserved for the handicapped, for at least 12 months from the date of injury and at the end of that time being beyond the hope of improvement.

## **Trip, Trip duration**

A journey which begins when you leave your home and ends on your return, during the period of insurance, to either

- a. your home, or
- b. a hospital or nursing home in the UK or Ireland, following your repatriation.

## **United Kingdom, UK**

Means England, Scotland, Wales and Northern Ireland. The Republic of Ireland, The Channel Islands and Isle of Man are regarded as UK for trips departing from and returning thereto.

## **Unattended**

Means when you are not in full view of and not in a position to prevent unauthorised interference with your property or vehicle.

## **Us**

UK Underwriting Limited (on behalf of AXA Insurance plc.) and White Horse Insurance Ireland Limited.

## **Valuables**

Animal skins, articles made of or containing gold, silver or other precious metals, cameras, jewellery, leather goods, photographic equipment, precious or semi-precious stones, silks, telescopes, watches.

## **Winter Sports**

Guided cross country skiing, mono skiing, off-piste skiing and snowboarding, recreational racing, skiing, snow boarding and snow sledging, excluding any activity areas designated as unsafe by resort management or where there is an avalanche warning in place.

## **You, your**

All person(s) within the Age Limit, the names of whom are provided to Go Travel at the time of premium payment, being resident in the UK or Ireland and registered with a Medical Practitioner in the UK or Ireland. Each person is separately insured, with the exception of Children/Grandchildren unless travelling with an insured adult.

## **Section A1 - cancellation and curtailment**

The insurer will pay, up to the amount shown in the Schedule of Benefits, for your proportion of the cancellation costs or curtailment costs which you have paid or agreed to pay and which you cannot recover from any source, if:

1) it is necessary and unavoidable to cancel or cut short your trip as a result of:

(a) death, serious injury or illness during the period of insurance of:

- \* you, or
- \* a person you are travelling with, or
- \* a relative, or
- \* a close business associate who lives in the United Kingdom, or
- \* a friend or relative who lives abroad with whom you were staying.

(b) You or the person you are travelling with:

- \* being required in the United Kingdom for jury service, as a witness in a Court of Law, or
- \* being under compulsory quarantine, or
- \* being required to be present by the police, as a result of your home or their home or usual place of business in the United Kingdom suffering a burglary within seven days before the start of your trip
- \* suffering accidental damage to your home or to your travelling companion's home that renders the home uninhabitable within seven days before the start of your trip
- \* being made redundant
- \* being pregnant and you or the person you are travelling with, are expected to give birth within twelve weeks of the booked start date or return date of your trip
- \* suffering any medical complications arising from pregnancy or childbirth prior to the 28th week
- \* being posted overseas or receiving emergency requirements of duty in the Armed Forces, Police, Fire, Nursing or Ambulance Services.

If you have paid the additional premium to include hazardous sport and leisure activities, we will also pay you a percentage of any unused pre-paid trip costs, if you have to cut short your trip by returning to your home in the UK, following serious injury whilst participating in the hazardous sport or leisure activity.

In addition, if you have booked a self drive holiday and it is necessary to cancel your trip as a result of your vehicle being involved in an accident within seven days before to your intended trip duration, we will pay for your proportion of the costs which you have paid or agreed to pay and which you cannot recover from any source.

**The insurer will not pay for the following in addition to the general exclusions, in connection with claims made under Section A1:**

- \* the excess as shown in the Schedule of Benefits
- \* any claim for curtailment which has not been approved by the Medical Emergency Assistance service, prior to your return to the UK
- \* the cost of Airport Departure Duty where separately identified.
- \* any claim which is not supported by written medical confirmation and clinical reports from medical service providers as well as other proof of the happening of an event causing you to cancel or cut short your trip.
- \* any claim for Cancellation of Curtailment costs in relation to Ocean Cruising unless you have paid the additional premium prior to travel and cover is confirmed on your certificate.
- \* any costs which you have paid or agreed to pay, if your trip is cancelled for the following reasons:
  - i. claims arising directly or indirectly as a result of a pre-existing medical condition relating to you, your travelling companion, a relative or close business associate of yours or your travelling companion, or the person with whom you have arranged to stay whilst on the trip
  - ii. the person whose medical condition giving rise to the claim:
    - a) is travelling for the purpose of having medical treatment during the trip duration, or
    - b) is travelling against the advice of a medical practitioner, or
    - c) has received a terminal prognosis by a registered doctor before taking out this policy, or
    - d) is on a hospital waiting list, or
    - e) is awaiting the results of medical investigations
  - iii. you have failed to have any recommended vaccines, inoculations or medications prior to your trip
  - iv. you have failed to get the relevant passport or visa
  - v. unlawful or criminal proceedings against you or a person you are travelling with you
  - vi. redundancy, which is not notified during the period of insurance
  - vii. a pregnancy, which is confirmed by a registered doctor before the date you bought this policy
  - viii. medical complications arising from pregnancy or childbirth where prior medical complications have existed
  - ix. your disinclination to travel, phobias, anxiety or stress
  - x. your personal financial circumstances, other than you being made redundant after the issue date of the Certificate
  - xi. your late arrival at the airport or port after check in or booking in time

\* Any costs in respect of the following:

- a) any claims arising directly or indirectly from the cancellation or curtailment of travel arrangements in any way caused or contributed to by or on the order of any government, public or local authority including but not limited to any civil or federal aviation authority
- b) loss of air passenger duty
- c) unused timeshare property, airmiles or other promotions of this nature
- d) your loss of enjoyment of the trip, however caused
- e) your failure to advise us of any material fact prior to the issue of the certificate or prior to your departure on your trip
- f) unused portions of your original ticket, where repatriation has been made
- g) your travel expenses for you to return to the UK, if you do not already possess pre-paid return travel tickets
- h) any cancellation or curtailment costs which the insurer would not have had to pay, had you notified the travel agent, tour operator or provider of transport or accommodation immediately after you knew you would be cancelling or curtailing your trip
- i) any repair costs to your private motor vehicle
- j) any claim resulting from you or a person you are travelling being posted overseas or receiving an emergency requirement of duty, following an act of war, invasion or terrorism

**SPECIAL CONDITION:**

It is a condition of this section that any claim for Cancellation be advised verbally to your issuing agent within 48 hours and confirmed in writing to the Claims Handler. Curtailment must be authorised by the Assistance company if the cost of your trip home is more than 250 (£250), following confirmation from the treating doctor that **IT IS MEDICALLY NECESSARY THAT THE INSURED CURTAILS THEIR TRIP.** If you curtail your trip due to an illness/death of a third party, family member or relative then you must also contact the Assistance company, otherwise your claim may be declined. You must always mitigate your costs.

