

FREEDOM TRAVEL INSURANCE

This Policy is evidence of a contract between The Insured Organisation (as shown in the Certificate of Insurance) and ETI - International Travel Protection. This insurance is underwritten by ETI – International Travel Protection.

The Contracts (Rights of Third Parties) Act 1999 will not confer any additional rights under this Policy in favour of any third party.

In consideration of payment of the premium ETI - International Travel Protection will provide cover for the benefits indicated as insured in the Certificate of Insurance during the period of insurance shown in the Certificate of Insurance subject to the terms, conditions, exclusions and limitations contained in the Policy.

The Policy, the Certificate of Insurance and the Schedule of Benefits and any endorsements issued now or later form part of this contract and must be read together. Please read these carefully.

The Insured Organisation should ensure that the Insured Persons are advised of the terms, conditions, exclusions and limitations contained in this Policy in so far as it affects them. This Policy should be kept in a safe place and it is recommended that the Insured Person carries it (or a copy) when on a trip.

The Policy is issued and administered by Freedom International Ltd in accordance with the authority granted to them by All Seasons Underwriting Agencies Ltd and Herald Insurance Brokers Ltd. All information supplied to Freedom International Ltd by the Insured Organisation or an Insured Person or on their behalf is deemed to be incorporated into and to form part of this contract.



Director.....

Freedom International Ltd

BEFORE TRAVELLING OVERSEAS

Reciprocal Health Agreement

If a person is a resident of a European Economic Area (EEA) country they should obtain a European Health Insurance Card (EHIC) before their departure and carry it with them during their trip. The European Health Insurance entitles the person to receive healthcare at reduced costs and sometimes without charge if medical treatment becomes necessary during a visit to an EEA country or Switzerland. An EHIC can be arranged on line at www.dh.gov.uk/travellers or forms for completion are available from most post offices. *This Policy does not cover private medical treatment costing more than £250 in countries that operate reciprocal healthcare agreements, unless authorised by the Assistance Provider.*

Travel Advice

An Insured Person should always check the Foreign and Commonwealth Office website, www.fco.gov.uk/knowbeforeyougo for any specific advice about the countries or area they intend to visit. The website contains essential travel advice and tips, and up-to-date country-specific information. *This Policy will not provide cover for travel to countries or areas where the Foreign and Commonwealth Office has advised against travelling to.*

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EMERGENCY MEDICAL ASSISTANCE WHILST ON A TRIP OUTSIDE OF THE UNITED KINGDOM

If an Insured Person(s) suffers serious injury or illness that is not excluded and requires emergency medical attention necessitating admittance to a hospital or clinic or transport under medical supervision whilst on a trip outside of the UK, they or their representative must immediately contact the Assistance Provider:

SPECIALTY Assist Ltd on their emergency helpline numbers:

Telephone: + 44 207 902 7405

Facsimile: + 44 207 928 4748.

The Assistance Provider will need to know the Insured Organisation's name and the Policy Details (both as shown on the Certificate of Insurance) and as much information as possible about the emergency. They will also need to know a telephone or fax number where the Insured Person or their representative can be contacted.

Authorisation

The Insured Person or their representative must contact the Assistance Provider to obtain authorisation prior to incurring any emergency expenses. Failure to contact the Assistance Provider may limit the benefits payable, and in certain circumstances, the Insurer may not accept responsibility for unauthorised expenses.

The Insured Person or their representative is responsible for instructing an attending doctor or medical practitioner to obtain prior approval for any treatment - except in extreme circumstances where a request for prior approval would delay life saving treatment.

It is a condition of their service that the Assistance Provider shall be solely responsible for **all** decisions on the most suitable and reasonable solution to any medical problem.

Reciprocal Health Care

Please note that this insurance does not cover private medical treatment costing more than £250 in countries that operate reciprocal health care agreements unless authorised by the Assistance Provider. The United Kingdom operates reciprocal health care agreements with the countries of the European Union, Switzerland, Australia and New Zealand. If an Insured Person is admitted to a private hospital or clinic the Assistance Provider may arrange a transfer to an appropriate medical facility.

Emergency Travel or Accommodation Costs

Any curtailment expenses or any emergency travel or accommodation costs must be authorised and arranged by the Assistance Provider.

SPECIALTY Assist Ltd are available 24 hours a day, 365 days a year and will:

- provide multi-lingual emergency assistance with hospitals and doctors,
- make repatriation arrangements and necessary escorts by a medical attendant,
- arrange travel for other members of the **Insured Person's** party and/or next-of-kin if necessary,
- arrange an ambulance service to hospital or home upon arrival in the United Kingdom.

Please note that the Insurers are not responsible for the availability or quality or results of any medical treatment received.

FOR MINOR INJURIES AND ALL OTHER TYPES OF CLAIMS, PLEASE REFER TO THE CLAIMS PROCEDURES SECTION OF THE POLICY.

SCHEDULE OF BENEFITS

Section	Cover	Maximum Amounts Payable per Insured Person
A	Cancellation/Curtailment Replacement Employee Costs	Up to £5,000 Up to £5,000
B	Emergency Medical Repatriation & Other Expenses Dental Treatment Limit Hospital Confinement Benefit	Up to £5,000,000 £250 £50 per 24 hours, up to £2000 in total
C	Personal Accident	Up to £50,000 Reduced amounts of benefit/limit apply for certain age groups
D	Travel Delay Abandonment after 24 hours Missed Departure	£50 for first 12 hours, £25 for each additional 12 hour period up to a maximum of £250 in total Up to £5,000 Up to £2,000
E	Personal Possessions Single Article/Pair/Set Limit Total Valuables Limit Spectacles/Sunglasses Limit Business Equipment Sports Equipment Delayed Baggage	Up to £3,000 in total including: £750 £750 £250 £750 £500 Up to £500
F	Money	Up to £500 Cash Limit carried on any one Insured Person: <ul style="list-style-type: none"> • £250 persons aged 17 or over • £125 persons aged 16 or under
G	Passport, Tickets & Documents	Up to £500
H	Personal Liability Rented Accommodation	£2,000,000 limit of liability £100,000 limit of liability
I	Legal Expenses	Up to £25,000
J	Hijack and Kidnap: 1. Daily compensation 2. Expenses incurred	£50 for every 24 hours up to a maximum of 60 days in total Up to £12,000 in total.
K	Mugging Benefit	£50 per 24 hours confinement up to a maximum of £2000
L	Withdrawal of Services	£100 after 48 hours £50 each additional period of 24 hours Subject to a maximum of £600 per person in total on any one trip <ul style="list-style-type: none"> • These sums insured are reduced to the following for children under the age of 16: £50 after 48 hours £25 each additional period of 24 hours Subject to a maximum of £300 per person in total on any one trip
M	Scheduled Airline Failure and Other Service Providers	Up to £1,500

N	Winter Sports- if shown as "included" on the Certificate Of Insurance	
	1. Winter Sports Equipment	Up to £500
	Single Article/Pair/Set Limit	£250
	Winter Sports Equipment Hire	Up to £250
	Daily Limit	£50
2. Ski Pack	Up to £400	
Daily Limit	£40	
3. Piste Closure	Up to £500	
Daily Limit	£25	
4. Avalanche Closure:		
a) Travel or Accommodation	Up to £500	
b) Daily Compensation	£25	

POLICY DEFINITIONS

The following words or expressions (whether in upper or lower case letters) carry the meaning shown below whenever they appear in bold print within the wording of the Policy. There are also definitions shown in individual Sections that apply to those Sections of the Policy.

Insured Person(s)/they/them/their - the person(s) advised to Freedom International Ltd by the Insured Organisation as eligible to be insured and for whom a premium has been paid.

We / Our / Us – ETI - International Travel Protection.

You / Your - the Insured Organisation shown in the Certificate of Insurance.

Assistance Provider - SPECIALTY Assist Ltd.

Accommodation - a room(s) or apartment(s) of no greater standard than that provided as part of the prepaid charges for the **trip**.

Business Associate / Business Colleague - a colleague or associate in the same employment as the **Insured Person(s)**.

Business Equipment - office equipment including electronic equipment belonging to the Insured Organisation carried by the **Insured Person(s)** on a **business trip**. Business files and merchandise do not constitute business equipment for the purposes of this Policy.

Business trip(s) - a **trip(s)** undertaken on behalf of the Insured Organisation.

Close Relative - Mother, father, wife, husband, common law partner, civil partner, son/stepson, daughter/stepdaughter, brother, sister, grandmother, grandfather, grandchild, parent-in-law or son or daughter-in-law or fiancé(e).

Geographical Limits – The area or country shown in the Certificate of Insurance.

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

Manual work - hands on work of a physical nature or in a hazardous location. Work of a managerial, supervisory, sales or administrative nature does not constitute **manual work** for the purposes of this Policy.

Money - current coins and bank notes, signed travellers cheques and other cheques or coupons having a monetary value taken on a **trip** by an **Insured Person** or acquired by **them** during a **trip**.

Outward Journey - the initial journey by motor transport, train, aircraft or watercraft from the **Insured Person(s)** home or business address whichever is latest and ending when **they** arrive at **their** business or holiday address whichever is the earliest.

Period of Insurance - the period shown on the Certificate of Insurance.

