Travel Insurance Policy Document

Valid from 30 June 2025

Contents

Initial disclosure document	**2**
Demands and needs	**2**
Policy document	**3-28**

Introduction	3	Claim conditions	12
Definition of words	3-4	General exclusions	13-14
Schedule of cover	5	Section A - Emergency medical expenses	14-15
General enquiries	6	Section B - Personal liability	15
24 hour medical emergency assistance service	6	Section C - Personal accident	15-16
Making a claim	6	Section D - Cancellation or curtailment	17-18
Health declaration and health exclusions	7	Section E - Travel delay	18-19
Automatically covered pre-existing medical conditions	7	Section F - Passports and visas	19
How to disclose pre-existing medical conditions	7	Section G - Legal expenses	20
Change in health for annual-multi trip customers	8	Section H - Personal effects	21-22
Change in health for single trip customers	8	Section I - Winter sports extension (Optional)	22
Non travelling relatives	8	Section J - Car hire damage excess waiver (Optional)	23
Pregnancy	8	Section K - End supplier failure cover	24
Making a complaint	8	Section L - Valuables / gadget pack (Optional)	25
Period of insurance	9	Section M - Cruise cover (Optional)	26
Eligibility	9	Annual multi-trip	27
Important information	10	Geographical areas	27
Data protection	10-11	Sporting and adventurous activities	28-30
Cooling off period	11	Claims checklist	31
Reciprocal health care	11		

Initial disclosure document

The Financial Conduct Authority
The Financial Conduct Authority (FCA) is an independent watchdog that regulates financial services. It requires us to give you this document. Please use the information below to confirm that the service we are offering is right for you.

Who regulates us?
Big Cat Insurance (registration No. 745388) is a trading name of Flynow.com Limited, authorised and regulated by the Financial Conduct Authority. You may check this on the Financial Services register www.fca.org.uk or by contacting them on Tel: UK +44 (0)800 111 6768.

Which service will we provide you with?
We do not recommend products after assessing your needs for Travel Insurance. We will ask you questions to determine that the product we are offering is applicable to your circumstances. You can then choose whether you wish to proceed with this product.

What will you have to pay us for our services?
We do not charge for arranging this insurance for you, you only pay us the premium for your policy. We are paid a commission for our services to you by the insurer, Hamilton Insurance DAC. We may charge an administration fee to cover any amendments to your travel insurance policy after it has been issued. Details will be provided to you at the time.

Are you covered by Financial Services Compensation Scheme (FSCS)?
In the unlikely event of the seller of this insurance being unable to meet their liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme. You can contact them by writing to: Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU. Phoning: UK +44 (0)800 678 1100 or UK +44 (0)20 7741 4100 Visiting: www.fscs.org.uk

Settlement terms
We will be responsible for collecting payment for all new and renewal premiums and any alterations as soon as practicable but prior to inception of your policy. All premiums paid to us will be held as Agent of the insurer in our non Statutory Trust Bank Account. All premiums are protected under Risk Transfer agreement with the insurer. You will be responsible for paying promptly all of our payment requests for premiums, to enable us to make the necessary payments to insurers. We accept payment by cash, cheque, selected credit/debit cards and bank transfer.

Your policy
Should you mislay your policy a replacement will be issued upon written request.

Governing law and language
The law of England and Wales allows the parties to choose the law applicable to the contract. You agree that;
1 This Policy will be governed and interpreted in accordance with the law of England and Wales and the English Courts will have exclusive jurisdiction in any dispute; and
2 Communication of and in connection with this policy shall be in the English language.

If the insurer has to cancel your policy
If the insurer no longer wishes to offer this policy and needs to cancel, we will write to you at the current address we have. The policy will then be cancelled 30 days after the date of our letter. If the policy is cancelled, we will refund any premium you paid in respect of the cancelled period, provided you have not made a claim under the policy during that Period of Insurance.

Other taxes or costs
Other taxes or costs may exist which are not imposed or charged by us.

What to do if you have a complaint
Please see the complaints procedure detailed in the policy.

Demands and needs

This travel insurance policy will suit the demands and needs of an individual, or group (where applicable) who have no excluded pre-existing medical conditions, are travelling to countries included within the policy terms and who wish to insure themselves against the unforeseen circumstances/events detailed in this policy. Subject to terms and conditions and maximum sums insured.

Important
This policy will have been sold to you on a non advised basis and it is therefore important for you to read this policy (paying particular attention to the terms and conditions and exclusions) and ensure that your chosen policy meets all of your requirements. If upon reading this policy you find it does not meet all of your requirements, please refer to the relevant cooling off/policy cancellation section.

Policy

Introduction

This policy, booking invoice or validation certificate (as applicable) and any endorsements set out the terms of the one contract between **you** and the **insurer** and which sections of cover are operative. Please read all of these documents to make sure they provide the cover required. If they are not correct, or do not meet **your** demands and needs, please immediately return them within the 14 day cooling off period.