**Section A2 - catastrophe cover**

(not available under the Backpacker policy)

If you are forced to move from your pre-booked and pre-paid accommodation as a result of:

- \* fire, explosion, lightning, earthquake, storm, tempest, hurricane, flood occurring during your trip the insurer will pay any travel and accommodation expenses you incur, to enable you to continue your trip; or if you are unable to continue with your trip, return you to the UK, up to the amount shown in the Schedule of Benefits

**The insurer will not pay for the following in addition to the general exclusions, in connection with claims made under Section A2:**

- \* the excess as shown in the Schedule of Benefits
- \* any costs which cannot be substantiated by a written report from the local or national authority who ordered your relocation which confirms the exact cause for the relocation
- \* any costs or expenses payable by or recoverable from your tour operator, airline, hotel or

other provider of accommodation or transport

\* any costs or expenses if you decide not to remain in your booked accommodation, although it is considered safe and acceptable to continue living there

\* any additional compensation under Sections F1, G or O.

## **Section A3 - withdrawal of services**

(not available under the Backpacker policy)

If your pre-booked hotel, due to strike or industrial action, completely withdraws the following:

\* water or electrical facilities, or

\* swimming pool facilities, or

\* kitchen services to the extent that no food is available, or

\* chambermaid facilities

the insurer will pay you the amount shown in the Schedule of Benefits, for each complete 24 hours you are without these facilities.

### **The insurer will not pay for the following in addition to the general exclusions, in connection with claims made under Section A3:**

\* claims which are not substantiated by a written report from the tour representative or hotel confirming the exact length, nature and cause of the disruption

\* strike or industrial action, which was advised to you at the time you took out this policy

\* claims for services which were not available prior to any strike or industrial action

## **Section B - medical expenses**

If you become ill or are injured during the trip, the insurer will pay up to the amount shown in the Schedule of Benefits for:

(i) Medical and treatment expenses

\* medical, surgical and hospital expenses incurred outside the UK

\* emergency dental treatment for the immediate relief of pain up to £200

(ii) Funeral and Repatriation expenses

If you die during the trip or one-way trip, the insurer will pay for the following:

\* the funeral expenses in the country where your death occurs up to £3,000, or

\* the cost of returning your body or ashes home to the UK

(iii) Travel and accommodation expenses

\* reasonable additional travel and room only accommodation expenses incurred by you and one person travelling with you, as a result of you receiving medical advice from a registered doctor in attendance and the insurer's medical advisors, that your originally planned return journey home to the UK, is impossible due to medical reasons.

The most the insurer will pay for accommodation costs is £1,000 per person.

### **The insurer will not pay for the following in addition to the general exclusions, in connection with claims made under Section B:**

\* the excess as shown in the Schedule of Benefits

\* any costs or expenses, if you have not advised the Medical Emergency Assistance service and received their agreement to these costs, in the event of you:

a) dying, or

b) incurring medical or treatment expenses above £300, or

c) being involved in an accident, or

d) being admitted to hospital, or

e) curtailing your trip due to medical reasons

f) missing your flight due to medical reasons

\* any medical costs or expenses, if you are in Australia and you have not enrolled with Medicare

\* the costs of telephone calls or taxi fares unless approved by the Medical Emergency Assistance service.

\* claims arising directly or indirectly as a result of your pre-existing medical condition

\* any medical, hospital or treatment expenses in the UK

\* any medical or treatment expenses, funeral or repatriation expenses incurred as a result of participating in a Category 2 - 4 hazardous sport or leisure activity, Wintersports or Ocean Cruising, unless you have paid the additional premium prior to travel and cover is confirmed on your certificate

\* any medical, hospital, treatment, funeral or repatriation expenses if you:

a) have received a terminal prognosis by a registered doctor before taking out this policy, or

b) are travelling for the purpose of obtaining medical treatment, or

c) are travelling against the advice of a medical practitioner, or

d) are on a hospital waiting list, or

e) are awaiting the results of medical investigations

\* any medical, hospital or treatment expenses, which in the opinion of the insurer's medical advisors, are not essential or can be reasonably delayed until your return home to the UK

\* any costs arising from you arranging a single or private accommodation room in a hospital, clinic or nursing home

\* claims arising directly or indirectly from pregnancy, if:

a) you were pregnant when you took out this policy or

b) you were pregnant when you booked this trip under your annual multi-trip policy, or

c) you were not pregnant when you took out this policy and the claim is as a result of complications after the twenty eighth week, or

d) you were not pregnant when you booked this trip under your annual multi-trip policy and the claim is as a result of complications after the twenty eighth week, or

e) you have had complications in any previous pregnancy

\* dental treatment which is not for the purpose of relieving immediate pain or suffering  
\* any medical, hospital or treatment expenses, which have not been authorised at the time by a recognised registered medical practitioner

\* any medical, hospital or treatment expenses, which you have incurred after:

a) you have refused the offer of repatriation when, in the opinion of the doctor in attendance and the insurer's medical advisors, you are fit to travel

b) the insurer has repatriated you to your final destination, rather than the UK, during your one-way trip

\* any physiotherapy or associated treatment costs, if they are not part of an on-going treatment programme for a serious injury, which in the opinion of the insurer's medical advisors, cannot be reasonably delayed until your return home

\* non continuous treatment

\* any up-grades from economy class travel, unless the insurers medical advisors specify this necessary on medical grounds.

\* any costs or expenses if you do not have a pre-paid return ticket to the UK at the start of your trip

\* any medication or drugs which you know you will need at the start of the trip

\* the cost of any treatment or surgery, including exploratory tests, which are not directly related to the illness or injury, for which you went into hospital or clinic abroad

\* loss, or damage to false dentures, false limbs, hearing aids, contact or corneal lenses or prescription spectacles

\* any repatriation expenses to the UK, if you are travelling on a one way trip and your final destination is nearer

## Section C1 - hospital benefits

(not available under the Backpacker policy)

The insurer will pay you the amount shown in the Schedule of Benefits, for every complete 24 hours you spend in a hospital abroad as an in-patient during your trip, as a direct result of you suffering accidental injury or illness which is covered under Section B of this policy.

The insurer will not pay for the following in addition to the general exclusions, in connection with claims made under Section C1, if you:

\* are an in-patient at a hospital or clinic in the UK

\* are not receiving continuous treatment

\* are an in-patient at a hospital or clinic, which has not been authorised and arranged by the Medical Emergency Assistance service

## Section C2 - taxi benefit

(not available under the Backpacker policy)

If you sustain actual bodily injury or suffer illness outside the British Isles during the Period of Insurance resulting in admission to a hospital overseas as an in-patient the insurer will pay you up to £15 per day whilst you are hospitalised in respect of taxi fares incurred in travelling to or from the hospital up to a maximum stated in the Schedule of Benefits.

## Section C3 - mugging benefit

(not available under the Backpacker policy)

The insurer will pay you up to the Amount shown in the Schedule of Benefits, if you receive in-patient Hospital treatment, which is covered under Section B, as a direct result of a mugging (which means: a violent, threatening attack by a third party causing actual bodily harm)

## Section C4 - unused excursions

(not available under the Backpacker policy)

The insurer will pay you up to the Amount shown in the Schedule of Benefits, for the cost of excursions pre-Booked in the UK, which you were unable to use as a direct result of being a hospital in-patient due to an accident or illness which is covered under Section B.