The time that cover for particular Sections starts and ends is:-

- Cancellation cover starts when **you** or an **Insured Person(s)** book a **trip** or the commencement date of the Policy shown in the Certificate of Insurance whichever is the latest and ends when the **Insured Person(s)** starts the **outward journey**.
- Cover under all other Sections starts when an **Insured Person(s)** begins the **outward journey** and ends when the **Insured Person(s)** returns to **their** home or business address (whichever is earliest) from a **trip** or the expiry date of the Policy shown in the Certificate of Insurance whichever is the earliest.

Personal Possessions - Baggage, clothing, personal effects including **valuables, sports equipment** and gifts purchased whilst on a **trip** subject to the Limits shown on the Certificate of Insurance and the Exclusions detailed under Section E.

Return Journey - The initial journey by motor transport, train, aircraft or watercraft from the **Insured Person(s)** business or holiday address whichever is the latest and ending when **they** arrive at **their** home or business address (or hospital, clinic or nursing home if applicable) whichever is earliest.

Sports Equipment - sports articles which are usually worn carried or held when participating in a recognised sport.

Strike or Industrial Action - any form of action carried out by a group of workers with the intention of stopping, restricting or interfering with the production or supply of goods and the provision of services.

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.

Trip/trips - a pre-booked journey(s) commencing at and ending at the **Insured Person's** home or business address whichever occurs last on the **outward journey** and first on the **return journey** and which:

- starts and ends during the **period of insurance** and
- is undertaken within the **geographical limits**
- shown in the Certificate of Insurance and
- does not exceed:
 - 180 consecutive days for **business trips** or
 - 31 consecutive days for holiday or leisure **trips**
- for **trips** taken within the United Kingdom, the **trip** must include air travel, or at least 1 nights overnight stay in pre-booked **accommodation** away from the **Insured Person(s)** normal place of residence.

Unattended - when property or a vehicle is left out of the sight and immediate reach of the owner or person in charge of the property or vehicle.

Valuables - Jewellery, articles made of gold, silver or other precious metals, precious or semi-precious stones, watches, binoculars, telescopes, photographic equipment, electronic audio or video equipment including tapes, compact discs, cartridges, discs, MP3 or mini-disc players and any computer equipment including software, musical instruments, furs, or leather clothing (not footwear).

GENERAL CONDITIONS APPLYING TO ALL SECTIONS

1. CANCELLATION OF THE POLICY

- **You** may cancel this Insurance if it does not meet **your** requirements. If **you** return the Policy to Freedom International Ltd within 14 (fourteen) days of receipt the premium will be refunded in full provided that there have been no **trips** taken or booked in that time.
- **We** may cancel any cover under this Policy by giving **you** at least 7 (seven) days notice in writing to **you** at **your** last known address. In this event **we** will refund the premium to **you** for any unexpired **period of insurance**. However, if **we** cancel the Policy because **you** or an **Insured Person** has submitted a dishonest or fraudulent claim then **we** may not refund any premium.

2. LIMITS OF COVER

The Schedule of Benefits shows the maximum amounts that **you** or an **Insured Person** can claim but some lower limits apply. These are referred to within individual sections where applicable.

3. DUTY OF CARE

Insured Persons must take all reasonable care to:

- protect against injury and illness and must not travel against the advice of a medical practitioner.
- prevent loss or damage to insured property and must not leave property **unattended**.
- avoid travelling to a country or area to which the UK Foreign and Commonwealth Office has advised against travelling to. Failure to take reasonable care may invalidate a claim.

4. NON PAYMENT OF PREMIUM

If **you** fail to pay any premium by its due date **we** may cancel this Policy from that date.

5. FRAUD

If **you** or an **Insured Person** or any person acting on behalf of either party makes any misrepresentation, mis-describes, fails to disclose or conceal a material fact to obtain this Policy or in support of any claim, the insurance by this Policy may be voidable.

6. OTHER INSURANCES

We will not pay for or contribute to any claim where the event leading to the claim is insured by other insurance(s) or compensation schemes except in respect of any amount beyond that which is payable under such another Policy.

7. PRECEDENTS TO LIABILITY

The due observance and fulfilment of the terms, provisions and conditions and endorsements of this Policy in so far as they relate to anything to be done or complied by **you** or an **Insured Person** will be a condition precedent to **our** liability to make any payment.

8. JURISDICTION

Unless **you** and **we** specifically agree otherwise, this insurance shall be governed by and construed in accordance with English Law.

9. DATA PROTECTION ACT

It is understood by **you** and all **Insured Person(s)** that any information provided to **us** will be processed by **us** in compliance with the provisions of the Data Protection Act 1998, for the purposes of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

POLICY EXCLUSIONS

1. EXCLUSIONS THAT APPLY TO ALL SECTIONS

1. **We** will not pay claims where the **Insured Person** is:
 - a) aged 70 years or over at the commencement of the **period of insurance**,
 - b) travelling against the advice of a medical practitioner,
 - c) travelling to a country or area to which the UK Foreign and Commonwealth Office has advised against travelling to,
 - d) taking part in any **manual work**.
2. **We** will not pay for claims arising directly or indirectly from:
 - a) an act of fraud or dishonesty by **you** or an **Insured Person** or any person acting on either party's behalf,
 - b) the wilful, malicious or unlawful acts of an **Insured Person(s)**,
 - c) an **Insured Person(s)** being under the influence of alcohol or drugs,
 - d) war, invasion, act of foreign enemy, hostilities or warlike activities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power,
 - e) consequential loss of any kind,
 - f) damage to or loss or destruction of any property or any loss or expense whatsoever arising indirectly caused by or contributed to by:
 - i. ionising, radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,
 - ii. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly,
 - g) loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds,
 - h) an **Insured Person(s)** flying or being involved in any aerial activity of any kind other than as a fare paying passenger on a regular scheduled airline or licensed charter aircraft or as provided for the section titled "Activities That Are Covered", on page 10
 - i) an **Insured Person(s)** participation in winter sports or other **hazardous activities or pursuits** unless shown as "Insured" in the Certificate of Insurance or in the section titled "Activities That Are Covered" on page 10 or specifically agreed by endorsement,
 - j) the failure of any computer equipment, integrated circuits, computer chips or computer software to correctly recognise any date change,
 - k) any injury, illness, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutual derivative or variations thereof however caused unless declared to and agreed by **us** by written endorsement,
 - a. an act of **terrorism** but this exclusion does not apply to Section B – Emergency Medical and Other Expenses except for claims that are in any way caused by or contributed to by an act of **terrorism** involving the use or release of any nuclear weapon or device or chemical or biological agent or the threat thereof.

2. EXCLUSIONS THAT APPLY TO SECTIONS A, B and C:

We will not pay claims:

1. from injury or illness caused by or arising directly or indirectly from or associated with the following conditions or circumstances listed below:
 - a. any psychiatric, mental or nervous condition including stress, anxiety or depression,
 - b. a terminal condition diagnosed by a registered Medical Practitioner prior to the commencement of a **trip**,
 - c. pregnancy where the estimated delivery date confirmed by a Medical Practitioner is less than 16 weeks from the date of the **Insured Person's** return from a **trip** but if this Insurance has been effected prior to confirmation of the pregnancy by a Medical Practitioner **we** will indemnify the **Insured Person** under Section 1 - Cancellation provided that the **Insured Persons** cancel **their trip** immediately upon receipt of such confirmation of pregnancy,
 - d. an **Insured Person** self harming resulting in illness, injury or death,
 - e. an **Insured Person's** addiction to drugs or abusing solvents,
 - f. an **Insured Person** being under the influence of drugs or alcohol,
2. arising from **trips** undertaken or arrangements made
 - a. against the advice of a Medical Practitioner,
 - b. for the purpose of obtaining treatment (including any cosmetic treatment),
 - c. in the knowledge that treatment may be required during the **trip**,
3. where at the time of taking out this insurance or booking the **trip**, **you** or the **Insured Person(s)** were aware of reason(s) why a **trip** is likely to be cancelled or cut short,
4. arising from an **Insured Person(s)** participation in or taking part in
 - a. any **hazardous pursuits** or **activities** (please refer to the tables in the section titled "Activities That Are Covered" for activities in which participation is insured),
 - b. any winter sports activities except when Section N is shown as "Included" on the Certificate of Insurance and then subject to the terms of Section N,
 - c. **manual work**,
 - d. any sporting activity in a competitive or professional capacity.

3. EXCLUSIONS THAT APPLY TO SECTIONS E, F and G:

We will not pay for:

1. loss of or theft of **valuables** or **money** whilst in a suitcase, holdall, bag or similar container left out of the sight and immediate reach of an **Insured Person(s)**,
2. loss due to delay, detention, confiscation, requisition or damage by Customs or other Officials or Authorities,
3. loss or theft not reported to the nearest Police Authority within 24 hours of discovery. A written Police Report must be obtained and submitted with a claim,
4. damage, loss or theft to any property in transit which has not been reported to the carrier and within 24 hours of discovery. A Property Irregularity Report must be obtained and submitted with a claim,
5. loss of or theft of:
 - a. **valuables**, passports or **money** from an **unattended** motor vehicle at any time,
 - b. any other property from an **unattended** motor vehicle between the hours of 0800 and 2000 local time unless the vehicle was securely closed and locked and the property was placed out of sight in the locked boot or in a locked compartment within the locked vehicle,
 - c. all other property whilst left in an **unattended** motor vehicle between the hours of 2000 and 0800 local time but this does not apply to a motor home or caravan which is being occupied by the **Insured Person** as holiday accommodation,
6. theft of property left **unattended** other than as provided above or whilst in the **Insured Person(s)** securely locked accommodation.

