

Policy Extensions

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

Master Policy Number:
COLWF-22-008-B

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

WorldFirst
The Travel Insurance Specialists

These extensions have 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 EXTENSIONS INFORMATION

ABOUT YOUR POLICY EXTENSION

This section in this booklet is an extension of your main World First Travel Insurance Policy Wording.

Please Note: The chosen extensions will only apply if **you** have paid the appropriate additional premium and it is listed on **your policy certificate**. All the things **we** told **you** about in the main policy wording will also apply to this extension.

This booklet provides details of the extra cover **you** have if the appropriate additional premium has been paid. It will also tell **you** about any new terms and conditions that apply.

This extension booklet forms part of the contract of insurance between the underwriters, Collinson Insurance and those people specified on **your policy certificate** and must be read together with the main policy wording and **your policy certificate**. 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.

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**.

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, which also varies by level of cover. 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.

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.

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**

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

Age of Property	Winter Sports Equipment	Golf Equipment	Gadgets
0-1 month	5%	5%	0%
1-6 months	10%	10%	5%
6 – 12 months	15%	15%	10%
1 – 2 years	35%	35%	20%
2 – 3 years	55%	55%	30%
3 - 4 years	70%	70%	40%
4 – 5 years	80%	80%	50%
6 years +	100%	100%	60%

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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 - Confirmation of all cancellation(s) including any refunds already given - 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 - Written confirmation of positive test results for Covid-19. Photographic evidence of a test kit is not acceptable. - Written confirmation from an appropriate authority of the length and place of compulsory quarantine for Covid-19 - Written confirmation confirming that you have been contacted by official NHS Track and Trace or a medical practitioner for Covid-19 within 14 days of the start date of your trip - A letter from your employer providing your redundancy - A police report for any lost or stolen travel documents - Written confirmation from the carrier stating the period of and reason for any delay - Receipts confirming any additional transport costs
If you need to hire winter sports equipment, If your owned or hired winter sports equipment is lost, stolen or accidentally damaged, If your ski pass is lost or stolen, If you need to hire golf equipment, If your golf equipment is lost, stolen or accidentally damaged, If your gadgets are lost, stolen or accidentally damaged.	<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

ESSENTIAL TRAVEL & FOREIGN, COMMONWEALTH AND DEVELOPMENT OFFICE TRAVEL ADVISORIES

- **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 an optional trip disruption 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.

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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

You 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**.

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 or in the case of annual multi **trip** policies, is the duration limit of each single journey taken in a 12-month period.

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**, unless **you** have purchased an Annual Multi trip policy and **you** renew **your** policy while on **your trip** (**your** total **trip** duration including the renewed policy cannot exceed the maximum limit). This does not apply if **you** are unable to return **home** due to a claimable event, when **your** policy automatically extends; or
- For Annual Multi Trip policies, at midnight of the day **you** reach **your** stated maximum policy **trip** duration; 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 the Emergency Medical Expenses Section of your main policy. 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 is available under this insurance policy extension and is subject to the terms, conditions and exclusions already mentioned in the main policy 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. This will mirror the Excess on your main policy.

Cover	Section	We will pay up to	Excess
Your Travel Policy – Winter Sports Cover			
Piste Closure			
- If your ski resort is closed per 24 hours	WS1	£20	Nil
- If your ski resort is closed maximum	WS2	£400	Nil
Ski Pack			
- If you are unable to use your pre-paid ski pack	WS3	As per your main policy	As per your main policy
Ski Hire			
- If you need to hire winter sports equipment	WS4	£300	Nil
Ski Equipment and Lost or Stolen Lift Pass			
- If your owned or hired winter sports equipment is lost, stolen or accidentally damaged	WS5	£400	As per your main policy
- If your ski pass is lost or stolen	WS6	£300	As per your main policy
Your Golf Extension Sections of Cover			
Golf Equipment Hire			
- If you need to hire golf equipment	GO1	£500	Nil
Golf Equipment			
- If your owned or hired golf equipment is lost, stolen or accidentally damaged	GO2	£3,000	As per your main policy
Loss of Green Fees			
- If you are unable to play golf	GO3	£500	Nil
Hole in One			
- If you get a hole in one	GO4	£75	Nil
Your Cruise Extension Sections of Cover			
Missed Departure and Missed Connection including Port Connections			
- If you miss your sailing	CR1	£500	As per your main policy
Cabin Confinement			
- If you are confined to you cabin per 24 hours	CR2	£40	Nil
- If you are confined to you cabin maximum	CR3	£400	Nil
- If you are unable to use your pre-paid excursions	CR4	As per your main policy	Nil
Missed Port Visit			
- If your ships itinerary changes per port	CR5	£100	Nil
- If your ships itinerary changes maximum	CR6	£500	Nil