## Section D - personal effects, travel documents and delayed baggage

(a) Personal effects and baggage

The insurer will pay for accidental loss, theft or damage to your personal effects, subject to provision of a written authoritative report confirming the loss, theft or damage, up to the amount shown in the Schedule of Benefits. The insurer will take off the following amounts for wear and tear:

Age of item	Deduction
Up to 1 year old	15% of purchase price
1 to 2 years old	30% of purchase price
2 to 3 years old	50% of purchase price
3 to 4 years old	70% of purchase price
4 to 5 years old	80% of purchase price

(b) Travel Documents

The insurer will pay for any reasonable expenses you incur, whilst obtaining replacement passports, green cards, visas, accommodation vouchers and petrol coupons or travel tickets which have been lost or stolen during the trip, up to the amount shown in the Schedule of Benefits.

(c) Baggage delay

The insurer will pay for the purchase of emergency replacement clothing, medication and toiletries, up to the amount shown in the Schedule of Benefits, if your personal effects are delayed or lost in transit on your outward journey for more than 24 hours.

## **The insurer will not pay for the following in addition to the general exclusions, in connection with claims made under Section D**

- \* the excess as shown in the Schedule of Benefits on your certificate
  - \* claims for theft of your personal effects and baggage if you have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
  - \* claims arising from theft occurring in your hotel room or apartment unless forcible and/or violent entry into or from your hotel room or apartment has occurred
  - \* more than £50 per single item, up to a maximum of £200 in total for any one claim, if you are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss
  - \* any claim if the loss, damage or theft occurs during a journey or whilst in the custody of an airline or other carrier, and you have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
  - \* wear, tear, or depreciation
  - \* loss, theft or damage arising from the delay, detention, seizure or confiscation by Customs or other officials
  - \* damage caused by the leakage of powder or liquid carried within your personal effects or baggage.
  - \* any breakage of fragile articles, unless the breakage is caused by fire or an accident involving the vehicle in which you are being carried
- claims arising for loss, theft or damage to:
- \* prams or buggies, wheelchairs, pedal cycles, motor vehicles, marine equipment, diving equipment, watercraft, surfboards, sailboards, or their related accessories, sports equipment
- damage to, or loss or theft of your personal effects or baggage, if they have been left:
- \* unattended, in a public place
  - \* in the custody of a person who does not have an official responsibility for the safekeeping of the property
  - \* in an unattended motor vehicle, unless they have been taken from a locked boot between 8am-8pm local time and there is evidence of forced entry, which is confirmed by a police report
  - \* loss or damage to sports equipment, whilst in use
  - \* loss, theft or damage to:
    - a) anything being shipped as freight or under a Bill of Lading; or
    - b) dentures, bridgework, artificial limbs or hearing aids of any kind; or
    - c) items being carried on a vehicle roof rack
  - \* loss, theft or damage to valuables, which at the time of such loss, theft or damage were located in checked-in luggage or an unattended motor vehicle
  - \* valuables stolen at any time whilst in transit unless you are carrying them as hand luggage
  - \* any claim for baggage delay if you cannot supply receipts for the emergency replacement clothing, medication and toiletries purchased and written confirmation from the carrier as to the length of delay

## **Section E - personal money**

The insurer will pay for the loss, theft of your money and travellers cheques during your trip, whilst being carried on your person or left in a safe or safety deposit box in your trip accommodation, up to the amount shown in the Schedule of Benefits.

## **The insurer will not pay for the following in addition to the general exclusions, in connection with claims made under Section E**

- \* the excess as shown in the Schedule of Benefits on your certificate
- \* any loss or theft of money if you have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number.
- \* loss or theft of travellers cheques, if the issuer provides a replacement service
- \* depreciation in value, currency changes or shortage caused by any error or omission
- \* loss or damage arising from delay, seizure, confiscation or detention by Customs or other officials

## **Section F1 - travel delay**

(not available under the Backpacker policy)

The insurer will pay you the amount shown in the Schedule of Benefits, if your planned:

- \* first outward flight, rail or sea trip from your home in the UK, or
  - \* final inbound flight, rail or sea trip to your home in the UK
- is delayed in departure for 12 hours or more due to:
- a) strike or
  - b) industrial action or
  - c) adverse weather conditions or
  - d) mechanical breakdown of or a technical fault occurring in the scheduled Public Transport on which you are booked to travel

## **Section F2 - holiday abandonment**

The insurer will pay, up to the amount shown in the Schedule of Benefits, for travel and accommodation expenses which you have paid or have contracted to pay and which you cannot recover from any source, if your holiday or journey is necessarily cancelled following a delay of 24 hours or more from the scheduled departure time due to:

- a) strike or

- b) industrial action or
- c) adverse weather conditions or
- d) mechanical breakdown of or a technical fault occurring in the scheduled Public Transport on which you are booked to travel

**The insurer will not pay the following in addition to the general exclusions, in connection with claims made under Section F1 & F2**

- \* the excess as shown in the Schedule of Benefits
- \* any compensation if you have not got written confirmation from the airline, railway or shipping company or their handling agents, which shows the reason for the delay or cancellation of your holiday, the scheduled departure time and the actual departure time of your flight, rail journey or sailing, if applicable
- \* any claim arising from your failure to check-in as per your original itinerary
- \* any delay which is due to strike or industrial action which had started or was announced before you took out this policy
- \* compensation under both the travel delay and holiday abandonment sections of this policy
- \* any claims arising directly or indirectly from the delay of travel arrangements in any way caused or contributed to by or on the order of any government, public or local authority including but not limited to any civil or federal aviation authority
- \* any additional compensation under Sections A2, G or O

**Section F3 - kennel and cattery fees**

(not available under the Backpacker policy)

If you are delayed as a result of a covered event under Section B and as a result incur additional kennelling or cattery fees, the insurer will pay you the amount shown in the Schedule of Benefits, for each and every complete 24 hour period of delay.

**The insurer will not pay for the following in addition to the general exclusions, in connection with claims made under Section F3:**

- \* any fees, if your pet's stay does not exceed the pre-booked period of accommodation
- \* any fees which did not form part of the original pre-booked duration for your pet

**Section G - missed departure**

The insurer will pay you, up to the amount shown in the Schedule of Benefits, for reasonable additional accommodation and travel expenses, if you arrive at your last departure point from the UK or the last departure point for your return trip to the UK, too late to board your booked flight, train or sailing, as a result of the following:

- \* scheduled public transport services failing to get you to your destination in time due to strike, industrial action, adverse weather conditions or mechanical breakdown, or
- \* the private motor vehicle in which you were travelling suffering from a mechanical breakdown or failure, or
- \* the private motor vehicle in which you were travelling being directly involved in a road traffic accident which resulted in mechanical breakdown or failure.