ACTIVITIES THAT ARE COVERED

IMPORTANT NOTE: This Policy does cover claims arising directly or indirectly from, happening through or resulting from participation in any hazardous activities or pursuits not listed in Tables A, B or C.

If **you** are going to take part in any activity which may be considered dangerous or hazardous that is not detailed in Tables A, B and C below please contact the selling agent who will contact **us** to see if **we** can provide cover.

Please note that under Section H (Personal Liability) **you** will not be covered for liability caused directly or indirectly by **your** owning or using any firearms or weapons, animal, aircraft, motorised vehicle, boat and other watercraft, or any form of motorised leisure equipment, including jetskis and snowmobiles.

Participation whilst on a **trip** in the activities and sporting pursuits detailed in Tables A, B and C below is covered under Section A – Curtailment (but not Cancellation) and Section B - Emergency Medical and Repatriation Expenses only provided that:

- participation is for recreational purposes only. (Competitions or Professional Activity are not covered)
- the **Insured Person** ensures the activity is adequately supervised and that appropriate safety equipment (such as protective head gear, life jackets etc.) is worn at all times.

for a maximum period of 31 days any one **trip** and 90 days in total in any one **period of insurance**.

Table A

<ul style="list-style-type: none"> • American Football • Football (Amateur) • Badminton • Banana Boating • Baseball • Basketball • Blade skating • Bowls • Canoeing • Cricket • Curling • Deep sea fishing • Dinghy Sailing • Dry Skiing 	<ul style="list-style-type: none"> • Fishing • Golf • Gymnastics • Heptathlon • Hockey • Hydrozorbng • Karate • Kite surfing • Lacrosse • Marathon running • Paintball/war games • Pony Trekking • Racket ball • Rifle Range • Roller skating/blading 	<ul style="list-style-type: none"> • Rounders • Rowing • Sailbording • Soccer • Snorkelling • Squash • Street Hockey • Surfing • Tennis • Volley ball • Wake boarding • Water polo • Water skiing • Windsurfing
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Table B

The activities described in Table B will be covered, subject to the additional conditions shown.

- Abseiling - but only if undertaken under the supervision of a qualified instructor
- Archery - but only if undertaken under the supervision of a qualified instructor
- Ballooning – but not as a pilot or on ballooning safaris
- Bungee jumping – but only on an incidental day excursion and with a licensed hirer
- Catamaran Sailing – only if qualified to do
- Clay pigeon shooting- but only if undertaken under the supervision of a qualified instructor.
- Cycling - but excluding the use of any cycles on a BMX track or course
- Fell running/walking - but not fell climbing
- Fencing - but only if undertaken under the supervision of a qualified instructor
- Go Karting - but only on an incidental day excursion and with a licensed hirer
- Horse Riding – No jumping.
- Gorilla trekking - but only if as a member of a party arranged and accompanied by a licensed and reputable tour guide
- Jet skiing (Water) - but only whilst under the supervision of a licensed hirer
- Motor cycling on machines of up to 125cc only - but only when used on made up roads and when a safety helmet is being worn and provided that the driver of the machine is fully qualified, licensed and insured to drive the machine. Cover under sections C, E and F will not apply.
- Orienteering – but not Rock Climbing
- Paracending - but only whilst over water and not whilst over land. Cover will only be provided if it is carried out with a licensed operator/guide and undertaken in the EU, EEA, USA, Canada, Australia and New Zealand.
- Rambling – but not Rock Climbing
- Rugby (Union/League) – but not professional
- Safari in motor vehicles - but only when organised by a tour operator and not on foot
- Sailing in coastal waters within 12 miles of land
- Sea kayaking - but whilst in sight of land only
- Trekking/hiking - but only on an organised tour below 5000 metres
- White water rafting - but up to grade 3 only
- Yachting – but only if qualified and sailing within territorial limits. Participation in races is not covered.
- Some winter sports - but only if winter sports is shown as “Operative” on the Certificate of Insurance. Please refer to Section N for details of the activities that are covered and the terms and Conditions that apply.

Table C

The activities described in Table C will be covered for a maximum period of 30 days in total in any one **period of insurance**.

Scuba diving - subject to the following exclusions and terms:

Exclusions:

We will not be liable for any claims directly or indirectly arising from, happening through or resulting from:

- diving by persons not holding a recognised certificate for the type of diving being undertaken, or not under professional instruction,
- diving without proper equipment and/or contrary to codes of good practice according to bona fide organisations (PADI or BSAC),
- diving to depths greater than thirty (30) metres,
- diving for hire or reward,
- diving whilst suffering from a cold, influenza, infection or obstruction of the sinuses or ears,
- by persons aged less than 12 years of age or over 65,
- diving whilst unaccompanied,
- cave diving,
- flying within 24 hours of the last dive.

Condition:

The **Insured Person(s)** must be medically fit to dive. In the event of doubt, the **Insured Person** must consult a medical adviser and obtain a certificate to confirm **their** fitness to dive.

INSURED ORGANISATIONS AND INSURED PERSONS NOT DOMICILED IN THE UK

1. If the Insured Organisation is not domiciled in the United Kingdom, the Insured Organisation:
 - a. shall have made a direct application (or via or a nominated Insurance Adviser) to Freedom International Ltd or be a subsidiary of a company domiciled in the United Kingdom that has made an application for this insurance to Freedom International Ltd and
 - b. agrees to pay the premium(s) directly to Freedom International Ltd in the United Kingdom and
 - c. agrees that this contract is subject to English Law and subject to the exclusive jurisdiction of the English Courts.
2. If an **Insured Person(s)** is not resident in the United Kingdom:
 - a. all covers apply but only whilst the **Insured Person(s)** is on a **trip** outside of **their** normal country of residence except for a period of not more than the first twenty four (24) hours from the time that the **Insured Person** leaves **their** home or place of employment, whichever is the latest, to commence **their outward journey** to a destination outside of **their** country of domicile.
3. If an **Insured Person(s)** is resident in the Channel Islands or The Isle of Man:
 - a. all covers apply but only whilst the **Insured Person(s)** is on a **trip** outside of the Channel Islands or The Isle of Man
 - b. cover under Section B – Emergency Medical and Other Expenses applies whilst the **Insured Person** is travelling to the United Kingdom in circumstances where no reciprocal healthcare arrangements exist.

Other than as referred to in this Clause all reference to the United Kingdom in this Policy is deemed to mean the **Insured Person's** normal country of residence.

CLAIMS PROCEDURES

1. EMERGENCY MEDICAL ASSISTANCE WHILST ON A TRIP

If an **Insured Person** suffers serious injury or illness whilst on a **trip** outside of the United Kingdom, **they** must follow the procedures shown in the section titled "Emergency Assistance Procedures Whilst On A Trip Outside The United Kingdom".

Please remember that all emergency expenses must be approved by SPECIALTY Assist Ltd and any emergency travel or accommodation must be authorised and arranged by SPECIALTY Assist Ltd.

SPECIALTY Assist Ltd will coordinate the claims process directly with the Insurer and/or Claims Handler (shown below) as necessary but if an **Insured Person** has incurred separate expenses **they** should contact Van Ameyde and Wallis Ltd as below and follow the procedures referred to below.

2. ALL OTHER CLAIMS

If **you** or an **Insured Person** needs to make any other claim **you** should contact Van Ameyde & Wallis Ltd by telephone as soon as possible to obtain a claim form. Their telephone and facsimile numbers are:

Telephone: 0208 315 0732

Facsimile: 0208 315 0757

IN ALL COMMUNICATIONS PLEASE QUOTE: The name of the Insured Organisation and the Policy Details as shown on the Certificate of Insurance.

The following procedures must be observed. Failure to do so may delay and in some circumstances invalidate a claim.

CANCELLATION OR CURTAILMENT OR REPLACEMENT BUSINESS COLLEAGUE CLAIMS

- If a **trip** is cancelled, a qualified Medical Practitioner must complete the Certificate on the claim form.
- If a **trip** is curtailed or a replacement **business colleague** is required for medical reasons a medical certificate or statement from the treating Medical Practitioner in the locality where the incident or illness occurred must be obtained.

You or the **Insured Person** or **their** representative must:

- Obtain authorisation from SPECIALTY Assist Ltd or from **us** before incurring any expenses in curtailing a **trip**.
- Obtain receipts or account for all expenses incurred and submit these with a completed claim form.
- In the event of cancellation, immediately notify the Tour Operator or the Travel Agency where the **trip** was booked and obtain a cancellation invoice.
- Telephone Van Ameyde & Wallis Ltd as soon as becoming aware that there is a possibility of a **trip** not taking place.

MEDICAL AND OTHER EXPENSES CLAIMS

For minor injuries or illness whilst on a **trip** for which medical attention costing up to £250 is received but did not require the emergency assistance, the **Insured Person** should pay and obtain receipted accounts from the hospital or clinic/doctor or pharmacy locally and obtain a medical certificate or statement showing the nature of the injury or illness. If the **Insured Person** believes that the level of treatment proposed is excessive or costs are likely to exceed £250, the **Insured Person** should consult SPECIALTY Assist Ltd for guidance.

Upon returning to the United Kingdom the **Insured Person** should obtain and submit a claim to Van Ameyde & Wallis as above.

PERSONAL ACCIDENT and MUGGING BENEFIT CLAIMS

The **Insured Person** must obtain a medical certificate or statement from the treating Medical Practitioner.

