

# Packed and ready to go






Your Travel  
Insurance Policy



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# 1. Policy Information

## About your contract of insurance

This policy wording and the **policy certificate** form a contract of insurance between the underwriters, Collinson Insurance and those people specified on **your policy certificate** and must be read together. Please check **your policy certificate** carefully to ensure the cover **you** have purchased meets **your** needs. This contract is only valid when **you** have a valid **policy certificate** and have paid the appropriate premium. Any questions **you** have on cover can be checked online under the Frequently Asked Questions section available at [www.postoffice.co.uk/travel-insurance](http://www.postoffice.co.uk/travel-insurance) or **you** can talk to a customer services agent on 0330 123 3690.

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 underwritten by Collinson Insurance. Collinson Insurance is a trading name of Astrenska Insurance Limited which 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. These details can be checked on the Financial Services Register website [www.fca.org.uk](http://www.fca.org.uk).

The Financial Failure section of cover is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom and is underwritten by Certain Underwriters at Lloyd's.

## Cancelling or amending your policy

Please tell **us** as soon as **you** are aware that **your** policy does not meet **your** needs. **You** may cancel within 14 days of the receipt of **your** documentation if **you** have not started a **trip**, made a claim, or intend to make a claim and we will give **you** a full refund. If **you** cancel outside of the 14-day cooling-off period, **no premium will be refunded**. For Annual Multi-Trip policies the cancellation period is extended up to the start date of the policy, even if this is over 14 days from the date **you** receive **your** documentation.

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

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

### 1. Single Trip Policies Before Travel

75% refund

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

### 2. Annual Multi-Trip Policies

Number of months policy was live before cancellation	% Refund
1 month	75%
2 months	60%
3 months	50%
4 months	40%
5 months	30%
6 months	25%
7 months	20%
8 months	15%
9 months	10%
10 months	5%
11 months	0%
12 months	0%

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

Once **your** policy has been cancelled **your** cover will end and **you** will not be able to make a claim.

## 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**.

## Renewing Annual Multi-Trip policies

Where possible we will renew **your** policy automatically to avoid any unintended break in **your** policy cover. **We** will write to **you** approximately 4 weeks before **your** policy is due to expire to provide **you** with details of the new premium and any changes to the policy terms and conditions. If **you** are still eligible and happy with the renewal information, **you** do not need to contact **us** further. Payment will be taken from the original credit/ debit card one week before the renewal date. **We** will remind **you** to tell **us** about any changes to **your** personal circumstances, including any new or changes to existing medical conditions. If **you** do not want **us** to automatically renew **your** policy, **you** can turn it off at any point during the policy term. **You** can do this in **your** online account or by calling customer services. Once payment has been taken **you** can still cancel the policy and obtain a full refund, provided **you** contact **us** within 14 days from the date **you** receive the policy documentation and **you** have not made or are intending to make a claim under the renewed policy. Refunds for the unused portion of premium outside the 14-day cooling off period are only available for exceptional circumstances. Policies can be renewed during a **trip**, however, **we** advise **you** avoid this where possible so that **you** have continuous cover in place.

## Purchasing after your trip has started

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

## Automatic policy extensions

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

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

## When cover starts and ends

### Single Trip

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

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

- At midnight on the end date shown on your **policy certificate** even if **you** have not returned **home**. Or
- When **you** return to **your home** address in the **UK** even if this is before **your** booked return date. Or
- Upon **your** admission to a hospital or medical facility in the **UK** if **we** are repatriating **you home** under Section 9 Emergency Medical Expenses. Cover ends even if this is before **your** booked return date, or before **your trip** is due to end.

### Annual Multi-Trip

Cover under Cancelling **Your Trip** is effective from the start date of **your** policy period as shown on **your policy certificate** or when **you** book a trip, depending on which happens last. Once **you** leave **home** to start the **trip**, Cancellation cover for that **trip** ends, while cover under all other sections of the policy, begins. If **you** have multiple **trips** booked, Cancellation cover is effective until **you** leave **home** to start each **trip**. If a booked **trip** falls after the date **your** policy is due to renew, **you** must pay the premium to renew **your** policy for cover to continue.

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

- At midnight on the end date shown on **your policy certificate** even if **you** have not returned **home**. Or
- At midnight of the day, **you** reach the policy maximum **trip** duration. Or
- When **you** return to **your home** address in the **UK** even if this is before **your** booked return date. Or

- Upon **your** admission to a hospital or medical facility in the **UK** if **we** are repatriating **you home** under Section 9 Emergency Medical Expenses. Cover ends even if this is before **your** booked return date, or before **your trip** is due to end.

## Declaring existing medical conditions

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

## Sums insured and excesses

Each section of the policy has a limit on the amount **we** will pay, called the [sum insured](#). The amount **we** pay up to varies by level of cover (Core, Extra and Max). Some sections of cover are not available under Core. 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 [Table of Benefits](#). Please check the Table of Benefits 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.

## Upgrades

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

- Cruise Cover
- Excess Waiver Cover
- Gadget Cover
- Trip Disruption (Including Catastrophe, Terrorism and Air Space Disruption)
- Winter Sports Cover
- Sports and Activities Cover (including Golf Cover)

## Covered area

The area **you** have selected to buy confirms the country/location **your** policy is valid for. Cover under this policy is not valid if **you** travel to an area that is higher than the area **you** purchased. For example, if **you** have purchased a policy to area 2. Europe, but **you** travel to area 4. Worldwide. It is important to check the area of cover on **your policy certificate**.

### 1. UK

Great Britain, Northern Ireland, The Isle of Man, The Channel Islands.

### 2. Europe 1

**UK** and Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Azores, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Corsica, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Italy, Kosovo, Latvia, Lichtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, Russia, San Marino, Sardinia, Serbia, Slovakia, Slovenia, Sweden, Switzerland, Tunisia, Ukraine, Vatican City.

### 3. Europe 2

**UK, Europe 1**, and Cape Verde, Cyprus, Spain including Balearic and Canary Islands, Turkey.

### 4. Worldwide 1

All countries worldwide [excluding](#) the United States, Canada, Bermuda, Greenland, the Caribbean and Mexico.

### 5. Worldwide

All countries worldwide.

Please note Europe 1 and Europe 2 are combined into one area, as Europe under Annual Multi-Trip Policies.

## Trip and age limits

### Single Trip

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

Age at date of starting the policy	Maximum Trip Duration
Up to 70	365 days
71 - 75	90 days
76 - 110	31 days

### Annual Multi-Trip

Maximum age for Annual Multi-Trip policies is 75.

The maximum **trip** duration **you** can purchase varies by level of cover as follows:

Level of Cover	Maximum Trip Duration
Core and Extra	17 days for each <b>trip</b> is included in the cover. This can be increased to 31, 45 or 60 days if <b>you</b> pay an additional premium.
Max	31 days for each <b>trip</b> is included in the cover. This can be increased to 45 or 60 days if <b>you</b> pay an additional premium.
Winter sports	17 days per year when <b>you</b> buy the Winter Sports upgrade. Maximum age is 70 years on date of purchase.

## UK cover

For Annual Multi-Trip policies **you** must have booked and paid for 1 night's accommodation or **your** stay must be at least 100 miles from **your home**, or **you** must have at least 1 sea crossing for **UK** cover to apply. Not all sections of cover apply if **your trip** is solely within the **UK**, the following sections of cover are available:

### Trip disruption

- Cancelling Your Trip
- Cutting Short Your Trip

### Medical cover

- Medical Repatriation, excluding Medical Expenses
- Additional Travel and Accommodation Costs
- Hospital Benefit
- Repatriation of Remains

### Personal belongings

- Personal Baggage
- Money and Travel Documents

### Other

- Personal Accident
- Personal Liability
- Legal Expenses

There is [no cover](#) under the Trip Disruption section of this policy for any claims relating to Covid-19 for trips taken solely within the **UK**.

## Financial Services 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](http://www.fscs.org.uk) website.

### Individual

A person who is stated on the **Policy Certificate** and who has paid the appropriate premium.

### Young Person

A person under the age of 18 who is travelling without their parents, foster parents, grandparents or legal guardian and has paid the appropriate premium.

### Couple

A person and their husband, wife, civil partner or Common Law Partner who is residing with them stated on the **Policy Certificate** and who has paid the appropriate premium.

## Family/Single Parent Families

### Family

A person and their husband, wife, civil partner or Common Law Partner and their dependent, adopted or fostered children or grandchildren who are aged under 18 and are either in full-time education or living with them. The appropriate premium must have been paid.

### Single Parent Family

One person and their dependent, adopted or fostered children or grandchildren who are aged under 18 and are either in full-time education or living with them. The appropriate premium must have been paid.

### Note

For Family and Single Parent Family policies: If you are divorced or separated and your children do not live with you they can still be covered under your Family or Single parent policy. Annual Multi-trip: The Adult(s) and the children are also insured to travel on their own, however children must be accompanied by a responsible adult.

# 2. Medical health requirements

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

### Eligibility

We cannot offer cover under the following circumstances:

- If **you** have been diagnosed with a terminal illness.
- If **you** have an undiagnosed medical condition, or a medical condition where **you** are awaiting the diagnosis.
- For claims that are directly or indirectly linked to an undiagnosed condition(s) that **you** were undergoing/awaiting tests or consultations at the time of buying the policy or booking the **trip** (whichever **you** do last).
- If **you** are travelling intending to receive medical treatment.
- If **you** are travelling against the advice of a **medical practitioner** or would be travelling against advice if **you** asked for it

### Screening Criteria

If **you** are only declaring any of the following **you** do not need to contact **us** to answer further questions

- Coughs, colds, Influenza (flu) where **you** have not required any treatment for any complications, such as pneumonia, and have not required any hospital admission.
- COVID19 if **you** have not required hospital admission.
- Any contraceptive device/treatment.
- Any national routine checks e.g. well-woman/well-man, that do not result in a diagnosis of any kind or requires further reviews or investigations.

### Medical screening questions

All questions must be answered in full and accurately. If **you** have medical conditions to declare, and **you** fail to contact **us** or answer accurately then **you** are at risk of:

- **Your** claim being declined, and **your** premium being retained, and
- Losing any cover under this policy, or
- **Your** claim not being paid in full.

Please be aware if **you** are answering medical screening questions on behalf of another person to be insured on this policy **you** must be as aware of their full medical record, including any medications they are currently taking and any treatment they are undergoing, as if they are **your** own.

**Q1.** Is any insured person suffering from a psychiatric or psychological condition?

**Q2.** Has any insured person ever suffered from:

- A cardiovascular or heart-related condition such as a heart attack, angina, chest pain or hypertension?
- A lung or respiratory-related condition (not including stable, well-controlled asthma if there is no other medical condition)?
- Any form of cancer whether in remission or not?
- A cerebro-vascular condition such as a stroke or T.I.A (transient ischaemic attack)?
- A renal condition or diabetes?

**Q3.** In the 12 months before the purchase of this policy and until the start of any insured trip has any insured person suffered from a medical condition for which he/she:

- Is being prescribed regular medication?
- Is receiving treatment of any kind?
- Is on waiting list for inpatient hospital treatment?
- Has required an organ transplant or required dialysis?

**Q4.** Is any insured person or **immediate relative** of an insured person, or someone with whom **you** are going to travel or stay, suffering from a medical condition which could reasonably be expected to give rise to a claim?

**Q5.** Are **you** or any other insured person currently aware of any other circumstances which are likely to lead to a claim being made under this policy?



If **you** answer “YES” to any of these questions, please contact **our** medical screening service on 0330 123 3690.

### Changes in your health after you have purchased or renewed a policy

If **you** experience a change in health such as a new or increased medication, any referral for tests or specialist appointment, or a new diagnosis/course of treatment at any time after **you** bought or renewed **your** policy, **you** will need to re-check whether **you** now answer “yes” to one or more of the Medical Screening Questions and if **you** do, contact **us** to check **your** cover. This includes when **you** receive the results of tests/investigations. **We** reserve the right to alter the terms of this insurance based on **your** health changing mid-term. Following **your** medical screening **we** will tell **you** either:

- That **you** can continue to be covered at no additional cost; or
- To continue to be covered **you** will need to pay an additional premium; or
- **We** cannot continue to cover **you**. If **we** cannot cover **you**, **we** can refer **you** to the [Travel Insurance Directory](http://www.moneyhelper.org.uk/en/everyday-money/insurance/use-our-travel-insurance-directory) at [www.moneyhelper.org.uk/en/everyday-money/insurance/use-our-travel-insurance-directory](http://www.moneyhelper.org.uk/en/everyday-money/insurance/use-our-travel-insurance-directory) or call 0800 138 7777.

If **you** have already purchased or renewed **your** policy and **you** have contacted **us** to advise a change in **your** health and do not wish to pay the additional premium, or if **we** can no longer provide cover, **you** may either:

- Submit a claim under cancellation of **your** trip, for consideration; or
- Ask **us** to cancel **your** policy so **you** can arrange cover elsewhere. If **you** cancel your policy, **we** will refund the unused cover, if **you** have not made or

are planning to make a claim.

### Indirectly related claims

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

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

### Pregnancy

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

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



# 3. 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 on-line or by telephone, **you** must ensure that **you** have all relevant documents and any receipts, please see section 4. Claims evidence below.