You must take reasonable care not to make any misrepresentations and to provide complete and accurate answers to the questions **we** ask when **you** take out or make changes to **your** policy. If **you** fail to do so, the **insurer** has the right to cancel **your** policy, or to reject **your** claim, or to reject full payment of **your** claim.
This policy is underwritten by Capacity Insights, a trading name of Healix Insurance Services Ltd, on behalf of the **Insurer**, Hamilton Insurance DAC, under Binding Authority Number B0775RCB44324.

Healix Insurance Services Ltd is registered in England and Wales under No. 5484190 and authorised and regulated by the Financial Conduct Authority under No. 437248.

Hamilton Insurance DAC is registered in Ireland under No. 484148 and authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority in connection with their UK branch.

Definition of words

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this policy. For ease of reading the definitions are highlighted by the use of **bold** print.

ATM
An automatic electronic device designed to allow **you** to deal with a financial institution without teller assistance using a cash card, credit card, debit card or device used for similar purpose.

Automatically covered pre-existing medical conditions
Acne, ADHD, Allergic reaction (Anaphylaxis) provided **you** have not needed hospital treatment for this in the last 2 years, Allergic rhinitis, Arthritis (**you** must be able to walk independently at home without using mobility aids), Asthma (the diagnosis must have been made when **you** were under the age of 50, and the asthma be controlled by no more than 2 inhalers and no other medication), Blindness or partial sightedness, Carpal tunnel syndrome, Cataracts, Chicken pox - if completely resolved, Common cold or flu, Cuts and abrasions that are not self-inflicted and require no further treatment, Cystitis - provided there is no on-going treatment, Deafness, Diabetes (which is controlled by diet or tablets only), Diarrhoea and vomiting - if completely resolved, Eczema, Enlarged prostate - benign only, Essential tremor, Glaucoma, Gout, Haemorrhoids, Hay fever, Ligament or tendon injury - provided **you** are not currently being treated, Macular degeneration, Menopause, Migraine - provided there are no on-going investigations, Nasal polyps, PMT, RSI, Sinusitis - provided there is no on-going treatment, Skin or wound infections that have completely resolved with no current treatment, Tinnitus, Underactive thyroid (Hypothyroidism), Urticarial, Varicose veins in the legs.

Baggage
Luggage, clothing, personal effects and other articles (but excluding **valuables** (see section L), personal money, tickets or documents of any kind) which belong to **you** (or for which **you** are legally responsible) which are worn, used or carried by **you** during any insured trip.

Close relative
Mother, father, sister, brother, wife, husband, partner (including common law and civil partnerships), son, daughter (including fostered/ adopted), grandparent, grandchild, parent in law, son in law, daughter in law, brother in law, sister in law, step parent, step child, step sister, step brother or legal guardian.

Computer system
Any computer hardware, software, communication system or electronic device (including smartphones, laptops, tablets and wearable devices), server, cloud, microcontroller or similar system (including any associated input, output or data storage device, networking equipment or backup facility).

Couple
Two adults who have been permanently living together at the same address for more than six months, who intend to travel together.

Cyber risk
- Any unauthorised, malicious or illegal act (or the threat of such act), involving access to or the processing, use or operation of any **computer system**;
- Any error or omission involving access to or the processing, use, or operation of any **computer system**;
- Any partial or total unavailability or failure to access, process, use or operate any **computer system**; or
- Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount relating to the value of such data.

Dependent business partner
A person who works for the same employer as **you** and whose absence from work necessitates **your** presence.

Diagnostic tests
All laboratory and imaging (invasive and non-invasive) tests ordered by the treating **doctor** to help diagnose or rule out a suspected illness or condition including PET scans, CT scans, MRIs, EKGs, EMGs, X-rays, echocardiograms, cardiac nuclear studies or cardiovascular procedures such as coronary angiograms plus blood, urine or histopathological tests.

Doctor
A registered practising member of the medical profession who is not related to **you** or any person with whom **you** are travelling.

Epidemic

A contagious disease recognised by the World Health Organization (WHO) or an official government authority in your home country or your trip

destination.

Home country
The part of the United Kingdom, Channel Islands or Isle of Man where **you** normally reside:
- Great Britain and Northern Ireland (England, Scotland, Wales and Northern Ireland);
- The Channel Islands (Jersey, Guernsey, Alderney, Sark or Herm); or
- The Isle of Man.

Insured person, you, your
Any person named on the booking invoice or validation certificate (as applicable).

Insurer

Hamilton Insurance DAC.

Mechanical tampering
The manipulation of an **ATM** through mechanical means, insertion of mechanical devices or attachment of devices for the purpose of diverting, capturing or otherwise obtaining account information or access to **your** account.

Medical condition
Any disease, illness or injury.

Pandemic
An **epidemic** that is recognised as a pandemic by the World Health Organization (WHO) or an official government authority in **your home country** or **your** trip destination.

