

Gold Cover

Backpacker & Longstay Single Trip

For policies issued between
01/08/2023 to 31/07/2024

Master Policy Number:
COLWF-23-008-B

This policy is for residents of the United Kingdom and the Channel Islands only.

WorldFirst
The Travel Insurance Specialists

This policy has been specially arranged and is administered by Rothwell & Towler Ltd.

World First Travel Insurance is a trading name of Rothwell & Towler Ltd.

Rothwell & Towler Ltd is an Appointed Representative of Crispin Speers & Partners Ltd who are authorised and regulated by the Financial Conduct Authority FRN:311507.

Unless otherwise stated your policy is insured by Collinson Insurance. Collinson Insurance is a trading name of Astrenska Insurance Limited who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Their Financial Services Register Number is 202846.

All of the details above can be checked on the Financial Services Register at: <https://register.fca.org.uk/s/>

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POLICY INFORMATION

ABOUT YOUR CONTRACT OF INSURANCE

This policy wording and the **policy certificate** form a contract of insurance between the underwriters, Collinson Insurance and those people specified on **your policy certificate** and must be read together. Please check **your policy certificate** carefully to ensure the cover **you** have purchased meets **your** needs. This contract is only valid when **you** have a valid **policy certificate** and have paid the appropriate premium.

Both **we** and **you** are entitled to choose the law applicable to the insurance. **We** propose English Law and in the absence of any agreement to the contrary, English Law will apply.

This policy is insured by Collinson Insurance. Collinson Insurance is a trading name of Astrenska Insurance Limited who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Their Financial Service Register Number is 202846. These details can be checked on the Financial Services Register website www.fca.org.uk.

END SUPPLIER SECTIONS OF COVER INFORMATION ONLY

The **End Supplier Failure sections of cover** are provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom and is underwritten by Liberty Mutual Insurance Europe SE (The Insurer). The Insurer is authorised and regulated by the Luxembourg Minister of Finance and the Commissariat aux Assurances. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority (registered number 829959). Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

- **Data Protection** – We will deal with any information you provide us in compliance with the provisions of relevant Data Protection legislation. For the purpose of this insurance and the handling of any claims or complaints, we may need to transfer certain information which you have provided to other parties.
- **Sanctions** – We will not provide any benefit under this insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.
- **Non-Assignment** – No title, right or interest under this policy may be assigned, transferred, conveyed or otherwise disposed of without the consent in writing of the Insurer hereon. Any attempt to assign rights or interests without the Insurer's written consent is null and void.

CANCELLING OR AMENDING YOUR POLICY

Please tell **us** as soon as **you** are aware that **your** policy does not meet **your** needs. If **you** cancel within 14 days of the receipt of **your** documentation and **you** have not started a **trip**, made a claim, or intend to make a claim, **we** will give **you** a full refund. If **you** cancel outside of the 14-day cooling-off period, **no premium will be refunded**.

However, discretion may be exercised in exceptional circumstances to provide a refund for unused cover, those exceptional circumstances being bereavement or an unexpected change to **your** policy resulting in **us** being unable to continue covering **you**. The unused premium will be calculated on a sliding scale basis as follows:

Refund scale outside the 14-day cooling off period for exceptional circumstances only

Single Trip Policies Before Travel

75% refund

No refund can be given once a **trip** has started.

We may cancel **your** policy by giving **you** 14 days' notice in writing, if this happens, **we** will refund the unused premium in line with the above scale and advise **you** the reason for the cancellation. Reasons can be (but not limited to) **you** failing to pay the full and correct premium, or if **you** do not meet the Medical Health Requirements or residential eligibility. Once **your** policy has been cancelled **your** cover will end and **you** will not be able to make a claim.

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FRAUD

If a claim is found to be fraudulent in any way, including use of fraudulent means to obtain any benefit, this policy shall become void meaning it no longer exists from the date of the fraudulent claim and the premium paid will be lost. Any benefits received by you for any claim found to be fraudulent, must be repaid to us. We may inform the police or the appropriate authorities of the circumstances.

RESIDENTIAL ELIGIBILITY

To be eligible to purchase this policy your home address must be in the UK and you must be registered with a General Practitioner in the UK.

PURCHASING AFTER YOUR TRIP HAS STARTED

If you are traveling solely within the UK, you cannot purchase a policy after you leave home to start the trip. If you are travelling outside the UK, then it is possible to purchase a policy up to the point you board your transportation for your international departure. However, if you are aware of a reason to make a claim at the time of purchase, your claim will not be covered.

AUTOMATIC POLICY EXTENSIONS

If you are unable to return home as planned due to a reason covered by this policy, your cover will automatically extend until you are able to return home or until you are admitted to a hospital or medical facility in the UK.

When your return is delayed by an insured reason other than a medical emergency, cover is only extended until travel arrangements can be made to return home. All cover will end under this policy if you choose not to return home as soon as you are able to.

WHEN COVER STARTS AND ENDS

Backpacker & Longstay Single Trip

From the time of buying this insurance to the time you leave home to start your trip, cover is only available under Cancelling Your Trip. Once you leave home to start the trip, Cancellation cover ends, and all other sections of the policy, begins.

Cover under all sections of the policy apart from Cancelling Your Trip, ends:

- At midnight on the end date shown on your policy certificate even if you have not returned home. Or
- When you return to your home address in the UK even if this is before your booked return date. Or
- Upon your admission to a hospital or medical facility in the UK if we are repatriating you home under Section B8 & B9 Emergency Medical Expenses. Cover ends even if this is before your booked return date, or before your trip is due to end.

DECLARING EXISTING MEDICAL CONDITIONS

This policy does not automatically provide cover for medical conditions you are already experiencing when you purchase this policy or have experienced in the past. Please review the Medical Health Requirements and ensure you answer the Medical Screening questions fully and accurately for everyone insured on the policy.

SUMS INSURED AND EXCESSES

Each section of the policy has a limit on the amount we will pay for each insured person, called the sum insured. Claims under most sections of the policy will be subject to an excess. The sums insured, inner limits and excess amount for each section are set out in the Cover Table. Please check the Cover Table against your policy certificate to ensure the level of cover you have purchased meets your needs.

Excesses apply for each claim logged with us, for each section of the policy you are claiming under and for each insured person who is making a claim. When we are settling a claim directly with you, we will deduct the excess from the claim payment before you receive it. Where we are settling claims directly with a medical provider or other supplier, you will be responsible for paying us the excess. Unless you have purchased and paid the appropriate additional premium for an Excess Waiver. Please note: The excess waiver does not apply to any increase excess applied to your declared medical conditions.

UPGRADES / POLICY EXTENSIONS

The following upgrades are available to be purchased for an additional premium:

- | | | |
|--------------------|----------------------|--|
| - Golf Extension | - COVID-19 Extension | - Natural Disaster & Terrorism Extension |
| - Gadget Extension | - Stopover Extension | - Winter Sports Extension |
| - Excess Waiver | | |

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COVERED AREA

The area you have selected to buy confirms the country/location your policy is valid for. Cover under this policy is not valid if you travel to an area that is higher than the area you purchased. For example, if you have purchased a policy to Europe, but you travel to the USA no cover will be in place. It is important to check the area of cover on your policy certificate.

TRIP AND AGE LIMITS

Backpacker & Longstay Single Trip

The maximum trip duration you can purchase varies by age as follows:

Age at date of starting the policy	Maximum Trip Duration
Up to 55	558 Days

UK COVER

Not all sections of cover apply if your trip is solely within the UK, the following sections of cover are available:

TRIP DISRUPTION	MEDICAL COVER	PERSONAL BELONGINGS	OTHER
- Cancelling Your Trip.	- Medical Repatriation, excluding Medical Expenses.	- Personal Baggage.	- Personal Accident.
- Cutting Short Your Trip (excluding COVID-19 Upgrade).	- Additional Travel and Accommodation Costs.	- Money and Travel Documents.	- Personal Liability.
	- Hospital Benefit.		
	- Repatriation of Remains.		

RETURN HOME COVER

The cover under your travel policy allows you to make 2 return trips to your home country during the policy period.

You must be aware of the following conditions that will apply should you choose to use this option:

- You are only allowed 2 return trips during the policy period
- Each trip can only be for a maximum of 21 days
- If your trip home exceeds 21 days your policy will terminate immediately and you will need to purchase a new policy should you wish to travel again
- When using the return home cover, all cover is suspended on clearance of customs in your home country and restarts after the baggage check-in at your international departure point to your overseas destination.

Please note, you cannot claim for any travel and/or accommodation expenses under this cover.

All cover ceases if you have made a claim or intend to claim under the 'Cutting Short Your Trip' Section of the policy.

STOPOVER EXTENSION

On payment of an additional premium, the cover under your travel policy will allow you to stop over in a country outside of your chosen covered area for a maximum of 31 days in total.

FINANCIAL SERVICE COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if we are unable to meet our obligations. More information can be obtained from the www.fscs.org.uk website.

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MEDICAL SCREENING HEALTH REQUIREMENTS

This policy does not automatically provide cover for medical conditions **you** are already experiencing when **you** purchase this policy or have experienced in the past. If **you** answer "Yes" to any of the Medical Screening Questions, **you** must contact **us** and answer a series of further questions regarding **your** health to determine if **we** can provide cover. **You** may have to pay an additional premium for **your** conditions to be covered. If **you** do not wish to pay the additional premium, **we** will not be able to sell **you** a policy.

Have **you** or anyone named on the policy ever been diagnosed with or treated for any of the following?

- | | |
|--|---|
| <ul style="list-style-type: none">• Heart or circulatory conditions• Strokes or high blood pressure• Breathing/Respiratory conditions (including Asthma) | <ul style="list-style-type: none">• Cancer (even if now in remission)• Diabetes (including diet controlled)• Irritable bowel disease (such as crohn's, or diverticulitis) |
|--|---|

Are **you** or anyone named on the policy currently taking any medication? (this will not apply to common colds, flu or contraceptive medication)

Are **you** or anyone named on the policy waiting for any tests, treatment or a non-routine hospital appointment?

Have **you** or anyone named on the policy seen a medical professional in the last 2 years?

If the answer is YES to any of the above **you** must declare them to **us**; **you** cannot choose what **you** declare and what **you** don't.

We need to understand **your** health as a whole to be able to assess the risk **you** present in the lead up to **your** trip and while **you** are travelling. If any of the above apply to **you** and **you** do not declare them, any claim **you** make whether it is related or not, may only be paid in part or declined altogether.

CHANGE IN HEALTH AFTER YOU HAVE PURCHASED YOUR POLICY

Similarly, if there is a **CHANGE IN HEALTH AFTER YOU HAVE PURCHASED YOUR POLICY**, such as new or increased medication, any referral for tests or a specialist appointment, or a new diagnosis/course of treatment, **you** must tell **us** or again any claim **you** make whether it is related or not, may only be paid in part or declined altogether.

If **we** feel that anything **you** tell **us** might increase the risk and chance of a claim, **we** may ask **you** to pay an additional premium, apply an increased excess, change the policy terms or withdraw cover altogether.

To declare an existing condition(s) or a change in health please call us on: 0345 90 80 161

Should **your** medical situation change before **you** travel, and **we** are unable to continue providing cover, **we** will either allow **you** to make a claim for cancellation or, **we** will allow **you** to cancel **your** policy as per the terms and conditions shown on page 4.