- Online [postoffice.claimhere.co.uk](https://www.postoffice.claimhere.co.uk)
- Telephone 0333 333 9702

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 +44 (0) 208 865 3074

# 4. 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 on the next page sets out what documentation **you** may be asked to provide. Depending on the details of each claim **we** may ask for additional supporting documentation to that listed on the next page.

Section(s)	Documentation
All sections	<ul style="list-style-type: none"> <li>• <b>Policy Certificate.</b></li> <li>• Proof that you booked travel and accommodation, such as a booking invoice.</li> </ul>
Cancelling your trip, Cutting short your trip, Emergency Medical Expenses and Medical Repatriation	<ul style="list-style-type: none"> <li>• Confirmation of all cancellation(s) including any refunds already given.</li> <li>• Medical reports / medical certificate.</li> <li>• Booking terms and conditions.</li> <li>• Death certificates.</li> <li>• Invoices and receipts for <b>your</b> expenses.</li> <li>• Receipts or confirmation of any payments you have made.</li> <li>• Written confirmation of positive test for Covid-19 administered/witnessed by an independent authority, including the date of the result. A photo of a test kit will not be accepted.</li> <li>• Written confirmation from appropriate authority of length and place of compulsory quarantine for Covid-19.</li> <li>• Written confirmation <b>you</b> have been contacted by an official track and trace or <b>medical practitioner</b> for Covid-19 cover within 14 days of the start of <b>your trip</b>.</li> <li>• A letter from <b>your</b> employer proving <b>your</b> redundancy</li> <li>• A police report for any lost/stolen <b>travel documents</b></li> </ul>
Delay and Abandonment	<ul style="list-style-type: none"> <li>• Written confirmation from the carrier stating the period of and reason for any delay.</li> <li>• Receipts confirming additional transport costs.</li> </ul>
Substitute Accommodation	<ul style="list-style-type: none"> <li>• Evidence from <b>your</b> original accommodation provider of the length and reason for closure of the accommodation.</li> <li>• Evidence of additional costs <b>you</b> have incurred.</li> </ul>
Missed Departure (UK and Outside the UK)	<ul style="list-style-type: none"> <li>• Police or motoring authorities report stating any delay and the cause.</li> <li>• Evidence of vehicle recovery or repair.</li> <li>• Evidence of the costs of additional accommodation and transport.</li> </ul>
Personal Baggage and Baggage Delay, Personal Money and Travel Documents	<ul style="list-style-type: none"> <li>• Police report or written report from travel provider detailing <b>your</b> reported loss.</li> <li>• Police report for any lost/stolen item(s)</li> <li>• Property irregularity report from an airline.</li> <li>• Written confirmation from the airline or travel company stating the length of delay.</li> <li>• Proof of ownership and value of items claimed for such as receipts.</li> <li>• Claims for loss or theft of mobile phones <b>we</b> will ask for proof the service provider has been contacted and asked to discontinue the service.</li> <li>• Evidence of withdrawal of bank notes or currency.</li> </ul>

## 5. General conditions

The following conditions apply to all sections of the wording:

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

## 6. General definitions

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

### Home

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

### Home Country

The United Kingdom, Channel Islands, or the Isle of Man.

### Immediate Relative

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

### Medical Practitioner

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

### Policy Certificate

The document issued by **us** which sets out the names of the **insured persons**, area of cover, level of cover, type of policy, period of insurance, additional cover options and any other important information 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 Section 9 Emergency Medical Expenses. Cover ends even if this is before **your** booked return date, or before **your trip** is due to end.

### War

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

### We/Us/Our

Collinson Insurance.

### You/Your/Insured Person

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

### UK

**Your home country** and place of residence as stated in the [Residential Eligibility](#).

# 7. Table of benefits

Section	Core	Excess	Extra	Excess	Max	Excess
<b>Trip Disruption Sections of Cover – available as standard</b>						
Canelling your trip	£1,000	£150	£3,000	£125	£5,000	£75
Missed Departure from the UK	N/A	N/A	£750	£125	£1,500	£75
Delay (per 4 hours/max) Abandonment	N/A	N/A	£30/£90	Nil	£50/£100	Nil
Additional Transport	N/A	N/A	£2,500	£125	£5,000	£75
	N/A	N/A	£450	£125	£550	£75
Cutting Short your trip	£1,000	£150	£3,000	£125	£5,000	£75
Substitute Accommodation	£750	£150	£1,000	£125	£1,500	£75
Missed Departure and Connections Outside the UK	N/A	N/A	£750	£125	£1,500	£75
Cattery and Kennel fees	£250	Nil	£250	Nil	£250	Nil
<b>Trip Disruption (Including Terrorism, Natural Catastrophe and Air Space Closure) Optional extra, cover available for an additional premium</b>						
Canelling your trip	£1,000	£150	£3,000	£125	£5,000	£75
Missed Departure from the UK	£500	£150	£750	£125	£1,500	£75
Delay (per 4 hours/max) Abandonment	£20/£60	Nil	£30/£90	Nil	£50/£100	Nil
Additional Transport	£1,000	£150	£2,500	£125	£5,000	£75
	£350	£150	£450	£125	£550	£75
Cutting Short your trip	£1,000	£150	£3,000	£125	£5,000	£75
Substitute Accommodation	£750	£150	£1,000	£125	£1,500	£75
Missed Departure and Connections Outside of the UK	£500	£150	£750	£125	£1,500	£75
Additional daily benefit (per day/max):	£50/£500	Nil	£75/£750	Nil	£100/£1,000	Nil

Section	Core	Excess	Extra	Excess	Max	Excess
<b>Medical Sections of Cover – available as standard</b>						
Emergency Medical Expenses and Medical Repatriation	£5 million	£150	£7.5 million	£125	£10 million	£75
Emergency Dental Treatment	£250	£150	£350	£125	£500	£75
UK prescriptions	N/A	N/A	£50	Nil	£50	Nil
Physiotherapy/ Chiropractic care in the UK	N/A	N/A	£300	Nil	£300	Nil
Additional Accommodation and Travelling Expenses	£2,000	£150	£2,000	£125	£2,000	£75
Hospital Benefit (per complete 24 hours of inpatient treatment/ maximum)	£15/£150	Nil	£25/£300	Nil	£40/£500	Nil
Mugging Benefit (per complete 24 hours of inpatient treatment/ maximum)	N/A	N/A	£25/£500	Nil	£25/£500	Nil
Overseas Funeral Costs or Repatriation of remains	£7,500	£150	£10,000	£125	£12,500	£75
<b>Personal Belongings Sections of Cover – available as standard</b>						
Personal Baggage	£1,500	£150	£2,000	£125	£3,000	£75
Single Item Limit	£150	Nil	£200	Nil	£400	Nil
Valuables Limit	£150	Nil	£200	Nil	£400	Nil
Mobile Phones	£100	Nil	£100	Nil	£100	Nil
Gadgets Upgrade (Optional)	£1,000	£150	£1,000	£125	£1,000	£75
Money and Travel Documents	£250	£150	£350	£125	£500	£75
Cash Limit	£250	£150	£350	£125	£750**	£75
Baggage Delay (per day/max)	N/A	N/A	£50/£200	Nil	£75/£300	Nil



Section	Core	Excess	Extra	Excess	Max	Excess
<b>Personal Accident, Personal Liability and Legal Sections – available as standard</b>						
Personal Accident						
Permanent Total Disablement	£5,000	Nil	£15,000	Nil	£20,000	Nil
Loss of one or more limbs or loss of sight in one or both eyes	£5,000	Nil	£15,000	Nil	£20,000	Nil
Death Benefit (18-65)	£10,000	Nil	£10,000	Nil	£20,000	Nil
Death Benefit (under 18)	£2,000	Nil	£2,000	Nil	£2,000	Nil
Death Benefit (over 65)	£1,000	Nil	£1,000	Nil	£1,000	Nil
Personal Liability	£2 million	£150	£2 million	£125	£2 million	£75
Legal	£25,000	Nil	£25,000	Nil	£25,000	Nil
<b>Sports and Activities Cover (Including Golf Cover) – Optional extra, cover available for an additional premium</b>						
<b>Sports and Activities Cover (including Golf Cover) Upgrade</b>						
Golf Equipment	N/A	N/A	£1,000	£125	£1,000	£75
Golf Equipment Hire	N/A	N/A	£350	Nil	£350	Nil
Loss of Green Fees	N/A	N/A	£400	Nil	£400	Nil
Hole in One	N/A	N/A	£50	Nil	£75	Nil
<b>Winter Sports – Optional* extra cover, available for an additional premium</b>						
<b>Winter Sports Upgrade</b>						
Ski Equipment	£500	£150	£500	£125	£1,000	£75
Ski Pack (incl. Ski Pass)	£300	£150	£300	£125	£400	£75
Ski Hire (per day/max)	£25/£250	Nil	£25/£250	Nil	£50/£500	Nil
Piste Closure (per day/max)	£25/£250	Nil	£25/£250	Nil	£50/£500	Nil
Avalanche Cover	Up to £150	Nil	Up to £250	Nil	Up to £350	Nil

Section	Core	Excess	Extra	Excess	Max	Excess
<b>Cruise Cover Upgrade – Optional* extra cover, available for an additional premium</b>						
<b>Cruise Cover Upgrade</b>						
Missed Departure and Missed Connection	£1,000	£150	£1,000	£125	£1,000	£75
Missed Port (per port/max)	£100/£300	Nil	£100/£300	Nil	£100/£500	Nil
Cruise Interruption	£1,000	Nil	£1,000	Nil	£1,000	Nil
Evening Dress Hire	£75	Nil	£75	Nil	£75	Nil
Cabin Confinement (per day/max)	£50/£500	Nil	£50/£500	Nil	£50/£500	Nil
Unused Excursions	£500	Nil	£500	Nil	£500	Nil
Increased Personal Belonging~	£1,500	£150	£2,000	£125	£2,500	£75
<b>End Supplier Failure Insurance</b>						
End Supplier Failure Insurance	N/A	N/A	£2,500	Nil	£5,000	Nil
<b>Optional extra cover available for an additional premium</b>						
Excess Waiver	Available		Available		Available	
Trip Extension	31/45/60 days		31/45/60 days		31/45/60 days	

\*Winter sport and Cruise cover optional extras, are a mandatory requirement if your trip involves any winter sports or is on a cruise.

\*\*Limit is increased to £750 if foreign currency is purchased through Post Office (Post Office Travel Money Cards included).

~Increased Personal Belonging (this benefit will be in addition to the the personal baggage limit)

# 8. Trip disruption sections of cover

This policy offers cover if **your trip** is disrupted by one of the events listed in each section under “What is Covered”.

**You** can pay an additional premium and upgrade the base Trip Disruption Cover to include the following:

1. Trip Disruption (Including Terrorism, Natural Catastrophe and Air Space Disruption)

Check your **policy certificate** for the Trip Disruption Upgrade **you** have purchased.

## 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. Should **you** like to request this, please email [travelinsurancefeedback@postoffice.co.uk](mailto:travelinsurancefeedback@postoffice.co.uk) 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 optional upgrade for Trip Disruption (including Terrorism, Natural Catastrophe and Air Space Disruption).
- **Knowing your trip would be disrupted.** There is no cover if **you** bought this policy or booked **your trip** (whichever is last) when **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.
- **No cover for Covid-19, for trips taken solely in the UK.** There is **no cover** under the Trip Disruption section of this policy for any claims relating to Covid-19 for **trips** taken solely within the **UK**.

## Trip disruption definitions

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

### Cyber Terrorism

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

### Event date

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

### Epidemic

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

### Natural Catastrophe

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

### Pandemic

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

### Terrorism Event

An event that has been declared a **terrorism event** by the **UK** government or by the government of the country where the event happened, not including a terrorist attack that involves the use 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, Kennel and Cattery fees, car hire, and airport hotel.

### Travel Provider

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

## Trip disruption exclusions

The following apply to all Trip Disruption sections of cover.

**You** are not covered for the following:

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

## Cancelling your trip

### Description of Cover

Cover applies before **you** leave **home** to start **your trip**. We will pay up to the [sum insured](#) for unused **travel and accommodation costs** when **you** are unexpectedly forced to cancel due to one of the reasons listed under “What is Covered”.

### Important information

- **Telling your travel and accommodation provider you need to cancel.** You must tell **your travel provider** as soon as **you** know **you** must cancel. If **you** delay, the cancellation charges may increase, and **we** will not cover the additional charges. If **you** are claiming following a diagnosis from a **medical practitioner**, **you** should contact **your travel provider** within 7 days of being made aware that cancellation is necessary.

- **Health of non-travelling people.** You may have to cancel due to the poor health of an immediate relative of **yours** or of **your travelling companion(s)** or a person **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**.