Your Natural Disaster & Terrorism Extension Sections of Cover		Section		
Cancelling Your Trip				
-	If you are unable to go on your trip	LSE1	As per your main policy	As per your main policy
Delay and Abandonment				
-	If you are delayed per 12 hours	LSE2	As per your main policy	Nil
-	If you are delayed maximum	LSE3	As per your main policy	Nil
-	Additional transport costs outside the UK	LSE4	As per your main policy	Nil
-	If you decide to abandon your travel plans	LSE5	As per your main policy	As per your main policy
Missed Departure from the UK				
-	If you miss your departure	LSE6	As per your main policy	As per your main policy
Missed Departure and Connection Outside the UK				
-	If you miss your connection	LSE7	As per your main policy	As per your main policy
-	If you miss your connection daily benefit per 24 hours	LSE8	£40	Nil
-	If you miss your connection daily benefit maximum	LSE9	£400	Nil
Cutting Short Your Trip				
-	If you have to cut short your trip	LSE10	As per your main policy	As per your main policy
Substitute Accommodation				
-	If a major incident happens while you are away	LSE11	As per your main policy	As per your main policy
Your COVID-19 Extension Sections of Cover		Section		
Cancelling Your Trip				
-	If you are unable to go on your trip	CV1	As per your main policy	As per your main policy
Missed Departure from the UK				
-	If you miss your departure	CV2	As per your main policy	As per your main policy
Missed Departure and Connection Outside the UK				
-	If you miss your connection	CV3	As per your main policy	As per your main policy
-	If you miss your connection daily benefit per 24 hours	CV4	£40	Nil
-	If you miss your connection daily benefit maximum	CV5	£400	Nil
Cutting Short Your Trip				
-	If you have to cut short your trip	CV6	As per your main policy	As per your main policy
Changes to Quarantine Requirements to Enter the UK				
-	If you have to stay in mandatory quarantine accommodation	CV7	£1,000	Nil
Extended COVID-19 Medical Cover				
-	If you travel to a country where the FCDO advise against all but essential travel	CV8	As per your main policy	As per your main policy
Your Gadget Extension Sections of Cover		Section		
Gadget Cover				
-	If your gadgets are lost, stolen or accidentally damaged	GA1	£1,500	As per your main policy

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WINTER SPORTS EXTENSION SECTIONS OF COVER

IMPORTANT INFORMATION

Which activities are covered: Skiing and Snowboarding On-Piste and Off-Piste within Resort Boundaries, Air Boarding, Big Foot Skiing, Cross Country Skiing on Recognised Paths, Dry Slope Skiing and Snowboarding, Glacier Walking and Skiing, Ice Cricket*, Ice Windsurfing*, Kick Sledging, Langlauf, Mono-Skiing, Nordic Skiing on Recognised Paths, Ski Randonnée, Ski Run Walking, Ski Skimming, Ski Touring, Skidooring*‡, Sledging, Snow Blading, Snow Shoeing, Snow Tubing, Snow Zorbing, Snowcat Skiing with a Professional Guide, Snowmobiling*‡, Tobogganing.

This Winter Sports Extension will cover you for up to 31 days on a Single Trip policy or for up to 17 days per trip on a Multi Trip policy. The maximum age for the winter extension is 79 years.

‡No Cover Under the Personal Accident Section

*No Cover Under the Personal Liability Section

Provided **you** are not:

- Participating in or training for a competition or
- Taking part on a professional or semi-professional basis or
- Taking part contrary to local advice or warnings.

Requirement to report lost, stolen or delayed items. You must report lost or stolen **ski equipment** within 24 hours to the police and provide us with a police report (lift passes can be reported to resort management). If **your ski equipment** goes missing while in the custody of a transport provider, **you** need to obtain a property irregularity report from them within 24 hours, this includes **ski equipment** delayed in transit.

Winter Sports Extension Definitions

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

Ski Equipment

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

Unattended

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 not in transit when baggage (excluding gadgets and valuables and electronic equipment) must be held in a hold or luggage area as required by the carrier.

Winter Sports Extension Exclusions

The following apply to all Winter Sports Extension sections of cover.

You are not covered for the following:

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** are unable to provide the documentation we ask for to support **your** claim. Please refer to the Claims Evidence section.
4. 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 advice of the Foreign, Commonwealth and Development Office (FCDO) 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.
5. Any claim resulting from the Foreign, Commonwealth and Development Office advising against **all** travel to **your** destination.
6. 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 travel illegal.
7. There is no cover if **you** bought this policy or booked **your trip** (whichever is last) if **you** were aware at the time of an event that led to **you** making a claim.
8. 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.
9. Any claim arising from radioactive contamination, use of nuclear, chemical, or biological weapons of mass destruction.
10. Any claim arising from war and war like activities whether declared or not.