INDIRECTLY RELATED CLAIMS

This policy does not cover claims that are directly or indirectly related to an undeclared or incorrectly declared medical condition. An indirectly related medical condition means a medical problem that is more likely to happen because of another medical problem **you** already have. For example, if **you**:

- have high blood pressure, high cholesterol, or diabetes, **you** are more likely to have a heart attack or a stroke.
- suffer from asthma (diagnosed over 50), chronic obstructive pulmonary disease, or other lung disease, **you** are more likely to get a chest infection.
- have or have had cancer, **you** are more likely to suffer from a secondary cancer.

PREGNANCY

Pregnancy or medical conditions arising from pregnancy are covered provided **you** will not be more than 28 weeks pregnant by the time **your** trip is due to start (or 24 weeks for multiple births) and a **medical practitioner** or midwife confirms that **you** are fit to travel.

If **you** are confirmed not fit to travel, or if **you** will be more than 28 weeks pregnant at the start of **your** trip, (24 weeks for multiple births), **you** can make a claim under "Cancelling Your Trip" provided **you** purchased this policy/booked a trip before **you** were aware **you** would not be able to travel.

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MAKING A CLAIM

First, check **your** policy certificate and the appropriate section of **your** policy wording to make sure that what **you** are claiming for is covered. **You** can set up a claim online or by telephone, **you** must ensure that **you** have all relevant documents and any receipts, please see claims evidence below.

- Online collinson.claimhere.co.uk
- Telephone **0333 005 1089**

All claims must be submitted within 60 days of **your** return from **your** trip. **You** must assist **us** in providing all requested information, including completing any requested forms, or **you** may experience a delay in the processing of **your** claim. When claims settlements are made by BACS (Bank Automatic Clearing System) or other electronic banking system method, **you** will be responsible for supplying **us** with the correct bank account details and **your** full authority for **us** to remit monies directly to that account. Provided that payment is remitted to the bank account designated by **you**, **we** shall have no further liability or responsibility in respect of such payment, and it shall be **your** sole responsibility to make collection of any misdirected payment in the event of incorrect details having been provided to **us**.

Claims & assistance services are administered by Collinson Insurance Services Ltd.

24-hour Emergency Medical Assistance

You must contact the medical emergency service once **you** know **you** will be in a medical facility for at least 24 hours

- Telephone **0333 005 1091**

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CLAIMS EVIDENCE

Before a claim can be paid, **you** may be asked to provide supporting documentation to validate cover and the circumstances of the loss. The table below sets out what documentation **you** may be asked to provide. Depending on the details of each claim **we** may ask for additional or different supporting documentation to that listed below.

Section(s)	Documentation
All sections	<ul style="list-style-type: none"> - Policy Certificate. - Proof that you booked travel and accommodation, such as a booking invoice.
If you are unable to go on your trip, If you have to cut your trip short, If you need emergency medical treatment abroad, If you need to be brought home.	<ul style="list-style-type: none"> - Confirmation of all cancellation(s) including any refunds already given - Medical reports / medical certificates - Booking terms and conditions - Death certificates - Invoices and receipts for your expenses - Receipts or confirmation of payments you have made - Written confirmation of positive test results for Covid-19 provided by an independent authority including the date of the result. Photographic evidence of a test kit is not acceptable. - A letter from your employer providing your redundancy - A police report for any lost or stolen travel documents
If you are delayed, If you choose to abandon your travel plans.	<ul style="list-style-type: none"> - Written confirmation from the carrier stating the period of and reason for any delay - Receipts confirming any additional transport costs
If you miss your departure, If you miss your connection.	<ul style="list-style-type: none"> - A police or motoring authority report stating any delay and the cause - Evidence of vehicle recovery or repairs - Evidence of the costs of any additional accommodation and transport
If your checked-in baggage is delayed, If your valuables are lost, stolen or accidentally damaged, If your other possessions are lost, stolen or accidentally damaged, If your cash is lost or stolen, If you need emergency travel documents.	<ul style="list-style-type: none"> - A police report or written report from your accommodation or travel provider detailing your reported loss - A police report for any lost/stolen item(s) - Property irregularity report from an airline - Written confirmation from the airline or travel company stating the length of delay - Proof of ownership and value of items claimed for such as receipts - When the claim is for loss or theft of mobile phones we will ask for proof that your service provider has been contacted and asked to discontinue the service - Evidence of withdrawal of bank notes or currency

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GENERAL CONDITIONS

The following conditions apply to all sections of the wording:

1. At the time of purchasing this insurance **you** will have been asked questions to enable **us** to assess **your** risk, failure to answer accurately and honestly could lead to **your** policy being invalid and all claims will be forfeited. If the answers given change after the policy was purchased **you** must notify **us** of this change.
2. **You** must pay the excess shown in the Cover Table (unless **you** have paid an additional premium to waive the excess)
3. **You** must take all reasonable steps to avoid or minimise any claim. At all times **you** must act as if **you** are not insured.
4. **We** can request specific information to assess **your** claim see Page 9 where **we** have set out what documentation **we** will ask **you** to provide. **We** are entitled to ask for any further evidence not listed on Page 9 if required due to the circumstances of **your** claim at **your** own cost.
5. If a claim is found to be fraudulent in any way, including use of fraudulent means to obtain any benefit, this policy shall become void meaning it no longer exists from the date of the fraudulent claim and the premium paid will be lost. Any benefits received by **you** for any claim found to be fraudulent, must be repaid to **us**. **We** may inform the police or other appropriate authorities of the circumstances.
6. **You** must not make any payment; admit liability, offer or promise to make any payment without written consent from **us**.
7. **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against another party.
8. If at the time of any incident, loss or damage there is any other indemnity or insurance which wholly or partly covers the same occurrence, the underwriters shall not be liable to pay or contribute towards the loss or damage except in excess of the sums recovered or recoverable under the other indemnity or insurance.
9. **You** must assist **us** in pursuing a recovery from any third party, government department or other insurers by providing all details required and by completing any necessary forms.
10. **You** are not covered for any cruise trips.
11. **You** must follow the "Important Information" where listed under individual sections of the policy.

GENERAL DEFINITIONS

The words listed below when shown in bold text will always have the meaning set out below.

Home

The address where **you** live in the United Kingdom, Channel Islands or Isle of Man and where **you** are registered with a General Practitioner.

Home Country

The United Kingdom, Channel Islands or the Isle of Man

Immediate Relative

Your mother, father, sister, brother, spouse, civil partner, fiancé/e, **your** children (including adopted and fostered), grandparent, grandchild, parent-in-law, daughter-in-law; sister-in-law, son-in-law, brother-in-law, aunt, uncle, cousin, nephew, niece, step-parent, step-child, step-brother, step-sister or legal guardian.

Medical Practitioner

A registered practicing member of the medical profession who is not related to **you** or to a travelling companion or is anyone **you** are intending to stay with.

Policy Certificate

The document issued by **us** which sets out the names of the **insured persons**, area of cover, level of cover, type of policy, period of insurance, additional cover options and any other special conditions and terms used to confirm the correct cover is in place when a claim is made.

Public Transport

A company operating under a licence to carry passengers, working to a published timetable and /or published fares. This includes but is not necessarily limited to airlines, taxi firms, coach, ferry and rail operators.

Travelling Companion

The person **you** have booked to travel with on the **trip** but not insured on the same travel insurance policy and their **immediate relative**.

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Trip

A single journey that begins and ends in the United Kingdom, starting when **you** leave **your home** address to travel to **your departure point** to begin **your journey**. The start and end dates when cover under all sections of this policy applies, (except for Cancelling **Your Trip**), are detailed on **your policy certificate** for single trip policies.

In certain circumstances cover will cease at a different time to the stated end date on **your policy certificate** or **your** stated duration limit. For clarification, cover under **your trip** ends:

- At midnight on the end date shown on **your policy certificate** even if **you** have not returned **home**. This does not apply if **you** are unable to return **home** due to a claimable event, when **your** policy automatically extends; or
- When **you** return to **your home** address in the **UK** even if this is before **your** booked return date.
- Upon **your** admission to a hospital or medical facility in the **UK** if **we** are repatriating **you home** under Section B8 & B9 Emergency Medical Expenses. Cover ends even if this is before **your** booked return date, or before **your trip** is due to end.

War

Armed conflict between nations, invasion, act of foreign enemy, hostilities (whether war declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

We / Us / Our

Collinson Insurance.

You / Your / Insured Person

Each person named on the **Policy Certificate**.

UK

Your home country and place of residence as stated in the Residential Eligibility.

COVER TABLE

This table shows **you** what cover may be available under this insurance policy and is subject to the terms, conditions and exclusions already mentioned and detailed in the individual policy sections. **Please be aware** that if **your** circumstances do not fit those described, then there is no cover in place.

The amounts shown under '**We will pay up to**' are the maximum amounts payable under each policy section for each insured person. **Please note:** Some sections have individual item limits, or limits to the amount paid per period; please refer to the individual policy sections for these limits.

The '**Excess**' is the amount that will be deducted from **your** claim for each insured person.

Cover		We will pay up to	Excess
Your Pre-Travel Policy – Trip Disruption Before You Travel			
	Section		
Cancelling your trip – If you are unable to go on your trip	A1	£4,000	£50
End Supplier Failure – If your end supplier fails financially before you leave home	A2	£750	Nil
Your Travel Policy – Trip Disruption During Your Trip			
	Section		
Delay and Abandonment			
- If you are delayed per 12 hours	B1	£25	Nil
- If you are delayed maximum	B2	£150	Nil
- Additional transport costs outside the UK	B3	£400	Nil
- If you decide to abandon your travel plans	B4	£4,000	£50
Missed Departure from the UK – If you miss your departure	B5	£500	£50
Missed Departure and Connection Outside the UK – If you miss your connection	B6	£500	£50
Cutting Short Your Trip – If you have to cut short your trip	B7	£600	£50
End Supplier Failure – If your end supplier fails financially while you are away	B8	£750	Nil
Your Travel Policy – Medical			
	Section		
Emergency Medical Expenses and Medical Repatriation, Overseas Funeral Costs and Repatriation of Remains			
- If you need emergency medical treatment abroad	B9	£10,000,000	£50
- If you need to be brought home	B10	£10,000,000	£50
- Additional accommodation and travelling expenses	B11	£10,000,000	£50
- If you are buried or cremated abroad	B12	£5,000	Nil
- If your body or ashes need to be brought home	B13	£25,000	Nil
Hospital Benefit			
- If you are admitted to a public hospital - per 24 hours	B14	£50	Nil
- If you are admitted to a public hospital - maximum	B15	£250	Nil

Your Travel Policy – Personal Belongings		Section		
Baggage Delay – If you checked-in baggage is delayed		B16	£100	Nil
Personal Baggage				
- If you valuables are lost, stolen or accidentally damaged		B17	£250	£50
- If you other possessions are lost, stolen or accidentally damaged		B18	£2,000	£50
Money and Travel Documents				
- If you cash is lost or stolen		B19	£400	£50
- If you need emergency travel documents		B20	£250	Nil
Your Travel Policy – Personal Accident, Personal Liability and Legal Expenses		Section		
Personal Accident – If you are killed, injured or disabled following an accident		B21	£10,000	Nil
Personal Liability – If you are held legally liable for injury or damage		B22	£1,000,000	£50
Legal Expenses – If you need legal advice		B23	£10,000	£50

TRIP DISRUPTION BEFORE YOU TRAVEL AND DURING YOUR TRIP SECTIONS OF COVER

This policy offers cover if **your trip** is disrupted by one of the events listed in each section under “If this happened” before you travel.