✓ What is Covered	✗ What is Not Covered
<p><b>PART A Excluding Covid-19</b></p> <ol style="list-style-type: none"> <li>The death, injury, or illness of:                             <ol style="list-style-type: none"> <li><b>You</b></li> <li>An <b>immediate relative</b></li> <li>A <b>travelling companion</b> or their <b>immediate relative</b></li> <li>A person <b>you</b> are planning to stay with</li> </ol> </li> <li>A <b>medical practitioner</b> advises against travel due to <b>your</b> or <b>your travelling companions</b> underlying health conditions, including pregnancy.</li> <li>Discovering that <b>you</b> or <b>your travelling companion</b> are pregnant after the date <b>you</b> bought this policy or after the date the <b>trip</b> was booked (whichever <b>you</b> did last). The booked return date must be within 12 weeks, (16 weeks for a multiple birth), of the expected date of delivery.</li> <li><b>You</b> are called for jury service or as a witness in a court of law, but not as an expert witness or if <b>your</b> employment would normally require <b>you</b> to attend court.</li> <li><b>You</b> are made involuntarily redundant, provided <b>you</b> qualify for redundancy payment under current <b>UK</b> legislation.</li> <li><b>You</b> are a member of the Armed Forces, Police, Fire, certified medical professional <b>you</b> must stay in <b>your home country</b> because <b>your</b> leave is cancelled, or <b>you</b> must remain on official duty abroad.</li> <li><b>Your home</b> is damaged and unsafe to leave within 7 days of the start of <b>your trip</b>, as confirmed by an emergency service.</li> </ol>	<ol style="list-style-type: none"> <li>Claims for illness or injury where a medical certificate has not been obtained from a <b>medical practitioner</b> confirming it was necessary to cancel the <b>trip</b>.</li> <li>A claim for an existing medical condition suffered by <b>you</b> unless <b>we</b> have been told of the condition and accepted cover in writing (please see <a href="#">Medical Health Requirements</a> on Page 8).</li> <li>Air passenger duty (which can be reclaimed by <b>you</b> through <b>your</b> travel agent, tour operator or airline).</li> <li>Any costs associated with timeshares, holiday property bonds or similar arrangements apart from direct rental charges for the period of <b>your trip</b>.</li> <li>Alcohol and/or drug abuse or alcohol and/or drug dependency which is evidenced by <b>your</b> medical records or the opinion of a <b>medical practitioner</b>.</li> <li>If <b>you</b> are under the influence and/or misuse of any prescribed/un-prescribed/illegal medication or drug.</li> <li>Claims under “What is Covered” Part B 11. if <b>you</b> purchase this policy or book a <b>trip</b> after <b>you</b> test positive for Covid-19 and the start date of <b>your trip</b> is within 14 days.</li> <li>Claims when self-isolation is not mandated by a <b>medical practitioner</b>, the NHS, or any <b>UK</b> government body.</li> </ol>

✓ What is Covered cont	✗ What is Not Covered cont
<ol style="list-style-type: none"> <li><b>Your travel documents</b> are stolen within 7 days of the start of <b>your trip</b>, and <b>you</b> are unable to replace them before departure.</li> <li><b>You</b> are confirmed unable to participate in a pre-planned and pre-paid activity by a <b>medical practitioner</b>, provided the activity is the main purpose of <b>your trip</b>.</li> <li>Up to 7 days before the certificated departure of <b>your trip</b> the Foreign, Commonwealth and Development Office advise against all or all but essential travel to an area <b>you</b> are travelling to due to a reason other than Covid-19, provided there are no other <b>UK</b> governments travel restrictions in place.</li> </ol> <p><b>PART B Covid-19 Cover</b></p> <ol style="list-style-type: none"> <li>The death or hospitalisation of:                             <ol style="list-style-type: none"> <li><b>You</b></li> <li>An <b>immediate relative</b></li> <li>A <b>travelling companion</b></li> <li>A person <b>you</b> are planning to stay with, due to Covid-19</li> </ol> </li> <li>Within 14 days of the start of <b>your trip</b>, <b>you</b> test positive for Covid-19 and self-isolation is required by a <b>medical practitioner</b>, the NHS, or any <b>UK</b> government body.</li> <li><b>You</b> are certified as too ill to travel due to Covid-19 by a <b>medical practitioner</b>.</li> </ol>	<ol style="list-style-type: none"> <li>Claims arising because a government has imposed travel restrictions to the geographical location <b>you</b> live in the <b>UK</b> or that impact <b>your trip</b>, such as, but not limited to; locking down geographical regions, making <b>your</b> 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.</li> <li>Claims under “What is Covered” point 10 where <b>you</b> purchased the policy or booked the <b>trip</b> (whichever <b>you</b> did last) after the Foreign, Commonwealth and Development Office advise against all or all but essential travel to <b>your</b> destination.</li> <li>Claims under “What is Covered” Part B 12 when the COVID test has not been administered/ witnessed by an independent authority and the date and time the test was taken cannot be evidenced.</li> <li>The cost of Covid-19 tests.</li> <li>Anything listed under the <a href="#">Trip Disruption Exclusions</a>.</li> </ol>

Canceling Your Trip can be upgraded to include the cover listed next if **you** pay an **additional premium**. Check **your policy certificate** for confirmation of which upgrades **you** have purchased.

Cancelling Your Trip	
✓ What is Covered	✗ What is Not Covered
Optional upgrade for Trip Disruption (including terrorism, natural catastrophe and airspace disruption) excluding Covid-19	
<ol style="list-style-type: none"> <li>1. A <b>natural catastrophe</b> or <b>terrorism event</b> occurs within 20 kilometres of <b>your</b> booked accommodation and <b>your trip</b> start date is within 14 days of the <b>event date</b>.</li> </ol>	<ol style="list-style-type: none"> <li>1. Claims arising because a government has imposed travel restrictions to the geographical location <b>you</b> live in the <b>UK</b> or that impact <b>your trip</b>, such as, but not limited to; locking down geographical regions, making <b>your</b> 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.</li> <li>2. Air passenger duty (which can be reclaimed by <b>you</b> through <b>your</b> travel agent, tour operator or airline).</li> <li>3. Any costs associated with timeshares, holiday property bonds or similar arrangements apart from direct rental charges for the period of <b>your trip</b>.</li> <li>4. Any claim arising from Covid-19.</li> <li>5. Anything listed under the "<a href="#">Trip Disruption Exclusions</a>".</li> </ol>

## Missed departure from the UK

### Description of Cover

1. 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. Or
2. 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](#)".

We will pay up to the [sum insured](#) if the reason for **you** missing **your** departure is listed under "What is Covered".

Ensure **you** discuss additional travel and accommodation needs with **your travel provider** before claiming from **us**. See "[compensation while travelling](#)".

If **you** have purchased the Cruise Upgrade cover is extended for missed departure from the **UK**.

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none"> <li>1. Delay or cancellation of <b>public transport</b> due to:               <ol style="list-style-type: none"> <li>a. Industrial action</li> <li>b. Bad weather not including anything listed as a <b>natural catastrophe</b></li> <li>c. Technical fault of transportation including bird strikes</li> <li>d. Shortage of crew</li> </ol> </li> <li>2. The vehicle <b>you</b> are travelling in is involved in an accident, breaks down, is delayed by an incident that causes traffic jams or road closures.</li> <li>3. The flight <b>you</b> are travelling on is diverted.</li> </ol>	<ol style="list-style-type: none"> <li>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 <b>your</b> travel illegal.</li> <li>2. When <b>you</b> start <b>your trip</b> in the <b>UK</b> <b>you</b> are living in an area where travel has been restricted by the government and <b>you</b> are travelling against those restrictions.</li> <li>3. Costs associated with repair or recovery of a vehicle.</li> <li>4. Delays caused by a <b>natural catastrophe</b>, or <b>terrorism event</b>.</li> </ol>

✓ What is Covered cont	✗ What is Not Covered cont
	<ol style="list-style-type: none"> <li>5. When airspace is closed.</li> <li>6. <b>Trips</b> taken just within the <b>UK</b>.</li> <li>7. If <b>you</b> 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 <b>we</b> provided cover. See information on <a href="#">Essential Travel</a>.</li> <li>8. Anything listed under the "<a href="#">Trip Disruption Exclusions</a>".</li> </ol>

Missed Departure from the UK can be upgraded to include the cover listed next if **you** pay an **additional premium**. Check **your policy certificate** for confirmation of which upgrades **you** have purchased.

Missed Departure from the UK	
✓ What is Covered	✗ What is Not Covered
Optional upgrade for Trip Disruption (including Terrorism, Natural Catastrophe and Air Space Disruption) excluding Covid-19	
<ol style="list-style-type: none"> <li>1. Delay or cancellation of <b>public transport</b> due to               <ol style="list-style-type: none"> <li>a. A <b>natural catastrophe</b>.</li> <li>b. A <b>terrorism event</b>.</li> <li>c. The presence of unauthorised, unmanned aircraft</li> <li>d. Air traffic control restrictions including airspace closure.</li> <li>e. Failure of air traffic control or airport computer systems, not including system failure caused by <b>cyber terrorism</b>.</li> <li>f. An event occurring at <b>your</b> departure point that causes its closure or evacuation.</li> </ol> </li> </ol>	<ol style="list-style-type: none"> <li>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 <b>your</b> travel illegal.</li> <li>2. When <b>you</b> start <b>your trip</b> in the <b>UK</b> <b>you</b> are living in an area where travel has been restricted by the government and <b>you</b> are travelling against those restrictions.</li> <li>3. <b>Trips</b> taken just within the <b>UK</b>.</li> <li>4. If <b>you</b> 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 <b>we</b> provided cover in writing. See information on <a href="#">Essential Travel</a>.</li> <li>5. Anything listed under the <a href="#">Trip Disruption Exclusions</a>.</li> </ol>

## Delay and abandonment

### Description of Cover

#### 1. Delay

Delay cover pays out a set amount for each 4 hours **your** transport is delayed due to one of the reasons listed under "What is Covered". Cover is only valid if **you** travel to **your** place of departure. **We** will pay up to the [sum insured](#) which applies to **your** trip, not each time **you** are delayed.

✓ What is Covered	X What is Not Covered
<ol style="list-style-type: none"> <li>Industrial action.</li> <li>Bad weather not including anything listed as a <b>natural catastrophe</b>.</li> <li>Technical fault of transportation including bird strikes.</li> <li>Shortage of crew.</li> </ol>	<ol style="list-style-type: none"> <li>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 <b>your</b> travel illegal.</li> <li>When <b>you</b> start <b>your</b> trip in the <b>UK</b> <b>you</b> are living in an area where travel has been restricted by the government and <b>you</b> are travelling against those restrictions.</li> <li>Delays caused by a <b>natural catastrophe</b> or a <b>terrorism event</b>.</li> <li>When airspace is closed.</li> <li><b>Trips</b> taken just within the <b>UK</b>.</li> <li>Claims also paid under Missed Departure.</li> <li>If <b>you</b> 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 <b>we</b> provided cover in writing. See information on <a href="#">Essential Travel</a>.</li> <li>Anything listed under the <a href="#">Trip Disruption Exclusions</a>.</li> </ol>

#### 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 for additional transport costs to return **you** home when these are not paid by **your** travel provider. See information on [compensation while travelling](#).

#### 3. Abandonment

If **you** are on the outward leg of **your** journey from the **UK** and delayed by at least 12 hours, **you** can claim for unused **travel and accommodation costs**.

Delay and Abandonment can be upgraded to include the cover listed next if **you** pay an additional premium. Check **your** policy certificate for confirmation of which upgrades **you** have purchased.

Delay and Abandonment		Optional upgrade for Trip Disruption (including Terrorism, Natural Catastrophe and Air Space Disruption) excluding Covid-19
✓ What is Covered	X What is Not Covered	
<ol style="list-style-type: none"> <li>A <b>natural catastrophe</b>.</li> <li>A <b>terrorism event</b>.</li> <li>The presence of unauthorised, unmanned aircraft.</li> <li>Air traffic control restrictions including airspace closure.</li> <li>Failure of air traffic control or airport computer systems, not including system failure caused by <b>cyber terrorism</b>.</li> <li>An event occurring at <b>your</b> departure point that causes its closure or evacuation.</li> </ol>	<ol style="list-style-type: none"> <li>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 <b>your</b> travel illegal.</li> <li>When <b>you</b> start <b>your</b> trip in the <b>UK</b> <b>you</b> are living in an area where travel has been restricted by the government and <b>you</b> are travelling against those restrictions.</li> <li><b>Trips</b> taken just within the <b>UK</b>.</li> <li>Claims paid under Missed Departure.</li> <li>If <b>you</b> 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 <b>we</b> provided cover. See information on <a href="#">Essential Travel</a>.</li> <li>Anything listed under the <a href="#">Trip Disruption Exclusions</a>.</li> </ol>	

## Cutting short your trip

### Description of Cover

If an emergency listed under "What is covered" forces **you** to end **your** trip earlier than **your** original return date, **we** will pay for the following:

- The unused part of **your** travel and accommodation costs
- Additional **travel and accommodation costs** necessary to get **you** home before **your** original return date.

Up to the [sum insured](#) for this section.

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.

#### 1. Unused Trip Cost

The costs covered under this section must be pre-paid under contract before **your** trip begins.

**We** pay for each full 24-hour period not used from the time **you**:

- Start the return journey; or
- go into hospital as an inpatient; or
- are confirmed unable to participate in a pre-planned and pre-paid activity by a **medical**

**practitioner**, provided the activity is the main purpose of **your** trip.

Where **we** are also paying under (2) "Additional costs to Return Home Early", **we** will not pay for the cost of **your** unused return flight.

#### 2. Additional Costs to Return Home Early

**We** will pay necessary additional costs over and above the cost of **your** original return ticket, of the same class **you** were due to travel **home** on. There is no cover if **you** had not purchased a return fare at the time **you** cut short **your** trip, or if **your** travel provider transfers **your** original return ticket to a different flight.

### Important information

- Health of non-travelling people.** **You** may have to cut short **your** trip due to the poor health of an **immediate relative, travelling Companion** or someone **you** are planning to stay with. For cover to apply **we** require that a **medical practitioner** confirms in writing that when **you** purchased this policy or booked the trip:
  - The non-insured party was not seriously ill in hospital or receiving palliative care and
  - There was no reason to expect their state of health to deteriorate so much that **you** would need to cancel.