**The insurer will not pay for the following in addition to the general exclusions, in connection with claims made under Section G:**

- \* the excess as shown in the Schedule of Benefits
- \* any upgrade in accommodation
- \* any claim arising as a result of you not having taken reasonable steps to complete the journey to the departure point on time
- \* any claim, if the adverse weather, strike or industrial action was in existence or publicly declared before you started your journey to the departure point
- \* any claim in respect of mechanical breakdown or failure, if your private motor vehicle, has not been properly serviced and maintained
- \* any repair costs to your private motor vehicle
- \* any claims for vehicle breakdown or failure, which are not substantiated by a written report from a rescue service or garage
- \* any additional compensation under Sections A2, F1 or G.

**Section H - personal accident**

The insurer will pay you or your estate a lump sum, as shown in the Schedule of Benefits, if you suffer bodily injury as a result of an accident during your trip which causes:

- \* your death, or
- \* permanent loss of one or more limbs by physical separation at or above the wrist or ankle, or
- \* permanent loss of all sight in one or both eyes, or
- \* permanent and total disablement from carrying out any occupation.

**The insurer will not pay for the following in addition to the general exclusions, in connection with claims made under Section H:**

- \* any benefit where your death, injury or loss does not occur within 180 days of the accident
- \* any benefit as a result of participating in a hazardous sport or leisure activity, unless you have paid the additional premium prior to travel and cover is confirmed on your certificate
- \* any benefit if you cannot prove to the insurer that the permanent total disablement has continued for 12 months from the date of the injury and in all probability will continue for the remainder of your life
- \* more than one lump sum under this section.
- \* the contracting of any disease, illness and/or medical condition.
- \* the injection or ingestion of any substance.
- \* any event which directly or indirectly exacerbates a previously existing physical bodily harm.

## Section I - personal liability

The insurer will pay for your legal liability inclusive of all associated legal fees and cost, in total up to the amount shown in the Schedule of Benefits, for any event which relates to an incident caused by you during the trip or one way trip, which results in:

\* injury, illness or disease to another person, loss or damage to property which does not belong to you or any member of your family and is not in your or a member of your family's custody or control

**The insurer will not pay for the following in addition to the general exclusions, in connection with claims made under Section I:**

- \* the excess as shown in the Schedule of Benefits
- \* claims arising directly or indirectly from, happening through or in consequence of: contractual liability, employers liability, or liability to a member of your family, your travelling companions family or to your travelling companion; or
- \* animals belonging to you, or in your care, custody or control; or
- \* wilful, malicious or unlawful acts or the use of firearms or weapons of any kind; or
- \* the pursuit of trade, business or profession; or
- \* ownership or occupation of land or buildings other than occupation only of any temporary residence for the purpose of your holiday; or
- \* the influence of intoxicating liquor or drugs
- \* any liability, injury, loss or damage arising directly or indirectly from or due to ownership, possession or use of any motorised or mechanical vehicles including any attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form of motorised leisure equipment
- \* claims for legal fees and costs resulting from any criminal proceedings
- \* any claim where your liability is covered under any other policy
- \* any personal liability claim, which arises directly or indirectly, as a result of you participating in a Category 2 - 4 hazardous sport or leisure activity or any other hazardous sports or leisure activity.

## Section J - legal expenses

The Insurer will reimburse you up to the amount as shown in the Schedule of Benefits, for legal costs incurred by you in pursuit of legal proceedings against third parties (excluding any member of your or your travelling companions family, your travelling companion, business partner or employer) for any compensation owed to you arising directly from physical bodily injury to you or your death during the period of insurance. Please contact the Legal Helpline on **07976 265211**.

**The insurer will not pay for the following in addition to the general exclusions, in connection with claims made under Section J:**

- \* the **excess** as shown in the Schedule of Cover;
- \* claims arising for any legal expenses incurred without prior authorisation by the **Insurer**;
- \* claims arising where the Insurer considers your prospects of success in achieving a reasonable benefit to be insufficient;
- \* claims arising pursuant to a contingent fee agreement between you and your counsel/ lawyer;
- \* claims arising for travel and accommodation expenses over £1,000, whilst in pursuit of a legal action;
- \* claims arising from your pursuing legal proceedings as part of and/or on behalf of a group or organisation.
- \* claims incurred for any legal costs pursuant to a legal action against the Insurer, the claims handler, the assistance company, the placing broker or the insurance company.
- \* claims occurring under criminal law.
- \* claims occurring or where the case is brought to court in more than one country.
- \* any claim for legal costs where **You** are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence
- \* any claim for legal costs where you are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence

### SPECIAL CONDITIONS:

The insured must comply with the following procedures:

- (a) the insured shall apply to the insurer for a written acknowledgement by the insurer of the existence of a potentially viable claim.
- (b) if an acknowledgement in (a) is granted, the insurer shall initially pay up to 5% of the amount shown in the schedule of cover for legal costs incurred by the insured to determine the probability of success in achieving a reasonable benefit. This shall include an assessment of the legal liability of the potential defendant and the ability to collect damages from the potential defendant.
- (c) the insurer shall not be responsible for any legal expenses incurred prior to its issuing the insured with a written acknowledgement of the existence of a potentially viable claim.
- (d) in the event that the insured is awarded compensation (by judgment or settlement), the insurer shall be entitled to recover from the insured or on behalf of the insured any sum paid to the insured under any section of this policy on account of the same incident for which compensation is received.

## Wintersports Cover

If you have paid the additional premium to include Wintersports cover and the cover is shown on your certificate, cover sections K - O inclusive apply.

### Section K - ski equipment

The insurer will pay, up to the amount shown in the Schedule of Benefits, for accidental loss, theft of or damage to ski equipment, which is owned or hired by you.

If you own the ski equipment, the insurer will take off the following amounts for wear and tear:

Age of ski equipment	Deduction
Up to 1 year old	10% of purchase price
1 to 2 years old	30% of purchase price
2 to 3 years old	50% of purchase price
3 to 4 years old	70% of purchase price
4 to 5 years old	80% of purchase price

**The insurer will not pay for the following in addition to the general exclusions, in connection with claims made under Section K:**

- \* the excess as shown in the Schedule of Benefits
- \* claims for ski equipment which is owned by you, if it is over five years old
- \* more than your liability for the loss or damage to any hired ski equipment
- \* any claim for loss or theft of ski equipment if you have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- \* any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier, and you have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- \* more than £50 per single item, up to a maximum of £200 in total for any one claim, if you are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss
- \* claims arising from delay, detention, seizure or confiscation by Customs or other officials
- \* claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading
- \* damage to, or loss or theft of ski equipment, if it has been left:
  - \* unattended by you in a public place other than in respect of ski equipment left in an area designated for their storage between the hours of 8am and 5pm where no secure facilities exist; or
  - \* left in an unattended motor vehicle; or
  - \* in the custody of a person who does not have an official responsibility for the safekeeping of the property

### Section L - ski equipment hire

If your own ski equipment is:

- \* lost, stolen or damaged; or
  - \* misdirected or delayed in transit by more than 12 hours
- the insurer will pay for the cost of hiring you the necessary ski equipment for each 24 hour period you are without your own ski equipment, up to the amount shown in the Schedule of Benefits.