IMPORTANT INFORMATION

- **Where to go first for a refund when cancelling your trip.** This policy is designed to provide a refund of **your unused travel and accommodation costs**, at the point **we** are satisfied that these expenses cannot be refunded elsewhere. If **your trip** has been booked or paid for via one or more of the following, **you** must contact them to discuss a refund before claiming from **us**:

- A Tour Operator.
- An Airline.
- Any other travel, accommodation, or service provider.
- Credit or debit card provider or other payment providers such as PayPal.

If **you** are unable to obtain a refund at first (**we** consider vouchers as **you** are receiving a refund) and **we** assess that **your travel provider** is legally obliged to refund **you**, **we** will ask **you** to make a reasonable attempt to pursue payment from them before **we** consider **your** claim.

- **Compensation while travelling.** Regulations exist to assist and compensate **you** when delays occur **with air travel**. Regulation EU261 for example offers protection when **you** are travelling on a European based airline or with any airline in Europe. Please approach **your** airline as soon as **you** are aware of a delay impacting **your** flight. If **you** miss **your** departure, have problems connecting or need to cut **your trip** short, **you** should also check with **your travel provider**, (if **you** booked with a tour operator the Package Travel Directive, in most circumstances offers **you** financial/non-financial assistance) to discuss if they will arrange and compensate **you** for onward travel.
- **Essential Travel / Foreign, Commonwealth and Development Office (FCDO) travel advisories.** From time to time the FCDO will advise to only undertake *essential* travel to a particular destination. If **your trip** is not essential and **you** choose to travel contrary to the FCDO’s advice, **we** will only cover a claim if the cause is not linked to the reason for the advice. This limitation applies even if **you** have purchased a Natural Disaster & Terrorism Extension upgrade. **You** may be able to travel with full cover if **we** authorise in writing that **your trip** is essential before **you** depart. Please note there is no cover under this policy if other government regulations or actions are in place restricting travel (see Government Restrictions below). If the FCDO have advised against all travel to **your** destination, there is no cover under this policy apart from the Cancelling **Your Trip** section in the Natural Disaster & Terrorism Extension Optional upgrade.
- **Knowing your trip would be disrupted.** There is no cover if **you** bought this policy or booked **your trip** (whichever is last) if **you** were aware **your trip** would be cancelled or disrupted. For example, **you** buy a policy/book a **trip** after the FCDO announce against travelling to **your** destination or after the media announce air traffic control are striking at the time **you** will be travelling.
- **Government restrictions.** Apart from Cancelling **Your Trip** base section, there is no cover under this policy where the claim is the result of a regulation, or action of a government restricting travel such as locking down an area, out-lawing travel, shutting borders or revoking visas. This exclusion applies regardless of such restrictions not being in place at the time **you** booked the **trip**. This does not include governments putting health checks or medical testing requirements in place. Please refer to the exclusions listed under each section.

Trip Disruption Before You Travel and During Your Trip Definitions

The following list of definitions apply specifically to the Trip Disruption sections of cover and appear in bold throughout. See also General Definitions for the meaning of other bolded words.

Crew

Employed staff that work and operate on a ship, aircraft or train whilst in flight/motion (this does not include ground staff or baggage handlers).

Cyber Terrorism

The actual use or threat of use of disruptive activities against computers and networks, with the intention to cause harm, spread fear or cause severe disruption of infrastructure.

Event date

The point in time a **natural catastrophe** or **terrorism event** occurred as reported in the media or announced by a government, as determined by **us**.

Epidemic

An outbreak of disease that spreads quickly and affects many individuals at the same time in a community..

Natural Catastrophe

Volcanic activity, volcanic ash, earthquake, tsunami, hurricane, cyclone, flooding of more than 50 square kilometres, wildfire of more than 50 square kilometres.

Pandemic

An **epidemic** occurring worldwide, or over a very wide area which crosses international boundaries.

Prescription Medication

Medication prescribed by your medical practitioner which you need to prevent a deterioration or worsening of a medical condition.

Terrorism Event

An event that has been declared an act of terrorism by the UK government or by the government of the country where the event happened, not including a terrorist attack that involves the use or threat of nuclear, chemical, or biological devices or cyber terrorism.

Travel and Accommodation Costs

The following costs that have been paid or are contracted to pay; which include accommodation and travel costs including excursions, park tickets, ATOL fees, booking fees, administration fees, change fees, credit card fees, seat selections, check-in fees, baggage fees, car parking expenses, cattery and kennel fees, car hire, and airport hotel.

Travel Provider

Accommodation provider, airline, cruise operator, ferry operator, hotel, online travel aggregator, travel agent, train operator, tour operator, package travel provider.

Trip Disruption Before You Travel and During Your Trip Exclusions

The following apply to all Trip Disruption sections of cover.

You are not covered for the following:

1. Unused **Travel and accommodation costs** that you can get refunded from another source.
2. Any claim where you bought this policy or booked the trip, knowing you would have to claim.
3. Any claim caused by an **epidemic or pandemic**, (apart from some cover for COVID-19 as set out in the sections to follow).
4. Claims which are the result of you not obtaining a visa or a visa being withdrawn.
5. You not wanting to go on or continue with the trip.
6. Where applicable, the excess for each section.
7. When your trip is cancelled or disrupted because you do not have the correct vaccinations or proof of vaccinations.
8. More than the maximum sum insured for each section. See the Cover Table.
9. When you do not provide the documentation, we ask for to support your claim. Please refer to the Claims Evidence section.
10. Any claim resulting from the Foreign, Commonwealth and Development Office advising against all travel.
11. The insolvency or failure of any travel provider to provide a service due to inability to trade of any **travel provider**. Please note this does not apply if your policy includes the End Supplier Sections of cover.
12. Anything not listed under "If this happened" under each section.
13. We will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any trade or economic sanctions law or regulation.
14. Any claim caused by **Cyber Terrorism**.
15. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
16. Any claim arising from **war** and **war** like activities whether declared or not.

A1 Cancelling Your Trip – If you are unable to go on your trip

IMPORTANT INFORMATION

- **Telling your travel and accommodation provider you need to cancel.** You must tell your travel provider as soon as you know you must cancel. If you delay, the cancellation charges may increase, and we will not cover the additional charges. If you are claiming following a diagnosis from a medical practitioner, you should contact your travel provider within 7 days of being made aware that cancellation is necessary.
- **Health of non-travelling people.** You may have to cancel due to the poor health of an immediate relative, travelling companion or someone you are planning to stay with. For cover to apply we require that a medical practitioner confirms in writing that when you purchased this policy or booked the trip:
 - The non-insured party was not seriously ill in hospital or receiving palliative care and
 - There was no reason to expect their state of health to deteriorate so much that you would need to cancel.

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- **Vouchers, credit notes and reward points.** Trips already refunded by a voucher or credit note cannot be claimed while still valid. For trips paid by reward points we will pay the face value of the points not the advertised value of a trip.

If this happened:

Cover applies before you leave home to start your trip. We will pay up to the sum insured for unused travel and accommodation costs when you are unexpectedly forced to cancel due to one of the reasons listed below:

PART A Excluding COVID-19

1. The death, injury, or illness of:
 - a. You
 - b. An immediate relative
 - c. A travelling companion or their immediate relative
 - d. A person you are planning to stay with
2. A medical practitioner advises against travel due to your or your travelling companions underlying health conditions, including pregnancy.
3. Discovering that you or your travelling companion are pregnant after the date you bought this policy or after the date the trip was booked (whichever you did last). The booked return date must be within 12 weeks, (16 weeks for a multiple birth), of the expected date of delivery.
4. You are called for jury service or as a witness in a court of law, but not as an expert witness or if your employment would normally require you to attend court.
5. You are made involuntarily redundant, provided you qualify for redundancy payment under current UK legislation.
6. You are a member of the Armed Forces, Police, Fire, certified medical professional you must stay in your home country because your leave is cancelled, or you must remain on official duty abroad.
7. Your home is damaged and unsafe to leave within 7 days of the start of your trip, as confirmed by an emergency service.
8. Yours or your travelling companions passport, visa or any other document that prevents you from leaving the UK are stolen within 7 days of the start of your trip, and you are unable to replace them before departure.
9. You are confirmed unable to participate in a pre-planned and pre-paid activity by a medical practitioner, provided the activity is the main purpose of your trip.

PART B COVID-19 Cover

10. The death or hospitalisation of:
 - a. You
 - b. An immediate relative
 - c. A travelling companion
 - d. A person you are planning to stay with, due to COVID-19
11. Within 14 days of the start of your trip, you test positive for COVID-19 and self-isolation is required by a medical practitioner the NHS, or any UK government body.
12. You are certified as too ill to travel due to COVID-19 by a medical practitioner.

There is no cover for:

1. Claims for illness or injury where a medical certificate has not been obtained from a medical practitioner confirming it was necessary to cancel the trip.
2. A claim for an existing medical condition suffered by you unless we have been told of the condition and accepted cover in writing (please see Medical Health Declaration on Page 7).
3. Air passenger duty (which can be reclaimed by you through your travel agent, tour operator or airline).
4. Any costs associated with timeshares, holiday property bonds or similar arrangements apart from direct rental charges for the period of your trip.
5. Alcohol and/or drug abuse or alcohol and/or drug dependency which is evidenced by your medical records or the opinion of a medical practitioner.
6. If you are under the influence and/or misuse of any prescribed/un-prescribed/illegal medication or drug.
7. Claims under "If this happened" Part B 11. if you purchase this policy or book a trip after you test positive for COVID-19 and the start date of your trip is within 14 days.
8. Claims under "If this happened" Part B 11. where you have tested positive for COVID-19 and the only evidence of this is a test taken at home that is not independently verified.
9. Claims when self-isolation is not mandated by a medical practitioner, the NHS, or any UK government body.
10. Anything listed under the Trip Disruption Exclusions.

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A2 End Supplier Failure – If your end supplier fails financially before you leave home

End Supplier Failure Definitions

End supplier

the company that owns or operates the following services: scheduled airline, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris; excursions; Eurotunnel; theme parks or attractions.

Financial failure

means the **end supplier** becoming Insolvent or has an administrator appointed and being unable to provide agreed services.

We/Our/Us

Liberty Mutual Insurance Europe SE.

If this happened:

The Insurer will pay up to the sum insured for each Insured Person named on the Invoice for irrecoverable sums paid prior to **Financial Failure** of the **End Supplier** of the travel arrangements not forming part of an inclusive holiday prior to departure.

PLEASE NOTE: This section of your policy is provided by International Passenger Protection Limited and is underwritten by Liberty Mutual Insurance Europe SE.

Any occurrence which may give rise to a claim should be advised as soon as reasonably practicable to:

[IPP Claims at Sedgwick, Oakleigh House, 14-15 Park Place, Cardiff, CF10 3DQ, United Kingdom.](mailto:ippclaims@sedgwick.co.uk)

You can also email: insolvency-claims@ipplondon.co.uk

or visit the website: www.ipplondon.co.uk/claims.asp

Or you can call: +44 (0) 345 266 1872

Please quote your policy number, travel insurance policy name and reference **IPP ESFI V1-22**.