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WS1-WS2 Piste Closure – If your ski resort is closed

If this happened:	There is no cover for:
<p>This section pays a daily benefit, up to the sum insured, when your pre-booked ski resort is shut for at least 24 hours preventing you from taking part in winter sports due to a lack of snow, adverse weather conditions or avalanche.</p> <p>Cover is valid if you can give us evidence from the holiday company or resort management of the reason and length of time the slopes were shut.</p> <p>If your trip is within the Northern Hemisphere cover applies if your dates of travel fall between the months of December and April, and in the Southern Hemisphere between the months of May and October.</p>	<ol style="list-style-type: none">1. Anything Specifically listed in the Winter Sports Exclusions.

WS3 Ski Pack – If you are unable to use your pre-paid ski pack

If this happened:	There is no cover for:
<p>If you have a valid claim under the 'Cancelling Your Trip' or 'Cutting Short Your Trip' Sections for unexpected illness, injury or death we will pay for the unused ski pack costs (ski school and lift pass and hired ski equipment) you have paid or are contracted to pay provided these costs are not refundable from any other source.</p>	<ol style="list-style-type: none">1. Anything Specifically listed in the Winter Sports Exclusions.

WS4 Ski Hire – If you need to hire winter sports equipment

If this happened:	There is no cover for:
<p>Under this section we will pay up to the sum insured to contribute towards the hire of winter sports equipment in the event that your winter sports equipment is lost or stolen during your trip.</p> <p>You must keep all receipts for the items you have hired.</p>	<ol style="list-style-type: none">1. Claims for hiring replacement items when you cannot provide a receipt.2. Anything Specifically listed in the Winter Sports Exclusions.

WS5 Ski Equipment and Lost or Stolen Lift Pass – If your owned or hired winter sports equipment is lost, stolen or accidentally damaged

If this happened:	There is no cover for:
<p>This section covers you for ski equipment owned or hired by you if it is lost, stolen or accidentally damaged during your trip.</p> <p>Cover is provided for winter sports equipment that is lost, stolen or accidentally damaged 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. This limit is £400.</p>	<ol style="list-style-type: none">1. Claims for loss or theft not reported to the police, the cruise operator or carrier within 24 hours and a written report obtained.2. 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.3. Loss, damage, or delay caused by confiscation or detention by Customs or other officials or authorities.4. Anything Specifically listed in the Winter Sports Exclusions.

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WS6 Ski Equipment and Lost or Stolen Lift Pass – If your ski pass is lost or stolen

If this happened:	There is no cover for:
<p>This section covers you for the unused proportion of your lift pass if it is lost or stolen during your trip.</p>	<ol style="list-style-type: none">1. Claims for loss or theft not reported to the police, the cruise operator or carrier within 24 hours and a written report obtained.2. 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.3. Loss, damage, or delay caused by confiscation or detention by Customs or other officials or authorities.4. Anything Specifically listed in the Winter Sports Exclusions.

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GOLF EXTENSION SECTIONS OF COVER

Golf Extension Definitions

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

Golf Equipment

Golf clubs, golf balls, golf bag, golf trolley, golf shoes and waterproof clothing.

Unattended

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 not in transit when baggage (excluding gadgets and valuables and electronic equipment) must be held in a hold or luggage area as required by the carrier.

Golf Extension Exclusions

The following apply to all Golf Extension sections of cover.

You are not covered for the following:

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** are unable to provide the documentation **we** ask for to support **your** claim. Please refer to the Claims Evidence section.
4. 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 advice of the Foreign, Commonwealth and Development Office (FCDO) 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.
5. 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 travel illegal.
6. There is no cover if **you** bought this policy or booked **your** trip (whichever is last) if **you** were aware at the time of an event that led to **you** making a claim.
7. **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.
8. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
9. Any claim arising from **war** and **war** like activities whether declared or not.

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GO1 Golf Equipment Hire – If you need to hire golf equipment

If this happened:	There is no cover for:
<p>If your golf equipment is lost, stolen or accidentally damaged during your trip or delayed by at least 12 hours, you can claim for the cost of hiring replacement golf equipment up to the sum insured.</p> <p>For cover to apply for delay, you must be able to evidence the length of time your golf equipment is delayed by obtaining a report from your carrier or if your claim relates to loss, theft or accidental damage you must have a valid claim under the Golf Equipment Section.</p> <p>You must keep all receipts for the items you have hired.</p>	<ol style="list-style-type: none"> 1. Claims for hiring or purchasing replacement items when you cannot provide a receipt. 2. Anything listed under the Golf Extension Exclusions.