TRAVEL DELAY, MISSED DEPARTURE and JOURNEY CONTINUATION CLAIMS

- The **Insured Person** must obtain a letter from the airline, railway or shipping line, or **their** handling agent, confirming the reason for the delay and detailing the scheduled and actual departure times.
- For claims arising from road travel delay the **Insured Person** must obtain a statement from the bus or coach operator or motoring organisation confirming the date, time and cause of the delay.
- For claims arising from the breakdown of a vehicle the **Insured Person** must obtain a garage report or statement from the bus or

coach or taxi operator confirming the date, time and cause of the breakdown.

PERSONAL POSSESSIONS, BUSINESS EQUIPMENT & SPORTS EQUIPMENT CLAIMS

The **Insured Person** must

- report any delay or damage to or loss of any **personal possessions** and **Business Equipment** whilst in transit to the airline, railway or shipping line or **their** handling agents and obtain a written report from them before leaving the baggage reclaim area,
- report all theft or losses to the Police within 24 hours of discovery and obtain a written Police report and report the theft or loss to **their** Courier or Hotel/Apartment Manager as is appropriate,
- obtain estimates for repairs to damaged items,
- retain and provide receipts or vouchers for items lost or damaged as these will help to substantiate a claim,
- retain and provide receipts for the purchase of any essential replacement items delayed, lost or misplaced on the **outward journey**.

MONEY, PASSPORTS, TICKETS or DOCUMENTS CLAIMS

The **Insured Person** must

- report all theft or losses to the Police within 24 hours of discovery and obtain a written Police report and report it to their Courier or Hotel/Apartment Manager as is appropriate,
- produce evidence or confirmation from a bank or bureau de change of their issue of foreign currency to **you** or **Insured Person**,
- obtain a letter from the Consulate where the loss of or destruction of a passport was reported and retain all receipts that relate to the necessary costs in replacing the Passport.

PERSONAL LIABILITY CLAIMS

The **Insured Person** must immediately notify Van Ameyde & Wallis if **they** or their legal representatives become aware of an occurrence likely to give rise to a claim or impending prosecution, inquest or fatal injury inquiry in connection with any occurrence which may give rise to legal liability under this Policy.

LEGAL EXPENSES CLAIMS

The **Insured Person** must provide information concerning the circumstances giving rise to a claim within 180 days of the event.

WITHDRAWAL OF SERVICES CLAIMS

The **Insured Person** must obtain a report from the accommodation manager or trip organiser confirming that the supplies had been withdrawn and the period for which they had remained unavailable.

ALL SECTIONS

The **Insured Person** must provide full information and police or other reports including any supporting documents of a claim within 30 days of the event.

CLAIMS CONDITIONS

1. **You or the Insured Person** must
 - a. at **your** or **their** own expense, provide all such reports, certificates, information, evidence and other documents and in the form required as may be reasonably requested by **us** or the appropriate Claims Handler,
 - b. act in a reasonable manner to prevent or minimise a claim,
 - c. send any writ, summons or other legal documents to **us** or the Claims Handlers as soon as they are received and provide any information and help that **we** or they need to deal with the case and the claim,
 - d. not make any admission, offer, promise, payment or settlement or deny any claim without **our** written permission or the permission of the Claims Handlers,
 - e. immediately notify **us** or the Claims Handlers or their legal representatives of any impending prosecution, inquest or fatal injury inquiry in connection with any occurrence of which may give rise to legal liability under this Policy.
2. **We** will
 - a. in **your** name or the name of the **Insured Person**, be entitled to take over and conduct the defence or settlement of any claim or to prosecute in **your** or the **Insured Person's** name to **our** own benefit in respect of any claim for indemnity or damages or otherwise, and will have full discretion in the conduct of any proceedings or in the settlement of any claim and **you** or the **Insured Person** must give all such information and assistance as **we** may require,
 - b. in case of illness or injury, **we** may approach any doctor who may have treated the **Insured Person** and **we** may at **our** own expense and upon reasonable notice to the **Insured Person** or his legal personal representative, arrange for the **Insured Person** to be medically examined as often as required, or in the event of death have a post mortem examination of the body.
3. In accepting the cover provided by Section B the **Insured Person(s)** agrees that **we** or the **Assistance Provider** may approach **their** General Practitioner in the United Kingdom for details of **their** medical records in the event **they** require in-patient treatment following a medical emergency whilst outside the United Kingdom.

SECTION A – CANCELLATION, CURTAILMENT & REPLACEMENT EMPLOYEE COSTS

WHAT IS COVERED:

1. Cancellation:

If **you** or an **Insured Person(s)** suffers a financial loss of the deposits or charges paid for travel and accommodation prior to a **trip** as a direct result of the **Insured Person(s)** having to cancel a **trip** before its commencement because of:

1. the death of or bodily injury or illness that occurs or is first diagnosed after the **trip** was booked to:
 - a. an **Insured Person(s)** or
 - b. a **close relative** or a friend with whom the **Insured Person(s)** had arranged to travel or stay or
 - c. **close relative** or **business associate**
2. an **Insured Person** or any person with whom **they** have arranged to travel or stay being:
 - a. summoned for Jury Service or a witness in a Court of Law or for Military Service or
 - b. being made subject to compulsory quarantine

for the whole of or a period during the intended period of the **trip** provided that the **trip** was booked prior to the notice of the summons or quarantine,

3. the breakdown of a marriage or civil partnership involving:
 - a. the **Insured Person**,
 - b. a person with whom an **Insured Person(s)** had arranged to travel

provided that formal legal proceedings commenced between the time that a **trip** was booked and the date of commencement of the **trip**,

4. an **Insured Person(s)** or any person with whom **they** intended to travel being made compulsorily redundant and qualifying to claim for payment under current Redundancy Payment Legislation provided that such notice of redundancy is advised to **us** within 14 days of its announcement,
5. an **Insured Person(s)** home becoming uninhabitable following fire, storm or flood or **their** presence being required by the Police Authority following burglary at **their** home provided that the incident causing the cancellation occurs after the **trip** was booked and before the date of commencement of the **trip**,
6. the cancellation or interruption of scheduled public transport consequent upon the unlawful seizure or wrongful exercise of control of an aircraft ship or other vehicle (or the crew thereof) after the **trip** was booked,

we will indemnify **you** (if the **trip** is a **business trip**) or the **Insured Person(s)** (if the **trip** is a holiday or leisure **trip**) up to the amount shown in the Schedule of Benefits.

2. Curtailment:

If **you** or an **Insured Person(s)** suffers a financial loss of the unused portions of pre-paid travel and accommodation charges for a **trip** as a direct result of an **Insured Person(s)** having to curtail a **trip** after its commencement because of :

1. any of the causes referred to in 1, 5 or 6 above,
2. the death of or the sudden and unexpected worsening of an injury or illness first diagnosed prior to a **trip** suffered by the **Insured Person** that requires emergency medical treatment during a **trip**,
3. the death of or serious illness or severe injury to a **close relative** or close **business associate** resident in the United Kingdom necessitating the **Insured Person(s)** urgent return to **their** home address from a **trip** provided that if the **trip** is curtailed due to:
 - a. the **Insured Person(s)** injury or illness, a doctor at the resort or the nearest town must confirm that curtailment of the **trip** was medically necessary,
 - b. the circumstances described under 5 or 6 shown under "Cancellation" above, the cause must have occurred after the commencement of the **trip**.

we will indemnify **you** (if a **business trip**) or the **Insured Person(s)** (if a holiday or leisure **trip**) up to the amount shown in the Schedule of Benefits for:

- a. the value of the unused irrecoverable charges calculated from the date of the **Insured Person(s)** return to the United Kingdom,
- b. the extra costs incurred with the consent of SPECIALTY Assist Ltd for airline charges for changing the date of the **Insured**

Person(s) return date or a one way airfare of a standard no greater than the class of the **outward journey**.

3. Replacement Business Colleague

If an **Insured Person** employed by **you**

- a. dies or
- b. sustains bodily injury or suffers illness and is hospitalised for a period of more than 2 days or is repatriated to the United Kingdom on medical grounds

whilst on a **business trip** outside of the United Kingdom **we** will indemnify **you** up to the amount shown in the Schedule of Benefits for the cost of one **return journey** air ticket of the same class as previously paid to enable a **business colleague** to replace the **Insured Person** on the **business trip**.

WHAT IS NOT COVERED:

We will not pay for:

1. any expense incurred solely as a result of an **Insured Person(s)** disinclination to travel or to continue with a **trip** or loss of enjoyment on a **trip**,
2. any expense arising from circumstances which could reasonably have been anticipated at the time that a **trip** was booked.

PLEASE READ THE GENERAL EXCLUSIONS and the EXCLUSIONS TO SECTIONS B AND C THAT ALSO APPLY.

SECTION B – EMERGENCY MEDICAL & OTHER EXPENSES

WHAT IS COVERED:

If an **Insured Person** suffers bodily injury or illness whilst on a **trip** or the sudden and unexpected worsening of an injury or illness first diagnosed prior to a **trip** that requires emergency medical treatment during a **trip**, **we** will indemnify the **Insured Person** up to the amount stated in the Schedule of Benefits for:

1. emergency medical expenses reasonably and necessarily incurred including hospital charges and ambulance charges for conveyance to hospital provided that any in-patient hospital treatment or other treatment costs in excess of £250 is authorised by **us** or the **Assistance Provider** prior to the treatment being administered,
2. the reasonable additional travel expenses incurred and authorised by **us** or the **Assistance Provider** in returning the **Insured Person** to their home or to a hospital or clinic in the United Kingdom if required on medical grounds,
3. the reasonable additional travel and **accommodation** costs incurred and authorised by **us** or the **Assistance Provider** for one relative or friend of the **Insured Person** to remain with or travel with the **Insured Person** if required on medical advice,
4. the expense of a qualified medical attendant or other person authorised by **us** or the **Assistance Provider** required to escort the **Insured Person** home on medical advice.