There is no cover for:

1. Travel or Accommodation not booked within the United Kingdom, Channel Islands, Isle of Man, Gibraltar or Northern Ireland prior to departure.
2. Any **End Supplier** which is, or which any prospect of **Financial Failure** is known by the Insured or widely known publicly at the date of the Insured's application under this policy.
3. Any loss or part of a loss which at the time the loss happened was insured or guaranteed by any other existing policy, policies, bond, or was capable of recovery under Section 75 of the Consumer Credit Act or from any bank or card issuers or any other legal means.
4. The **Financial Failure** of any travel agent, tour organiser, booking agent or consolidator with whom you had booked travel or accommodation.
5. Any losses which are not directly associated with the incident that caused you to claim. For example, loss due to being unable to reach your pre-booked hotel following the **Financial Failure** of an airline.

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B1-B3 Delay and Abandonment – If you are delayed

If this happened:

This section pays out a set amount for each 12 hours **your** transport is delayed due to one of the reasons listed below.

1. Industrial action.
2. Bad weather not including anything listed as a **natural catastrophe**.
3. Technical fault of transportation including bird strikes.
4. Shortage of **crew**.

We will pay up to the sum insured which applies to **your trip**, not each time **you** are delayed. Cover applies under the following circumstances:

1) Delay Benefit

a) Leaving the **UK**

For costs **you** may incur whilst **you** are at the terminal, such as restaurant meals, refreshments, or even additional accommodation. Cover applies once **you** have arrived at **your** departure point and have checked in (or attempted to check in), in the event that **your** pre-booked **public transport** is delayed in its departure, this benefit will be awarded for each full 12 hours **your** transport is delayed up to the sum insured.

b) Returning to the **UK**

For costs **you** may incur whilst **you** are abroad, such as restaurant meals, refreshments, or even additional accommodation. Cover applies once **you** have arrived at **your** departure point and have checked in (or attempted to check in), in the event that **your** pre-booked **public transport** is delayed in its departure, this benefit will be awarded for each full 12 hours **your** transport is delayed up to the sum insured.

c) Cancelled Departure

In the event **you** have been notified by **your** transport provider that **your** pre-booked and paid transport has been cancelled by which means **you** are abroad and have incurred costs for additional nights' accommodation until **your** revised transport is scheduled to leave. The benefit will be awarded to go towards **your** additional costs. Cover is limited up to the sum insured, so any costs that **you** incur that exceed this amount will not be covered under this benefit.

Alternatively, **you** may wish to consider "Additional transport costs."

We are unable to pay twice under this section for c) "Cancelled Departure" and 2 "Additional transport costs".

or;

There is no cover for:

1. Claims caused by a government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making **your** travel illegal.
2. When **you** start **your trip** in the **UK** **you** are living in an area where travel has been restricted by the government and **you** are travelling against those restrictions.
3. Delays caused by a **natural catastrophe** or a **terrorism event**.
4. When airspace is closed.
5. **Trips** taken just within the **UK**.
6. Claims also paid under Missed Departure.
7. If **you** travelled against a non-essential advisory from the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory, unless **we** provided cover in writing. See information on Essential Travel.
8. Anything listed under the Trip Disruption Exclusions.

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2) Additional transport costs

If **you** are outside the **UK** and delayed by at least 24 hours beyond **your** original return date, **we** will pay up to the sum insured for additional transport costs to return **you home** when these are not paid by **your travel provider**. Any costs that **you** incur that exceed the sum insured will not be covered under this benefit. See information on compensation while travelling.

B4 Delay and Abandonment – If you decide to abandon your travel plans

If this happened:	There is no cover for:
<p>If you are on the outward leg of your journey (to your pre-booked final destination) from the UK and delayed by at least 12 hours due to one of the reasons listed below, you can claim for unused travel and accommodation costs.</p> <p>or;</p> <p>If the only reasonable alternative transport means you will lose more than 50% of your trip, you can claim for unused travel and accommodation costs under "Cutting Short Your Trip".</p> <ol style="list-style-type: none">1. Industrial action.2. Bad weather not including anything listed as a natural catastrophe.3. Technical fault of transportation including bird strikes.4. Shortage of crew.	<ol style="list-style-type: none">1. Claims caused by a government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making your travel illegal.2. When you start your trip in the UK you are living in an area where travel has been restricted by the government and you are travelling against those restrictions.3. Delays caused by a natural catastrophe or a terrorism event.4. When airspace is closed.5. Trips taken just within the UK.6. Claims also paid under Missed Departure.7. If you travelled against a non-essential advisory from the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory, unless we provided cover in writing. See information on Essential Travel.8. Anything listed under the Trip Disruption Exclusions.

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B5 Missed Departure from the UK – If you miss your departure

If this happened:	There is no cover for:
<p>We will pay up to the sum insured if the reason for you missing your departure is listed below for:</p> <p>Additional travel and accommodation costs to get you to your destination if you are delayed on the way to your departure point in the UK and this causes you to miss pre-booked transportation.</p> <p><u>Or</u></p> <p>If the only reasonable alternative transport means you will lose more than 50% of your trip you can claim for unused travel and accommodation costs under 'Cutting Short Your Trip – If you have to cut short your trip' section.</p> <ol style="list-style-type: none">1. Delay or cancellation of public transport due to:<ol style="list-style-type: none">a. Industrial actionb. Bad weather not including anything listed as a natural catastrophec. Technical fault of transportation including bird strikesd. Shortage of crew2. The vehicle you are travelling in is involved in an accident, breaks down, is delayed by an incident that causes traffic jams or road closures.3. The flight you are travelling on is diverted.	<ol style="list-style-type: none">1. Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making your travel illegal.2. When you start your trip in the UK you are living in an area where travel has been restricted by the government and you are travelling against those restrictions.3. Costs associated with repair or recovery of a vehicle.4. Delays caused by a natural catastrophe, or terrorism event.5. When airspace is closed.6. Trips taken just within the UK.7. If you travelled against a non-essential advisory from the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory, unless we provided cover. See information on Essential Travel.8. Anything listed under the Trip Disruption Exclusions.

Ensure **you** discuss additional travel and accommodation needs with **your travel provider** before claiming from **us**. See Compensation While Travelling.

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B6 Missed Departure and Connection Outside the UK – If you miss your connection

IMPORTANT INFORMATION

- **Planning Your Connections.** You must plan to leave enough time between arriving at your connection point and departing for the next leg of your journey, which should be at least the minimum time recommended for transfer by your transport provider. If you have purchased the Cruise Extension cover is extended to include each port on your cruise itinerary.
- **Return Journey.** For cover to apply on your return journey to the UK, you must have a return journey booked.
- **How we will pay you.** If you miss pre-booked transportation due to an event listed under 'If this happened' stranding you abroad. We will pay up to the sum insured which applies to your trip and not each time your trip is disrupted.
- **Compensation while travelling.** Ensure you discuss additional travel and accommodation needs with your travel provider before claiming from us.

If this happened:	There is no cover for:
<p>We will pay up to the sum insured for the following:</p> <ol style="list-style-type: none"> 1. Additional travel and accommodation costs 2. The costs of essential prescription medication when your supply runs out <p>If the reason for you missing your pre-booked transportation whilst outside the UK due to one of the reasons listed below for:</p> <ol style="list-style-type: none"> 1. Delay or cancellation of public transport due to: <ol style="list-style-type: none"> a. Industrial action b. Bad weather not including anything listed as a natural catastrophe c. Mechanical fault of transportation including bird strikes d. Shortage of crew 2. The vehicle you are travelling in is involved in an accident, breaks down, is delayed by an incident that causes traffic jams or road closures. 3. Your flight being diverted. 4. Travel documents are lost or stolen whilst you are outside the UK. 	<ol style="list-style-type: none"> 1. Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making the travel illegal. 2. When you start your trip in the UK you are living in an area where travel has been restricted by the government and you are travelling against those restrictions. 3. Costs associated with repair or recovery of a vehicle. 4. Delays caused by natural catastrophe or terrorism event or airspace closure. 5. Trips taken just within the UK. 6. Claims for the return journey when you have no return trip booked. 7. The cost of prescription medication where you have not taken sufficient supplies with you to last for the original duration of your trip. 8. If you travelled against the advice of the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory unless we provided cover in writing. See information on Essential Travel. 9. Anything listed under the Trip Disruption Exclusions.

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B7 Cutting Short Your Trip – If you have to cut short your trip

IMPORTANT INFORMATION

- **Health of non-travelling people.** You may have to cut short your trip due to the poor health of an **immediate relative**, **travelling Companion** or someone you are planning to stay with. For cover to apply we require that a **medical practitioner** confirms in writing that when you purchased this policy or booked the trip:
 - The non-insured party was not seriously ill in hospital or receiving palliative care and
 - There was no reason to expect their state of health to deteriorate so much that you would need to cancel.
- **Vouchers, credit notes and reward points.** For trips paid by vouchers, credit notes or reward points we will pay the face value of the voucher / points not the advertised value of a trip.
- **Contacting Us.** If you need to return home early you must contact us before you travel back (Telephone 0333 005 1091) so that we can authorise any additional travel costs.

If this happened:	There is no cover for:
<p>If an emergency listed below forces you to end your trip earlier than your original return date, we will pay up to the sum insured for the following:</p> <ol style="list-style-type: none"> 1. The unused part of your travel and accommodation costs 2. Additional travel costs necessary to get you home before your original return date <p>For claims to be valid you must contact us before making travel arrangements back to the UK so that we can authorise your additional costs to return home early.</p> <ol style="list-style-type: none"> 1. Unused Trip Cost The costs covered under this section must be pre-paid under contract before your trip begins. We pay for each full 24-hour period not used from the time you: <ul style="list-style-type: none"> ○ Start the return journey; or ○ go into hospital as an inpatient; or ○ are confirmed unable to participate in a pre-planned and pre-paid activity by a medical practitioner, provided the activity is the main purpose of your trip. Where we are also paying under (2) "Additional costs to Return Home Early", we will not pay for the cost of your unused return flight. 2. Additional Costs to Return Home Early We will pay necessary additional costs over and above the cost of your original return ticket, of the same class you were due to travel home on. There is no cover if you had not purchased a return fare at the time you cut short your trip, or if your travel provider transfers your original return ticket to a different flight. <p>PART A Excluding COVID-19</p> <ol style="list-style-type: none"> 1. The death, injury, or serious illness of: <ol style="list-style-type: none"> a. You b. An immediate relative c. A travelling companion or their immediate relative d. A person you are planning to stay with 2. An emergency service confirms you need to return home early due to an unexpected event happening while you were on your trip that has made your home unsafe to be left uninhabited. 	<ol style="list-style-type: none"> 1. Early return home claims when we did not authorise the travel arrangements. 2. Claims where a medical certificate has not been obtained from the attending medical practitioner abroad confirming it was necessary to cut short the trip. 3. A claim arising directly or indirectly from an existing medical condition suffered by you unless we have been told of the condition and accepted cover in writing (see Medical Health Requirements on page 7). 4. Claims for death, illness or injury when you do not have a valid claim under Section B8 & B9 Emergency Medical Expenses. 5. When you start your trip in the UK you are living in an area where travel has been restricted by the government and you are travelling against those restrictions. 6. Air passenger duty (which can be reclaimed by you through your travel agent, tour operator or airline). 7. Any additional costs arising from you deciding to travel to any other destination other than your home country 8. Any costs associated with timeshares, holiday property bonds or similar arrangements apart from direct rental charges for the period of your trip. 9. Claims under "if this happened" part B if you purchase this policy or book a trip after you test positive for COVID-19 and this led to your illness / hospitalisation. 10. Claims for additional accommodation costs incurred as a result of you having to self-isolate. 11. Claims under early return where you have not booked a return journey. 12. If you travelled against a non-essential advisory from the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory, unless we provided cover. See information on Essential Travel. 13. Anything listed under the Trip Disruption Exclusions.