Permitted manual work
WWOOFing, fruit picking, casual farm work or bar work, providing it does not involve the use of plant/trade/industrial/agricultural machinery (other than tractors) or non-domestic power tools.

Policy excess
The first part of the claim **you** are responsible for paying. When applicable, this amount applies to each claim, per section, for each separate incident.

Pre-existing medical condition
a Any respiratory condition (relating to the lungs or breathing), heart condition, stroke, Crohn's disease, epilepsy, allergy, cancer, psychiatric or psychological condition (including anxiety, stress and depression) for which **you** have received treatment (including surgery, tests or investigations by **your doctor** or a consultant/specialist or prescribed medication) in the last five years.

b Any medical condition for which **you** have received surgery, in-patient treatment or investigations in a hospital or clinic within the last 12 months, or are prescribed medication.

Quarantine
Mandatory confinement, intended to stop the spread of a contagious disease, to which **you** or a **travelling companion** have been exposed.

Seat bumping
An airline giving **you** no option but to deny **your** boarding because they have oversold tickets for **your** flight, imposed weight restrictions or there is a seat malfunction.

Strike or industrial action
Any form of industrial action taken by workers which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

Terrorism (including cyber terrorism)
An act, or acts, of any person, or group of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear, including but not limited to, the actual use of force or violence and/or the threat of such use. Furthermore, the perpetrators of a terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation or government.

Travelling companion
A person **you** have arranged to travel with on **your** trip and without whom it would be unreasonable to expect **you** to continue **your** trip.

Unattended
When **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property.

Utilisation of nuclear, chemical or biological weapons of mass destruction
The use of any explosive nuclear weapon or device; or the emission, discharge, dispersal, release or escape of: fissile material emitting a level of radioactivity, or any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins), or any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals.

Valuables
Audio, visual, video, photographic, computer, laptops, iPad and/or android tablet or similar device, and portable navigation equipment, mobile phones, iPods, iPod touch and/or accessories, ebook readers, jewellery, furs, gold and silver items, watches, binoculars, musical instruments, electronic games and sports equipment.

Volunteering / working
You taking part in community or wildlife based conservation/project work when arranged by a professional organisation. This includes caring, teaching or nursing. It may also cover community/charity based supervised building / renovation projects or other **permitted manual work**, provided the activity does not involve the use of plant/trade/industrial machinery or non-domestic power tools.

We, our, us

Capacity Insights on behalf of the Insurer, Hamilton Insurance DAC.

Winter sports equipment
Means skis (including bindings) ski poles and snow boards.

Schedule of cover

Below is the schedule of cover showing the maximum amount payable for each **insured person** per incident, per section (unless otherwise stated) subject to the appropriate premium having been paid and shown on the benefit section of the booking invoice or validation certificate (as applicable).

	Budget		Standard		Premier	
SECTION / BENEFIT	**INSURED UP TO**	**POLICY EXCESS**	**INSURED UP TO**	**POLICY EXCESS**	**INSURED UP TO**	**POLICY EXCESS**
A Emergency medical expenses	£2 million	*£150	£5 million	*£90	£10 million	*£50
- Diagnostic tests	£10,000	£150	£10,000	£90	£10,000	£50
- In-patient benefit	£10/day up to £200	Nil	£10/day up to £200	Nil	£20/day up to £300	Nil
- Criminal injuries benefit	£40/day up to £400	Nil	£50/day up to £500	Nil	£75/day up to £750	Nil
- Additional mountain rescue (risk to life)	£2,000	£150	£2,000	£90	£2,000	£50
- Cruise ship evacuation	£50,000	£150	£50,000	£90	£50,000	£50
B Personal liability	£1 million	£250	£2 million	£250	£2 million	£250
C Personal accident	£10,000	Nil	£15,000	Nil	£25,000	Nil
- Loss of limbs or sight	£10,000	Nil	£15,000	Nil	£25,000	Nil
- Permanent total disablement	£10,000	Nil	£10,000	Nil	£25,000	Nil
- Death benefit	£5,000	Nil	£7,500	Nil	£10,000	Nil
D Cancellation or curtailment	No cover	N/A	£2,000	£90	£5,000	£50
- Loss of deposit	No cover	N/A		Nil		Nil
E Travel delay	No cover	N/A	£100	Nil	£100	Nil
- Abandoning your trip	No cover	N/A	£1,000	£90	£1,500	£50
- Hijack of aircraft	No cover	N/A	£3,000	Nil	£3,000	Nil
- Missed departure	No cover	N/A	£300	Nil	£300	Nil
- Seat bumping	No cover	N/A	£200	Nil	£200	Nil
- Missed flight connections **(Optional)**	N/A	N/A	£1,000	Nil	£1,000	Nil
F Passport and visa	£150	£70	£250	£90	£300	£50
G Legal expenses	£7,500	£250	£10,000	£250	£15,000	£250
H Personal effects	£1,000	£70	£1,500	£90	£2,000	£50
Baggage	£1,000	£70	£1,500	£90	£2,000	£50
- Single article, pair or set limit	£100		£200		£250	
Personal money	£200	£70	£350	£90	£500	£50
Tickets	£500	£70	£1,000	£90	£1,000	£50
Delayed baggage	£25/ 12hrs up to £75	Nil	£40/ 12hrs up to £120	Nil	£50/ 12hrs up to £150	Nil
ATM theft	£200	Nil	£250	Nil	£300	Nil
I Winter sports (Optional)						
- Winter sports equipment		£70		£90		£50
(Owned total)	£300		£450		£600	
(Hired total)	£150		£225		£300	
- Winter sports equipment hire	£150	£70	£200	£90	£350	£50
- Ski pack	£200	£70	£250	£90	£375	£50
- Piste closure	£15/day up to £150	Nil	£20/day up to £200	Nil	£30/day up to £300	Nil
- Avalanche closure	£150	Nil	£200	Nil	£300	Nil
J Car hire excess waiver (Optional)	£6,000	Nil	£6,000	Nil	£6,000	Nil
K End supplier failure cover	£1,000	Nil	£1,000	Nil	£1,000	Nil
L Valuables / gadget pack (Optional)	£1,000	£100	£1,000	£100	£1,000	£100
M Cruise extension (Optional)						
- Cruise cabin confinement	No cover	N/A	£50/day up to £500	Nil	£50/day up to £500	Nil
- Unused cruise excursions	No cover	N/A	£500	Nil	£500	Nil
- Cruise itinerary change	No cover	N/A	£150/missed port up to £750	Nil	£150/missed port up to £750	Nil
- Low or high water	No cover	N/A	£50/day up to £500	Nil	£50/day up to £500	Nil