**The insurer will not pay for the following in addition to the general exclusions, in connection with claims made under Section L:**

- \* any claim for loss or theft of your own ski equipment if you have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number.
- \* any claim, if the loss or theft of your own ski equipment occurs during a journey or whilst in the custody of an airline or other carrier, and you have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- \* claims arising from your own ski equipment being delayed, detained, seized or confiscated by Customs or other officials
- \* claims for loss or theft of, or damage to your own ski equipment, whilst being shipped as freight or under a Bill of Lading
- \* damage to, or loss or theft of your own ski equipment, if it has been left:
  - a) unattended by you in a public place other than in respect of ski equipment left in an area designated for their storage between the hours of 8am and 5pm where no secure facilities exist; or
  - b) in an unattended motor vehicle; or
  - c) in the custody of a person who does not have an official responsibility for the safekeeping of the property

### Section M - ski pack

If you are unable to use your ski pass, tuition or ski hire due to:

- \* being involved in an accident; or
- \* your sickness; or
- \* the loss or theft of your ski pass

the insurer will pay you, up to the amount shown in the Schedule of Benefits, for the proportionate value of any unused ski pass, ski hire or tuition fee.

**The insurer will not pay for the following in addition to the general exclusions, in connection with claims made under Section M:**

- \* any claim, if the loss or theft of your ski pass is not notified to the police within 24 hours of its discovery and you have obtained a written report, which includes the crime reference number.
- \* any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier, and you have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- loss or theft of your ski pass, if it was left:
  - \* unattended in a public place; or
  - \* in an unattended motor vehicle; or
  - \* in the custody of a person who does not have an official responsibility for the safekeeping of the property
- \* claims arising directly or indirectly as a result of your pre-existing medical condition
- \* claims arising from a medical condition which is not substantiated by a report from the treating doctor confirming your inability to ski.

## Section N - piste closure

The insurer will pay a benefit, as shown in the Schedule of Benefits, if you are unable to ski for a continuous period of in excess of 12 hours, due to a lack of snowfall or adverse weather conditions during the months of November to March inclusive for travel within the Northern Hemisphere and May to October for travel within the Southern Hemisphere, at your pre-booked wintersports resort.

**The insurer will not pay for the following in addition to the general exclusions, in connection with claims made under Section N:**

- \* any benefit, if you are not skiing in a pre-booked wintersports resort which is 1,000m above sea level
- \* any benefit, if you are unable to provide a report from the resort management substantiating your claim
- \* any benefit, if an alternative resort is available
- \* any benefit, if the piste closure was in existence prior to your arrival in your pre-booked wintersports resort

## Section O - delay due to avalanche

If your outward or return journey is delayed by at least 12 hours beyond the scheduled departure time as a direct result of an avalanche in your pre-booked wintersports resort, the insurer will pay you an amount, as shown in the Schedule of Benefits, for additional travel and accommodation expenses.

**The insurer will not pay for the following in addition to the general exclusions, in connection with claims made under Section O:**

- \* the excess as shown in the Schedule of Benefits
- \* any claim, if you are unable to provide a report from the resort management substantiating your claim
- \* any additional compensation under Sections A2, F1 or G of this policy

## Business cover

If you have paid the additional premium to include business cover and the cover is shown on your certificate, cover sections P - R inclusive apply. Business cover is not available on the Backpacker policy.

## Section P - business equipment

(a) Business equipment

The insurer will pay, up to the amount shown in the Schedule of Benefits, for accidental loss, theft of or damage to your business equipment.

Following this accidental loss, theft or damage to your business equipment, the insurer will also pay for any emergency courier expenses you have incurred, in obtaining any business equipment, which is essential to your intended business itinerary, up to the amount shown in the Schedule of Benefits. The insurer will take off the following amount for wear and tear:

Age of item	Deduction
Up to 1 year old	15% of purchase price
1 to 2 years old	30% of purchase price
2 to 3 years old	50% of purchase price
3 to 4 years old	70% of purchase price
4 to 5 years old	80% of purchase price

(b) Business equipment delay

The insurer will pay for the purchase of essential items, up to the amount shown in the Schedule of Benefits, if your business equipment is delayed or lost in transit on your outward journey for more than 24 hours.

**The insurer will not pay for the following in addition to the general exclusions, in connection with claims made under Section P:**

- \* the excess as shown in the Schedule of Benefits
- \* more than £50 per single item, up to a maximum of £200 in total for any one claim, if you are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss
- \* claims for theft of your business equipment, if you have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- \* any claim if the loss, damage or theft occurs during a journey or whilst in the custody of an airline or other carrier, and you have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- \* wear, tear, or depreciation

- \* loss, theft or damage arising from the delay, detention, seizure or confiscation by Customs or other officials
- \* damage caused by the leakage of powder or liquid carried within your business equipment.
- \* any breakage of fragile articles, unless the breakage is caused by fire or an accident involving the vehicle in which you are being carried
- \* damage to, or loss or theft of your business equipment, if it has been left:
  - \* unattended, in a public place
  - \* in the custody of a person who does not have an official responsibility for the safekeeping of the property
  - \* in an unattended motor vehicle, unless they have been taken from a locked boot between 8am-8pm local time and there is evidence of forced entry, which is confirmed by a police report
  - \* items being carried on a vehicle roof rack
- \* any kind of electrical or electronic Business Equipment stolen at any time whilst in transit unless you are carrying them as hand luggage
- \* loss, theft or damage to anything being shipped as freight or under a Bill of Lading
- \* any claim for business equipment delay if you cannot supply receipts for the essential items purchased and written confirmation from the carrier as to the length of delay.

## **Section Q - business equipment hire**

If your business equipment is:

- \* lost, stolen or damaged; or
  - \* misdirected or delayed in transit by more than 24 hours
- the insurer will pay for the cost of hiring you the necessary business equipment for each 24 hour period you are without your business equipment, up to the amount shown in the Schedule of Benefits

**The insurer will not pay for the following in addition to the general exclusions, in connection with claims made under Section Q:**

- \* the excess as shown in the Schedule of Benefits
- \* any claim for loss or theft of your own business equipment if you have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number.
- \* any claim, if the loss or theft of your own business equipment occurs during a journey or whilst in the custody of an airline or other carrier, and you have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- \* claims arising from your own business equipment being delayed, detained, seized or confiscated by Customs or other officials
- \* claims following loss or theft of, or damage to your own business equipment whilst being shipped as freight or under a Bill of Lading
- \* damage to, or loss or theft of your own business equipment, which is being carried on a vehicle roof rack
- \* damage to, or loss or theft of your own business equipment, if it has been left:
  - a) unattended in a public place; or
  - b) in an unattended motor vehicle, unless they have been taken from a locked boot between 8am-8pm local time and there is evidence of forced entry, which is confirmed by a police report; or
  - c) in the custody of a person who does not have an official responsibility for the safekeeping of the property
- \* any kind of electrical or electronic Business Equipment stolen at any time whilst in transit unless you are carrying them as hand luggage

## **Section R - business money**

The insurer will pay for the loss, theft or suspected theft of your business money and travellers cheques during your trip, up to the amount shown in the Schedule of Benefits.