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3. **You** are a member of the Armed Forces, Police, Fire, or a certified medical professional and **your** leave is cancelled necessitating the end of **your trip**.

PART B COVID-19 Cover

4. Following a positive diagnosis of COVID-19, The death or hospitalisation of:
- You**.
 - An **immediate relative**.
 - A **travelling companion**.
 - A person **you** are planning to stay with.
5. During **your trip**, **you** test positive for COVID-19 and advised self-isolation is required by a **medical practitioner**, health authority or government body.

B8 End Supplier Failure – If your end supplier fails financially while you are away

End Supplier Failure Definitions

End supplier

the company that owns or operates the following services: scheduled airline, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris; excursions; Eurotunnel; theme parks or attractions.

Financial failure

means the **end supplier** becoming Insolvent or has an administrator appointed and being unable to provide agreed services.

We/Our/Us

Liberty Mutual Insurance Europe SE.

If this happened:

In the event of Financial Failure after departure the Insurer will pay up to the sum insured for each Insured Person named of the Invoice for:

- additional pro rata costs incurred by the Insured Person(s) in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements

Or

- if curtailment of the holiday is unavoidable – the cost of return transportation to the United Kingdom, Channel Islands, Isle of Man, Gibraltar or Northern Ireland to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

PLEASE NOTE: This section of your policy is provided by International Passenger Protection Limited and is underwritten by Liberty Mutual Insurance Europe SE.

Any occurrence which may give rise to a claim should be advised as soon as reasonably practicable to:

IPP Claims at Sedgwick, Oakleigh House, 14-15 Park Place, Cardiff, CF10 3DQ, United Kingdom.

You can also email: insolvency-claims@iplondon.co.uk

or visit the website: www.iplondon.co.uk/claims.asp

Or you can call: +44 (0) 345 266 1872

Please quote your policy number, travel insurance policy name and reference **IPP ESFI V1-22**. Open 9am-5pm Weekdays Only.

There is no cover for:


- Travel or Accommodation not booked within the United Kingdom, Channel Islands, Isle of Man, Gibraltar or Northern Ireland prior to departure.
- Any **End Supplier** which is, or which any prospect of **Financial Failure** is known by the Insured or widely known publicly at the date of the Insured's application under this policy.
- Any loss or part of a loss which at the time the loss happened was insured or guaranteed by any other existing policy, policies, bond, or was capable of recovery under Section 75 of the Consumer Credit Act or from any bank or card issuers or any other legal means.
- The **Financial Failure** of any travel agent, tour organiser, booking agent or consolidator with whom you had booked travel or accommodation.
- Any losses which are not directly associated with the incident that caused you to claim. For example, loss due to being unable to reach your pre-booked hotel following the **Financial Failure** of an airline.

MEDICAL SECTIONS OF COVER

The following sections provide cover when **you** are receiving emergency medical treatment because of the onset of an illness or injury during **your trip**.

Medical cover does not automatically apply when **you** take part in certain sports and activities. If **you** are taking part in winter sports, **you** must purchase a Winter Sports Policy. For other sports and activities please check the Sports and Activities section of this policy on page 36-37 to see if cover applies.

IMPORTANT INFORMATION

- **Medical Health Requirements.** This insurance does not automatically provide cover for medical conditions **you** are already experiencing when **you** purchase this policy or for conditions **you** experienced in the past. Please review the Medical Health Requirements on page 7.
- **Emergency Cover.** This policy is not private medical insurance; **we** cover treatment which cannot wait until **you** return **home** from **your trip**, with the aim of ensuring **you** are well enough to return to the **UK**, which may include cutting **your trip** short, or to continue **your trip** as planned.
- **Medical Treatment.** Cover applies if **you** are receiving medical treatment for a symptomatic illness or an injury. There is no cover if **you** test positive for a disease but require no medical treatment.
- **Essential Travel / Foreign, Commonwealth and Development Office (FCDO) travel advisories.** From time to time the FCDO will advise to only undertake essential travel to a particular destination. If **your trip** is not essential and **you** choose to travel contrary to the FCDO's advice, **we** will only cover a claim if the cause is not linked to the reason for the advice. **You** may be able to travel with full cover if **we** authorise in writing that **your trip** is essential before **you** depart. Please note there is no cover under this policy if other government regulations or actions are in place restricting travel (see Government Restrictions below). If the FCDO have advised against all travel to **your** destination, there is no cover under this policy apart from the 'Cancelling **Your Trip** Section in the Natural Disaster & Terrorism Extension optional upgrade'.
- **Requirement to Contact Us.** **You** or someone acting on **your** behalf must contact **us** once **you** are aware **you** will be admitted as an inpatient for at least one night's stay. If **you** do not contact **us** as soon as **you** are aware of **your** admittance and this causes **our** costs to increase, **we** will only pay for the costs **we** would have paid if **you** had contacted **us** straight away. Additional transportation or accommodation costs are only covered when they are pre-authorised by **us**. Telephone number **0333 005 1091**.
- **Outpatient Treatment.** If **you** are in SPAIN, GREECE, CYPRUS, PORTUGAL, MALTA, EGYPT, BULGARIA or TURKEY and need out-patient medical treatment please provide a copy of **your** policy documentation to the treating **medical practitioner** and **your** treatment will be paid by Global Excel Management Europe in line with the policy entitlements. **You** will be asked to fill in a simple form to confirm the treatment. The **medical practitioner** will send the form to Global Excel together with the balance of the medical bill after deduction of the excess **you** may have paid to the **medical practitioner**. The **medical practitioner** can email these details to: europa@globalexcel.com 
- **Reciprocal Health Agreements. Europe:** If **you** are a United Kingdom resident **you** are entitled to state-provided medical healthcare when temporarily visiting countries in the European Union (EU) only. **You** will have access to treatment at the same cost as residents of the country **you** are visiting. In some countries, state healthcare is not completely free to residents and there may be a cost for **your** treatment. **You** can apply for a GHIC (Global Health Insurance Card) for yourself, partner, and any dependent children under the age of 16. **You** can apply online at www.ghic.org.uk. If **we** agree to pay for a medical expense which has been reduced by a value at least equivalent to the excess because **you** have used a GHIC, **we** will not deduct the excess under Section B8 & B9 Emergency Medical Expenses, and Medical Repatriation.
Australasia: There are reciprocal medical treatment arrangements for United Kingdom nationals travelling in Australasia. If **you** need medical treatment in Australia, **you** must enrol with a local MEDICARE office. **You** do not need to enrol when **you** arrive, but **you** must do this after the first occasion **you** receive treatment. In-patient and out-patient treatment at a public hospital will then be available free of charge or at a minimal cost. Details of how to enrol and the free treatment available can be found by visiting the MEDICARE website www.medicareaustralia.gov.au.

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Medical Definitions

The following list of definitions apply to all sections of the Medical Cover and appear in bold throughout. See also General Definitions for the meaning of other bolded words.

Manual Work

Work that is physical, including construction, installation, assembly and building work. Including working with domestic or wild animals, humanitarian, carer, or work in any medical capacity. This does not include bar and restaurant staff, non-professional musicians / singers and fruit pickers (who do not use machinery).

Medical Practitioner

A registered practicing member of the medical profession who is not related to **you** or to a travelling companion or is anyone **you** are intending to stay with.

Prescription Medication

Medication prescribed by **your medical practitioner** which **you** need to prevent a deterioration or worsening of a medical condition.

Medical Exclusions

The following exclusions apply to all sections of the Medical Cover.

You are not covered for;

1. Where applicable, the excess for each section.
2. More than the maximum sum insured for each section. See the Cover Table.
3. When **you** do not provide the documentation, **we** ask for to support **your** claim. Please refer to the Claims Evidence section.
4. Any claim relating directly or indirectly to an existing medical condition unless **you** have told **us** about the condition, and **we** have accepted cover in writing (see Medical Health Requirements on Page 7).
5. Any other loss, damage or additional expense resulting directly or indirectly from the cause of **your** claim, unless **we** provide cover under this insurance. For example, a claim for loss of earnings after **you** have been injured on a **trip** is not covered.
6. Unnecessary exposure to risk or danger, except in an endeavour to save a human life.
7. **You** knowingly putting yourself at risk, unless **you** were trying to save **your** own or someone else's life.
8. When **you** drink too much alcohol which is evidenced by one of the following:
 - a) a **medical practitioner** stating that **your** alcohol consumption has caused or actively contributed to **your** injury or illness.
 - b) the results of a blood test which shows that **your** blood alcohol level exceeds 0.19% which is approximately 2.5 times the legal drink driving limit in the **UK**.
 - c) a witness report from a 3rd party or a police incident report.
 - d) **your** own admission.
9. Medical claims arising from alcohol and/or drug abuse or alcohol and/or drug dependency which is evidenced by **your** medical records or the opinion of a **medical practitioner**.
10. When **you** are under the influence and/or misuse of any prescribed/un-prescribed/illegal medication or drug (including any solvents or substances).
11. **You** or any person climbing, jumping, or moving balcony to balcony or across the outside of a building, regardless of the height.
12. Claims if **you** travel against government restrictions which have been put in place to prevent or limit travel from where **you** live in the **UK** or to the destination **you** are travelling to. If **you** have travelled against the Foreign, Commonwealth and Development Office (FCDO) advising against non-essential **trips** and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the FCDO advisory. See information on Essential Travel.
13. Any claim resulting from the Foreign, Commonwealth and Development Office advising against **all** travel to **your** destination.
14. Any claim arising as a result of **you** driving a motor car or riding motorcycle unless **you** have a full UK licence, or valid CBT certificate (DL196), are following the local safety laws, ride on recognised roads and in respect of motorcycling the engine capacity is 125cc or lower. Riding/use of quad bikes, ATVs or electronic scooters as a driver or passenger is not covered at any time.
15. Any claim caused by **you** undertaking **manual work**.
16. Any claim where **you** are taking part in or training for any sport or activity in a professional capacity.
17. Any claim arising from taking part in winter sports unless **you** have purchased a Winter Sports Extension.
18. Claims arising when **you** are taking part in a sport and activity that **we** do not cover.
19. Any claim arising or resulting from **you** being involved in any malicious, reckless, illegal, or criminal act including **your** failure to comply with the laws applicable to the country in which **you** are travelling.
20. We will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any trade or economic sanctions law or regulation.
21. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
22. Any claim arising from **war** and **war** like activities whether declared or not.