In addition:

5. if an **Insured Person** is hospitalised as result of bodily injury or illness whilst on a **trip** outside the United Kingdom **we** will pay the **Insured Person** a Hospital Confinement Benefit of £50 for each complete 24 hour period that the **Insured Person** is hospitalised up to a maximum as stated in the Schedule of Benefits,
6. if an **Insured Person** dies as a direct result of bodily injury or illness whilst on a **trip** outside of the United Kingdom **we** will pay the reasonable costs of returning the body or ashes in a standard transportation container to the **Insured Person's** home address or other nominated address in the United Kingdom or the cost of burial in the country where death occurs up to a maximum amount of £2,000,
7. if an **Insured Person** requires emergency dental treatment whilst on a **trip**, **we** will pay the reasonable costs incurred for the alleviation of pain up to the limit shown in the Schedule of Benefits but only for the alleviation of sudden pain.

Trips within the United Kingdom only

If an **Insured Person** sustains bodily injury or suffers illness whilst on a **trip** within the United Kingdom, **we** will indemnify the **Insured Person** up to a maximum amount of £1,000 against expenses necessarily incurred for cover as described in paragraphs 2 and 3 above.

In addition if an **Insured Person** dies whilst on a **trip** within the United Kingdom **we** will pay the reasonable costs up to a maximum amount for £1000 to return the body in a standard transportation container to the **Insured Person's** home address or other nominated address in the United Kingdom.

WHAT IS NOT COVERED:

We will not pay for:

1. any expenses for ongoing medical treatment prescribed for an injury or condition that existed prior to the commencement of a **trip**,
2. any expenses incurred in an **Insured Person's** normal country of residence (other than for **trips** within the United Kingdom as above),
3. any surgery or MRIS, CT scans or invasive procedure including but not limited to cardiac catheterisation or organ transplants unless pre-approved by the **Assistance Provider** prior to it being performed except in extreme circumstances where a request for prior approval would delay life saving treatment,
4. any additional travelling expenses not specifically authorised by **us** or the **Assistance Provider**,
5. any expense which is incurred more than twelve months after the occurrence of the injury or illness to which the claim refers,
6. any expense which is not usual, reasonable or customary for the medical services obtained or supplied,
7. any expense for non-essential or ongoing treatment or where treatment can be reasonably delayed until the **Insured Person's** return to the United Kingdom,
8. for the cost of a single bed ward unless authorised by the **Assistance Provider** for medical reasons only,
9. for the service of a chiropractor, chiropodist or osteopath or for non-medical costs,
10. any private medical treatment carried out in countries operating a reciprocal health care agreement with the UK unless specifically authorised by the **Assistance Provider** and then only in circumstances where a transfer to a public hospital is impossible.

PLEASE READ THE GENERAL EXCLUSIONS and the EXCLUSIONS TO SECTIONS A and C THAT ALSO APPLY

SECTION C – PERSONAL ACCIDENT

Additional definitions applying to this Section:

- **Loss of sight** - the permanent and total loss of sight that will be considered as having occurred in one or both eyes if the Insured person's name is added to the Register of Blind Persons.
- **Loss of Limb** - the permanent loss of a limb(s) by physical separation at or above the wrist or ankle.
- **Loss of Speech** - the total loss of speech that has lasted for 52 weeks and in expert medical opinion will not be recovered.
- **Loss of Hearing** - the total loss of hearing that has lasted for 52 weeks and in expert medical opinion will not be recovered.
- **Permanent Total Disablement** - disablement caused other than by **loss of limb** or **loss of sight** that has lasted for 52 consecutive weeks and will in expert medical opinion prevent the **Insured Person** from engaging in gainful employment of any kind for the remainder of **their** life.
- **Temporary Total Disablement** - disablement caused other than by **loss of limb** or **loss of sight** that in expert medical opinion will temporarily prevent the **Insured Person** from engaging in gainful employment of any kind.

WHAT IS COVERED:

If an **Insured Person** sustains bodily injury caused solely by accidental, violent, external and visible means and such bodily injury solely and directly results within twelve months in the **Insured Persons** death or disablement, **we** will pay to the **Insured Person** or **their** legal representative the following percentage of the Sum Insured stated in the Schedule of Benefits subject to the Conditions shown below.

1	Death	100% of the Sum Insured
2	Permanent Total Loss of Sight of One or Both Eyes	100% of the Sum Insured
3	Loss of One or More Limbs	100% of the Sum Insured
4	Permanent Total Loss of Speech	100% of the Sum Insured
5	Permanent Total Loss of Hearing in a) One ear b) Both ears	40% of the Sum Insured 100% of the Sum Insured
6	Permanent Total Disablement (other than loss of sight of one or both eyes or loss of limb(s), loss of speech or hearing)	100% of the Sum Insured
7	Temporary Total Disablement	up to £100.00 per week during such disablement, but not beyond 52 weeks from the date on which the Insured Person first became disabled and excluding the first 28 days of disablement of each and every claim.
8	Maximum Sum Insured Any One Occurrence – see Item 6 below	£1,000,000

CONDITIONS:

1. If the **Insured Person** is under the age of 16 years the maximum benefit **we** will pay under Item 1 is limited to £2,500.
2. If the **Insured Person** is aged 65 years or over:
 - a. the maximum benefit **we** will pay under Item 1 is limited to £2,500
 - b. no compensation is payable under any other items.
3. Only one of the Benefits 1- 6 is payable in respect of any one accident.
4. No interim payments under Item 7 - **Temporary Total Disablement** will be made.
5. If a payment is made under Item 7 - **Temporary Total Disablement** and another Benefit becomes payable later in respect of the same incident, the amount paid under Item 7 will be deducted from amount payable under the other Item.
6. If a single occurrence causes bodily injury to more than one of the **Insured Persons** and the total claim for all **Insured Persons** exceeds the maximum sum insured any one occurrence shown above, the amount payable in respect of each **Insured Person** will be reduced proportionately until the total does not exceed the Maximum Sum Insured.
7. If a claim is made under Item 1 above, **we** shall require sight of the Death Certificate.
8. Cover under benefit 7 only applies to **Insured Persons** employed by **you**.

WHAT IS NOT COVERED:

We will not pay for any claim or benefit:

1. that arises as a consequence of or is caused or prolonged by or aggravated by a psychiatric, mental or nervous disorder affecting the **Insured Person** or by the **Insured Person's** anxiety and/or depression,
2. that directly or indirectly results from any medical or surgical treatment,
3. that directly or indirectly results from illness, disease or natural causes,
4. arising from pregnancy.

PLEASE READ THE GENERAL EXCLUSIONS and the EXCLUSIONS TO SECTIONS A and C THAT ALSO APPLY.

SECTION D – TRAVEL DELAY, ABANDONMENT AND MISSED DEPARTURE

WHAT IS COVERED:

1. Travel Delay or Abandonment

If the departure time of the pre booked aircraft ship or other conveyance on which an **Insured Person(s)** is booked to travel is delayed as a direct result of:

- the outbreak of a **strike** or **industrial action** or
 - weather conditions or
 - mechanical or electrical breakdown
1. on the **outward** or **return journeys** of a **trip** for more than 12 hours from the departure time appearing on the travel documents **we** will pay the **Insured Person(s)** the Travel Delay benefit shown in the Schedule of Benefits,
 2. on the **outward journey** of a **trip** for more than 24 hours from the departure time appearing on the travel documents and the **Insured Person(s)** elects to cancel the **trip** **we** will indemnify **you** (if a **business trip**) or the **Insured Person(s)** (if a leisure **trip** booked by and paid for by the **Insured Person(s)**) up to the amount of the Abandonment benefit shown in the Schedule of Benefits in respect of irrecoverable travel or **accommodation** costs paid or contracted to be paid,

provided that the **trip** was booked at least 24 hours prior to the scheduled departure time.

2. Missed Departure

If an **Insured Person(s)** misses the departure of a pre-booked aircraft, ship or other conveyance on which he was booked to travel to or from a **trip** as a direct result of:

- **strikes** or **industrial action**, bomb scare, criminal or terrorist action, locked out workers, riot or civil commotion, hi-jack, fire, avalanche, landslide, earthquake, flood affecting scheduled or unscheduled means of transport
- an accident involving the train or motor vehicle in which the **Insured Person(s)** is travelling
- the failure of public transport as a result of adverse weather conditions
- the mechanical breakdown of the train or motor vehicle in which the **Insured Person(s)** is travelling
- exceptional and unforeseen traffic conditions that result in the journey time of the motor vehicle in which the **Insured Person(s)** is travelling being extended by 150 minutes or more

we will pay **you** (if a **business trip**) or the **Insured Person(s)** (if a holiday or leisure **trip**) up to the amount of the Missed Departure benefit shown in the Schedule of Benefits in respect of:

1. for missed departure on the **outward journey** of a **trip** - the reasonable cost of additional travel expenses and **accommodation** expenses incurred to enable the **Insured Person(s)** to meet a pre-booked travel connection or to reach pre-booked **accommodation**,
2. for missed departure on the **return journey** of a **trip** the reasonable cost additional travel expenses incurred to enable the **Insured Person(s)** to return to **their** home or place of employment whichever occurs first,

provided that the **Insured Person(s)** when leaving **their** home or business address (whichever is the latest) on the **outward journey** or **their** accommodation or business address (whichever is the latest) on the **return journey** had allowed reasonable journey time and had done all things reasonable and practical to minimise the possibility of late arrival at the departure point including the recommended check-in time prior to the scheduled departure.