- **Vouchers, credit notes and reward points.** For **trips** paid by vouchers, credit notes or reward points **we** will pay the face value of the voucher / points not the advertised value of a **trip**.
- **Contacting Us.** If **you** need to return **home** early **you** must contact **us** before **you** travel back (Telephone +44 (0) 208 865 3074) so that **we** can authorise any additional travel or accommodation expenses.

✓ What is Covered	X What is Not Covered
<p><b>PART A Excluding Covid-19</b></p> <ol style="list-style-type: none"> <li>1. The death, injury, or serious illness of:           <ol style="list-style-type: none"> <li>a. <b>You</b></li> <li>b. An <b>immediate relative</b></li> <li>c. A <b>travelling companion</b> or their <b>immediate relative</b></li> <li>d. A person <b>you</b> are planning to stay with</li> </ol> </li> <li>2. An emergency service confirms <b>you</b> need to return <b>home</b> early due to an unexpected event happening while <b>you</b> were on <b>your trip</b> that has made <b>your home</b> unsafe to be left uninhabited.</li> <li>3. <b>You</b> are a member of the Armed Forces, Police, Fire, or a certified medical professional and <b>your</b> leave is cancelled necessitating the end of <b>your trip</b>.</li> <li>4. During <b>your trip</b> the Foreign, Commonwealth and Development Office advise against all or all but essential travel to <b>your</b> destination for a reason other than Covid-19 and advise <b>trips</b> are cut short and return to the <b>UK</b>.</li> </ol> <p><b>PART B Covid-19 Cover</b></p> <ol style="list-style-type: none"> <li>5. Following a positive diagnosis of Covid-19, The death or hospitalisation of:           <ol style="list-style-type: none"> <li>a. <b>You</b>.</li> <li>b. An <b>immediate relative</b>.</li> <li>c. A <b>travelling companion</b>.</li> <li>d. A person <b>you</b> are planning to stay with.</li> </ol> </li> <li>6. During <b>your trip</b>, after <b>you</b> have left the <b>UK</b>, <b>you</b> test positive for Covid-19 and are advised self-isolation is required by a <b>medical practitioner</b>, health authority or government body.</li> </ol>	<ol style="list-style-type: none"> <li>1. Early return <b>home</b> claims when <b>we</b> did not authorise the travel arrangements.</li> <li>2. Claims where a medical certificate has not been obtained from the attending <b>medical practitioner</b> abroad confirming it was necessary to cut short the <b>trip</b>.</li> <li>3. A claim arising directly or indirectly from an existing medical condition suffered by <b>you</b> unless <b>we</b> have been told of the condition and accepted cover in writing (see Medical Health Requirements on page 8).</li> <li>4. Claims for death, illness or injury when <b>you</b> do not have a valid claim under Section 9 Emergency Medical Expenses.</li> <li>5. When <b>you</b> start <b>your trip</b> in the <b>UK</b> <b>you</b> are living in an area where travel has been restricted by the government and <b>you</b> are travelling against those restrictions.</li> <li>6. Air passenger duty (which can be reclaimed by <b>you</b> through <b>your</b> travel agent, tour operator or airline).</li> <li>7. Any additional costs arising from <b>you</b> deciding to travel to any other destination other than <b>your home country</b></li> <li>8. Any costs associated with timeshares, holiday property bonds or similar arrangements apart from direct rental charges for the period of <b>your trip</b>.</li> <li>9. Claims under “What is Covered” part B if <b>you</b> purchase this policy or book a trip after <b>you</b> test positive for Covid-19 and this led to <b>your</b> illness / hospitalisation.</li> <li>10. Claims for additional accommodation costs incurred as a result of <b>you</b> having to self-isolate.</li> <li>11. If <b>you</b> 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 <b>we</b> provided cover. See information on <a href="#">Essential Travel</a>.</li> <li>12. Claims under early return where <b>you</b> have not booked a return journey.</li> <li>13. 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 <b>your</b> travel illegal. This does not include an FCDO advisory when that is the only restriction in place.</li> </ol>

✓ What is Covered cont	X What is Not Covered cont
	14. Anything listed under the <a href="#">“Trip Disruption Exclusions”</a> .

Cutting Short Your Trip can be upgraded to include the cover listed next if **you** pay an additional premium. Check **your policy certificate** for confirmation of which upgrades **you** have purchased.

Cutting Short Your Trip	
✓ What is Covered	X What is Not Covered
<ol style="list-style-type: none"> <li>1. If a <b>natural catastrophe</b> or <b>terrorism event</b> occurs within 20 kilometres of <b>your</b> accommodation during <b>your trip</b>.</li> </ol>	<p>Optional upgrade for Trip Disruption (including Terrorism, Natural Catastrophe and Air Space Disruption) excluding Covid-19</p> <ol style="list-style-type: none"> <li>1. Early return <b>home</b> claims when <b>we</b> did not authorise the travel arrangements.</li> <li>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 <b>your</b> travel illegal. This does not include an FCDO advisory when that is the only restriction in place.</li> <li>3. When <b>you</b> start <b>your trip</b> in the <b>UK</b> <b>you</b> are living in an area where travel has been restricted by the government and <b>you</b> are travelling against those restrictions.</li> <li>4. Air passenger duty (which can be reclaimed by <b>you</b> through <b>your</b> travel agent, tour operator or airline).</li> <li>5. Any additional costs arising from <b>you</b> deciding to travel to any other destination other than <b>your home country</b>.</li> <li>6. Any costs associated with timeshares, holiday property bonds or similar arrangements apart from direct rental chargers for the period of <b>your trip</b>.</li> <li>7. Claims under early return where <b>you</b> have not booked a return journey.</li> <li>8. Any claim arising from Covid-19.</li> <li>9. If <b>you</b> 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 <b>we</b> provided cover. See information on <a href="#">Essential Travel</a>.</li> <li>10. Anything listed under the <a href="#">Trip Disruption Exclusions</a>.</li> </ol>

## Substitute accommodation

### Description of Cover

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. **Your** original accommodation must be uninhabitable for a reason listed under "What is Covered" 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.

✓ What is Covered	X What is Not Covered
<ol style="list-style-type: none"> <li>1. An outbreak of food poisoning at <b>your</b> accommodation that forces it to close.</li> <li>2. Fire or storm damage (not listed as a <b>natural catastrophe</b>).</li> <li>3. The following key services not being provided at <b>your</b> booked accommodation; electricity, water (including no hot water), insufficient hotel staff available due to industrial action.</li> </ol>	<ol style="list-style-type: none"> <li>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 <b>your</b> travel illegal.</li> <li>2. When <b>you</b> start <b>your</b> trip in the <b>UK</b> <b>you</b> are living in an area where travel has been restricted by the government and <b>you</b> are travelling against those restrictions.</li> <li>3. Damage caused by <b>natural catastrophe</b> or a <b>terrorism event</b>.</li> <li>4. Costs that go above the standard of accommodation <b>you</b> originally booked</li> <li>5. <b>Trips</b> taken just within the <b>UK</b>.</li> <li>6. If <b>you</b> 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 <b>we</b> provided cover. See information on <a href="#">Essential Travel</a>.</li> <li>7. Anything listed under the "<a href="#">Trip Disruption Exclusions</a>".</li> </ol>

Substitute Accommodation can be upgraded to include the cover listed next if **you** pay an additional premium. Check **your** policy certificate for confirmation of which upgrades **you** have purchased.

**Substitute Accommodation** – optional upgrade for trip disruption (including terrorism, natural catastrophe and airspace closure) excluding Covid-19

✓ What is Covered	X What is Not Covered
<ol style="list-style-type: none"> <li>1. <b>Natural catastrophe</b>.</li> <li>2. A <b>terrorism event</b>.</li> </ol>	<ol style="list-style-type: none"> <li>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.</li> <li>2. When <b>you</b> start <b>your</b> trip in the <b>UK</b> <b>you</b> are living in an area where travel has been restricted by the government and <b>you</b> are travelling against those restrictions.</li> <li>3. Costs in excess of the standard of accommodation <b>you</b> originally booked.</li> <li>4. <b>Trips</b> taken just within the <b>UK</b>.</li> <li>5. If <b>you</b> travelled against the advice of the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory unless <b>we</b> provided cover in writing. See information on <a href="#">Essential Travel</a>.</li> <li>6. Anything listed under the "<a href="#">Trip Disruption Exclusions</a>".</li> </ol>

## Missed departure and connection outside the UK

### Description of Cover

This section covers:

1. Additional **travel and accommodation costs** and
2. The cost of essential prescription medication when **your** supply runs out.

If **you** miss pre-booked transportation due to an event listed under "What is Covered", stranding **you** abroad. **We** will pay up to the [sum insured](#) which applies to **your** trip and not each time **your** trip is disrupted.

If **you** have paid the additional premium to upgrade **your** level of cover to include the "Trip Disruption (Including Terrorism, Natural Catastrophe and Air Space Disruption)", in addition to the below, **we** will pay a daily benefit for each 24-hour period **you** are abroad beyond **your** original return date up to 10 days.

✓ What is Covered	X What is Not Covered
<ol style="list-style-type: none"> <li>1. Delay or cancellation of <b>public transport</b> due to: <ol style="list-style-type: none"> <li>a. Industrial action</li> <li>b. Bad weather not including anything listed as a <b>natural catastrophe</b></li> <li>c. Mechanical fault of transportation including bird strikes</li> <li>d. Shortage of crew</li> </ol> </li> <li>2. The vehicle <b>you</b> are travelling in is involved in an accident, breaks down, is delayed by an incident that causes traffic jams or road closures.</li> <li>3. <b>Your</b> flight being diverted.</li> <li>4. Travel documents are lost or stolen whilst <b>you</b> are outside the <b>UK</b>.</li> </ol>	<ol style="list-style-type: none"> <li>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.</li> <li>2. When <b>you</b> start <b>your</b> trip in the <b>UK</b> <b>you</b> are living in an area where travel has been restricted by the government and <b>you</b> are travelling against those restrictions.</li> <li>3. Costs associated with repair or recovery of a vehicle.</li> <li>4. Delays caused by <b>natural catastrophe</b> or <b>terrorism event</b> or airspace closure.</li> <li>5. <b>Trips</b> taken just within the <b>UK</b>.</li> <li>6. Claims for the return journey when <b>you</b> have no return <b>trip</b> booked.</li> <li>7. If <b>you</b> travelled against the advice of the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory unless <b>we</b> provided cover in writing. See information on <a href="#">Essential Travel</a>.</li> <li>8. Anything listed under the "<a href="#">Trip Disruption Exclusions</a>".</li> </ol>

## 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 Upgrade](#) 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**.

Missed Departure and Connections Outside the UK can be upgraded to include the cover listed next if you pay an additional premium. Check your policy certificate for confirmation of which upgrades you have purchased.

✓ What is Covered	X What is Not Covered
<p>1. Delay or cancellation of <b>public transport</b> due to:</p> <ul style="list-style-type: none"> <li>a. A <b>natural catastrophe</b></li> <li>b. A <b>terrorism event</b></li> <li>c. The presence of unauthorised, unmanned aircraft</li> <li>d. Air traffic control restrictions including airspace closure</li> <li>e. Failure of air traffic control or airport computer systems, not including system failure caused by <b>cyber terrorism</b></li> <li>f. An event occurring at <b>your</b> departure point that causes its closure or evacuation</li> </ul>	<p>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 <b>your</b> travel illegal.</p> <p>2. When <b>you</b> start <b>your trip</b> in the <b>UK</b> <b>you</b> are living in an area where travel has been restricted by the government and <b>you</b> are travelling against those restrictions.</p> <p>3. <b>Trips</b> taken just within the <b>UK</b>.</p> <p>4. If <b>you</b> 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 <b>we</b> provided cover. See information on <a href="#">Essential Travel</a>.</p> <p>5. Claims for the return journey when <b>you</b> have no return <b>trip</b> booked.</p> <p>6. Anything listed under the "<a href="#">Trip Disruption Exclusions</a>".</p>

## 9. Medical sections of cover

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

Medical cover does not automatically apply when **you** take part in certain sports and activities. If **you** are taking part in winter sports, **you** must purchase the [Winter Sports Upgrade](#). For other sports and activities please check the Sports and Activities section of this policy on page 44 to see if cover applies.

### Important information

- **Medical Health Requirements.** This insurance does not automatically provide cover for medical conditions **you** are already experiencing when **you** purchase this policy or for conditions **you** experienced in the past. Please review the [Medical Health Requirements](#) on page 8.
- **Emergency Cover.** This policy is not private medical insurance; **we** cover treatment which cannot wait until **you** return **home** from **your trip**, with the aim of ensuring **you** are well enough to return to the **UK**, which may include cutting **your trip** short, or to continue **your trip** as planned.
- **Medical Treatment.** Cover applies if **you** are receiving medical treatment for a symptomatic illness or an injury. There is no cover if **you** test positive for a disease but require no medical treatment.
- **Essential Travel / Foreign, Commonwealth and Development Office (FCDO) travel advisories.** From time to time the FCDO will advise to only undertake essential travel to a particular destination. If **your trip** is not essential and **you** choose to travel despite the FCDO's advice, **we** will only cover a claim if the cause of that claim 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 optional upgrade for Trip Disruption (including Terrorism, Natural Catastrophe and Air Space Disruption).