Note

Inner limits

This is only a summary of the sums insured and **policy excess**. Please refer to the individual sections of cover of this policy for full details.

Policy excess

If **you** have paid the extra premium for the 'Excess waiver endorsement' the **policy excess** will not apply (other than for claims for Helicopter mountain medical rescue in Nepal).

***Helicopter mountain medical rescue in Nepal**

If **you** need helicopter mountain medical rescue in Nepal, all costs have to be pre-authorised by the **insurer's** medical emergency assistance service and the **policy excess** will be increased to **£1,500**. This **policy excess** still applies, even if the extra premium has been paid for excess waiver.

Cruise extension

The cruise extension option is only available if **you** are aged 69 years or under.

General enquiries

If **you** have any general queries concerning this Insurance, or if there is anything **you** do not understand, please contact Big Cat Travel Insurance Phone: **UK +44 (0)333 003 3161**.

24-hour medical emergency assistance service

Please tell **us** immediately about any serious illness or accident abroad where **you** have to go into hospital or **you** may have to return home early or extend **your** stay because of any illness or injury. If **you** are unable to do this because the condition is life, limb, sight or organ threatening, **you** should contact **us** as soon as **you** can. **You** must also tell **us** if **your** medical expenses are over **£500** or if **you** require helicopter mountain medical rescue in Nepal. If **you** are claiming for a minor illness or accident **you** should, where possible, pay the costs initially and reclaim the money from **us** later. **You** can call 24 hours a day 365 days a year or email.

Phone: **+44(0)2921 684 333**

Email: **247assistance@imglobal.com** Quote ref: **Big Cat**

Please give **us your** age and **your** insurance booking or validation certificate number. Say that **you** are insured with Big Cat. Below are some of the ways the 24-hour medical emergency assistance service can help.

Confirmation of payment

We will contact hospitals or **doctors** abroad and guarantee to pay their fees, providing **you** have a valid claim. **We** may require written consent to contact **your doctor** to obtain details of any past medical history specifically relating to **your** claim.

Repatriation

If **our** medical advisers think it would be in **your** medical interests to bring **you** back to **your** home or to a hospital or nursing home in **your home country**, **you** will normally be transferred by regular airline or road ambulance. Where medically necessary in very serious or urgent cases, **we** will use an air ambulance. **We** will consult the treating **doctor** and **our** medical advisers first. If **you** need to go home early, the treating **doctor** must provide a certificate confirming that **you** are fit to travel. Without this the airline can refuse to carry any sick or injured person.

You can contact **us** at any time, day or night. **You** will be answered by one of **our** experienced assistance co-ordinators who **you** should give all relevant information to. Please make sure **you** have details of **your** policy before **you** phone.

Note

Failure to contact the medical emergency assistance service to obtain **our** authorisation may result in **your** claim being reduced or declined.

Making a claim

For all claims

To submit a claim online please go to: Claims.imglobal.com

Alternatively you can contact us by:

Telephone: +44(0)2921 684 334

Email: travelclaims@imglobal.com

THIS IS NOT PRIVATE MEDICAL INSURANCE

A note to **you** and all **your doctors** and hospitals. This is not a private medical insurance. If any medical treatment is needed, **you** must tell **us** immediately or **we** may not guarantee medical expenses. If **you** need any medical treatment, **you** must allow the medical emergency assistance service to see all of **your** medical records and information.