GO2 Golf Equipment – If your owned or hired golf equipment is lost, stolen or accidentally damaged

If this happened:	There is no cover for:
<p>This section covers you for golf equipment items owned or hired by you that are lost, stolen or accidentally damaged during your trip up to the sum insured.</p> <p>Cover is provided for golf equipment that is lost, stolen or accidentally damaged 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. This limit is £500.</p>	<ol style="list-style-type: none"> 1. Claims for loss or theft not reported to the police, the cruise operator or carrier within 24 hours and a written report obtained. 2. Items left unattended. 3. Loss, damage, or delay caused by confiscation or detention by Customs or other officials or authorities. 4. Anything listed under the Golf Extension Exclusions.

GO3 Loss of Green Fees – If you are unable to play golf

If this happened:	There is no cover for:
<p>If you have a valid claim under the 'Cancelling Your Trip' or 'Cutting Short Your Trip' Section of your main policy for unexpected illness, injury or death we will pay for the unused green fees you have paid or are contracted to pay provided these costs are not refundable from any other source.</p>	<ol style="list-style-type: none"> 1. Claims where you cannot provide written confirmation from the organisers, trainers or the resort management confirming the unused green fees. 2. Anything listed under the Golf Extension Exclusions.

GO4 Hole in One – If you get a hole in one

If this happened:	There is no cover for:
<p>This section pays up to the sum insured if you complete a hole in one on a full-sized golf course during your trip provided the secretary of the golf course confirms in writing that the hole in one occurred and you provide the original score card fully completed and signed.</p>	<ol style="list-style-type: none"> 1. Anything listed under the Golf Extension Exclusions.

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CRUISE EXTENSION SECTIONS OF COVER

Cruise Extension Information

This extension will provide you with cover for the entire duration of **your** single trip policy, or if **you** have purchased a multi trip policy, the amount of cruise days covered during the 12 month policy period is 31 days.

Please be aware that this extension cannot be added to a Backpacker and Longstay policy.

Cruise Extension Definitions

The following list of definitions apply specifically to the Cruise Extension 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).

Cruise

A **trip** involving a sea voyage of more than 3 days in total duration, where transportation and accommodation is primarily on an ocean going passenger ship.

Epidemic

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

Pandemic

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

Unattended

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 not in transit when baggage (excluding gadgets and valuables and electronic equipment) must be held in a hold or luggage area as required by the carrier.

Cruise Extension Exclusions

The following apply to all Cruise Extension sections of cover.

You are not covered for the following:

1. Where applicable, the excess for each section.
2. More than the maximum sum insured for each section. See the Cover Table.
3. Any claim for a **cruise trip** where **you** have not purchased this extension and paid the appropriate additional premium.
4. When **you** are unable to provide the documentation, **we** ask for to support **your** claim. Please refer to the Claims Evidence section.
5. Any claim caused by an epidemic or pandemic.
6. 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.
7. Any claim resulting from the Foreign, Commonwealth and Development Office advising against **all** travel to **your** destination.
8. 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 travel illegal.
9. There is no cover if **you** bought this policy or booked **your trip** (whichever is last) if **you** were aware at the time, of an event that led to **you** making a claim.
10. **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.
11. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
12. Any claim arising from **war** and **war** like activities whether declared or not.

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CR1 Missed Departure and Missed Connection including Port Connections – If you miss your sailing

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.
- **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 if the reason for you missing your pre-booked cruise transportation before you travel or whilst outside the UK, including each port on your cruise itinerary due to one of the reasons listed below for:</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. 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. 8. Anything listed under the Cruise Extension Exclusions.

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CR2-CR4 Cabin Confinement – If you are confined to your cabin

If this happened:	There is no cover for:
<p>This section pays for the following when you are ill or injured while on a cruise:</p> <ol style="list-style-type: none"> 1. A set monetary amount for each 24-hour period you are confined to your cabin. 2. The cost of excursions you do not take while confined to your cabin. Please see the 'Cutting Short Your Trip' Section of your main policy wording. <p>For cover to be valid You must provide a written report from the ship's Medical Officer confirming the cause and the length of the confinement and have a valid claim under Emergency Medical Expenses and Repatriation section of your main policy.</p>	<ol style="list-style-type: none"> 1. COVID-19. 2. Anything listed under the Cruise Extension Exclusions.

CR5-CR6 Missed Port Visit – If your ships itinerary changes

If this happened:	There is no cover for:
<p>This section will provide a payment for each port on your cruise itinerary that you are unable to disembark at due to adverse weather or timetable restrictions up to the sum insured. For cover to be valid you must provide evidence from the cruise company confirming the port was missed and the reason why.</p>	<ol style="list-style-type: none"> 1. Anything listed under the Cruise Extension Exclusions.