**The insurer will not pay for the following in addition to the general exclusions, in connection with claims made under Section R:**

- \* the excess as shown in the Schedule of Benefits
- \* any loss or theft of business money if you have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- \* any claim, if the loss or theft occurs whilst in the custody of an airline or other carrier
- \* any loss, if you have not taken reasonable steps to prevent a loss happening
- \* loss or theft of business money that is:
  - a) not on your person; or
  - b) not deposited in a safe, safety deposit box or similar locked fixed container in your trip accommodation
- \* loss or theft of business money that does not belong to:
  - a) your employer; or
  - b) you, if you are self employed
- \* loss or theft of travellers cheques, if the issuer provides a replacement service
- \* depreciation in value, currency changes or shortage caused by any error or omission
- \* loss or damage arising from delay, seizure, confiscation or detention by Customs or other officials

## Golf cover

If you have paid the additional premium to include golf cover and the cover is shown on your certificate, cover sections S - U inclusive apply.

Golf cover is not available on the Backpacker policy.

### Section S - golf equipment

The insurer will pay, up to the amount shown in the Schedule of benefits, for accidental loss, theft of or damage to golf equipment which you own.

**The insurer will not pay for the following in addition to the general exclusions, in connection with claims made under Section S:**

- \* the excess as shown in the Schedule of Benefits
- \* more than £50 per single item, up to a maximum of £200 in total for any one claim, if you are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss
- \* golf equipment which is over five years old
- \* any claim for loss or theft of golf equipment if you have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number.
- \* any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier, and you have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- \* claims arising from delay, detention, seizure or confiscation by Customs or other officials
- \* claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading
- \* damage to, or loss or theft of golf equipment which is being carried on a vehicle roof rack
- \* damage to, or loss or theft of golf equipment, if it has been left:
  - \* unattended in a public place or left in an unattended motor vehicle; or
  - \* in the custody of a person who does not have an official responsibility for the safekeeping of the property

### Section T - golf equipment hire

If your own golf equipment is:

- \* lost, stolen or damaged; or
- \* misdirected or delayed in transit by more than 24 hours

the insurer will pay for the cost of hiring you the necessary golf equipment for each 24 hour period you are without your own golf equipment, up to the amount shown in the Schedule of Benefits.

**The insurer will not pay for the following in addition to the general exclusions, in connection with claims made under Section T:**

- \* the excess as shown in the Schedule of Benefits
- \* any claim for loss or theft of your own golf equipment if you have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number.
- \* any claim, if the loss or theft of your own golf equipment occurs during a journey or whilst in the custody of an airline or other carrier, and you have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- \* claims arising from your own golf equipment being delayed, detained, seized or confiscated by Customs or other officials
- \* claims following loss or theft of, or damage to your own golf equipment whilst being shipped as freight or under a Bill of Lading
- \* damage to, or loss or theft of your own golf equipment, which is being carried on a vehicle roof rack
- \* damage to, or loss or theft of your own golf equipment, if it has been left:
  - \* unattended in a public place; or
  - \* left in an unattended motor vehicle; or
  - \* in the custody of a person who does not have an official responsibility for the safekeeping of the property

### Section U - non refundable golfing fees

The insurer will pay you, up to the amount shown in the Schedule of Benefits, the proportionate value of any non refundable pre-paid green fees, golf equipment hire fees and tuition hire fees which are not used due to:

- \* you being involved in an accident; or
- \* your sickness

**The insurer will not pay for the following in addition to the general exclusions, in connection with claims made under Section U:**

- \* claims arising directly or indirectly as a result of your pre-existing medical condition
- \* claims arising from a medical condition which is not substantiated by a report from the treating doctor confirming your inability to play golf.

### Exclusions which apply to your whole policy

**The insurer is not responsible for any claims arising:**

1. which are claims in any way caused or contributed to by:
  - i the failure of; or
  - ii the fear of the failure of; or
  - iii the inability of

any equipment or any computer programme to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date (except claims under Sections, B, C1 and H)

2. directly or indirectly caused by, occasioned by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the claim:

\* act of terrorism; or

\* nuclear detonation, reaction, nuclear radiation or contamination, howsoever such nuclear detonation, reaction, nuclear radiation or contamination may have been caused; or

\* war, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or government entities, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or martial law or confiscation by order of any government or public authority; or

\* seizure or illegal occupation; or

\* confiscation, requisition, detention, legal or illegal occupation, embargo, quarantine, or any result of any order of public or government authority which deprives you of the use or value of your property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade; or

\* discharge of pollutants or contaminants, which pollutants and contaminants shall include but not limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment; or

\* chemical or biological release or exposure of any kind; or

\* attacks by electronic means including computer hacking or the introduction of any form of computer virus; or

\* threat or hoax, in the absence of physical damage due to an act of terrorism; or

\* any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism

3. from you travelling against Foreign Office advice or where it is deemed unsafe for you to travel

4. from loss or destruction of, or damage to any property whatsoever, or any loss or expense whatsoever resulting in or arising therefrom, or any consequential loss or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, or arising from:

\* ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning of nuclear fuel, or

\* the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof

5. from you engaging in any illegal or criminal act

6. from any consequential loss whatsoever. (Claims shall only be paid for those losses which are specifically stated under the terms of this policy except as provided in Section D in relation to loss of Travel Documents)

7. directly or indirectly out of your financial incapacity

8. which, but for the existence of this policy, would be covered under any other

\* insurance policy (policies), including any amounts recovered by you from private health insurance; or

\* European Health Insurance Card payments; or

\* any reciprocal health agreements; or

\* airlines, hotels; or

\* home contents insurers; or

\* any other recovery by you, which is the basis of a claim

9. from the tour operator, airline or any other company, firm or person either becoming insolvent or being unable to or unwilling to fulfil any part of their obligation

10. from your death, injury or illness as a result of participating in:

\* a Category 2 - 4 hazardous sport or leisure activity or any other hazardous sports or leisure activity whilst on your trip, unless you have paid the additional premium prior to travel and cover is confirmed on your certificate

\* wintersports, and ocean cruises, if you have not paid the additional premium before your trip departure and it is not shown on your certificate

\* any of the above, if you are receiving any personal financial reward or gain during the period of insurance, unless the insurer has agreed to this and you have paid the appropriate additional premium

11. from:

\* wilful, self inflicted injury or illness or suicide or attempts to commit suicide; or

\* wilful exposure to danger, except in an attempt to save a human life; or

\* solvent abuse or being under the influence of alcohol or drugs, except those prescribed by a registered Doctor and not those drugs prescribed for drug addiction; or

\* a failure to obtain any recommended vaccines, inoculations or medications prior to your trip departure; or

\* sexually transmitted diseases; or

\* wilful exposure to areas known to be infected with; severe acute respiratory syndrome (SARS), avian influenza (avian bird flu H5N1) or other influenza A viruses.