Health declaration and health exclusions

Important declaration

Anyone named under this policy should have read this Important declaration and understood the terms, conditions and exclusions relating to their health and anyone else upon whom **your** trip depends.

This policy contains health restrictions that apply to **your** cover under certain sections of this policy. This policy can only provide cover in respect of an accident or illness which is sudden, unforeseen and beyond **your** reasonable control.

Cover is excluded for any defined **pre-existing medical condition**. If in doubt please contact **our** medical screening service, in confidence on: **UK +44 (0)1702 427 237** or online at **www.policyscreening.com/bigcat**

Definition of a Pre-existing medical condition:

a Any respiratory condition (relating to the lungs or breathing), heart condition, stroke, Crohn's disease, epilepsy, allergy, cancer, psychiatric or psychological condition (including anxiety, stress and depression for which **you** have received treatment (including surgery, tests or investigations by **your doctor** or a consultant/specialist or prescribed medication) in the last five years.

b Any medical condition for which **you** have received surgery, in-patient treatment or investigations in a hospital or clinic within the last 12 months, or are prescribed medication.

Automatically covered pre-existing medical conditions

You do not need to call the medical screening helpline in respect of the following **automatically covered pre-existing medical conditions**, as they are automatically covered at no additional premium provided **you** do not also have a **pre-existing medical condition**. If **you** have a **pre-existing medical condition** in addition to any of the following **automatically covered pre-existing medical conditions** all conditions will be excluded from cover, unless disclosed to the medical screening helpline and additional cover agreed in writing.

Definition of an Automatically covered Pre-existing medical condition:

Acne, ADHD, Allergic reaction (Anaphylaxis) provided that you have not needed hospital treatment for this in the last 2 years, Allergic rhinitis, Arthritis (the affected person must be able to walk independently without using mobility aids), Asthma (the diagnosis must have been made when the affected person was under the age of 50, and the asthma be controlled by no more than 2 inhalers and no other medication), Blindness or partial sightedness, Carpal tunnel syndrome, Cataracts, Chicken pox - if completely resolved, Common cold or flu, Cuts and abrasions that are not self-inflicted and require no further treatment, Cystitis - provided there is no on-going treatment, Deafness, Diabetes (which is controlled by diet or tablets only), Diarrhoea and vomiting - if completely resolved, Eczema, Enlarged prostate - benign only, Essential tremor, Glaucoma, Gout, Haemorrhoids, Hay fever, Ligament or tendon injury - provided you are not currently being treated, Macular degeneration, Menopause, Migraine - provided there are no on-going investigations, Nasal polyps, PMT, RSI, Sinusitis - provided there is no on-going treatment, Skin or wound infections that have completely resolved with no current treatment, Tinnitus, Underactive Thyroid (Hypothyroidism), Urticaria, Varicose veins in the legs.

How to disclose pre-existing medical conditions

Medical screening

The medical screening service is optional for those persons wishing to establish if additional cover may be offered to include **pre-existing medical conditions**. **You** will be asked for **your** personal and travel details. Please have **your** insurance policy number to hand if known.

You will be advised whether the **pre-existing medical condition** may be covered, an optional additional premium may be quoted and whether any amendments will be made to the policy terms and conditions. If terms can be provided for the condition and **you** elect to take up the offer of the additional cover, **you** will be given a medical screening reference number and a letter will be sent to **you** upon receipt of payment. Any additional premiums must be paid directly to the medical screening service and not to Big Cat Insurance.

If **you** do not:

- declare full details about **your pre-existing medical condition** to the medical screening service; or
- accept the special terms applied to **your** policy by the medical screening service

you will not be covered for any claims arising from:

- any **pre-existing medical conditions;** or
- any **medical conditions** linked to these **pre-existing medical conditions**.

There is no cancellation or curtailment cover for a **pre-existing medical condition** of persons not necessarily travelling but upon whom travel depends, such as a **close relative**, unless **you** are able to agree to the 'Non travelling relatives' section of this policy.

You should also refer to the 'General exclusions' of this policy.

If **you** fail to declare a **medical condition** and the policy would have still been issued to **you** but for an additional premium, the **insurer** may decide to make a proportionate settlement in line with the premium **you** have paid.

Change in health for annual multi-trip customers

If **your** health changes after taking out this insurance, **you** must tell **us** as soon as possible by calling the Medical Screening service on **UK +44 (0)1702 427 237** if this means **you** have to:

- see a **doctor** and be referred to a consultant or specialist; or
- be admitted to hospital for treatment (including surgery, tests or investigations); or
- await treatment or the results of tests and investigations.