NATURAL DISASTER & TERRORISM EXTENSION SECTIONS OF COVER

Natural Disaster & Terrorism Extension Definitions

The following list of definitions apply specifically to the Natural Disaster & Terrorism Extension sections of cover and appear in bold throughout. See also General Definitions for the meaning of other bolded words.

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.

Natural Catastrophe

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

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 fee's, 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.

Natural Disaster & Terrorism Extension Exclusions

The following apply to all Natural Disaster & Terrorism Extension sections of cover.

You are not covered for the following:

1. Where applicable, the excess for each section.
2. More than the maximum sum insured for each section. See the Cover Table.
3. Unused **Travel and accommodation costs** that **you** can get refunded from another source.
4. Any claim where **you** bought this policy or booked the **trip**, knowing **you** would have to claim.
5. **You** not wanting to go on or continue with the **trip**.
6. When **your trip** is cancelled or disrupted because **you** do not have the correct vaccinations or proof of vaccinations.
7. When **you** do not provide the documentation, **we** ask for to support **your** claim. Please refer to the Claims Evidence section.
8. Any claim resulting from the Foreign, Commonwealth and Development Office advising against all travel.
9. The insolvency or failure of any travel provider to provide a service due to inability to trade of any **travel provider**.
10. Anything not listed under "If this happened" under each section.
11. **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.
12. Any claim caused by **Cyber Terrorism**.
13. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
14. Any claim arising from **war** and **war** like activities whether declared or not.

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 an optional trip disruption 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.
- **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.
- **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**.

LES1 Cancelling your trip – If you are unable to go on your trip

<p>If this happened:</p> <p>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 because:</p> <ol style="list-style-type: none"> 1. Up to 7 days before the certificated departure of your trip the Foreign, Commonwealth and Development Office advise against all or all but essential travel to an area you are travelling to due to a reason other than COVID-19, provided there are no other government travel restrictions in place. 2. A natural catastrophe or terrorism event occurs within 20 kilometres of your booked accommodation and your trip start date is within 14 days of the event date. 	<p>There is no cover for:</p> <ol style="list-style-type: none"> 1. Claims arising because a government has imposed travel restrictions to the geographical location you live in the UK or that impact your trip, such as, but not limited to; locking down geographical regions, making your travel illegal, revoking visas, or closing borders. This does not include an FCDO advisory against essential travel when that is the only restriction in place. 2. Air passenger duty (which can be reclaimed by you through your travel agent, tour operator or airline). 3. Any costs associated with timeshares, holiday property bonds or similar arrangements apart from direct rental charges for the period of your trip. 4. Any claim arising from COVID-19. 5. Claims under “If this happened 1”, where you purchased the policy or booked the trip (whichever you did last) after the Foreign, Commonwealth and Development Office advise against all or all but essential travel to your destination. 6. Anything listed under the Natural Disaster & Terrorism Extension Exclusions.
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LSE2-LSE4 Delay and Abandonment – If you are delayed

<p>If this happened:</p> <p>This section pays out a set amount for each 12 hours your transport is delayed due to one of the reasons listed below.</p> <ol style="list-style-type: none"> 1. A natural catastrophe 2. A terrorism event. 3. The presence of unauthorised, unmanned aircraft 4. Air traffic control restrictions including airspace closure. 5. Failure of air traffic control or airport computer systems, not including system failure caused by cyber terrorism. 6. An event occurring at your departure point that causes its closure or evacuation. <p>We will pay up to the <u>sum insured</u> which applies to your trip, not each time you are delayed. Cover applies under the following circumstances:</p> <p>1) Delay Benefit</p> <p>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 <u>sum insured</u>.</p> <p>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</p>	<p>There is no cover for:</p> <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. Trips taken just within the UK. 4. Claims also paid under Missed Departure. 5. 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. 6. Anything listed under the Natural Disaster & Terrorism Extension Exclusions.
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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;

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.

LSE5 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. A natural catastrophe. 2. A terrorism event. 3. The presence of unauthorised, unmanned aircraft 4. Air traffic control restrictions including airspace closure. 5. Failure of air traffic control or airport computer systems, not including system failure caused by cyber terrorism. 6. An event occurring at your departure point that causes its closure or evacuation. 	<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. Trips taken just within the UK. 4. Claims also paid under Missed Departure. 5. 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. 6. Anything listed under the Natural Disaster & Terrorism Extension Exclusions.