CONDITION

In the selection of the route, means of travel and time of departure the **Insured Person(s)** shall do all things reasonable and practical to minimise the possibility of late arrival at the departure point and must allow a reasonable journey time to include the recommended check in time prior to the scheduled departure time.

WHAT IS NOT COVERED

We will not pay for any claim that arises out of any of the reasons specified above if the circumstances or causes had already started or had been forecast before the **trip** was booked or the insurance was effected whichever is the later.

PLEASE READ THE GENERAL EXCLUSIONS THAT ALSO APPLY and the CLAIMS CONDITIONS

SECTION E – PERSONAL POSSESSIONS & BUSINESS EQUIPMENT

WHAT IS COVERED:

1. If the **personal possessions, sports equipment** and **business equipment** belonging to **you** and/or an **Insured Person(s)** are lost or stolen or damaged whilst on a **trip** **we** will indemnify **you** and/or **Insured Person** (according to ownership) up to the amounts stated in the Schedule of Benefits and subject to the limits shown.
2. If an **Insured Person(s)** baggage is delayed or temporarily mislaid on the **outward journey** of a **trip** for more than 12 hours from the time of arrival at **their** destination **we** will pay the **Insured Person(s)** the reasonable expenses in purchasing essential replacement clothing and toiletries up to the Delayed Baggage amount stated in the Schedule of Benefits.

CONDITIONS:

1. The **Insured Person** shall take all reasonable precautions for the safety of the property insured.
2. Any payment made in respect of temporary deprivation of **personal possessions** will be deducted from any subsequent claim where the property insured proves to be stolen or permanently lost. All receipts for replacement purchases must be retained.
3. The **Insured Person** must supply at **their** own expense a Statutory Declaration regarding any claim arising under this Section of the Policy if **we** so require.
4. A camera or camcorder with all accessories, a bracelet or necklace with any attachment and any similar set or pair of items is to be considered as one article.

BASIS OF VALUATION

For claims under this Section **we** will not pay more than:

- the value of the property at the time of the loss, destruction or damage and not the cost of replacement items,
- the single item and total limits shown in the Schedule of Benefits.

WHAT IS NOT COVERED:

We will not pay for any loss or damage:

1. arising from normal wear and tear, depreciation, deterioration, any process of cleaning, repairing, restoring or atmospheric/climatic conditions, moth or vermin, electrical or mechanical breakdown or derangement,
2. of or to contact or corneal lenses, dentures, hearing aids, bonds, coupons, securities, stamps or documents of any kind, vehicles or accessories, antiques, pictures, glass, china or any other articles of a brittle or fragile nature,
3. arising from delay or confiscation or detention by Customs or other officials,
4. of or to any **winter sports** equipment (if Winter Sports is shown as "Included" in the Schedule of Benefits, please refer to Section N for details of covers provided),
5. of or to any **sports equipment** whilst in use, any boats and/or ancillary equipment including windsurfing equipment and sailboards, caravan awnings,
6. loss of or damage to property shipped as freight or under a Bill Of Lading.

PLEASE READ THE GENERAL EXCLUSIONS THAT ALSO APPLY.

SECTION F - MONEY

WHAT IS COVERED:

If an **Insured Person(s)** suffers the accidental loss or theft of **money** whilst in **their** personal possession or whilst in a safety deposit box within a hotel or bank or whilst in the **Insured Person's** securely locked accommodation, **we** will indemnify the **Insured Person(s)** up to the amounts stated in the Schedule of Benefits provided that:

- a. the **Insured Person** has taken all reasonable precautions for the safety of the property insured,
- b. the **Insured Person** must supply at **their** own expense a Statutory Declaration regarding any claim arising under this section of the Policy if **we** so require,
- c. **Our** limit of liability in respect of cash being carried on any one person is as shown in the Schedule of Benefits.

WHAT IS NOT COVERED:

We will not pay for:

1. shortages of **money** due to error or omission or depreciation in value or currency transfer costs,
2. loss or theft of travellers cheques unless reported immediately to the local branch or agent of the issuing bank or authority.

PLEASE READ THE GENERAL EXCLUSIONS and the EXCLUSIONS TO SECTIONS E THAT ALSO APPLY.

SECTION G – PASSPORT, TICKETS & DOCUMENTS

WHAT IS COVERED:

1. If an **Insured Person(s)** passport or travel documents are lost or stolen whilst on a **trip** **we** will pay the reasonable and necessary costs incurred in obtaining a replacement passport or travel documents to enable the **Insured Person(s)** to return to **their** home.
2. If an **Insured Person(s)** travel tickets, green card, petrol coupons, driving licence or phone cards are lost or stolen **we** will pay the reasonable and irrecoverable costs incurred in obtaining replacement documents for those lost or stolen

provided that the total amount **we** will pay for 1. and 2. above shall not exceed the amount shown in the Schedule of Benefits.

PLEASE READ THE GENERAL EXCLUSIONS and the EXCLUSIONS TO SECTIONS E THAT ALSO APPLY.

SECTION H – PERSONAL LIABILITY

WHAT IS COVERED:

We will indemnify an **Insured Person(s)** up to the amount stated in the Schedule of Benefits for all sums which **they** become legally liable to pay in a personal capacity in respect of accidents happening whilst on a **trip** resulting in:

1. bodily injury, death or disease to any person not being a relative of the **Insured Person** or a member of the **Insured Person's** household or in the **Insured Person's** service,
2. damage to property not belonging to the **Insured Person** or in the charge of or under the control of the **Insured Person** or a relative of the **Insured Person** or member of **their** household or in the **Insured Person's** service.

We will also indemnify an **Insured Person(s)** for an amount up to £100,000 for a single incident for which the **Insured Person** is legally responsible in respect of accidental damage to accommodation rented by the **Insured Person(s)** during a **trip**.

In addition, **we** will indemnify the **Insured Person(s)** for the amount of:

- a. all costs and expenses recoverable by any claimant, that were incurred before the date (if any) on which **we** paid or offered to pay either the full amount of the claim or the total amount recoverable, in respect of any one occurrence,
- b. the costs and expenses incurred by the **Insured Person** with **our** written consent

provided that the total of the sums payable under 1 and 2 above and other costs and expenses does not exceed the amount shown in the Schedule of Benefits.

In the event of the **Insured Person's** death **their** personal representative will receive the benefit of the cover granted by this Section.

WHAT IS NOT COVERED:

We will not indemnify an **Insured Person(s)** for **their** liability arising:

1. directly or indirectly out of the ownership, possession or use (other than as a passenger having no right of control) of aircraft, model aircraft, caravans, trailers, motorised or electrically propelled water-borne craft, sailing vessels, wind surfers, mechanically or electrically propelled vehicles or conveyances or attached trailers and lifts,
2. directly or indirectly out of the ownership, possession or use of animals or firearms,
3. participation in any **winter sports** (except as provided for in Section N if shown as "Included" in the Certificate of Insurance) or any **hazardous activities** or **pursuits**,
4. directly or indirectly arising out of or incidental to **their** business or trade or profession including voluntary work or any form of child minding,
5. out of actions between any persons insured by **us**,
6. directly or indirectly out of the ownership possession or control of any land or buildings,
7. out of any liability assumed by agreement or contract under a contract unless such liability would have attached in any event in the absence of such agreement or contract,
8. directly or indirectly due to an infectious disease(s),
9. fines, damages or other penalties.

PLEASE READ THE GENERAL EXCLUSIONS THAT ALSO APPLY and the CLAIMS CONDITIONS

SECTION I - LEGAL EXPENSES

Additional definitions applying to this Section

- **Appointed Lawyer** - A lawyer or other suitably qualified person who has been appointed to act for an **Insured Person**.
- **Legal costs** - All reasonable and necessary costs charged by the **Appointed Lawyer** on a standard basis, including an opponent's costs in civil cases if the **Insured Person** is required to pay them or pays them with **our** agreement.
- **Date of the incident** - The date the incident happened on a **trip** that may lead to a claim. If there is more than one event arising at the same time or from the same cause, then the **date of the incident** is the date of the first of these events.
- **Insured incident** - An event which causes the death of or bodily injury to an **Insured Person(s)**.

WHAT IS COVERED:

If an **Insured Person(s)** is involved in an **insured incident** whilst on a **trip** we will pay the **legal costs** incurred with **our** agreement in pursuit of a claim for damages and/or compensation against the third party who caused the incident up to the Legal Expenses sum insured stated in the Schedule of Benefits

provided that:

1. any legal proceedings are dealt with in a court or other body agreed by **us** and
2. in **our** opinion or the opinion of the **Appointed Lawyer** there is a reasonable chance of the **Insured Person(s)** winning the case or achieving a reasonable outcome.