We will tell **you** whether or not **your** medical condition (or conditions) can be covered and if **you** need to pay an extra premium. If **we** cannot cover **your medical condition** (or conditions), or **you** do not want to pay the extra premium, **you** can choose to:

- make a cancellation claim for any trip already booked; or
- continue cover on this policy, but without cover for **your medical conditions**; or
- cancel this policy and request a proportionate/partial refund (as long as **you** have not made a claim or intend to make a claim).

Change in health for single trip customers

If **your** health changes after taking out this insurance, **you** do not need to tell **us** providing **your doctor** has confirmed to **you** that **you** remain medically fit to undertake the planned trip itinerary. **We** cannot provide cover for new medical conditions for which **you** have not received a formal diagnosis.

Non travelling relatives

You may have a **close relative** with a **medical condition** who is not travelling with **you**. In some cases, if their state of health deteriorates greatly, **you** may want to cancel or curtail **your** trip. Subject to all the other terms and conditions, such claims are covered if the **close relative's doctor** is prepared to state that at the date **you** bought this policy, he/she would have seen no substantial likelihood of his/her patient's condition deteriorating to such a degree that this would become necessary. If the **doctor** will not confirm this, **your** claim is not covered.

Pregnancy

Claims relating to normal pregnancy, where there is no accompanying bodily injury, illness, disease or complication, are not covered under this policy. This policy is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.

There is no cover for any claims arising from pregnancy when **you** are expected to give birth within two months of the return date of **your** trip.

Cover can only be considered where there is a complication of pregnancy or if **you** were unaware of the pregnancy at the time of purchasing the insurance or booking a trip (whichever is later) and **you** are advised not to travel by a **doctor**.

Airlines and ferry companies have their own restrictions due to health and safety requirements so please ensure that **you** check with them or with any other transport provider before **you** book the trip. Please also ensure that **your doctor** and midwife are aware of **your** travel plans, that there are no known complications and that **you** are not travelling against any medical advice.

Making a complaint

We aim to provide **you** with a first class policy and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

STEP 1

- **For complaints regarding the sale of your policy:**
  Write to: Big Cat Travel Insurance, 118 Cricklewood Lane, London, NW2 2DP.
  Phone: **0333 003 3161**
  Email: **complaints@bigcattravelinsurance.com**
- **For complaints regarding claims or administration**
  Write to: International Medical Group, 3rd Floor, Fitzalan House, Fitzalan Court, Cardiff, CF24 0EL
  Telephone: +44(0)2921 684 334
  Email: qualityassurance@imglobal.com

  We will acknowledge **your** complaint within five working days,

  advising **you** of who is attempting to address **your** concerns. **We** will provide **you** with a written response outlining **our** detailed response to **your** complaint within four weeks of receipt of the complaint. **You** will receive either **our** written response or an explanation as to why **we** are not in a position to provide one within eight weeks of receipt of **your** complaint

STEP 2

- **For all complaints**

If **you** are not satisfied with **our** final response **you** can refer the matter to the UK Financial Ombudsman Service for independent arbitration by writing to: Financial Ombudsman Service, Exchange Tower, London E14 9SR,
calling: **0800 023 4567** or **0300 123 9 123** or
emailing: **complaint.info@financial-ombudsman.org.uk**

Period of insurance

The period that **you** are insured for is shown on **your** booking invoice or validation certificate (as applicable).

Single Trip
Cover under Section D – Cancellation starts from the date of issue stated on **your** booking invoice or validation certificate (as applicable) and ends when **you** leave **your** residence or place of business to commence travel. Cancellation cover shall only apply for a period of up to 9 months prior to the trip departure date stated on **your** booking invoice or validation certificate (as applicable).

Cover under all other sections of the policy starts when **you** leave **your** normal residence or place of business to commence their trip.

All cover ends on **your** return home, within 24 hours of **your** return to **your home country**, or at the expiry of the period of insurance, whichever is first.

For a trip that does not involve **your** return to the original trip departure point, all cover ceases on arrival at **your** final destination.

For return trips where **you** do not have a pre-booked return ticket, there is no cover for any return travel expenses incurred.

Already travelling endorsement (Single trip policies only)
If cover is purchased after **you** have left home to begin **your** journey, there is a fixed period of 48 hours before cover can commence. For cover to apply the 'Already travelling endorsement' must be shown on **your** booking invoice or validation certificate (as applicable). Any illness or injury arising during this initial 48 hour period will be an excluded **pre-existing medical condition**. If the serious injury is in connection with an accident, **you** will be covered from the date **you** take out cover subject to the accident being independently witnessed and also verified by a **doctor**. There is no 14 day 'Cooling off period' and no premium refund will be made.

Note
If **you** have purchased the 'Already travelling extension', the **insurer** will not pay for any claim for **valuables** or personal money directly or indirectly caused by, arising from or in connection with any loss, theft or damage occurring during a complete 48 hour period from the date of payment of the insurance premium.