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B9-B10 Emergency Medical Expenses and Medical Repatriation – If you need emergency medical treatment abroad & If you need to be brought home

If this happened:	There is no cover for:
<p>Emergency Medical Expenses This section covers medical expenses, up to the sum insured, if during your trip abroad you become ill or suffer an injury and it is necessary to receive treatment from a medical practitioner as an inpatient or outpatient. Medical expenses incurred in the UK are not covered.</p> <p>Medical Repatriation If there is a valid claim for emergency medical expenses, this section provides cover up to the sum insured when you are not well enough to return home as planned or continue your journey as planned. If you choose not to follow our instructions to be repatriated home or to be moved to a medical facility in a different location, coverage under all sections of this policy will end. Costs must be pre-authorised by us, as soon as you are aware that you will be admitted as an inpatient for at least 1 nights stay you, or someone acting on your behalf must contact us.</p> <p>Cover is provided under this section for:</p> <ol style="list-style-type: none"> 1. Medical costs arising from treatment received as either an inpatient or outpatient. 2. Medical repatriation or evacuation costs when arranged by us. 3. The cost of services provided by an ambulance or the taxi fare for the first journey to a medical facility. 4. Telephone charges that you incur contacting us up to a maximum of £50. 5. Taxi fares, to and from a medical facility provided the reason for the journey is for you to receive medical treatment or collect prescribed medication up to £150. 6. The emergency replenishment of prescription medical that is lost or stolen during your trip, up to a maximum of £200. 7. Emergency dental work for the relief of pain only. 	<ol style="list-style-type: none"> 1. Any claim relating directly or indirectly to a pre-existing medical condition unless you have told us about the condition, and we have accepted cover in writing (see Medical Health Requirements on Page 7). 2. Any costs when you are travelling against the advice of a medical practitioner (or would be travelling against the advice of a medical practitioner had you asked for advice). 3. Any costs which in the opinion of the treating medical practitioner or in our opinion are not medically necessary or can be delayed until your return to your home country. If the treating medical practitioners' opinion is not the same as our doctor's opinion, then our doctor's opinion takes priority. 4. Additional costs incurred if you choose not to follow our repatriation plan. 5. If you have been diagnosed with a terminal illness before starting the trip, unless this condition has been declared to us and has been accepted in writing. 6. A private room unless approved by us and we agree this is medically necessary. 7. Medication and/or treatment which at the time you started the trip you knew would be needed. 8. The cost of COVID-19 tests. 9. Any claim arising from anyone not taking prescribed medication correctly or not managing a condition correctly. 10. Any costs where you are travelling for the purposes of obtaining medical or dental treatment, or in the knowledge that you will need treatment, tests, or investigations. 11. Expenses incurred because you have not had vaccinations recommended to travel to your destination to protect against tropical diseases 12. Medical expenses incurred in the UK. 13. Search and rescue costs billed to you by a government, regulated authority or private organisation spent in connection with looking for and rescuing you 14. Costs if you are asymptomatic and not receiving treatment to deal with an illness. 15. The cost of prescription medication where you have not taken sufficient supplies with you to last for the original duration of your trip. 16. Anything listed under the Medical Exclusions.

B11 Emergency Medical Expenses and Medical Repatriation – Additional Accommodation and Travelling Expenses

If this happened:	There is no cover for:
<p>If you have a covered claim under Emergency Medical Expenses and Medical Repatriation and we consider it is medically necessary, this section covers the following:</p> <ol style="list-style-type: none"> 1. Additional costs for one person to stay with you: or 2. Additional costs for one person to travel out from the UK to stay with you: or 3. Additional costs for accommodation of a similar standard originally booked (if you are unable to use your original booked accommodation) within the period of the planned trip, or if it is medically necessary for you to stay after the date you were due to return home. 4. Where it is necessary, we will pay to send one appropriate person to travel to you to help look after a child or to escort them home. <p>No transport or accommodation costs are covered unless they are pre-authorised by us.</p>	<ol style="list-style-type: none"> 1. Anything listed under the Medical Exclusions.

B12-B13 Emergency Medical Expenses and Medical Repatriation – If you are buried or cremated abroad and If your body or ashes need to be brought home

If this happened:	There is no cover for:
<p>In the event of your death outside the UK this section will cover up to the sum insured for either the cost of a funeral in the country in which you died or the costs of bringing your remains back to your home country. We will make all the funeral or repatriation arrangements. Please note costs not authorised by us are not covered.</p>	<ol style="list-style-type: none"> 1. Anything listed under the Medical Exclusions.

B14-B15 Hospital Benefit – If you are admitted to a public hospital

If this happened:	There is no cover for:
<p>This section pays a set monetary amount as shown in the Cover Table, for each full 24-hour period you are hospitalised as an in-patient, up to a maximum number of days, provided you have a covered claim under the Emergency Medical Expenses and Medical Repatriation Section.</p>	<ol style="list-style-type: none"> 1. Anything listed under the Medical Exclusions.

PERSONAL BELONGINGS SECTIONS OF COVER

This policy offers cover if the personal belongings **you** own and take with **you** on a **trip** are lost, stolen, damaged or destroyed.

IMPORTANT INFORMATION

- **How we assess how much we will pay you:**

1. Wear tear and loss of value. What **we** pay is based on the value of the items when they were lost or damaged. A deduction will be made for wear, tear and loss of value based on the age of the property. The amount **we** will deduct is set out in the Depreciation Table below.
2. Limits on single items / valuables and electronic equipment. A limit is applied to each **single item** and to all **valuables and electronic equipment you** have taken with **you**. The limits are set out on the Cover Table.

Depreciation Table – the table below sets out the amount deducted from **your** claim.

Age of Property	Clothing and Personal Effects	Jewellery	Electronic Equipment	Cosmetics, Toiletries & Perfumes
0-1 month	0%	0%	0%	50%
1-6 months	5%	0%	5%	50%
6 – 12 months	10%	0%	10%	50%
1 – 2 years	15%	5%	20%	60%
2 – 3 years	20%	10%	30%	70%
3 - 4 years	25%	15%	40%	80%
4 – 5 years	30%	20%	50%	90%
6 years +	40%	25%	60%	95%

- **You must take reasonable steps to protect your personal baggage from loss, theft, or damage:**
 - **Unattended items.** Do not leave **your** baggage **unattended**. There is no cover if **your** belongings are lost, stolen, damaged or destroyed while **unattended**.
 - **While you are in transit. Valuables and electronic equipment, money, travel documents and gadgets** should be carried with **you** whenever possible. There is no cover for **valuables and electronic equipment, money, travel documents and gadgets** that are lost or damaged when checked into the hold or left unattended unless the public transport carrier insists, they are checked in.
 - **Storing items while on the trip.** When **you** are not traveling and not present in **your** accommodation, **valuables and electronic equipment, money, travel documents and gadgets** not taken with **you** must be kept in a locked safety deposit. If no safety deposit box is available, they must be stored out of plain view.
- **Requirement to report lost or stolen baggage:** **You** must report lost or stolen items within 24 hours to the police and provide **us** with a police report. If **your** baggage goes missing while in the custody of a transport provider, **you** need to obtain a property irregularity report from them. This includes bags that are delayed in transit.

Personal Belongings Definitions

The following list of definitions apply specifically to the Personal Baggage sections of cover and appear in bold throughout. See also General Definitions for the meaning of other bolded words.

Gadget

Mobile/smart phones, tablets, laptops, computers, smart watches, games consoles (including handheld consoles), wearable activity trackers, including any accessory items, and drones.

Medical Fittings

Dentures, prosthesis and hearing aids.

Money

Hard currency, i.e. bank notes and coins.

Single Item

Each item carried in **your personal baggage** on a **trip**. A pair or set of items (for example earrings) will be considered a single item.

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Travel Documents

Travel tickets, Green Card, driving licence, visas, prepaid car-hire or accommodation vouchers and passports.

Unattended

When not in transit where **you** or anyone travelling with **you**, who has **your** authority to be in control of **your** personal baggage, are not in full view of **your** property, or are not able to stop a third party from taking or interfering with **your** property. While in transit baggage (excluding gadgets and valuables and electronic equipment) must be held in a hold or luggage area as required by the public transport carrier.

Valuables and electronic equipment

Watches, jewellery, items made of or containing precious stones, semi-precious stones, gold, silver or platinum, camcorders and accessories, all photographic/ digital/ optical/ audio/ video media and equipment, iPods, MP3/4 players or similar and/or accessories, E-book readers, satellite navigation systems.

Personal Belongings Exclusions

The following exclusions apply to all sections of the Personal Belongings Cover.

You are not covered for;

1. Where applicable, the excess for each section.
2. More than the maximum sum insured for each section. See the Cover Table.
3. When **you** do not provide the documentation **we** ask for to support **your** claim. Please refer to the Claims Evidence section.
4. Sports equipment while in use. Winter sports equipment and/or golf equipment can be covered when the additional premium has been paid to purchase the appropriate extension.
5. Claims for winter sports equipment and/or golf equipment when **you** have not purchased the appropriate extension.
6. Claims for loss or theft when **you** are not able to provide **us** with a police report or a property irregularity report.
7. The following items: **medical fittings**, boats, pedal cycles, motorised vehicles, food or drink or goods containing tobacco.
8. Fragile items are not covered for damage while in transit. For example, anything made of china or glass.
9. Any secondary loss, damage or additional expense arising from **your** claim beyond the actual value of the item **you** are claiming for. For example, cost of replacing locks after losing **your** keys on a **trip** is not covered, or the cost of travelling to an airport to pick up **your** baggage after it has been delayed in transit.
10. Claims if **you** travel against government restrictions which have been put in place to prevent or limit travel from where **you** live in the **UK** or to the destination **you** are travelling to. If **you** have travelled against the Foreign, Commonwealth and Development Office (FCDO) advising against non-essential **trips** and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the FCDO advisory. See information on Essential Travel.
11. Any claim resulting from the Foreign, Commonwealth and Development Office advising against all travel to **your** destination.
12. Loss, damage, or delay caused by confiscation or detention by Customs or other officials or authorities.
13. Loss following any variation in exchange rates.
14. **We** will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any trade or economic sanctions law or regulation.
15. Any **gadget(s)** when **you** have not purchased the appropriate extension.
16. Costs associated with downloaded content or unauthorised use of **your gadget**, such as calls.
17. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
18. Any claim arising from **war** and **war** like activities whether declared or not.
19. Items owned by a business or used for business purposes, including cash.

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B16 Baggage Delay – If your checked-in baggage is delayed

If this happened:	There is no cover for:
<p>Under this section we will pay up to the sum insured to contribute towards the purchase or hire of essential items if your baggage is delayed reaching you by at least 12 hours provided the delay does not happen in the UK or on your return journey to the UK.</p> <p>If your baggage is permanently lost, any claim under the Personal Baggage section will be reduced by the amount paid out under Baggage Delay. You must keep all receipts for the items you have purchased.</p>	<p>1. Anything listed under the Personal Belongings Exclusions.</p>

B17-B18 Personal Baggage – If your valuables are lost, stolen or accidentally damaged and If your other possessions are lost, stolen or accidentally damaged

If this happened:	There is no cover for:
<p>This section covers you for items owned by you that are lost, stolen, damaged or destroyed during your trip up to the sum insured.</p> <p>Personal baggage items that are lost, stolen, damaged or destroyed on the trip after a deduction is made for wear, tear and loss of value (see the Depreciation Table) and a limit is applied to each single item and to all valuables and electronic equipment.</p> <p>The single item limit for this section is £250.</p> <p>The maximum limit for valuables and electronic equipment is £250.</p>	<p>1. Personal baggage left unattended or in the custody of any person unless they are a family member, travelling companion or have an official responsibility for the safety and supervision of your property.</p> <p>2. Valuables and electronic equipment lost, stolen or damaged in transit that have been checked in unless your carrier insisted the items were checked in.</p> <p>3. Valuables and electronic equipment not carried with you or kept in a locked safety deposit box in your accommodation when one is available. If a safety deposit box is not available, there is no cover for valuables and electronic equipment not stored safely and hidden from plain view.</p> <p>4. Items stolen from an unattended vehicle unless they were kept in a locked glove compartment, roof box, rear boot or luggage and is covered so as not to be visible from the outside of the vehicle and there are signs of forced entry.</p> <p>5. Anything listed under the Personal Belongings Exclusions.</p>

B19-B20 Money and Travel Documents – If your cash is lost or stolen and If you need emergency travel documents

If this happened:	There is no cover for:
<p>This section covers the following when your money or travel documents are lost or stolen during your trip:</p> <ol style="list-style-type: none"> Money in any currency. the cost of replacement travel documents needed to get you home. Additional costs you incur to organise replacing travel documents apart from additional accommodation or transport costs to return home if you miss your certificated departure. You may be able to claim for these costs under Missed Departure Outside the UK. <p>The cash limit set out in the Cover Table relates to the amount carried by one person whether jointly owned or carried on behalf of another person.</p>	<ol style="list-style-type: none"> Transaction or credit card fees. Money held on pre-paid currency cards, uncashed travellers' cheques. Travel documents covered by the issuer. Replacement value of visas that only cover this trip. Money and travel documents not kept with you while you are travelling. Money and travel documents not kept with you or not kept in a locked safety deposit box in your accommodation. Anything listed under the Personal Belongings Exclusions.