LSE6 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 you miss your departure because of the below:</p> <ol style="list-style-type: none"> 1. Delay or cancellation of public transport due to <ol style="list-style-type: none"> a. A natural catastrophe. b. A terrorism event. c. The presence of unauthorised, unmanned aircraft d. Air traffic control restrictions including airspace closure. e. Failure of air traffic control or airport computer systems, not including system failure caused by cyber terrorism. f. An event occurring at your departure point that causes its closure or evacuation. <p>Cover is in place 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. 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. Trips taken just within the UK. 4. 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. 5. Anything listed under the Natural Disaster & Terrorism Extension Exclusions.

LSE7-LSE9 Missed Departure and Connection Outside of the UK – If you miss your connection

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 is due to one of the reasons listed below for:</p> <ol style="list-style-type: none"> 1. A natural catastrophe. 2. A terrorism event. 3. The presence of unauthorised, unmanned aircraft 4. Air traffic control restrictions including airspace closure. 5. Failure of air traffic control or airport computer systems, not including system failure caused by cyber terrorism. 6. An event occurring at your departure point that causes its closure or evacuation. <p>In addition to the above, we will pay a daily benefit of £40 for each 24-hour period you are abroad beyond your original return date up to a maximum of 10 days.</p>	<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. Trips taken just within the UK. 4. 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. 5. Claims for the return journey when you have no return trip booked. 6. Anything listed under the Natural Disaster & Terrorism Extension Exclusions.

LSE10 Cutting Short Your Trip – If you have to cut short your trip

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 additional costs to return home early.</p> <p>a) 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"> o Start the return journey; or o go into hospital as an inpatient; or o 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 (B) "Additional costs to Return Home Early", we will not pay for the cost of your unused return flight.</p> <p>b) 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> <p>Emergencies:</p> <ol style="list-style-type: none"> 1. During your trip the Foreign, Commonwealth and Development Office advise against all or all but essential travel to your destination for a reason other than COVID-19 and advise trips are cut short and return to the UK. 2. If a natural catastrophe or terrorism event occurs within 20 kilometres of your accommodation during your trip. 	<ol style="list-style-type: none"> 1. Early return home claims when we did not authorise the travel arrangements. 2. 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. This does not include an FCDO advisory when that is the only restriction in place. 3. 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. 4. Air passenger duty (which can be reclaimed by you through your travel agent, tour operator or airline). 5. Any additional costs arising from you deciding to travel to any other destination other than your home country. 6. Any costs associated with timeshares, holiday property bonds or similar arrangements apart from direct rental chargers for the period of your trip. 7. Claims under early return where you have not booked a return journey. 8. Any claim arising from COVID-19. 9. 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. 10. Anything listed under the Natural Disaster & Terrorism Extension Exclusions.

LSE11 Substitute Accommodation – If a major incident happens while you are away

If this happened:	There is no cover for:
<p>This section covers additional accommodation costs if you are forced to move from your pre-booked accommodation and into an alternative at the same destination. You must be on your trip and have checked in to your original accommodation, it must be uninhabitable for a reason listed below for at least 24 hours. We will pay up to the sum insured for the same standard of accommodation as you originally booked when your travel provider does not supply an alternative.</p> <ol style="list-style-type: none"> 1. Natural catastrophe. 2. A terrorism event. <p>Cover is also provided for the emergency replenishment of prescription medication, up to a maximum of £150, if you are unable to access your prescription medication due to a problem with your trip accommodation.</p>	<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 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 in excess of the standard of accommodation you originally booked. 4. Trips taken just within the UK. 5. 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. 6. The cost of prescription medication where you have not taken sufficient supplies with you to last for the original duration of your trip. 7. Anything listed under the Natural Disaster & Terrorism Extension Exclusions.

COVID-19 EXTENSION SECTIONS OF COVER

COVID-19 Extension Definitions

The following list of definitions apply specifically to the COVID-19 Extension sections of cover and appear in bold throughout. See also General Definitions for the meaning of other bolded words.

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.

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.

Pandemic

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

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 fee's, car hire, and airport hotel.

Travel Provider

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

COVID-19 Extension Exclusions

The following apply to all COVID-19 Extension sections of cover.

You are not covered for the following:

1. Where applicable, the excess for each section.
2. More than the maximum sum insured for each section. See the Cover Table.
3. Unused **Travel and accommodation costs** that **you** can get refunded from another source.
4. Any claim where **you** bought this policy or booked the **trip**, knowing **you** would have to claim.
5. **You** not wanting to go on or continue with the **trip**.
6. When **your trip** is cancelled or disrupted because **you** do not have the correct vaccinations or proof of vaccinations.
7. When **you** do not provide the documentation, **we** ask for to support **your** claim. Please refer to the Claims Evidence section.
8. Any claim resulting from the Foreign, Commonwealth and Development Office advising against all travel.
9. The insolvency or failure of any **travel provider** to provide a service due to inability to trade of any **travel provider**.
10. Anything not listed under "If this happened" under each section.
11. **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.