Temporary return to home country (Single trip policies only)
Where cover has been purchased for a total duration of 4 months or more, and **you** want to return to **your home country** during the period of insurance for any reason that is not directly or indirectly caused by arising or resulting from, or in connection with a claim under this insurance all cover under this policy will be suspended from the time that **you** clear customs in **your home country** and restarts after the baggage check in at the international departure point for the return flights, international train or ferry to the overseas destination. Any illness, disease, injuries, accidents which existed, showed symptoms or were diagnosed in the previous trip(s) during this period of insurance will not be covered in the restarted period of insurance.

Annual multi-trip
For 'Standard cover', the maximum duration of any one trip shall not exceed 30 days. For 'Premier cover', the maximum duration of any one trip shall not exceed 70 days. For any trip known to be exceeding the maximum duration, the entire period of travel including the first 70/30 days will not be insured.

Cover under Section D – Cancellation starts from either the date of issue shown on **your** booking invoice or validation certificate (as applicable), or the booking date of each individual trip to which this insurance relates, whichever is the latter.

Cover under all other sections of the policy starts from the date shown on **your** booking invoice or validation certificate (as applicable), or the time **you** leave **your** normal residence or place of business to commence **your** trip on the departure date of each individual trip to which this insurance relates, whichever is later.

Cover for each trip ends on **your** return home or within 24 hours of **your** return to **your home country**, whichever is first. All cover under the policy ends on the expiry of the period of insurance as shown on **your** booking invoice or validation certificate (as applicable).

Automatic trip extension
If **you** are prevented from completing **your** travel before the date **your** policy expires as stated under the period of insurance on **your** booking invoice or validation certificate (as applicable) for reasons which are beyond **your** control, including ill health or failure of public transport, this policy will remain in force until completion but not exceeding a further 31 days on a day by day basis, without additional premium.

If **you** are hijacked, cover shall continue whilst **you** are subject to the control of the person(s) or their associates making the hijack during the period of insurance for a period not exceeding 12 months from the date of the hijack.

Note
Please ensure **you** arrange cover for the entire duration of **your** travel.

Eligibility

To be eligible for 'Standard cover' or 'Premier cover' on this policy, **you** must be aged 69 years or less (50 years or less for 'Budget cover') at the date of payment of the insurance premium, unless agreed in writing.

You must reside within the United Kingdom or Channel Islands only.

You must not travel against medical advice, have received a terminal prognosis or be travelling to obtain medical treatment overseas.

If **you** are a Northern Ireland resident travelling from the Republic of Ireland, cover will allow **you** to depart from and return to the Republic of Ireland.

Important information

You must comply with all the terms and conditions stated in this policy, exercise reasonable care, and act as if uninsured at all times to have the full protection of **your** policy. If **you** do not comply the **insurer** may at their option cancel the policy or refuse to deal with the claim or reduce the amount of any claim payment.

General conditions

1 At the time of purchasing this policy **you** will have been asked questions to enable **us** to assess **your** risk. These may include but are not limited to questions about **your** state of health or that of a **close relative** or any planned sports or activities. **You** must take reasonable care to answer these questions completely and accurately. If the answers given change after the policy was purchased **you** must notify us of this change. Upon any failure to answer the questions completely, accurately or honestly, or to inform **us** of any change, **your** policy may be declared void, or be cancelled, or **we** may refuse to pay **your** claim in full or in part, or **we** may revise the premium due or **we** may change any **policy excess**, or the extent of **your** cover under the policy may be affected.

2 If this policy is taken out after **you** have left home and **you** have already commenced **your** travel, cover is only available on the strict understanding that nothing has occurred at the time of taking out the cover which has led to a claim or may lead to a potential claim. The 'Already travelling endorsement' must be shown on **your** booking invoice or validation certificate (as applicable).

3 This policy is available for holiday or business travel but excludes cover for persons permanently residing overseas, work of a predominantly manual nature (other than **volunteering** and **permitted manual work** if the appropriate 'Activity pack' premium has been paid). Cover is excluded for any hazardous activity not agreed on behalf of the **insurer** in writing. To establish if cover can be provided for any other hazardous activity, please call Big Cat Travel Insurance on **UK +44 (0)333 003 3161** for a quotation as an additional premium may be payable.

4 To be eligible for 'Standard' and 'Premier cover', **you** must be aged 69 years or less at the date of payment of the insurance premium (50 years or less for 'Budget' cover) unless agreed in writing.

5 **You** must contact the medical emergency assistance service as soon as possible with full details of anything which may result in a claim as a result of a medical emergency.

6 Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

Rights of third parties

We, the **insurer** and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

Financial Services Compensation Scheme (FSCS)

For **your** added protection, the **insurer** is covered by the FSCS. **You** may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover provides protection for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS, telephone number **UK +44 (0)800 678 1100** or **UK +44 (0)20 7741 4100**, or by visiting their website at **www.fscs.org.uk**

Data protection

Hamilton Insurance DAC, the Data Controller, is committed to Protecting and respecting **your** privacy in accordance with the current Data Protection Legislation ("Legislation"). Below is a summary of the main ways in which the **Insurer** processes **your** personal data. For more information, please visit www.hamiltongroup.com.