PERSONAL ACCIDENT, PERSONAL LIABILITY AND LEGAL EXPENSES SECTIONS OF COVER

The next three sections cover the following:

1. Personal Accident – Payment of a benefit if **you** are permanently injured or die as described in the section.
2. Personal Liability – Compensation **you** are legally responsible to pay someone **you** caused injury to or damage to their property.
3. Legal expenses – Legal costs if **you** have grounds to take legal action against a party.

IMPORTANT INFORMATION

There is no cover if **you** are participating in certain winter sports unless **you** have purchased a winter sports extension. Certain sports and activities do not include cover for Personal Accident or Personal Liability, see Sports and Activities Section on page 36-37.

Personal Accident, Personal Liability and Legal Expenses Definitions

The following list of definitions apply to the Personal Accident, Personal Liability and Legal Expenses sections of cover and appear in bold throughout the wording.

Accidental Bodily Injury

A sudden, violent, external, unexpected specific event, which occurs at an identifiable time and place, which solely and independently of any other cause results within 12 months, in the death, **Loss of Limb, Loss of Sight** or the **Permanent Total Disablement** of an **Insured Person**.

Immediate Relative

Your mother, father, sister, brother, spouse, civil partner, fiancé/e, **your** children (including adopted and fostered), grandparent, grandchild, parent-in-law, daughter-in-law; sister-in-law, son-in-law, brother-in-law, aunt, uncle, cousin, nephew, niece, step-parent, step-child, step-brother, step-sister or legal guardian.

Loss of Limb

Loss by physical severance, or the total and irrecoverable permanent loss of use or function of an arm at or above the wrist joint or a leg at or above the ankle joint.

Loss of Sight

Total and irrecoverable loss of sight in one or both eye's; this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

Manual Work

Work that is physical, including, but not limited to construction, installation, assembly and building work. Including working with domestic or wild animals. Humanitarian, carer or work in any medical capacity. This does not include bar and restaurant staff, non-professional musicians / singers and fruit / vegetable pickers.

Permanent Total Disablement

A disability which has lasted for at least 12 months from which **we** believe **you** will never recover, and which prevents **you** from carrying out any gainful occupation for which **you** are fitted by way of training, education, or experience.

Prospect of success

A view (when supported by independent legal advice) that **you** do have more than 51% chance of winning the case and achieving a positive outcome

Personal Accident, Personal Liability and Legal Expenses Exclusions

The following exclusions apply to Personal Accident, Personal Liability and Legal Expenses Cover.

You are not covered for;

1. Where applicable, the excess for each section.
2. More than the maximum sum insured for each section. See the Cover Table.
3. When **you** do not provide the documentation **we** ask for to support **your** claim. Please refer to the Claims Evidence section.
4. If at the time of the loss, injury or damage there is any other indemnity or insurance which wholly or partly covers the same occurrence, the underwriters shall not be liable to pay or contribute towards the loss or damage except in excess of the sums recovered or recoverable under the other indemnity or insurance.
5. Claims if **you** travel at a time when any government has imposed restrictions on travel to the geographical location **you** live in the **UK** or the area **you** are travelling to and **you** break the conditions of those restrictions.
6. Exposure to risk or danger, except in an endeavour to save a human life.
7. **You** knowingly putting yourself at risk, unless **you** were trying to save **your** own or someone else's life.
8. When **You** drink too much alcohol which is evidenced by one of the following;
 - a. a **medical practitioner** stating that **your** alcohol consumption has caused or actively contributed to **your** injury or illness.
 - b. the results of a blood test which shows that **your** blood alcohol level exceeds 0.19% which is approximately 2.5 times the legal drink driving limit in the **UK**.

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- c. a witness report from a 3rd party.
 - d. **your** own admission.
9. If **you** are under the influence and/or misuse of any prescribed/un-prescribed/illegal medication or drug (including any solvents or substances).
 10. **You** or any person climbing, jumping, or moving balcony to balcony or across the outside of a building, regardless of the height.
 11. Claims if **you** travel against government restrictions which have been put in place to prevent or limit travel from where **you** live in the **UK** or to the destination **you** are travelling to. If **you** have travelled against the Foreign, Commonwealth and Development Office (FCDO) advising against non-essential **trips** and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the FCDO advisory. See information on Essential Travel.
 12. Any claim resulting from the Foreign, Commonwealth and Development Office advising against all travel to **your** destination.
 13. Any claim caused by **you** undertaking **manual work**.
 14. Any claim where **you** are taking part in or training for any sport or activity in a professional capacity.
 15. Any claim arising from taking part in winter sports unless **you** have purchased a winter sports extension or travelling on a cruise when **you** have not paid to upgrade **your** cover.
 16. Claims arising when **you** are taking part in a sport or activity that **we** do not cover or excludes personal liability or personal accident cover.
 17. Any claim arising or resulting from **you** being involved in any malicious, reckless, illegal, or criminal act including **your** failure to comply with the laws applicable to the country in which **you** are travelling.
 18. **We** will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any trade or economic sanctions law or regulation.
 19. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
 20. Any claim arising from **war** and **war** like activities whether declared or not.

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B21 Personal Accident – If you are killed, injured or disabled following an accident

<p>If this happened:</p> <p>The amount shown in the Cover Table will be payable to you or your legal representative if during a trip you suffer accidental bodily injury that solely and directly results in one of the outcomes listed below. You can only claim for one benefit under this section.</p> <p>Your:</p> <ol style="list-style-type: none"> 1. Death or 2. Loss of limb or 3. Loss of sight or 4. Permanent total disablement <p>Arising within one year of you suffering accidental bodily injury.</p>	<p>There is no cover for:</p> <ol style="list-style-type: none"> 1. If your disablement is caused by mental or psychological trauma not involving your accidental bodily injury. 2. If your death or disability happens over 1 year from the date of your accidental bodily injury. 3. Claims not supported by a medical report or a death certificate. 4. Any claim arising from a sports activity where Personal Accident cover is specifically excluded under this policy (see Sports and Activities on page 36-37). 5. Any claim arising as a result of you driving a motor car or riding motorcycle unless you have a full UK licence, or valid CBT certificate (DL196), are following the local safety laws, ride on recognised roads and in respect of motorcycling the engine capacity is 125cc or lower. Riding/use of quad bikes, ATVs or electronic scooters as a driver or passenger is not covered at any time. 6. Anything Specifically listed in the Personal Accident, Personal Liability and Legal Exclusions.
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B22 Personal Liability – If you are held legally liable for injury or damage

<p>If this happened:</p> <p>This section will cover you if during a trip you are involved in an accident which results in you becoming legally responsible to pay compensation for:</p> <ul style="list-style-type: none"> • Accidental bodily injury or death to a party other than an immediate relative or a travelling companion; and / or • Accidental loss or damage to property, which is not owned by you, an immediate relative or a travelling companion. <p>We will pay up to the sum insured which applies to all people named on the policy, not to each insured, and covers all events occurring on a trip.</p> <p>Cover is provided for:</p> <ol style="list-style-type: none"> 1. All sums you are legally responsible to pay as compensation up to the sum insured. 2. Reasonable and necessary legal costs and expenses incurred by you in relation to the accident if you have our agreement before incurring any cost. 	<p>There is no cover for:</p> <ol style="list-style-type: none"> 1. Any fines or exemplary damages (this means they are aimed at punishing the person responsible rather than awarding compensation). 2. Claims made by your family or people who work for you. 3. Claims resulting from: <ol style="list-style-type: none"> a. your work or involvement in paid or unpaid manual work of any kind. b. you taking part in any activity where this policy excludes Personal Liability cover (see Sports and Activities Page 36-37). c. you owning or occupying any land or building, unless you are occupying temporary holiday accommodation, not owned by you. d. any agreement unless liability would have existed without that agreement e. you owning, handling, riding or looking after any animal; or f. you owning, possessing or using a firearm, a horse drawn, mechanical, motorised or towed vehicle, a waterborne vessel or craft (except manually propelled watercraft, an aircraft of any description, including unpowered flight and drones. 4. Wilful or malicious acts. 5. Property belonging to you or held in trust by you. 6. Liability arising due to a contractual agreement which would not exist in law if such an agreement had not been made. 7. Any claims where you admit liability or promise to make payment without our prior written consent. 8. Anything Specifically listed in the Personal Accident, Personal Liability and Legal Exclusions.
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B23 Legal Expenses – If you need legal advice

IMPORTANT INFORMATION

- **We** shall have complete control over the legal proceedings, though **you** have the right not to agree to use the Lawyers **we** propose.
- **You** must notify **us** as soon as possible of any incident which may give rise to a claim, and at the latest, within 90 days of the incident happening.
- Lawyers appointed must be qualified to practice in the country where the event happened or the defendant's country of residence.
- If **we** cannot agree on which Lawyer to nominate, **we** will ask the relevant national law society to choose a suitably qualified party to represent **you**. While this process is on-going, **we** will appoint a Lawyer to protect **your** interests.
- If **you** are awarded damages, all sums advanced by **us** will be repaid out of the damages once **you** have received payment.
- **We** can choose to conduct legal proceedings instituted in the United States of America or Canada under the contingency fee system operating in North America.
- **We** will not begin legal proceedings in more than one country.

<p>If this happened:</p> <p>This section will cover legal costs up to the sum insured to undertake a civil action for damages if someone else causes you bodily Injury or death while you are on a trip. You must obtain our agreement to pursue the legal action if you are claiming under this section before you start proceedings.</p> <p>Cover is provided for:</p> <p>Reasonable and necessary legal costs to undertake a civil action, up to the sum insured provided you obtain our agreement to pursue the legal action before you start proceedings.</p> <p>Additional travel expenses in the event that a court outside your home country requires you to attend in connection with an event giving rise to an action under this section, up to a maximum per insured person of £1,000.</p>	<p>There is no cover for:</p> <ol style="list-style-type: none"> 1. The pursuit of a claim against us, our agent or an Insurer underwriting any section of this policy, or a travel agent, tour operator public transport provider. 2. Actions between Insured Persons, or actions pursued to obtain satisfaction of a judgement or legally binding decision. 3. Any advice or any claim arising in connection with a trip taken within your home country. 4. Any expenses spent before obtaining our agreement to pursue legal action. 5. Any claim arising as a result of you driving a motor car or riding motorcycle unless you have a full UK licence, or valid CBT certificate (DL196), are following the local safety laws, ride on recognised roads and in respect of motorcycling the engine capacity is 125cc or lower. Riding/use of quad bikes, ATVs or electronic scooters as a driver or passenger is not covered at any time. 6. Any claim where in our opinion there is an insufficient prospect of success in obtaining reasonable compensation. 7. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation. 8. Any claims where the legal costs and expenses are variable depending on the outcome of the claim. 9. The costs of any appeal. 10. Anything Specifically listed in the Personal Accident, Personal Liability and Legal Exclusions.
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SPORTS AND ACTIVITIES

This policy automatically provides cover for a wide range of sports and activities which **you** may participate in during **your trip** without the need to pay an additional premium, provided the activity is accessible to the general public and does not require specialist training or qualifications. Cover is subject to **you** using recommended safety equipment (such as a helmet, harness, knee and/or elbow pads), and following safety procedures, rules and instructions of qualified instructors. If the sport or activity is provided by a local operator **you** must ensure they are appropriately qualified and licenced.