**Requirement to Contact Us.** **You** or someone acting on **your** behalf must contact **us** once **you** are aware **you** will be admitted as an inpatient for at least one night's stay. If **you** do not contact **us** as soon as **you** are aware of **your** admittance and this causes **our** costs to increase, **we** will only pay for the costs **we** would have paid if **you** had contacted **us** straight away. Additional transportation or accommodation costs are only covered when they are pre-authorized by **us**. Telephone number +44 (0) 208 865 3074.

- **Outpatient Treatment.** If **you** are in SPAIN, GREECE, CYPRUS, PORTUGAL, MALTA, EGYPT, BULGARIA or TURKEY and need out-patient medical treatment please provide a copy of **your** policy documentation to the treating **medical practitioner** and **your** treatment will be paid by Global Excel Management Europe in line with the policy entitlements. **You** will be asked to fill in a simple form to confirm the treatment. The **medical practitioner** will send the form to Global Excel together with the balance of the medical bill after deduction of the excess **you** may have paid to the **medical practitioner**. The **medical practitioner** can email these details to: [newcliniccase@chargecare.net](mailto:newcliniccase@chargecare.net).
- **Reciprocal Health Agreements. Europe:** If **you** are a United Kingdom resident **you** are entitled to state-provided medical healthcare when temporarily visiting countries in the European Union (EU) only. **You** will have access to treatment at the same cost as residents of the country **you** are visiting. In some countries, state healthcare is not completely free to residents and there may be a cost for **your** treatment. **You** can apply for a GHIC (Global Health Insurance Card) for yourself, partner, and any dependent children under the age of 16. **You** can apply online at [www.ghic.org.uk](http://www.ghic.org.uk). If **we** agree to pay for a medical expense which has been reduced by a value at least equivalent to the excess because **you** have used a GHIC, **we** will not deduct the excess under "Emergency Medical Expenses, and Medical Repatriation".  
**Australia:** There are reciprocal medical treatment arrangements for United Kingdom nationals travelling in Australia. If **you** need medical treatment in Australia, **you** must enrol with a local MEDICARE office. **You** do not need to enrol when **you** arrive, but **you** must do this after the first occasion **you** receive treatment. In-patient and out-patient treatment at a public hospital

will then be available free of charge or at a minimal cost. Details of how to enrol and the free treatment available can be found by visiting the MEDICARE website [www.medicareaustralia.gov.au](http://www.medicareaustralia.gov.au).

## Medical definitions

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

### Manual Work

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

### Medical Practitioner

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

### Mugging

A Physical attack on **you** which causes bodily injury and involves the attempted or actual theft by a person(s) not previously known to **you**.

## Medical exclusions

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

**You** are not covered for:

1. Where applicable, the excess.
2. More than the maximum sum insured for each section. See the [Table of Benefits](#).
3. When you do not provide the documentation, **we** ask for to support **your** claim. Please refer to the [claims evidence](#) section.
4. Any claim relating directly or indirectly to an existing medical condition unless **you** have told **us** about the condition, and **we** have accepted cover in writing (see Medical Health Requirements on Page 8).
5. Any other loss, damage or additional expense resulting directly or indirectly from the cause of **your** claim, unless **we** provide cover under this insurance. For example, a claim for loss of earnings after **you** have been injured on a **trip** is not covered.
6. Unnecessary exposure to risk or danger, except in an endeavour to save a human life.

7. Deliberately injuring **yourself**.
8. When **you** drink too much alcohol which is evidenced by one of the following:
  - a. a **medical practitioner** stating that **your** alcohol consumption has caused or actively contributed to **your** injury or illness.
  - b. the results of a blood test which shows that **your** blood alcohol level exceeds 0.19% which is approximately 4 pints of beer or four 175ml glasses of wine.
  - c. a witness report from a 3rd party or a police incident report.
  - d. **your** own admission.
9. Medical claims arising from alcohol and/or drug abuse or alcohol and/or drug dependency which is evidenced by **your** medical records or the opinion of a **medical practitioner**.
10. When **you** are under the influence and/or misuse of any prescribed/un-prescribed/illegal medication or drug (including any solvents or substances).
11. **You** or any person climbing, jumping, or moving balcony to balcony or across the outside of a building, regardless of the height.
12. Claims if **you** travel against government restrictions which have been put in place to prevent or limit travel from where **you** live in the **UK** or to the destination **you** are travelling to. If **you** have travelled against the Foreign, Commonwealth and Development and Development Office (FCDO) advising against non-essential **trips** and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the FCDO advisory. See information on [Essential Travel](#).
13. Any claim resulting from the Foreign, Commonwealth and Development Office advising against **all** travel to **your** destination.
14. Any claim arising because of **you** driving a motor vehicle, riding a motorcycle, or a mechanically assisted bicycle. Additionally, any claim arising as a result of **you** riding a motor car or motorcycle unless **you** have a full **UK** licence, or valid CBT certificate (DL196), are following the local safety laws, ride on recognised roads and in respect of motorcycling the engine capacity is 125cc or lower. Riding/use of quad bikes, All Terrain Vehicles (ATVs) or electronic scooters as a driver or passenger is not covered at any time.
15. Any claim caused by **you** undertaking **manual work**.
16. Any claim where **you** are taking part in or training for any sport or activity in a professional capacity.

17. Any claim arising from taking part in winter sports unless **you** have purchased the [Winter Sports Upgrade](#).
18. Claims arising when **you** are taking part in a [sport or activity](#) that **we** do not cover.
19. Any claim arising or resulting from **you** being involved in any malicious, reckless, illegal, or criminal act including **your** failure to comply with the laws applicable to the country in which **you** are travelling.
20. We will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any trade or economic sanctions law or regulation.
21. Any claim where illness or injury arises due to radioactive contamination, the use of, release of, or threat to use any nuclear device, chemical, or biological weapon.
22. Any claim arising from **war** and **war** like activities whether declared or not.

## Emergency medical expenses and medical repatriation

### Description of Cover

1. Emergency Medical Expenses  
This section covers medical expenses, up to the [sum insured](#), if during **your trip** abroad **you** become ill or suffer an injury and it is necessary to receive treatment from a **medical practitioner** as an inpatient or outpatient. Medical expenses incurred in the **UK** are not covered.
2. Medical Repatriation if there is a valid claim under (1), this section provides cover up to the [sum insured](#) when **you** are not well enough to return **home** as planned or continue **your** journey as planned. If **you** choose not to follow **our** instructions to be repatriated **home** or to be moved to a medical facility in a different location, coverage under all sections of this policy will end. Costs must be pre-authorised by **us**, as soon as **you** are aware that **you** will be admitted as an inpatient for at least 1 nights stay **you**, or someone acting on **your** behalf must contact **us**.

✓ What is Covered	X What is Not Covered
<ol style="list-style-type: none"> <li>1. Medical costs arising from treatment received as either an inpatient or outpatient.</li> <li>2. Medical repatriation or evacuation costs when arranged by <b>us</b>.</li> <li>3. The cost of services provided by an ambulance or the taxi fare for the first journey to a medical facility.</li> <li>4. Telephone charges that <b>you</b> incur contacting <b>us</b> up to a maximum of £50.</li> <li>5. Taxi fares, to and from a medical facility provided the reason for the journey is for <b>you</b> to receive medical treatment or collect prescribed medication up to £50.</li> <li>6. Emergency dental work for the relief of pain only up to the <a href="#">sum insured</a>.</li> </ol>	<ol style="list-style-type: none"> <li>1. Any claim relating directly or indirectly to a pre-existing medical condition unless <b>you</b> have told <b>us</b> about the condition, and <b>we</b> have accepted cover in writing (see Medical Health Requirements on page 8).</li> <li>2. Any costs when <b>you</b> are travelling against the advice of a <b>medical practitioner</b> (or would be travelling against the advice of a <b>medical practitioner</b> had <b>you</b> asked for advice).</li> <li>3. Any costs which in the opinion of the treating <b>medical practitioner</b> or in <b>our</b> opinion are not medically necessary or can be delayed until <b>your</b> return to <b>your home country</b>. If the treating <b>medical practitioners'</b> opinion is not the same as <b>our</b> doctor's opinion, then <b>our</b> doctor's opinion takes priority.</li> <li>4. Additional costs incurred if <b>you</b> choose not to follow <b>our</b> repatriation plan.</li> <li>5. If <b>you</b> have been diagnosed with a terminal illness before starting the <b>trip</b>.</li> <li>6. A private room unless approved by <b>us</b> and <b>we</b> agree this is medically necessary.</li> <li>7. Medication and/or treatment which at the time <b>you</b> started the <b>trip</b> <b>you</b> knew would be needed.</li> <li>8. The cost of Covid-19 tests.</li> </ol>

✓ What is Covered cont	X What is Not Covered cont
	<p>9. Any claim arising from anyone not taking prescribed medication correctly or not managing a condition correctly.</p> <p>10. Any costs where <b>you</b> are travelling for the purposes of obtaining medical or dental treatment, or in the knowledge that <b>you</b> will need treatment, tests, or investigations.</p> <p>11. Expenses incurred because <b>you</b> have not had vaccinations recommended to travel to your destination to protect against tropical diseases</p> <p>12. Medical expenses incurred in the <b>UK</b>.</p> <p>13. Search and rescue costs billed to <b>you</b> by a government, regulated authority or private organisation spent in connection with looking for and rescuing <b>you</b>.</p> <p>14. Costs if <b>you</b> are asymptomatic and not receiving treatment to deal with an illness.</p> <p>15. Anything listed under the Medical Exclusions.</p>

## Additional accommodation and travelling expenses

### Description of Cover

If **you** have a covered claim under Emergency Medical Expenses and Medical Repatriation and **we** consider it is medically necessary, this section covers the following:

1. Additional costs for one person to stay with **you**: or
2. Additional costs for one person to travel **out** from the **UK** to stay with **you**: or
3. Additional costs for accommodation of a similar standard originally booked (if **you** are unable to use **your** original booked accommodation) within the period of the planned **trip**, or if it is medically necessary for **you** to stay after the date **you** were due to return **home**.
4. Where it is necessary, **we** will pay to send one appropriate person to collect a child and escort them **home**.

No transport or accommodation costs are covered unless they are pre-authorized by **us**.

## Hospital benefit

### Description of Cover

This section pays a set monetary amount, for each full 24-hour period **you** are hospitalised as an in-patient, up to a maximum number of days, provided

**you** have a covered claim under the Emergency Medical Expenses and Medical Repatriation Section. If **you** are hospitalised as a result of a bodily injury following a **mugging** an additional benefit will apply, subject to the level of cover **you** have purchased. Please see the [table of benefits](#).

## UK prescriptions and physiotherapy

### Description of Cover

If **you** have a covered claim under Emergency Medical Expenses and Medical Repatriation this section pays a set monetary amount towards:

1. Additional costs incurred fulfilling **UK** prescriptions.
2. Additional costs incurred utilising **UK** physiotherapy and/or Chiropractic care.

## Overseas funeral costs or repatriation of remains

### Description of Cover

In the event of **your** death outside the **UK** this section will cover either the cost of a funeral in the country in which **you** died or the costs of bringing **your** remains back to **your home country**. **We** will make all the funeral or repatriation arrangements. Please note costs not authorised by **us** are not covered.

# 10. Personal belongings sections of cover

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

Mobile phones are covered as standard on this policy but limited to £100. This limit will not apply if **you** have purchased the Gadget Upgrade.

1. **Gadget Upgrade:** There is no cover for **gadgets** unless **you** pay the additional premium for the [Gadget Upgrade](#). The [sum insured](#) under the Gadget Upgrade applies to all **gadgets** owned by all **insured persons** listed on a policy.

Check **your policy certificate** for the Upgrades **you** have purchased.

## Important information

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

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

Age of Property	Clothing and Personal Effects	Jewellery	Electronic Equipment	Cosmetics, Toiletries & Perfumes	Gadgets (upon payment of additional premium for the upgrade)	Winter Sports and Golf Equipment (upon payment of additional premium for the upgrade)
0-1 month	0	0	0	50%	0	5%
1-6 months	5%	0	5%	50%	5%	10%
6 – 12 months	10%	0	10%	50%	10%	15%
1 – 2 years	15%	5%	20%	60%	20%	35%
2 – 3 years	20%	10%	30%	70%	30%	55%
3 - 4 years	25%	15%	40%	80%	40%	70%
4 – 5 years	30%	20%	50%	90%	50%	80%
6 years +	40%	25%	60%	95%	60%	100%



- **You must take reasonable steps to protect your personal baggage from loss, theft, or damage:**

- **Unattended items.** Do not leave **your** baggage **unattended**. There is no cover if **your** belongings are lost, stolen, damaged or destroyed while **unattended**.
- **While you are in transit.** **Valuables and electronic equipment, money, travel documents and gadgets** should be carried with **you** whenever possible. There is no cover for **valuables and electronic equipment, money, travel documents and gadgets** that are lost or damaged when checked into the hold or left unattended unless the public transport carrier insists, they are checked in.
- **Storing items while on the trip.** When **you** are not traveling and not present in **your** accommodation, **valuables and electronic equipment, money, travel documents and gadgets** not taken with **you** must be kept in a locked safety deposit. If no safety deposit box is available, they must be stored out of plain view.