WHAT IS NOT COVERED:

1. Any claim reported to **us** more than 180 days after the date of the **insured incident**.
2. Any **legal costs** incurred before **we** agree to pay **them**.
3. Any claim relating to:
 - a. any illness that develops gradually or is not caused by a specific or sudden accident;
 - b. the **Insured Person** driving a motor vehicle for which **they** do not have valid motor insurance;
 - c. an application for Judicial Review.
4. Defending an **Insured Person's** legal rights (but defending a counter claim is covered).
5. Any disagreement with **us**.
6. Any legal action that the **Insured Person** takes which **we** or the **Appointed Lawyer** have not agreed to or where the **Insured Person** does anything that hinders **us** or the **Appointed Lawyer**.
7. Any legal action against a travel agent, tour operator, carrier or any of the Insurers on this Policy or their agents.
8. Fines, damages or other penalties which the **Insured Person** is ordered to pay.

CONDITIONS:

The Insured Person:

1. must send everything **we** or the **Appointed Lawyer** ask for in writing and provide full details of any claim and any other information requested as soon as possible,
2. agrees that **we** will take over and conduct any claim or legal proceedings, in **their** name, at any time before a lawyer is appointed and will negotiate any claim on the **Insured Person's** behalf if appropriate,
3. may, in the event of there being a conflict of interest, choose a different lawyer by sending **us** the lawyer's name and address. If, in exceptional circumstances, **we** choose not to accept the **Insured Person's** choice of lawyer or disagree over the choice of alternative lawyer, another lawyer will be appointed to decide the matter (see condition 16. below),
4. agrees that if **they** do not choose a lawyer **we** will appoint a lawyer to represent the **Insured Person** in accordance with **our** standard terms of appointment,
5. agrees that **we** may have direct contact with the **Appointed Lawyer**,
6. must co-operate fully with **us** and the **Appointed Lawyer** and keep **us** and the **Appointed Lawyer** up to date with the progress of the claim,
7. must convey to the **Appointed Lawyer** any instructions that **we** require,
8. must tell **us** and the **Appointed Lawyer** if an offer to settle a claim is received,

9. agrees that if **they** do not accept a reasonable offer to settle a claim **we** may refuse to pay further **legal costs**,
10. must not negotiate or agree to settle a claim without **our** or the **Appointed Lawyer's** approval,
11. agrees that **we** may decide to pay the amount of damages that the **Insured Person** is claiming or is being claimed against **them** instead of starting or continuing legal proceedings,
12. agrees that if **we** require it, to instruct the **Appointed Lawyer** to have the **legal costs** taxed, assessed or audited,
13. must take every step to recover **legal costs** that **we** have to pay and must repay to **us** any **legal costs** recovered,
14. agrees that if the **Appointed Lawyer** refuses to continue to act for the **Insured Person** or if the **Insured Person** dismisses the **Appointed Lawyer**, the cover **we** provide will end at once, unless **we** agree to appoint another **Appointed Lawyer**,
15. agrees that if **they** stop a claim process without **our** agreement or fail to give suitable instructions to the **Appointed Lawyer**, cover provided by this Section shall end at once,
16. agrees that if **we** and **they** disagree about the choice of lawyer or about how a claim is handled **we** and **they** may choose another lawyer provided that both parties agree to this in writing. If such agreement cannot be achieved **we** will ask the president of a relevant national law society to choose a lawyer. The costs incurred in this process will be the responsibility of whoever loses the disagreement.

PLEASE READ THE GENERAL EXCLUSIONS THAT ALSO APPLY

SECTION J – HIJACK AND KIDNAP BENEFIT

WHAT IS COVERED:

If an **Insured Person(s)** is

1. prevented from reaching **their** scheduled destination on a **trip** as a result of the unlawful seizure or wrongful exercise of control of the aircraft, ship or vehicle (or the crew thereof) in which the **Insured Person(s)** is travelling as a fare paying passenger or
2. is kidnapped, detained or held unlawfully whilst on a **trip**

for a period of 3 days or more:

- a. **We** will pay the **Insured Person(s)** the benefit shown in the Schedule of Benefits for each complete 24 hour period that **they** are held up to the maximum number of days shown.
- b. **We** will indemnify the **Insured Person(s)** for any additional legal, hotel, travel and related incidental expenses necessarily and reasonably incurred for an amount not exceeding that shown in the Schedule of Benefits

provided that:

- a. the **Insured Person(s)** has and had not engaged in any political criminal or other activity that could prejudice this Insurance,
- b. the **Insured Person(s)** has and had no family or business connections that could be expected to increase **Insured Person(s)** risk of hijack or kidnap,
- c. the **Insured Person(s)** visas and documents were all in order at the time of the hijack or kidnap.

WHAT IS NOT COVERED:

We will not pay:

1. any ransom monies and the like,
2. any claim resulting from any act(s) by an **Insured Person(s)** that would be considered to be an offence by a court of the United Kingdom if committed in the United Kingdom.

PLEASE READ THE GENERAL EXCLUSIONS THAT ALSO APPLY.

SECTION K – MUGGING BENEFIT

WHAT IS COVERED:

If an **Insured Person(s)** sustains bodily injury as a result of a violent and threatening attack necessitating medical treatment whilst on a **trip** which results in the **Insured Person(s)** admission to a hospital **we** will pay the **Insured Person(s)** the benefit shown in the Schedule of Benefits for each complete 24 hour period that **they** are in hospital up to the maximum amount payable stated provided that:

1. the attack is reported to the nearest Police Authority within 12 hours of the attack occurring and a written Police Report is obtained,
2. the **Insured Person** produces independent evidence of the attack in writing in support of any claim.

WHAT IS NOT COVERED:

We will not pay claims arising directly or indirectly from:

1. the **Insured Person** being under the influence of intoxicating liquor or of a drug or drugs, or of substance or solvent abuse,
2. the **Insured Person's** deliberate acts, intentional self-injury or wilful exposure to risk.

PLEASE READ THE GENERAL EXCLUSIONS THAT ALSO APPLY

SECTION L – WITHDRAWAL OF SERVICES BENEFIT

WHAT IS COVERED:

If an **Insured Person(s)** suffers the withdrawal or breakdown of:

1. water or electricity supplies to **their** pre-booked accommodation or
2. kitchen services at **their** pre-booked accommodation or
3. the waiter/waitress services for meal times at **their** pre-booked accommodation or
4. the scheduled room cleaning services at **their** pre-booked accommodation

for a continuous period of at least 48 hours during a **trip** we will pay the **Insured Person(s)** the benefit as shown in the Schedule of Benefits provided that the **Insured Person(s)** obtains a written report from the accommodation manager or trip organiser confirming that the supplies or services had been withdrawn and the period that they had remained unavailable.

WHAT IS NOT COVERED:

We will not pay:

1. for claims resulting from **strike** or **industrial action** that existed or was threatened at the time that the **trip** was booked,
2. for claims where the services involved were not pre-paid as part of the **Insured Person(s) trip**,
3. where this Policy is issued 4 weeks or less prior to the departure date of the **trip**.

PLEASE READ THE GENERAL EXCLUSIONS THAT ALSO APPLY

SECTION M – FAILURE OF SCHEDULED AIRLINE & OTHER SERVICE PROVIDERS

Additional definitions applying to this Section

- **Insolvency or financial failure** – a financial failure within the meaning of the Insolvency Act 1986 or any statutory modification or re-enactment thereof or a similar legal action in consequence of debt under the jurisdiction of a competent court in another country.
- **Scheduled airline operator** – an airline upon which **trip** depends operating a regular systematic service to a published timetable whose flights are available to paying members of the general public on a seat only basis and which is not part of a package holiday arranged by a tour operator.

WHAT IS COVERED:

1. Failure of a scheduled airline

If **you** (if a **business trip**) or the **Insured Person(s)** (if a holiday or leisure **trip**) suffer a financial loss as a result of the **insolvency or financial failure** of the **scheduled airline operator** operating the flight (or flights) on which an **Insured Person(s)** is booked to travel and on which the **trip** depends is cancelled or discontinued and the **Insured Person(s)** is not offered any reasonable alternative flight(s) without additional charge or a refund of the charges paid by any other source **we** will indemnify **you** or the **Insured Person(s)** up to the amount shown in the Schedule of Benefits for:

1. the cost of the unused ticket charges paid before the scheduled departure dates if the **Insured Person(s)** has to cancel all or part of the **trip** or
2. the extra cost of a one way airfare of a standard no greater than the class of journey on the **outward journey** to enable the **Insured Person(s)** to complete the **return journey** of the **trip** having already completed the **outward journey**.

2. Failure of other service providers

If **you** (if a **business trip**) or the **Insured Person(s)** (if a holiday or leisure **trip**) suffer a financial loss of pre-paid deposits or charges as a result of the **insolvency or financial failure** of a company providing an **Insured Person(s)** with any of the following services whilst on or associated with a **trip** booked provided that these have been paid independently and not supplied as part of a tour operator's package

- short let holiday or hotel accommodation
- car hire
- ferry travel
- coach travel
- railway travel

We will indemnify **you** or the **Insured Person(s)** for the amount of the irrecoverable loss suffered up to the amount shown in the Schedule of Benefits.