12. from a psychiatric or mental disorder, anxiety, stress or depression except where previously undiagnosed at the time you purchase the cover and condition necessitates in-patient treatment at a recognised hospital

13. from you entering into, entering from an aircraft or descending from an aircraft; which is not a fully licensed passenger carrying aircraft; in which you are travelling as a

passenger or a member of the crew for the purpose of undertaking any trade or technical operation therein or thereon

14. from your wilful exposure to peril. You must exercise reasonable care to prevent illness, injury or loss or damage to your property as if uninsured

15. directly or indirectly from you being engaged in any manual employment during your trip, excluding bar work and fruit picking which does not involve the use of agricultural machinery at ground level

16. which have not been proven and the amount of the claim substantiated.

## Extension of cover

If you are unable to complete the trip within the number of days shown on the insurance certificate, due to:

a. death, injury or illness to you or any person travelling with you, or

b. a delay of or an interruption of public transport services

The insurers will extend your policy, without charge, for the additional days necessary for you to complete your trip.

**Cover will automatically be extended day by day up to a maximum of 30 days after the expiry of the period as stated on your schedule of cover, when the return is necessarily delayed, as a result of the ill health of you, provided the medical emergency assistance service has been notified; or through the failure of public transport.**

## Conditions which apply to your whole policy

1) All material facts must be disclosed to the insurer at the time of taking out this policy. Failure to do so, may result in the insurer's non-liability for claims.

If you are in any doubt as to whether a fact is 'material', then for your own protection, it should be disclosed.

All information provided in purchasing this insurance, shall form the basis of the contract. You should keep a record (including copies of letters) of all information provided to your issuing agent for the purpose of entering into this contract.

2) You must tell your agent as soon as possible about any change in risk which affects your policy, including you, a person you are travelling with, a close business associate or relative receiving confirmation of a medical condition or currently being under medical investigation, change in the sporting or leisure activities you intend to participate in during your trip or additional person(s) to be insured under the policy.

The insurer has the right to reassess your policy and premium after you have advised your agent of any relevant information. If you do not advise your agent of all the relevant information, the insurer may quote the wrong terms, reject or reduce your claim, or your policy may become invalid.

3) You must be in the UK or Ireland at the time of taking out this policy and intend to return to the UK or Ireland within the trip duration, unless you have arranged a one-way trip.

4) The insurer will not consider any claim where you:

\* have failed to disclose a material fact to your agent, or

\* have a pre-existing medical condition; or

\* have disclosed a material fact to your agent and have not paid the additional premium that was required by the insurer before your trip departure date.

\* are travelling against medical advice.

5) Your issuing agent or broker will refund in full your premium if, within 14 days of the Date of Issue of the certificate, you decide it does not meet your needs, as long as you have not commenced your trip or made a claim. No refund in premium will be given after this period.

6) Whilst participating in any Category 2 - 4 hazardous sport or leisure activity, you must take reasonable care at all times to ensure your own safety and the safety of those around you. Such reasonable care involves following the directions of any instructor and (or) expedition leader and following the normal and reasonable safety procedures suggested or recommended by the recognised controlling body of the sport or activity concerned, or the safety procedures commonly exercised in pursuing the sport or activity in question at all times.

7) You or your legal representative's must provide, at your own expense, the insurer with all certificates, information and evidence they require and in the format they require.

8) You must, as often as required, agree to a medical examination on behalf of the insurer at your expense.

9) In the event of your death, the insurer shall be entitled to have a post-mortem examination at their own expense.

10) Any items which become the subject of a claim for damage, must be retained for the insurer's inspection and shall be forwarded to their Agent's upon request at your or your legal personal representative's expense. All such items shall become the property of the insurer following final settlement of the claim.

11) In the event of any occurrence which may give rise to a claim under this policy, you must take all reasonable steps to minimise any loss arising out of such a claim.

12) You must submit any claim to the insurer within 31 days of the incident.

13) This insurance is non-transferable. No premium will be refunded, either in full or on a pro-rata basis, after the expiry of the money back guarantee.

14) The insurer and you are entitled to choose the law applicable to this insurance contract. The insurer chooses English Law and, in the absence of any agreement to the contrary, English Law shall apply.

15) The insurer may, at its own expense, take proceedings in your name to recover

compensation or secure an indemnity from any third party in respect of any loss or damage covered by this insurance and any amount so recovered shall belong to the insurer.

16) In the event that you recover, by any means, damages from any third party in respect of personal accident in the circumstances defined in Section H, all benefits paid to you under section J shall be repaid to the insurer.

17) If any false or fraudulent claim is made or if any false or fraudulent means or devices are used to obtain any benefit under this policy, all benefits thereunder and premiums paid shall be forfeited.

18) If at the time of loss, damage or liability covered under this policy, you have any other insurance or guarantee which covers the same loss, damage or liability, the insurer will only pay a rateable share of the claim.

## **Promise of Service**

We promise:

\* to answer all telephone calls received during office hours within a maximum of 30 seconds

\* to answer all correspondence within a maximum of 5 working days of receipt

\* that all enquiries will be dealt with by trained, professional staff empowered to give clear and concise answers

\* the claims department will determine claims within a maximum of 10 working days, once all necessary documentation has been received

\* that the Medical Emergency Assistance service will provide a global medical emergency service 24 hours a day, 365 days a year

\* that Go Travel Insurance will provide a full premium refund within 14 days of purchase if there is a justifiable reason for being dissatisfied with the cover that it provides provided that you have not commenced travel and no claim has occurred.

## **Complaints procedure**

**If your complaint is about a claim you should write to:**

CUSTOMER SERVICES, Drakefield Insurance Services Ltd, PO Box 54038, London SW20 8UY who will immediately investigate your complaint and provide a response. If the matter is not resolved you can then write to:

The Head of Claims,  
UK Underwriting Ltd,  
2 Gibraltar House,  
Bowcliffe Road,  
Leeds,  
LS10 1HB.

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 but have a group annual turnover of less than £1 million, or are a charity with an annual income of less than £1 million, or are a trustee of a trust with a net asset value of less than £1 million. You may contact the Financial Ombudsman Service at:

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

Tel: 0845 080 1800

Your statutory rights are not affected if you choose to follow the complaints procedure above. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

### **All other complaints:**

If, for any reason, you consider that we have not kept our promise or you have any cause for complaint regarding this insurance, you should write to: Operations Manager, Go Travel Insurance, West Wing, 6 Miles Gray Road, Basildon SS14 3HJ. We will respond to your complaint within 5 working days of receipt setting out how we intend to investigate your complaint and the actions we intend to take if the complaint is upheld. If we are unable to investigate your complaint in this time we will write and inform you.

### **Pre - travel advice - this does not form part of the policy**

1. Do read your travel Insurance policy and make sure you comply with all the terms and conditions.

2. When travelling in Europe, take your European Health Insurance Card (EHIC) formerly The E111 Form (EHIC entitles UK Residents to EU health care) Apply for the EHIC at The Department of Health.