- **Requirement to report lost or stolen baggage:** **You** must report lost or stolen items within 24 hours to the police and provide us with a police report. If **your** baggage goes missing while in the custody of a transport provider, **you** need to obtain a property irregularity report from them. This includes bags that are delayed in transit.

## Personal belongings definitions

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

### Gadget

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

### Medical Fittings

Dentures, prosthesis and hearing aids.

### Money

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

### Single Item

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

### Travel Documents

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

### Unattended

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

### Valuables and electronic equipment

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

## Personal belongings exclusions

The following apply to all Personal Baggage sections of cover.

**You** are not covered for;

1. Where applicable, the excess for each section.
2. More than the maximum sum insured for each section. See the [Table of Benefits](#).
3. When **you** do not provide the documentation **we** ask for to support **your** claim. Please refer to the [claims evidence](#) section.
4. Sports equipment while in use. Winter sports and golf equipment can be covered when the additional premium has been paid to purchase an upgrade.
5. Claims for loss or theft when **you** are not able to provide **us** with a police report or a property irregularity report.
6. The following items: **medical fittings**, boats, pedal cycles, motorised vehicles, food or drink or goods containing tobacco.
7. Fragile items are not covered for damage while in transit. For example, anything made of china or glass.
8. Any secondary loss, damage or additional expense arising from **your** claim beyond the actual value of the item **you** are claiming for. For example, cost of replacing locks after losing **your** keys on a **trip** is not covered, or the cost of travelling to an airport to pick up **your** baggage after it has been delayed in transit.
9. 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 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](#).

10. Any claim resulting from the Foreign, Commonwealth and Development Office advising against **all** travel to **your** destination.
11. Loss, damage, or delay caused by confiscation or detention by Customs or other officials or authorities.
12. Loss following any variation in exchange rates.
13. Claims for winter sports or golf equipment when **you** have not purchased the appropriate Upgrade.
14. **We** will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any trade or economic sanctions law or regulation.

15. Costs associated with downloaded content or unauthorised use of **your gadget**, such as calls.
16. Any claim where property is lost or damaged due to radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
17. Any claim arising from **war** and **war** like activities whether declared or not.
18. Items owned by a business or used for business purposes, including cash.
19. Claims for mobile phones exceeding £100 if the **gadget** cover upgrade has not been purchased.

## Personal baggage

### Description of Cover

This section covers **you** for items owned by **you** that are lost, stolen, damaged or destroyed during **your trip** up to the [sum insured](#).

✓ What is Covered	X What is Not Covered
<ol style="list-style-type: none"> <li>1. <b>Personal baggage</b> items that are lost, stolen, damaged or destroyed on the trip after a deduction is made for wear, tear and loss of value (see the <a href="#">Depreciation Table</a>) and a limit is applied to each <b>single item</b> and to all <b>valuables and electronic equipment</b>.</li> </ol>	<ol style="list-style-type: none"> <li>1. Personal baggage left <b>unattended</b> 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 <b>your</b> property.</li> <li>2. <b>Valuables and electronic equipment</b> lost, stolen or damaged in transit that have been checked in unless <b>your</b> carrier insisted the items were checked in.</li> <li>3. <b>Valuables and electronic equipment</b> not carried with <b>you</b> or kept in a locked safety deposit box in <b>your</b> accommodation when one is available. If a safety deposit box is not available, there is no cover for <b>valuables and electronic equipment</b> not stored safely and hidden from plain view.</li> <li>4. Items stolen from an unattended vehicle unless they were kept in a locked glove compartment, roof box, rear boot or luggage and is covered so as not to be visible from the outside of the vehicle and there are signs of forced entry.</li> <li>5. Anything listed under the <a href="#">Personal Belongings Exclusions</a>.</li> </ol>

Your policy can be upgraded to include cover for **gadget(s)** when you pay the additional premium. The **sum insured** applies to **all gadget(s)** owned by all insureds named on the policy.

Personal Baggage – Gadgets – Gadget upgrade	
✓ What is Covered	X What is Not Covered
<ol style="list-style-type: none"> <li><b>Gadget(s)</b> that are lost, stolen or damaged on a <b>trip</b>. What we pay is calculated on the value of the <b>gadget</b> at the time it is lost, damaged or stolen (see <a href="#">Depreciation Table</a>).</li> </ol>	<ol style="list-style-type: none"> <li><b>Gadgets</b> left <b>unattended</b> 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 <b>your</b> property.</li> <li><b>Gadgets</b> lost, stolen or damaged in transit that have been checked in.</li> <li><b>Gadgets</b> not locked in a safety deposit box in <b>your</b> accommodation.</li> <li><b>Gadgets</b> stolen from an unattended vehicle.</li> <li>Claims for loss or theft of mobile phones when you cannot provide proof of usage and disconnection.</li> <li>Anything listed under the <a href="#">Personal Belongings Exclusions</a>.</li> </ol>

## Money and travel documents

### Description of Cover

This section covers the following when **your money** or **travel documents** are lost or stolen during **your trip**:

- Money** in any currency.
- the cost of replacement **travel documents** needed to get **you home**.

- Additional costs **you** incur to organise replacing **travel documents** apart from additional accommodation or transport costs to return **home** if **you** miss **your** certified departure. **You** may be able to claim for these costs under [Missed Departure and Connections Outside the UK](#).

The cash limit set out in the [Table of Benefits](#) relates to the amount carried by one person whether jointly owned or carried on behalf of another person.

✓ What is Covered	X What is Not Covered
<ol style="list-style-type: none"> <li><b>Money</b> and <b>travel documents</b> that are lost or stolen during <b>your trip</b>. <b>Money</b> claims will be settled in GBP and converted on the exchange rate applied when <b>you</b> purchased the currency.</li> <li>Extra costs <b>you</b> incur to organise replacing <b>your travel documents</b>.</li> </ol>	<ol style="list-style-type: none"> <li>Transaction or credit card fees.</li> <li><b>Money</b> held on pre-paid currency cards, uncashed travellers' cheques.</li> <li><b>Travel documents</b> covered by the issuer.</li> <li>Replacement value of visas that only cover this <b>trip</b>.</li> <li><b>Money and travel documents</b> not kept with <b>you</b> while <b>you</b> are travelling.</li> <li><b>Money and travel documents</b> not kept with <b>you</b> or not kept in a locked safety deposit box in <b>your</b> accommodation.</li> <li>Anything listed under the <a href="#">Personal Belongings Exclusions</a>.</li> </ol>

## Baggage delay

### Description of Cover

Under this section we will pay up to the [sum insured](#) to contribute towards the purchase or hire of essential items if **your** baggage is delayed reaching **you** by at least 24 hours provided the delay does not

happen in the **UK** or on **your** return journey to the **UK**. If **your** baggage is permanently lost, any claim under the [Personal Baggage](#) section will be reduced by the amount paid out under Baggage Delay. **You** must keep all receipts for the items **you** have purchased.

Anything listed under the [Personal Belongings Exclusions](#) are not covered under this section.

# 11. Personal accident, personal liability and legal covers

The next three sections cover the following:

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

### Upgrades

There is no cover if **you** are participating in certain winter sports unless **you** have purchased the [winter sports upgrade](#). Certain sports and activities do not include cover for Personal Accident or Personal Liability, see [Sports and Activities](#) Section on page 44.

## Personal accident, personal liability and legal definitions

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

### Accidental Bodily Injury

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

### Immediate Relative

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

### Loss of Limb

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

### Loss of Sight

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

### Manual Work

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

### Permanent Total Disablement

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

## Personal accident, personal liability and legal exclusions

The following exclusions apply to Personal Accident, Personal Liability and Legal

**You** are not covered for;

- Where applicable, the excess for each section.
- More than the maximum sum insured for each section. See the [Table of Benefits](#).
- When **you** do not provide the documentation we ask for to support **your** claim. Please refer to the [claims evidence](#) section.
- If at the time of the loss, injury or damage there is any other indemnity or insurance which wholly or partly covers the same occurrence, the underwriters shall not be liable to pay or contribute towards the loss or damage except in excess of the sums recovered or recoverable under the other indemnity or insurance.
- Claims if **you** travel at a time when any government has imposed restrictions on travel to the geographical location **you** live in the **UK** or the area **you** are travelling to and **you** break the conditions of those restrictions.

6. Exposure to risk or danger, except in an endeavour to save a human life.
7. **Your** suicide or attempted suicide or deliberately injuring **yourself**.
8. When **you** drink too much alcohol which is evidenced by one of the following;
  - a. a **medical practitioner** stating that **your** alcohol consumption has caused or actively contributed to **your** injury or illness.
  - b. the results of a blood test which shows that **your** blood alcohol level exceeds 0.19% which is approximately 4 pints of beer or four 175ml glasses of wine.
  - c. a witness report from a 3rd party.
  - d. **your** own admission.
9. If **you** are under the influence and/or misuse of any prescribed/un-prescribed/illegal medication or drug (including any solvents or substances).
10. **You** or any person climbing, jumping, or moving balcony to balcony or across the outside of a building, regardless of the height.
11. Claims if **you** travel against government restrictions which have been put in place to prevent or limit travel from where **you** live in the **UK** or to the destination **you** are travelling to. If **you** have travelled against the Foreign, Commonwealth and Development and Development Office (FCDO) advising against non-essential **trips** and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the FCDO advisory. See information on [Essential Travel](#).
12. Any claim resulting from the Foreign, Commonwealth and Development Office advising against **all** travel to **your** destination.
13. Any claim caused by **you** undertaking **manual work**.
14. Any claim where **you** are taking part in or training for any sport or activity in a professional capacity.
15. Any claim arising from taking part in [winter sports](#) or travelling on a [cruise](#) when **you** have not paid to upgrade **your** cover.
16. Claims arising when **you** are taking part in a [sport or activity](#) that **we** do not cover or excludes personal liability or personal accident cover.
17. Any claim arising or resulting from **you** being involved in any malicious, reckless, illegal, or criminal act including your failure to comply with the laws applicable to the country in which **you** are travelling.
18. **We** will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any trade or economic sanctions law or regulation.
19. Any claim where property is lost or damaged due to radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
20. Any claim arising from **war** and **war** like activities whether declared or not.

## Personal accident

### Description of Cover

The amount shown in the [Table of Benefits](#) will be payable to **you** or **your** legal representative if during

✓ What is Covered	✗ What is Not Covered
<p><b>Your:</b></p> <ol style="list-style-type: none"> <li>1. Death or</li> <li>2. Loss of limb or</li> <li>3. Loss of sight or</li> <li>4. Permanent total disablement</li> </ol> <p>Arising within one year of <b>you</b> suffering <b>accidental bodily injury</b>.</p>	<ol style="list-style-type: none"> <li>1. If <b>your</b> disablement is caused by mental or psychological trauma not involving <b>your accidental bodily injury</b>.</li> <li>2. If <b>your</b> death or disability happens over 1 year from the date of <b>your accidental bodily injury</b>.</li> <li>3. Claims not supported by a medical report or a death certificate.</li> <li>4. Any claim arising from a sports activity where Personal Accident cover is specifically excluded under this policy (see <a href="#">Sports and Activities</a> on page 44).</li> <li>5. Any claim arising because of <b>you</b> driving a motor vehicle, riding a motorcycle, or a mechanically assisted bicycle. Additionally, any claim arising as a result of <b>you</b> riding a motor car or motorcycle unless <b>you</b> have a full <b>UK</b> licence, or valid CBT certificate (DL196), are following the local safety laws, ride on recognised roads and in respect of motorcycling the engine capacity is 125cc or lower. Riding/use of quad bikes, ATVs or electronic scooters as a driver or passenger is not covered at any time.</li> <li>6. Anything Specifically listed in the <a href="#">Personal Accident, Personal Liability and Legal Exclusions</a>.</li> </ol>

a **trip you** suffer **accidental bodily injury** that solely and directly results in one of the outcomes listed below under "What is covered". **You** can only claim for one benefit under this section.

## Personal liability

### Description of Cover

This section will cover **you** if during a trip **you** are involved in an accident which results in **you** becoming legally responsible to pay compensation for:

- Accidental bodily injury or death to a party other than an immediate relative or a travelling companion; and / or

- Accidental loss or damage to property, which is not owned by **you**, an immediate relative or a travelling companion.

We will pay up to the [sum insured](#) which applies to all people named on the policy, not to each insured, and covers all events occurring on a **trip**.

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none"> <li>1. All sums <b>you</b> are legally responsible to pay as compensation up to the <a href="#">sum insured</a>.</li> <li>2. Reasonable and necessary legal costs and expenses incurred by <b>you</b> in relation to the accident if <b>you</b> have our agreement before incurring any cost.</li> </ol>	<ol style="list-style-type: none"> <li>1. Any fines or exemplary damages (this means they are aimed at punishing the person responsible rather than awarding compensation).</li> <li>2. Claims made by <b>your</b> family or people who work for <b>you</b>.</li> </ol>

✓ What is Covered cont	X What is Not Covered cont
	<p>3. Claims resulting from:</p> <ul style="list-style-type: none"> <li>a. <b>your</b> work or involvement in paid or unpaid <b>manual work</b> of any kind.</li> <li>b. <b>you</b> taking part in any activity where this policy excludes Personal Liability cover (see <a href="#">Sports and Activities</a> Page 44).</li> <li>c. <b>you</b> owning or occupying any land or building, unless <b>you</b> are occupying temporary holiday accommodation, not owned by <b>you</b>.</li> <li>d. any agreement unless liability would have existed without that agreement</li> <li>e. <b>you</b> owning, handling, riding or looking after any animal; or</li> <li>f. <b>you</b> owning, possessing or using a firearm, a horse drawn, mechanical, motorised or towed vehicle, a waterborne vessel or craft (except manually propelled watercraft, an aircraft of any description, including unpowered flight and drones.</li> </ul> <p>4. Wilful or malicious acts.</p> <p>5. Property belonging to <b>you</b> or held in trust by <b>you</b>.</p> <p>6. <b>Trips</b> taken just in <b>your home country</b>.</p> <p>7. Liability arising due to a contractual agreement which would not exist in law if such an agreement had not been made.</p> <p>8. Any claims where <b>you</b> admit liability or promise to make payment without <b>our</b> prior written consent.</p> <p>9. Anything Specifically listed in the <a href="#">Personal Accident, Personal Liability and Legal Exclusions</a>.</p>

## Legal expenses cover

### Description of Cover

This section will cover legal costs up to the [sum insured](#) to undertake a civil action for damages if someone else causes **you** bodily Injury or death while **you** are on a **trip**. **You** must obtain **our** agreement to pursue the legal action if **you** are claiming under this section before **you** start proceedings.