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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 an optional trip disruption 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.
- **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 or 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.** **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**.

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CV1 Cancelling your trip – If you are unable to go on your trip

<p>If this happened:</p> <p>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 because within 14 days of the start of your trip, you, a travelling companion, or the person you are staying with are required by a medical practitioner, a government body or health authority to self-isolate due to COVID-19.</p>	<p>There is no cover for:</p> <ol style="list-style-type: none"> 1. Claims arising because any government has imposed travel restrictions to the geographical location you live in the UK or are travelling to such as, but not limited to, locking down geographical regions, making your travel illegal, revoking visas, or closing borders. 2. Claims under “If this happened” 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. 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. Claims when self-isolation is not mandated by a medical practitioner, the NHS, or any UK government body. 6. The cost of COVID-19 tests. 7. Anything listed under the COVID-19 Extension Exclusions.
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CV2 Missed Departure from the UK – If you miss your departure

<p>If this happened:</p> <p>We will pay up to the sum insured if you miss your departure because you are required to produce a negative COVID-19 test result before exiting the UK and the result is delayed causing you to miss your departure.</p> <p>This cover is restricted to tests taken on the day your trip is due to start which are administered at your departure point. Cover is valid if you arrive at the airport at least 4 hours before you are due to depart.</p> <p>Cover is in place 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>	<p>There is no cover for:</p> <ol style="list-style-type: none"> 1. If you do not arrive at the airport 4 hours before departure. 2. 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. 3. 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. 4. Trips taken just within the UK. 5. 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. See information on Essential Travel. 6. The cost of COVID-19 tests. 7. Anything listed under the COVID-19 Extension Exclusions.
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CV3-CV5 Missed Departure and Connection Outside of the UK – If you miss your connection

<p>If this happened:</p> <p>We will pay up to the sum insured if the reason for you missing your pre-booked transportation whilst outside the UK is due to one of the reasons listed below for:</p> <ol style="list-style-type: none"> 1. You, a travelling companion, or a person you are staying with test positive for COVID-19 and this necessitates your self-isolation as mandated by a medical practitioner or government body. 2. Localised compulsory quarantine cover - the hotel you have pre-booked to stay in is put into compulsory quarantine by a medical practitioner or government body, due to COVID-19. This cover does not apply if a government or government body such as a local health authority has applied quarantine / travel restrictions to a wider geographical area than your booked accommodation. <p>In addition to the above, we will pay a daily benefit of £40 for each 24-hour period you are abroad beyond your original return date up to a maximum of 10 days.</p>	<p>There is no cover for:</p> <ol style="list-style-type: none"> 1. Claims under “If this happened 2.” 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. 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. 4. Claims for the return journey when you have no return trip booked. 5. Claims also paid under “Cutting Short Your Trip – If you have to cut short your trip”. 6. Anything listed under the COVID-19 Extension Exclusions.
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CV6 Cutting Short Your Trip – If you have to cut short your trip

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"> The unused part of your travel and accommodation costs 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> <p>a) 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 (B) "Additional costs to Return Home Early", we will not pay for the cost of your unused return flight.</p> <p>b) 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> <p>Emergencies:</p> <ol style="list-style-type: none"> A travelling companion or a person you are staying with test positive for COVID-19 and this necessitates your self-isolation abroad as mandated by a medical practitioner, health authority or government body. Localised compulsory quarantine cover - the pre-booked accommodation you are staying in is put into compulsory quarantine by a medical practitioner or health authority or government body, due to COVID-19. This cover does not apply if a government or government body such as a local health authority has locked down a wider geographical area than your booked accommodation. During your trip, the UK government changes quarantine requirements impacting your destination so that you are unexpectedly required to pay to quarantine in a place outside your home on your return to the UK. This cover applies if you cut short your trip and fly home before the quarantine restriction comes into force. 	<ol style="list-style-type: none"> Claims under "If this happened 2" which were 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. 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. Claim under "If this happened 3", if you do not arrive at the airport 4 hours before Early return home claims when we did not authorise the travel arrangements. Air passenger duty (which can be reclaimed by you through your travel agent, tour operator or airline). Any additional costs arising from you deciding to travel to any other destination other than your home country. Any costs associated with timeshares, holiday property bonds or similar arrangements apart from direct rental chargers for the period of your trip. Claims under early return where you have not booked a return journey. The cost of a COVID-19 test. If you purchase this policy or book a trip after receiving a positive COVID-19 test result and this has led to your illness or requirement to self-isolate Claims when self-isolation is not mandated by a medical practitioner, health authority, or any government body. 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. See information on Essential Travel. The cost of quarantining in the UK. If when you booked the trip or purchased the insurance, there was a warning from the UK government that your destination could require you to quarantine outside your home when you return to the UK and your trip starts within 14 days. Trips taken in the UK. Claims for localised compulsory quarantine of less than 24 hours Anything listed under the COVID-19 Extension Exclusions.