WHAT IS NOT COVERED:

We will not pay for:

1. a claim if **you** or the **Insured Person(s)** are able to make a recovery of the amount(s) paid from any other source including but not limited to insurance policies or financial bonds and guarantees provided by the Airline(s) or other service provider or another insurance company or a government agency or travel agent or credit card company,
2. losses resulting from the disinclination of an **Insured Person(s)** to travel or to continue a **trip** or the loss of enjoyment of a **trip**,
3. expenses arising from circumstances which could reasonably have been anticipated at the time that the **trip** was booked,
4. losses arising from travel delay or other temporary disruption to the **trip**,
5. losses sustained if this Policy was effected or the **trip** was booked after the date of the first threat of **Insolvency or financial failure** of the **scheduled airline operator** or other relevant company was announced,
6. losses sustained as a result of the financial failure of a Charter flight operator(s) and/or flight tickets not booked with a **scheduled airline operator**.

PLEASE READ THE GENERAL EXCLUSIONS THAT ALSO APPLY

SECTION N - WINTER SPORTS (applicable only when shown as "Included" in the Certificate of Insurance)

WHAT IS COVERED:

If Winter Sports is shown as "Included" in the Certificate of Insurance the **Insured Person(s)** will be covered under this Policy as follows provided that the **Insured Person(s)** is aged 64 years or less on the last day of the **trip**:

1. Cover under all Sections and the Extra Covers below will apply when the **Insured Person(s)** is participating in the following winter sports:
 - a. cross country skiing, curling, downhill skiing / snowboarding and ice-skating
 - b. skiing and snowboarding off-piste provided that the **Insured Person(s)** is skiing within the boundaries of a recognised resort area designed for public use and is not skiing in areas marked out of bounds or hazardous by the piste authorities
 - c. heli-skiing but only when participating as part of a pre-paid excursion led by professional guides
2. Sections A, B and C only will apply when the **Insured Person(s)** is participating in the following winter sports:
 - a) tobogganing and snowmobiling

subject to the following amendments:

- Section E - **Personal Possessions**: cover for **sports equipment** does not apply to winter sports equipment (see Extra Cover 1 below for this cover)
- Section F - **Money**: the definition of **money** under is extended to include pre-paid ski lift passes

Cover is otherwise subject to all of the Terms, Conditions, Limitations and Exclusions of the Policy, the Sections and as shown below.

Insured Person(s) will not be covered under any Section of this Policy when participating in any winter sports activity(s) other than those specified in 1 and 2 above.

EXTRA COVERS

For participation in the winter sports referred to in 1. above, only the following extra covers are insured:

1. SPORTS EQUIPMENT

WHAT IS COVERED:

1. If snowboards or skis (including bindings) boots and poles owned by an **Insured Person**:
 - a) are lost stolen or destroyed on a **trip**, **we** will indemnify the **Insured Person** for the cost of replacement subject to the following scale of depreciation based on the original purchase price of the equipment and the age of the item(s) lost or stolen, damaged or destroyed:
 - 80% payable for items up to six months old
 - 60% payable for items over six months old and less than one year old
 - 50% payable for items over one year old and less than two years old
 - 40% payable for items over two years old and less than three years old
 - 30% payable for items over three years old and less than four years old
 - 20% payable for items over four years old and less than five years old
 - 10% payable for items over five years old,
 - b) are damaged on a **trip**, **we** will pay for the cost of repairs provided that the cost of repair(s) is not more than the cost of replacement on the basis prescribed in 1a) above. The maximum amount **we** will pay will be the replacement cost as prescribed in 1a) above.
2. If equipment hired to an **Insured Person(s)** and for which **they** are held responsible is lost or stolen, destroyed or damaged on a **trip** **we** will pay the cost of the repairs or replacement up to a maximum of £100.
3. If snowboards or skis (including bindings), boots or poles owned by an **Insured Person(s)** are lost or stolen, destroyed or damaged (and repairs cannot be achieved in a reasonable time) after the commencement of the **trip** **we** will pay the reasonable cost of hiring replacement equipment during the **trip** up to the limits shown in the Schedule of Benefits

provided that the maximum **we** will pay:

- for Items 1 and 2 in total and for any one item of equipment is as shown in the Schedule of Benefits.
- for Item 3 in total and for any one day is as shown in the Schedule of Benefits.

WHAT IS NOT COVERED:

We will not pay for:

1. loss or theft of or damage to property left in or on a vehicle overnight,
2. if the **Insured Person(s)** receives compensation for the loss or damage from any other party.

CONDITIONS:

The **Insured Person(s)**:

1. must take proper care of **their** belongings and act as if **they** are uninsured,
2. must keep any damaged property owned by the **Insured Person(s)** so that it can be inspected,
3. agrees that if **we** make a payment for damage to property, the ownership of the property passes to **us**

PLEASE READ THE GENERAL EXCLUSIONS and the EXCLUSIONS TO SECTIONS E, F AND G THAT ALSO APPLY.

2. SKI PACK (LESSONS / HIRED EQUIPMENT)

WHAT IS COVERED:

If an **Insured Person** suffers bodily injury or illness during a **trip** and **we** accept a claim under Section B (Medical Expenses) of this Policy, **we** will indemnify the **Insured Person** for up to the amount shown in the Schedule of Benefits for the unused proportion of any costs paid before **their** injury or illness for ski lessons, or ski equipment hire that cannot be used by the **Insured Person** and are not refundable or transferable.

PLEASE READ THE GENERAL EXCLUSIONS and the EXCLUSIONS TO SECTIONS A, B AND C THAT ALSO APPLY.

3. PISTE CLOSURE

WHAT IS COVERED:

If during a **trip** adverse weather conditions cause the total closure of all ski **facilities** at an **Insured Person(s)** pre-booked resort for more than one day **we** will pay either:

1. the reasonable additional transport and lift hire costs to enable **them** to ski in a different resort for an amount up to the in total limit as shown in the Schedule of Benefits
or
2. if it is not possible to arrange transport to a different resort, **we** will pay the **Insured Person(s)** the daily benefit shown in the Schedule of Benefits for each whole day's skiing lost

provided that:

- a) the adverse weather conditions closed all ski facilities at the resort,
- b) the resort area has ski facilities above 1600 metres,
- c) written confirmation is obtained from the appropriate piste authority confirming that all pistes were closed and, if applicable, that travel to another resort was not possible,
- d) the **trip** was booked at least 14 days before its commencement date.

CONDITION:

This cover applies only to **trips** undertaken in the period starting on or after **1st January** and ending on or before **1st April**.

WHAT IS NOT COVERED:

We will not pay benefit under this Item if the **Insured Person(s)** receives compensation from any other party.

PLEASE READ THE GENERAL EXCLUSIONS THAT ALSO APPLY.

4. DELAY BECAUSE OF AVALANCHE or LANDSLIDE or LANDSLIP

WHAT IS COVERED:

If during a **trip** an **Insured Person(s)** arrival at or departure from **their** resort is delayed for more than 12 hours as a result of avalanche, landslide or landslip, **we** will pay:

1. the reasonable extra travel and **accommodation** costs necessarily incurred by the **Insured Person(s)** up to the limits shown in the Schedule of Benefits
2. the amount of the Daily Compensation Benefit shown in the Schedule of Benefits

for each full 24 hours that **they** are delayed.

WHAT IS NOT COVERED:

We will not make payments under this Item if:

1. the tour operator provides alternative **accommodation** and arranges alternative travel for the **Insured Person(s)** without charge to the **Insured Person(s)**.
2. the **Insured Person(s)** receives compensation for delays from any another party.

PLEASE READ THE GENERAL EXCLUSIONS THAT ALSO APPLY.

COMPLAINTS PROCEDURE

We always aim to provide you with a high quality service. However, if you are not satisfied with the service provided or have an enquiry, please address it in the first instance to your Insurance Broker/Agent. If you are not satisfied with the way a complaint has been dealt with you may write to:

In respect of Policy administration matters

Freedom International Ltd,
Units 5&6 Warren Court,
Park Road,
Crowborough,
East Sussex TN6 2QX

In respect of claims

All Seasons Underwriting Agencies Ltd (ASUA Ltd),
6-8 Fenchurch Buildings,
Fenchurch Street,
London EC3M 5HT

ASUA Ltd is appointed by the Insurers to act as an underwriting Agent and is regulated by the Financial Services Authority Reg. No.308488.

If this matter is not resolved to your satisfaction, you should write to:

Managing Director.
ETI - International Travel Protection Limited
Albany House
14 Bishopric
Horsham
RH12 1QN.

ETI - International Travel Protection is an umbrella Trademark in the UK for the Branch offices of: Europäische Reiseversicherung A.G. Munich, Germany, (www.erv.de) (the European Travel Insurance Company) with its registered address being Vogelweidestr. 5, 81677 München, Germany. - Companies House Registration number is FC 25660 and Branch Registration BR 007939. Europäische Reiseversicherung A.G. Munich are a member of the Munich Reinsurance Group. Europäische Reiseversicherung AG is licensed, authorised and regulated by the German Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN – www.bafin.de) and approved by the Financial Services Authority (FSA) (www.fsa.gov.uk) to undertake insurance business in the UK.

Please always give details of the policy and complaint, together with the claims reference number.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim.

Further information is available from the Financial Services Authority or the FSCS at www.fscs.org.uk or on 020 7892 7300. You can check the above details on the Financial Services Authority Register by visiting the FSA website: www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

In the unlikely event you are not satisfied with our final response you may refer your complaint to the Financial Ombudsman Service (FOS) at:

South Quay Plaza
183 Marsh Wall
London. E14 9SR.

The complaints procedure above does not affect any legal rights you may have to take action against us. Please note that the Ombudsman will not normally review your case until such time we have made our final decision.

Please give us the opportunity to handle your complaint before referring things to the Ombudsman.