### Important information

- **We** shall have complete control over the legal proceedings, though **you** have the right not to agree to use the Lawyers **we** propose.
- **You** must notify **us** as soon as possible of any incident which may give rise to a claim, and at the latest, within 90 days of the incident happening.
- Lawyers appointed must be qualified to practice in the country where the event happened or the defendant's country of residence.

- If **we** cannot agree on which Lawyer to nominate, **we** will ask the relevant national law society to choose a suitably qualified party to represent **you**. While this process is on-going, **we** will appoint a Lawyer to protect **your** interests.
- If **you** are awarded damages, all sums advanced by **us** will be repaid out of the damages once **you** have received payment.
- **We** can choose to conduct legal proceedings instituted in the United States of America or Canada under the contingency fee system operating in North America.
- **We** will not begin legal proceedings in more than one country.
- Legal advice continues to apply for up to 7 days after **you** return home.

✓ What is Covered	X What is Not Covered
<p>1. Reasonable and necessary legal costs to undertake a civil action, up to the <a href="#">sum insured</a> provided <b>you</b> obtain <b>our</b> agreement to pursue the legal action before <b>you</b> start proceedings.</p>	<p>1. The pursuit of a claim against <b>us</b>, <b>our</b> agent or an Insurer underwriting any section of this policy, or a travel agent, tour operator <b>public transport</b> provider.</p> <p>2. Actions between <b>Insured Persons</b>, or actions pursued to obtain satisfaction of a judgement or legally binding decision.</p> <p>3. Any advice or any claim arising in connection with a <b>trip</b> taken within <b>your home country</b>.</p> <p>4. Any expenses spent before obtaining <b>our</b> agreement to pursue legal action.</p> <p>5. Any claim arising because of <b>you</b> driving a motor vehicle, riding a motorcycle, or a mechanically assisted bicycle. Additionally, any claim arising as a result of <b>you</b> riding a motor car or motorcycle unless <b>you</b> have a full UK licence, or valid CBT certificate (DL196), are following the local safety laws, ride on recognised roads and in respect of motorcycling the engine capacity is 125cc or lower. Riding/use of quad bikes, ATVs or electronic scooters as a driver or passenger is not covered at any time.</p> <p>6. Anything Specifically listed in the <a href="#">Personal Accident, Personal Liability and Legal Exclusions</a>.</p>

# 12. Sports and Activities

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

Please see below the full list of activities that are covered, and those where there is no cover for Personal Accident or Personal Liability.

## Eligibility

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

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

No Personal Liability Cover

No Personal Accident Cover

Inland waters or within 12 nautical miles of the coastline

Abseiling (within organiser's guidelines)	Billiards
Aerial Safaris (in chartered aircraft and an organised excursion)	Blading (no stunts)
Aerobics	Board Sailing
Angling	Body Boarding
Archaeological Digging	Boogie Boarding
Archery	Bowling/Bowls
Assault Course	Cable Car Ride
Badminton	Camel Riding/Trekking
Bamboo rafting	Canoeing/Rafting/White Water Rafting/Kayaking up to grade 3
Banana Boating	Catamaran/Yachting/Sailing
Bar and Restaurant Work	Clay pigeon shooting/small Bore target shooting/rifle range
Baseball	Climbing (on climbing wall only)
Basketball	Cricket
Beach games	Croquet

Cross Country Running)	Helicopter Rides (passenger only)
Curling	Hiking up to 4,000 metres
Cycling (Excluding BMX and Touring	Hobie Cat Sailing
Dancing (including lesson participation)	Horse Riding (wearing a helmet and excluding racing, jumping, hunting and less than 7 days)
Darts	Hot Air Ballooning (passenger only)
Deep Sea Fishing	Hot Dogging up to grade 3
Dinghy Sailing	Hot Springs
Dragon Boat Racing	Hydro Zorbing
Elephant Riding/Trekking	In-line Skating (no stunts)
Falconry	Ice Cricket
Fell Running (up to 4,000 metres)	Ice Skating (rink only)
Fell Walking (up to 4,000 metres)	Ice Surfing
Fencing	Jet Boating (passenger only)
Fishing	Jogging
Fives	Kayaking (incl. White Water) grades 4 and 5
Flag American Football	Kayaking (incl. White Water) up to grade 3
Flying as a passenger in an aircraft (Private Plane/Helicopter/Glider)	Korfball
Football	Land Skiing
Frisbee/Ultimate Frisbee	Llama Riding
Fruit or vegetable picking (under 3 metres)	Mopeds (maximum 125cc, and passed CBT training, wearing a helmet)
Glass bottom boats/bubbles	Motorcycling (maximum 125cc, and passed CBT training, wearing a helmet)
Gliding as a passenger and with a qualified pilot	Mule Trekking
Go Karting (up to 120cc, wearing a helmet)	Netball
Goalball	Octopush
Golf	Orienteering (up to 4,000 metres above sea level)
Gorilla Trekking (organised tours only)	Ostrich riding
Gym – Fitness	Paintballing/War games (wearing eye protection)
Gymnastics	Parachuting tandem only
Handball	Parascending/Parasailing (towed by a boat over water)



Pedalos 🌊	Sledding/Sledging or Sleigh Riding (passenger only if pulled by horse, dogs or reindeer)
Pilates	Small Bore Target Shooting 🏹🏹
Pony Trekking (wearing a helmet) 🏹🏹	Snooker
Pool	Snorkelling 🌊
Power Boating (passenger only) 🌊🏹🏹	Soccer
Racquet Ball / Rackets 🏹🏹	Softball
Rambling (up to 4,000 metres above sea level)	Speed Boating (passenger only) 🏹🏹
Reverse Bungee 🏹🏹	Sphering
Rifle Range 🏹🏹	Spinning Class
Ringos 🌊	Surfing 🌊
River Bugging up to grade 3 🏹🏹	Swimming 🌊
River Sledging up to grade 3 🏹🏹	Swimming with Dolphins 🌊
River Tubing up to grade 3 🏹🏹	Swimming/Bathing with Elephants 🏹🏹
Roller Skating/Blading/In-line (incidental, wearing pads, helmet and no stunts)	Sydney Harbour Bridge Walk (organised and walking across clipped onto a safety line)
Rounders	Table Tennis
Rowing 🌊	Tall Ship Crewing 🌊🏹🏹
Safari in a vehicle/Trekking/Tracking (organised tour, no fire arms)	Ten Pin Bowling
Sailing/Yachting European waters only 🌊🏹🏹	Tennis
Sand Skiing 🏹🏹	Touch Football
Sand Surfing 🏹🏹	Tree Top Trekking/Canopy Walking
Sand Yachting 🏹🏹	Trekking (below 4,000 metres only)
Sandboarding 🏹🏹	Tubing
Scuba Diving up to a depth of 30 metres (if qualified or accompanied by qualified instructor and not diving alone) 🌊	Tug of War
Sea Fishing 🌊	Volleyball
Shark Diving (professionally supervised in a cage) 🌊	Wake Boarding 🌊
Skateboarding (wearing pads and helmet, no stunts)	Walking (below 4,000 metres only)
Skin Diving (up to a depth of 30 metres (if qualified or accompanied by a qualified instructor and not diving alone)) 🌊	Water Hockey
Skydiving (Tandem only) 🏹🏹	Water Polo

Water Skiing (no jumping) 🌊	Windsurfing 🌊
Whale Watching 🌊	Yachting/Sailing (European Waters only) 🌊
Wheelchair Basketball	Yoga
Wicker Basket Tobogganing	Zip-lining/trekking
Wind Tunnel Flying (wearing pads and helmet)	Zorbing/Hydro Zorbing

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

X Sports and Activities NOT covered – there is no cover available under ANY Section of the policy apart from Section 8 Cancellation	
Battle re-enactment	Micro lighting
BMX biking/Cycle Touring/Electric/Mechanically assisted Bicycles	Motor Sports/Racing of any kind Land/Sea
Canoeing/Kayaking/Rafting/White water rafting grade 6	Motorcycling/mopeds with an engine capacity over 125cc
Canyoning	Polo
Cave diving or pot holing	Quad Biking/ATV's
Cliff or base diving/jumping	River Bugging/Sledging/Tubing grades 4 and above
Flying (as a pilot)	Rock Climbing
Gliding/Hang gliding/Paragliding	Sailing/Boating/yachting of any kind outside of 12 nautical miles from the coastline or outside of European Waters
Hot air ballooning (as a pilot)	Sand Duning
Hunting, any use of firearm	Segway/Electronic scooters
Jet skiing	Slacklining
Jousting	Tightrope/High rope walking
Marathon running	Walking/Fell Walking/Running/Trekking/Hiking/Orienteering/Rambling above 4,000 metres
Martial arts	Walking/Fell Walking/Running/Trekking/Hiking/Orienteering/Rambling that requires specialised equipment/ropes/guides/crampons

# 13. Additional Sports and Activities (including Golf) upgrade (Available for our Extra and Max levels of cover)

Cover is available when **you** are participating in the covered sports and activities listed below provided **you** pay an additional premium to purchase this Upgrade. Golf is automatically covered under this policy as standard, as part of this upgrade your golf equipment, loss of green fees and hole-in-one cover will be included when you purchase this upgrade.

## Eligibility

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

- For a competition or a tournament.
- On a professional or semi-professional basis.
- Water based activities outside 12 nautical miles from the coastline.

✓ Additional Sports with Personal Accident and Personal Liability Cover	✗ Additional Sports with No Personal Accident or Personal Liability Cover
Amateur Athletics	Kite Buggy (no cover for kite damage) 🚫🛼
Bungee Jump (one jump only)	Lacrosse 🚫🏑
Canoeing/Rafting/White Water Rafting/Kayaking (grades 4 and 5 only) 🚣🛶🛶	Mountain Biking (wearing a helmet)
Dry Slope Skiing	Scuba diving 30 – 50 metres you must be BSAC, PADI, SSI or SAA member qualified to dive to this depth and diving with a dive buddy.* 🚰
Endurance activities (up to 2,500 metres above sea level)	Sea Kayaking* 🚣
Gymkhana	Squash 🚫🏸
High Diving (pool only)	Team Building
Hockey/shinty (field only) 🚫🏑	Trampolining
Kite Boarding*/surfing* (no cover for kite damage) 🚣🛼🛼	

\*Inland waters or within 12 nautical miles of the coastline.

## Golf Cover

Cover is available for golf equipment, loss of green fees and hole in one cover detailed on the next page when **you** pay the additional premium for the Sports and Activities (including Golf Cover) Upgrade.

## Golf Cover definitions

### Golf equipment

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

## Golf Cover exclusions

The following exclusions apply to Golf 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 [Table of Benefits](#).
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.

## Golf Equipment

### Description of Cover

This section covers you for **Golf equipment** owned or hired by **you** that is lost, stolen, damaged or destroyed during **your trip**. up to the [sum insured](#).

### Important information

**Requirement to report lost or stolen items.** **You** must report lost or stolen **golf equipment** within 24 hours to the police and provide **us** with a police report. If **your golf 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 **golf equipment** delayed in transit.

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none"> <li>1. The cost of <b>golf equipment</b> that is lost, stolen, damaged or destroyed on the <b>trip</b> after a deduction is made for wear, tear, and loss of value (see the <a href="#">Depreciation Table</a>).</li> </ol>	<ol style="list-style-type: none"> <li>1. Claims for loss or theft not reported to the police or the carrier.</li> <li>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.</li> <li>3. Loss, damage, or delay caused by confiscation or detention by Customs or other officials or authorities.</li> <li>4. Anything listed under the <a href="#">Golf Cover Exclusions</a>.</li> </ol>

## Golf equipment hire

### Description of Cover

If **your golf equipment** is lost, stolen, damaged during **your trip** or delayed in reaching **you** by at least 12 hours, **you** can claim for the cost of hiring replacement equipment up to the [sum insured](#). For cover to apply for delay **you** must be able to evidence

the length of time **your** equipment is delayed by obtaining a report from **your** carrier or if **your** claim relates to loss, theft, or damage **you** must have a valid claim under the Golf Equipment section.

Anything listed under the [Golf Cover Exclusions](#) is not covered.

## Loss of green fees

### Description of Cover

If **you** have a valid claim under [Cancelling your trip](#) or [Cutting short your trip](#) for unexpected illness, injury, or death **we** will pay the for unused green fees **you** have paid or contracted to pay provided these costs are not refundable from any other source.