3. If you take prescribed medication, take enough to last your holiday.

4. Take a supply of medication for common ailments with you. This should include treatments for mosquito bites, tablets for diarrhoea and travel sickness tablets if necessary.

5. Make sure your visas and passports are up to date and do not expire whilst you are abroad. Check the details on your tickets upon receipt.

6. Do not pack money, valuables, photographic equipment, or important documents in your checked-in luggage. Keep them secure at all times during your journey.
7. If you take valuable items on holiday, make sure these are insured under the All Risks Section of your household contents insurance policy.
8. Beat the burglars:
  - \* remember to cancel milk and papers, ask someone to keep an eye on your home and push mail through your letterbox.
  - \* securely lock all doors and windows.
  - \* leave several lights on timer switches in different rooms.
  - \* lock away garden and DIY tools, and don't leave hidden spare keys.
  - \* make sure your insurance policies are up to date, note serial numbers of valuables and mark them with your postcode.
9. If you are driving abroad, check your licence, green card, the local driving law requirements and arrange car breakdown and third party liability insurance if applicable (ask for details). Remember, drink and drive regulations may differ from country to country.
10. Leave plenty of time to arrive at your departure point by the designated 'check-in' time. (Ask about airport parking or hotels if necessary).
11. The sun abroad can be much more powerful than at home - make sure your sun protection cream is SPF15 or above.

### **Advice whilst travelling abroad - this does not form part of the policy**

1. Always carry cash on your person, (use Travellers Cheques or Credit Cards if possible) or leave in a locked safe. Do not leave your personal effects unattended anywhere.
2. Keep all receipts for medical treatment and other expenses.
3. For any loss or theft, advise police or appropriate authority within 24 hours of discovery and obtain a written report.
4. If your property is delayed or damaged in transit always obtain a report from the airline or carrier.
5. Make sure you know your duty free allowance and don't exceed it.
6. Check that water is safe to drink. If unsure, always drink bottled water and avoid ice in your drinks.
7. Avoid uncooked food unless you can peel or prepare it yourself.
8. Beware of the sun and prevent sunburn and sun stroke by not staying out in strong sunlight. Wear a sun hat or scarf, use the appropriate protective sun cream for your skin type and drink plenty of liquids.
9. Think before you dive and check that swimming pools and the sea area are deep enough to dive in.
10. If you are likely to remain abroad after the expiry of the Period of Insurance, telephone your issuing agent or broker for an extension request form at least five days before your last day of cover.

### **Advice for skiers - this does not form part of the policy**

1. Ensure you wear adequate protective clothing and that boots and skis fit correctly.
2. Avoid alcohol before you ski.
3. Always ski on an appropriate piste corresponding to your level of skill and experience.
4. Before skiing, look up and down the run and make sure that you can set off without endangering yourself or others.
5. Leave plenty of room when overtaking skiers.
6. Try not to stop on the piste, especially where you cannot be seen in narrow places. If you stop or fall, move clear of the piste as soon as possible.
7. Always be careful and courteous on the slopes and adjust your speed and style of skiing to the land, snow, weather conditions and other skiers.

# How To Contact Us

## WHILE YOU ARE AWAY

### 24 hr Global Medical Emergency Assistance

**Telephone: 44 (0)20 3060 9699**

Lines open: 24 hours a day – every day of the year

#### When You call please have the following information ready:

- |                                                         |                                    |
|---------------------------------------------------------|------------------------------------|
| 1. Your full name                                       | 2. Date of Birth                   |
| 3. Contact telephone number                             | 4. Certificate number              |
| 5. Your home address                                    | 6. Issuing agent/broker            |
| 7. Date of issue                                        | 8. Name of hospital abroad         |
| 9. Treating doctors name & contact number               | 10. Your Doctors details in the UK |
| 11. Details of the medical complaint                    | 12. Holiday dates & Flight numbers |
| 13. Details of any Private Health Insurance held by you |                                    |

**Please only make contact in a medical emergency. Do not obstruct the Medical Emergency Assistance telephone lines with non-essential calls.**

The Medical Emergency Assistance service MUST be contacted as soon as possible in the event of You dying, incurring medical expenses in excess of £250, being involved in an accident, being admitted to hospital, curtailing your trip due to medical reasons or missing your flight due to medical reasons. Any minor illness or injury costs resulting in a claim should be paid by You, a receipt obtained and the amount reclaimed through Drakefield Insurance Claims within 31 days of the event. Appropriate Medical Transportation will be provided if deemed medically necessary and where the assistance company has been contacted first.

## WHEN YOU RETURN HOME - Making a Claim

### FOR ALL SECTIONS

If You need to make a claim please obtain a claim form no later than 31 days after the event by contacting us at:

**Drakefield Insurance Services Ltd**  
PO Box 54038  
London SW20 8UY  
Tel: 0844 482 0886 Fax: 0844 482 0822  
Email: [claims@drakefieldinsurance.co.uk](mailto:claims@drakefieldinsurance.co.uk)

When returning the claim form, please include all relevant documentation. Please send ORIGINALS – not photocopies (keep copies for Your records). For all claims You will need to send Your insurance certificate and confirmation of booking invoice.

### The Insurer

This insurance is placed on behalf of Go Travel Insurance which is a division of Drakefield Insurance Services Limited by Acumus Insurance Solutions Limited underwritten by UK Underwriting Limited, on behalf of AXA Insurance plc, Registered in England No. 78950. Registered Office: 5 Old Broad Street, London EC2N 1AD, and White Horse Insurance Ireland Limited under contract Go Travel Insurance.

**UK Underwriting Limited are an insurers agent and in matters of a claim act on behalf of the insurers. The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.**

Drakefield Insurance Services, Acumus Insurance Solutions, UK Underwriting Limited, and AXA Insurance UK plc are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234. White Horse are regulated in Ireland by the Irish Financial Services Regulatory Authority (IFSRA) and are members of the Dublin International Insurance & Management Association (DIMA).

### Details about our Regulator

Go Travel Insurance is a division of Drakefield Insurance Services Limited which is authorised and regulated by the Financial Services Authority Firm Registration Number 312317. The Financial Services Authority website includes a register of all regulated firms and can be visited at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register), or the Financial Services Authority can be contacted on 0845 606 1234.

AXA Insurance UK plc and White Horse Insurance Ireland Limited are 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 100% of the first £2,000 and 90% of the remainder of the claim. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk)

### Demands and needs statement for travel policies

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs. This product meets the demands and needs of those who wish to insure specific risks whilst travelling, including overseas medical expenses, cancellation cover and personal possessions cover.

### This insurance is arranged by:

#### Go Travel Insurance

A division of Drakefield Insurance Services Limited, an AA group company.

West Wing, 6 Miles Gray Road, Basildon SS14 3HJ.

Tel: 0844 482 0881 Fax: 0844 482 0822

**gotravelinsurance.co.uk**

Available 7 days a week

sales: +44 (0)844 482 0879

customer services: +44 (0)844 482 0881

emergency: +44 (0)20 3060 9699

(24hr emergency assistance details on page 23)

everywhere you 

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