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CV7 Changes to Quarantine Requirements to Enter the UK – If you have to stay in mandatory quarantine accommodation

IMPORTANT INFORMATION

- Warning of change in requirements.** There is no cover if the **UK** government had warned the status for **your** destination could change at the time **you** booked **your trip** or purchased this policy, and **your trip** was due to start within 14 days.
- Quarantine Accommodation.** This section will pay a contribution if **you** are unexpectedly mandated to quarantine in accommodation outside **your** home at your own cost. This cover only applies if **you** were unable to cut short **your trip** and get back to the **UK** before the change came into force.
- During trip requirement.** There is no cover if the **UK** government changes the COVID-19 quarantine requirements before **your trip** starts.
- Costs covered elsewhere.** There is no cover for costs covered by another source including **your** transport or accommodation provider.

If this happened:	There is no cover for:
<p>This section covers specified additional costs if during your trip, the UK government unexpectedly changes the COVID-19 testing or quarantine requirements applying to your destination impacting your entry back into the UK.</p> <p>Cover if provided for costs up to the sum insured for mandatory quarantine accommodation when you return to the UK.</p>	<ol style="list-style-type: none"> Any additional costs other than those outlined under "If this happened". Costs you were aware of having to pay when you started your trip. Any costs if the government had issued a warning at the time you booked your trip or purchased the policy, and your trip is starting within 14 days. 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. Costs covered elsewhere Claims if you have also been paid under "Cutting Short Your Trip – If you have to cut short your trip". Trips taken solely within the UK. Anything listed under the COVID-19 Extension Exclusions.

CV8 Extended COVID-19 Medical Cover – If you travel to a country where the FCDO advise against all but essential travel

IMPORTANT INFORMATION

- Red Status Destinations and FCDO Advisories.** Medical Cover is not extended to cover COVID-19 if at the start of **your trip**:
 - Your destination is designated 'Red' by the **UK** Government; or
 - The FCDO have advised against all travel to **your** destination.

If this happened:	There is no cover for:
<p>Cover under the 'Medical Expenses and Medical Repatriation - If you need emergency medical treatment abroad & if you need to be brought home' sections of your main policy is extended if the Foreign, Commonwealth and Development Office (FCDO) advise against all but essential travel to your planned destination due to COVID-19, and you have travelled against the advisory.</p>	<ol style="list-style-type: none"> Claims where your destination is designated 'Red' by the UK Government. The FCDO have advised against all travel to your destination.

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GADGET EXTENSION SECTIONS OF COVER

Gadget Extension Definitions

The following list of definitions apply specifically to the Gadget Extension 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.

Unattended

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 not in transit when baggage (excluding gadgets and valuables and electronic equipment) must be held in a hold or luggage area as required by the carrier.

Gadget Extension Exclusions

The following apply to all Gadget Extension sections of cover.

You are not covered for the following:

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** are unable to provide the documentation **we** ask for to support **your** claim. Please refer to the Claims Evidence section.
4. Claims for loss or theft when **you** are not about to provide **us** with a police report.
5. Loss, damage, or delay caused by confiscation or detention by Customs or other officials or authorities.
6. Items owned by a business or used for business purposes.
7. 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 advice of the Foreign, Commonwealth and Development Office (FCDO) 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.
8. 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 travel illegal.
9. There is no cover if **you** bought this policy or booked **your** trip (whichever is last) if **you** were aware at the time of an event that led to **you** making a claim.
10. **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.
11. Costs associated with downloaded content or unauthorised use of **your** gadget, such as calls.
12. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
13. Any claim arising from **war** and **war** like activities whether declared or not.

GA1 Gadget Cover – If your gadgets are lost, stolen or accidentally damaged

If this happened:	There is no cover for:
<p>Gadget(s) that are lost, stolen or damaged on a trip. What we pay is calculated on the value of the gadget at the time it is lost, damaged or stolen (see Depreciation Table). The sum insured applies to all gadget(s) owned by all insureds named on the policy.</p>	<ol style="list-style-type: none"> 1. Gadgets 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. 2. Gadgets lost, stolen or damaged in transit that have been checked in. 3. Gadgets not locked in a safety deposit box in your accommodation. 4. Gadgets stolen from an unattended vehicle. 5. Claims for loss or theft of mobile phones when you cannot provide proof of usage and disconnection. 6. Anything listed under the Gadget Extension Exclusions.

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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

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>.