Anything listed under the [Golf Cover Exclusions](#) is not covered.

## Hole in one

### Description of Cover

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.

Anything listed under the [Golf Cover Exclusions](#) is not covered.

## Ski equipment and lost or stolen lift pass

### Description of Cover

This section covers you for:

1. **Ski equipment** owned or hired by **you** that is lost, stolen, damaged or destroyed during **your trip**.
2. The unused portion of **your** lift pass if it is lost or stolen during **your trip** up to the [sum insured](#).

## Important information

**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.

# 14. Winter sports upgrade

Cover is available when **you** are participating in a covered winter sport provided **you** pay an additional premium to purchase this Upgrade.

## Important information

### Sections included in the Winter Sports Upgrade:

As well as the sections set out in this upgrade, **you** must pay the additional premium to extend cover to include Medical Cover for winter sports

**Which activities are covered:** Skiing and Snowboarding on and off-piste (off piste must be within resort boundaries); Air Boarding; Big Foot Skiing; Cross-country or Nordic Skiing or Randonee (on recognised paths); Kick Sledging; Langlauf; Mono-skiing; Mogul Skatin; Ski Blading; Skidooing; Snow Blading; Snowmobiling; Tobogganing. (Snow mobile and Ski doo exclude personal liability and personal accident cover).

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.

## Winter Sports definitions

### Ski equipment

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

## Winter Sports exclusions

The following exclusions apply to Winter Sports

**You** are not covered for:

1. Where applicable, the excess for each section.
2. More than the maximum sum insured for each section. See the [Table of Benefits](#).

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 Foreign, Commonwealth and Development 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](#).

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, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.

10. Any claim arising from **war** and **war** like activities whether declared or not.

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none"> <li>1. The cost of <b>ski equipment</b> that is lost, stolen, damaged or destroyed on the <b>trip</b> after a deduction is made for wear, tear, and loss of value (see the <a href="#">Depreciation Table</a>).</li> <li>2. The unused portion of a lift pass that is stolen or lost during <b>your trip</b>.</li> </ol>	<ol style="list-style-type: none"> <li>1. Claims for loss or theft not reported to the police, the carrier, or resort management.</li> <li>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.</li> <li>3. Loss, damage, or delay caused by confiscation or detention by Customs or other officials or authorities.</li> <li>4. Anything listed under the <a href="#">Winter Sports Exclusions</a>.</li> </ol>

## Ski Hire

### Description of Cover

If **your ski equipment** is lost, stolen or damaged during **your trip** or delayed in reaching **you** by at least 12 hours, **you** can claim for the cost of hiring replacement equipment up to the [sum insured](#). For cover to apply if **your** equipment is delayed **you** must be able to evidence the length of time **your** equipment is delayed by obtaining a report from **your** carrier or for loss, theft or damage have a valid claim under the Ski Equipment section.

Anything listed under the [Winter Sports Exclusions](#) is not covered.

## Ski Pack

This includes ski pass cover.

### Description of Cover

If **you** have a valid claim under [Cancelling your trip](#) or [Cutting short your trip](#) for unexpected illness, injury, or death **we** will pay for the unused ski pack costs **you** have paid or contracted to pay provided these costs are not refundable from any other source.

Anything listed under the [Winter Sports Exclusions](#) is not covered.

## Piste Closure

### Description of Cover

This section pays a daily benefit 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 or adverse weather conditions. 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. 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.

Anything listed under the [Winter Sports Exclusions](#) is not covered.

## Avalanche

### Description of Cover

This section covers additional costs for travel and accommodation **you** pay to reach **your** destination or to return **home** if **your** travel is delayed by at least 24 hours due to an avalanche or a landslide. The

[sum insured](#) applies to **your** whole trip regardless of the number of times **you** are delayed. **You** must be able to provide a report from a relevant authority (tour operator, airline, or resort management for example) confirming the length and cause of the delay.

Anything listed under the [Winter Sports Exclusions](#) is not covered.

# 15. Cruise upgrade

Cover is available when **you** are travelling on a **cruise** provided **you** pay an additional premium to purchase this Upgrade.

## Cruise Upgrade definitions

### Cruise

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

**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 Upgrade exclusions

The following exclusions apply to Cruise Upgrade

**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 [Table of Benefits](#).
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 Foreign, Commonwealth and Development 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](#).

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, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
10. Any claim arising from **war** and **war** like activities whether declared or not.

## Missed departure and connections outside the UK including port connections

### Description of Cover

When **you** purchase the Cruise Upgrade the cover

under [Missed Departure and Connections Outside the UK](#) as set out on page 29, is extended to include each port on **your cruise** itinerary.

There is no cover for anything listed under the Cruise Upgrade Exclusions and the [Trip Disruption exclusions](#).

## Missed port

### Description of Cover

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. For cover to be valid **you** must provide evidence from the **cruise** company confirming the port was missed and the reason why.

There is no cover for anything listed under the [Cruise Upgrade Exclusions](#).

## Evening dress

### Description of Cover

This section covers up to the [sum insured](#) for:

✓ What is Covered	X What is Not Covered
<ol style="list-style-type: none"> <li>1. The cost of evening attire that is lost, stolen, damaged or destroyed during the <b>trip</b> after a deduction is made for wear, tear, and loss of value (see the <a href="#">Depreciation Table</a>).</li> <li>2. The cost of hiring replacement evening attire.</li> </ol>	<ol style="list-style-type: none"> <li>1. Claims for loss or theft not reported to the police, the cruise operator or carrier within 24 hours and a written report obtained.</li> <li>2. Items left <b>unattended</b>.</li> <li>3. Loss, damage, or delay caused by confiscation or detention by Customs or other officials or authorities.</li> <li>4. Claims for hiring when <b>you</b> cannot provide a receipt.</li> <li>5. Anything listed under the <a href="#">Cruise Upgrade Exclusions</a>.</li> </ol>

## Cabin confinement

### Description of Cover

This section pays for the following when **you** are ill or injured while on a **cruise**:

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.

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

- The cost of evening dress attire that is lost, stolen or damaged during the **trip**.
- The cost of hiring replacement attire required for the **cruise**.

## Cruise interruption

### Description of Cover

This section covers up to the [sum insured](#) for additional expenses **you** pay to re-join **your cruise** if **you** temporarily disembark for hospital treatment on dry land.

For cover to apply **You** must:

- Have a valid claim under [Emergency Medical Expenses and Repatriation](#) see page 31. And
- Contact **us** on +44 (0) 208 865 3074 to discuss arrangements for additional transport and accommodation costs before finalising any such arrangements.

There is no cover for anything listed under the [Cruise Upgrade Exclusions](#).

valid claim under [Emergency Medical Expenses and Repatriation](#).

There is no cover for Covid-19 under this section and for anything listed under the [Cruise Upgrade Exclusions](#).

## Increased baggage cover

Please refer to the [Personal Baggage](#) section which forms the basis of cover.

Please check the [table of benefits](#) for the additional baggage limits for the cover **you** have purchased.

# 16. End Supplier Failure Insurance - ESFI

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

**The Insurer will pay up to [the sum insured](#) in total for each Insured Person named on the Invoice for:**

1. Irrecoverable sums paid prior to Financial Failure of the Scheduled Airline, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris; excursions; Eurotunnel; theme parks or attractions all known as the End Supplier of the travel arrangements not forming part of an inclusive holiday prior to departure, or
2. In the event of Financial Failure after departure:
  - a. additional pro rata costs incurred by the Insured Person(s) in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements, or
  - b. if curtailment of the holiday is unavoidable - the cost of return transportation to the United Kingdom, Channel Islands, Isle of Man or Northern Ireland to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

**Financial Failure** means the End Supplier becoming Insolvent or has an administrator appointed and being unable to provide agreed services.

**End Supplier** means the company that owns and operates the services listed in point 1 above.

## The Insurer will not pay for:

1. Travel or Accommodation not booked within the United Kingdom, Channel Islands, Isle of Man or Northern Ireland prior to departure
2. Any End Supplier which is, or which any

prospect of Financial Failure is known by the Insured or widely known publicly at the date of the Insured's application under this policy

3. Any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing Policy, Policies, bond or is capable of recovery from under Section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means
4. The Financial Failure of any travel agent, tour organiser, booking agent or consolidator with whom the Insured has booked travel or accommodation
5. Any losses which are not directly associated with the incident that caused the Insured to claim. For example, loss due to being unable to reach your pre-booked hotel following the financial failure of an airline.

## Insolvency claims only

**Insolvency Claims Procedure:** International Passenger Protection (IPP) claims only. Any occurrence which may give rise to a claim should be advised as soon as reasonably practicable to the following by quoting your Policy Number, Travel Insurance Policy name and reference **IPP ESFI V1-21:**

**IPP Claims at Sedgwick**

**Telephone: +44 (0)345 266 1872**

**Oakleigh House Email:**

**[insolvency-claims@iplondon.co.uk](mailto:insolvency-claims@iplondon.co.uk)**

**14-15 Park Place**

**Cardiff CF10 3DQ, United Kingdom**

**Website: [www.iplondon.co.uk/claims.asp](http://www.iplondon.co.uk/claims.asp)**

**All other claims – refer to your insurance document and see alternative claims procedure.**

## How to make a complaint

**Compliance Officer**

**Liberty Mutual Insurance Europe SE**

**20 Fenchurch Street**

**London EC3M 3AW**

**Tel: +44 (0) 20 3758 0840**

**Email: [complaints@libertyglobalgroup.com](mailto:complaints@libertyglobalgroup.com)**

quoting **your** policy and/or claim number.

If after making a complaint you are still not satisfied you may be entitled to refer the dispute to an independent organisation. This will depend on where you are based, please see below.

For policyholders and insured persons based in the UK, The Financial Ombudsman Service is a free and impartial service, who may be contacted at:

**Exchange Tower**

**Harbour Exchange**

**London E14 9SR**

**Tel: 0800 023 4567**

**Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**

To confirm whether you are eligible to ask the Financial Ombudsman Service to review your complaint find out more at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## Data Protection

Any information you have provided will be dealt with by us in compliance with the provisions of the Data Protection Act 1998. For the purposes of providing this insurance and the handling of any claims or complaints, we may need to transfer certain information which you have provided to other parties.

## Sanctions

We will not provide any benefit under this insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

## Non-Assignment

No title, right or interest under this policy may be assigned, transferred, conveyed or otherwise disposed of without the consent in writing of the Insurer hereon. Any attempt to assign rights or interests without the Insurer's written consent is null and void.



# 17. How to make 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:

**Post Office Travel Insurance**  
67 Hope Street  
Glasgow  
G2 3AE  
Telephone: 0330 123 1382  
Email: [travelinsurancefeedback@postoffice.co.uk](mailto:travelinsurancefeedback@postoffice.co.uk)

Any written correspondence should be headed 'COMPLAINT' and **you** should include copies of supporting material.

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  
Call: 0333 333 9702  
Email: [Complaints@collinsoninsurance.com](mailto:Complaints@collinsoninsurance.com)

**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  
Telephone: 0800 0234 567 or 0300 1239 123

More information can be found on their website – [www.financial-ombudsman.org.uk](http://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.

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](http://www.cifas.org.uk/fpn) and [www.insurancefraudbureau.org/privacy-policy/](http://www.insurancefraudbureau.org/privacy-policy/)

## 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](mailto: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/>

# 18. 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 Post Office Limited and Post Office Management Service Limited 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**

## 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**.

**Notes**

**Notes**

# Don't forget your other travel essentials

## Useful Information

### To declare a medical condition

Call: 0330 123 3690

### For Emergency Medical Assistance

Call: +44 (0)208 865 3074

### To make a claim

Please go online to

[postoffice.claimhere.co.uk](https://postoffice.claimhere.co.uk)

or call: 0333 333 9702

### To talk about your policy

or to discuss Cover options

Call: 0330 123 3690

## Check out all these other great holiday services and products available from Post Office.

### Travel Money

Great exchange rates and 0% commission on a wide range of foreign currencies.

### Passport Check & Send

For a small fee, we'll check your passport application is filled in correctly and send it by Royal Mail Special Delivery Guaranteed®.

### MoneyGram® service

Send or receive cash abroad quickly and securely.

### E Top-up

If you're on Pay As You Go, you can still call home from abroad – just remember to top up your mobile phone before you leave.

## To find out more

**Visit** [postoffice.co.uk/travel](https://postoffice.co.uk/travel)

**Ask** at the counter

Calls to 03 numbers will cost no more than calling a standard geographic number starting with 01 or 02 from your fixed line or mobile and may be included in your call package dependent on your service provider.

Post Office® Travel Insurance is arranged by Post Office Limited and Post Office Management Services Limited. Post Office Limited is an appointed representative of Post Office Management Services Limited which is authorised and regulated by the Financial Conduct Authority, FRN 630318. Post Office Limited and Post Office Management Services Limited are registered in England and Wales. Registered numbers 2154540 and 08459718 respectively. Registered office: 100 Wood Street, London, EC2V 7ER. Post Office and the Post Office logo are registered trademarks of Post Office Limited. Post Office Travel Insurance is underwritten by Collinson Insurance, a trading name of Astrenska Insurance Limited which 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.

The above details can be checked on the Financial Services Register by visiting the Financial Conduct Authority website and searching by Firm Reference Number (FRN).

Branch Response Code