To see a full list of activities covered under this policy:- [click here](#) or go to <https://www.world-first.co.uk/home/travel-insurance/sports-and-activities/sports-and-activities-automatically-included.aspx>

Eligibility

We are unable to provide cover for anyone participating in any sport or activity if **you** are participating in or training:

- For a competition or a tournament.
- On a professional or semi-professional basis.
- Water based activities outside 12 nautical miles from the coastline.
- For any sport or activity listed under [Sports and Activities not Covered](#).

There is no cover under Personal Accident or Personal Liability for any of the following sports and activities:

Archery	Jet Boating/Power Boating (passenger only)
Athletics	Lacrosse
Baseball	Paint Balling/War Games (wearing eye protection)
Board Sailing	Racquet Ball/Rackets/Squash
Bungee Jumping/Reverse Bungee	Riding Motorcycles/mopeds (up to 125cc only)*
Canoeing/Kayaking/Rafting/White Water Rafting grade 4 and 5	River Bugging/Tubing/Sledging
Clay Pigeon Shooting/small bore shooting/rifle range	Sandboarding/ Sand Surfing/Sand Skiing/Sand Yachting
Cycling (not including Mountain Biking/BMX or Touring)	Sailing/Yachting/Catamaran/Dinghy/Hobie Cat
Camel/Elephant/Horse/Mule/Llama/Ostrich/Pony Riding/Trekking or working with wild animals	Skydiving/Parachuting (Tandem only)
Dragon Boat Racing	Swimming/Bathing with Elephants
Fencing	Tall Ship Crewing
Go Karting (up to 120cc, wearing a helmet)	

* Motorcycling - **you** must have a full UK licence, or a valid CBT certificate (DL196), insured under a motor policy, are following local safety laws and riding on recognised roads.

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Sports and activities NOT covered – There is no cover available under ANY section of the policy, except for Section A1 – Cancelling Your Trip.

Battle re-enactment	Motor Sports/Racing of any kind Land/Sea
Canoeing/Kayaking/Rafting/White water rafting grade 6	Mountain/BMX biking/Cycle Touring
Canyoning	Polo
Cave diving or pot holing	River Bugging/Sledging/Tubing grades 4 and above
Cliff or base diving/jumping	Rock Climbing
Flying (as a pilot)	Sailing/Boating/yachting of any kind outside of 12 nautical miles from the coastline or outside of European Waters
Gliding/Hang gliding/Paragliding	Sand Dunning/Buggy
Hot air ballooning (as a pilot)	Scuba Diving deeper than 30 metres
Hunting, any use of firearm	Segway/Electronic Scooters
Jet skiing	Slacklining
Jousting	Tightrope/High rope walking
Kite Surfing	Quad Biking/ATV's
Marathon running	Walking/Fell Walking/Running/Trekking/Hiking/ Orienteering/Rambling above 4,000 metres
Martial arts	
Mechanically assisted or electronic bicycles	Walking/Fell Walking/Running/Trekking/Hiking/ Orienteering/Rambling that requires specialised equipment/ropes/guides/crampons
Micro lighting	Any Sahara/Desert/Polar(or other extreme climate) treks/runs/walks/hikes
Motorcycling/mopeds with an engine capacity over 125cc	

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MAKING A COMPLAINT

If **your** complaint relates to the sales literature, the way in which **your** policy was sold to **you**, the Medical Screening Service or regarding information about **your** policy, please contact:

Complaints Manager

Rothwell & Towler Ltd
Tourism House
Woodwater Park
Pynes Hill
Exeter
EX2 5WS

Email: quality@rothwellandtowler.co.uk
Telephone: 0354 90 80 171

If **your** complaint relates to a claim, or assistance **you** received whilst travelling, please contact:

Quality Department

Collinson Insurance Services Limited
Sussex House
Perrymount Road
Haywards Heath
West Sussex
RH16 1DN

Email: Complaints@collinsoninsurance.com
Telephone: 0333 005 1089

If **your** complaint relates to the End Supplier Failure Insurance sections of cover or claims, please contact:

End Supplier Failure Insurance - ESFI

Compliance Officer
Liberty Mutual Insurance Europe SE, 20 Fenchurch Street, London, EC3M 3AW.

Email: complaints@libertyglobalgroup.com Telephone: +44 (0)203 758 0840
Please quote your policy and/or claim number.

Our promise of service – **We** will aim to provide **you** with a full response within 4 weeks of the date **we** receive **your** complaint, and **our** response will be **our** final decision based on the evidence presented. If for any reason there is a delay in completing **our** investigations, **we** will explain why and tell **you** when **we** hope to reach a decision. In any event, should **you** remain dissatisfied or fail to receive a final answer within 8 weeks of **us** receiving **your** complaint, **you** may have the right to refer **your** complaint to an independent authority for consideration. That authority is:

Financial Ombudsman Service (FOS)

Exchange Tower
Harbour Exchange Square
London
E14 9SR

Email: complaints.info@financial-ombudsman.org.uk
Telephone: (Landline) 0800 0234 567 or (Mobile) 0300 1239 123

More information can be found on their website – www.financial-ombudsman.org.uk. Please note that if **you** wish to refer this matter to the FOS **you** must do so within 6 months of **our** final decision. **You** must have completed the above procedure before the FOS will consider **your** case. **Your** legal rights are not affected.

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DATA PROTECTION

How we use the information about you

As an insurer and data controller: **We** collect and process information about **you** so that **we** can provide **you** with the products and services **you** have requested. **We** also receive personal information from World First Travel Insurance, a trading name of Rothwell & Towler Ltd, on a regular basis while **your** policy is still live. This will include **your** name, address, health information, risk details and other information which is necessary for **us** to:

- Meet **our** contractual obligations to **you**.
- issue **you** this insurance policy.
- deal with any claims or requests for assistance that **you** may have; service **your** policy including claims and policy administration, payments, and other transactions); and detect, investigate, and prevent activities which may be illegal or could result in **your** policy being cancelled or treated as if it never existed.
- Protect our legitimate interests.

Some of the personal information that **you** provide may be sensitive information. This includes details about **your** health or medical records. Where **we** need **your** consent to collect and process **your** sensitive information, this will be obtained from **you** at the relevant time. Please note that, in these cases, **we** may not be able to sell **you** an insurance policy or deal with a claim if **you** do not agree to **us** processing relevant sensitive information.

In order to administer **your** policy and deal with any claims, **your** information may be shared with trusted third parties. This will include members of The Collinson Group, contractors, investigators and claims management organisations where they provide administration and management support on **our** behalf. Some of these companies are based outside of the European Union where different Data privacy laws apply. Wherever possible, **we** will have strict contractual terms in place to make sure that **your** information remains safe and secure.

We will not share **your** information with anyone else unless **you** agree to this, or **we** are required to do this by **our** regulators (e.g. the Financial Conduct Authority) or other authorities. The personal information **we** have collected from **you** will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify **your** identity. If fraud is detected, **you** could be refused certain services, finance, or employment. Further details of how **your** information will be used by **us** and these fraud prevention agencies and databases, and **your** data protection rights, can be found by visiting www.cifas.org.uk/fpn and www.insurancefraudbureau.org/privacy-policy/.

Processing your data:

Your data will generally be processed on the basis that it is: necessary for the performance of the contract that **you** have with **us**; is in the public or **your** vital interest: or for **our** legitimate business interests. If **we** are not able to rely on the above, **we** will ask for **your** consent to process **your** data.

How we store and protect your information:

All personal information collected by **us** is stored on secure servers which are either in the United Kingdom or European Union. **We** will need to keep and process **your** personal information during the period of insurance and after this time so that **we** can meet **our** regulatory obligations or to deal with any reasonable requests from **our** regulators and other authorities. **We** also have security measures in place in **our** offices to protect the information that **you** have given **us**.

How you can access your information and correct anything which is wrong

You have the right to request a copy of the information that **we** hold about **you**. If **you** would like a copy of some or all of **your** personal information, please contact **us** by email or in writing as shown below.

Data Protection Officer, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN
Email: data.protection@collinsongroup.com.

We may make a reasonable charge for this service or refuse to give **you** this information if **your** request is clearly unjustified or excessive. **We** want to make sure that **your** personal information is accurate and up to date. **You** may ask **us** to correct or remove information **you** think is inaccurate. If **you** wish to make a complaint about the use of **your** personal information, please contact our Data Protection Officer using the details above. **You** can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk>.

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READY TO GO?

So, you're all packed and just about ready to go. We have included a check list to help ensure that you haven't forgotten anything!

- **Check that your travel insurance covers the whole duration of your trip and any activities that you plan on trying.**
- **Check your travel documents:**
 - Is **your** passport up to date, and is it valid for a least 6 months after the date **you** are due to come **home**?
 - Make two photocopies of **your** passport, tickets and travel insurance documents and leave one set at **home** (maybe let family/friends know where they are kept in case of an emergency). Take the other set with **you** but keep them separate from the originals.
 - Make sure **you** have important contact numbers in **your** phone just in case.
- **Check with your GP to ensure that you have had any necessary vaccinations and/or medications.**
- **Know your destination:**
 - It is always worth checking out any local laws and customs before **you** get there.
 - Pack a guide book.
 - Check the FCDO website www.gov.uk/browse/abroad
- **Tell family/friends about your trip and make sure they know where you are going and how to get hold of you in an emergency.**
- **When you are abroad:**
 - Make sure **your** travel documents, passport, money and insurance documents are kept in a safe place.
 - Stick to safe filtered water and keep yourself well hydrated when **you** are out in the sun.
 - Always wear protective sunscreen when **you** are out and about, even if **you** are on the ski slopes! (but make sure the one **you** buy doesn't contain the chemical Oxybenzone as it bleaches the sea coral).
 - Check out local information in **your** guidebook or online so that **you** are aware of any local holidays and nearby public medical facilities.
 - It is always a good idea to keep all **your** receipts just in case **you** need them for future reference.
- **Getting medical treatment abroad**
 - Often the best doctors, treatment and optimal care are found in the regulated state and public hospitals and medical facilities no matter where **you** are in the world. They might not always look as nice as some private facilities, but **we** have seen numerous good clinical outcomes which don't come with the risk of immoral and dangerous practices, extortion, over treatment, detainment and withdrawal of treatment which **we** have seen happen in some private facilities all over the world.
 - Some medical facilities will raise charges that are far in excess of what is customary and reasonable. **We** will deal with such bill directly with the facility and there is no need for **you** to pay them. **You** simply need to pass any and all correspondence about such bills to **us** to ensure **we** can provide financial protection.