How the Insurer uses Your personal data and who they share it with

The **Insurer** may use the personal data they hold about **you** for the purposes of providing insurance, handling claims and any other related purposes (this may include underwriting decisions made via automated means), for offering renewal terms, research or statistical purposes and to provide **you** with information, products or services that **you** request from them or which they feel may interest **you**. The **Insurer** will also use **your** data to safeguard against fraud and money laundering and to meet their general legal or regulatory obligations.

Sensitive Personal Data

Some of the personal information, such as information relating to health or criminal convictions, may be required by the **Insurer** for the specific purposes of underwriting or as part of the claims handling process. The provision of such data is conditional for them to be able to provide insurance or manage a claim. Such data will only be used for the specific purposes set out in this notice.

Disclosure of Your Personal Data

The **Insurer** may disclose **your** personal data to third parties involved in providing products or services to them, or to service providers who perform services on their behalf. These include the **Insurer's** group companies, affinity partners, brokers, agents, third party administrators, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, medical service providers, fraud detection agencies, loss adjusters, external law firms, external auditors and accountants, regulatory authorities, and as may be required by law.

International transfers of Data

The **Insurer** may transfer **your** personal data to destinations outside the European Economic Area ("EEA"). Where they transfer **your** personal data outside of the EEA, they will ensure that it is treated securely and in accordance with the Legislation.

Privacy Notice

Your Rights

You have the right to ask the **Insurer** not to process **your** data for marketing purposes; to see a copy of the personal information they hold about

you; to have **your** data deleted (subject to certain exemptions); to have any inaccurate or misleading data corrected or deleted; to ask the **Insurer** to provide a copy of **your** data to any controller; and to lodge a complaint with the local data protection authority.

Retention
Your data will not be retained for longer than is necessary, and will be managed in accordance with the **Insurer's** data retention policy. In most cases, the retention period will be for a period of ten (10) years following the expiry of the insurance contract unless they are required to retain the data for a longer period due to business, legal or regulatory requirements. If **you** have any questions concerning the **Insurer's** use of **your** personal data, please contact The Data Protection Officer, Hamilton Insurance DAC - please visit www.hamiltongroup.com for full address details.

Capacity Insights
Capacity Insights are a joint Data Controller and are equally committed to protecting and respecting **your** privacy in accordance with the current Data Protection Legislation ("Legislation"). For more information, please visit www.capacityinsights.co.uk/privacy-policy/. If **you** have any concerns, a complaint or any request regarding Capacity Insights' use of **your** personal data, please contact: The Data Protection Officer, Capacity Insights, Healix House, Esher Green, Esher, Surrey, KT10 8AB Or email: privacy@capacityinsights.co.uk

If **you** would like to view the full privacy policy of Campbell Irvine Limited visit: **www.campbellirvine.com**

Cooling off period

Statutory cancellation rights
You may cancel this policy within 14 days of receipt of the policy documents by writing to Big Cat Insurance.

Any premium already paid will be refunded to **you** providing **you** have not travelled, no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

Cancellation outside the statutory 14 day cooling off period
You may cancel this policy at any time after the statutory 14 day cooling off period by writing to **your** issuing agent. If **you** cancel after the statutory 14 day cooling off period no premium refund will be made.

Non payment of premiums
We reserve the right to cancel this policy immediately in the event of non payment of the premium.

Reciprocal health care

European / Global Health Insurance Card (EHIC and GHIC)
- If **you** already have a valid EHIC, it will continue to entitle **you** to reduced-cost, sometimes free, medical treatment that becomes necessary while **you** are in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway. Cover will end on the expiry date of **your** EHIC.
- If **you** do not have a valid EHIC or it is due to expire before **you** travel, **you** can apply for a GHIC. This entitles **you** to reduced-cost, sometimes free, medical treatment that becomes necessary while **you** are in a European Union (EU) country.
- These cards give access to state-provided medical treatment only. Remember, this might not cover all the things **you** would expect to get free of charge from the NHS in the UK. **You** may have to make a contribution to the cost of your care.
- **You** may apply for a GHIC online at **www.ghic.org.uk** or by calling **0300 330 1350.**

Note
The EHIC/GHIC do not cover the cost of medical treatment in a private hospital or clinic, the additional cost of returning to **your home country** or for a **close relative** to stay or fly out to be with **you**. In a medical emergency **you** may have no control over the hospital **you** are taken to or the closest hospital may be private.

Australia
- If **you** are travelling to Australia **you** should enrol in Medicare which will entitle **you** to subsidised hospital treatments and medicines. **You** can do this by contacting a local Medicare office in Australia.
- All claims for refunds under the Medicare scheme must be made before **you** leave Australia. For more information on Medicare visit: **www.medicareaustralia.gov.au** or email: **medicare@medicareaustralia.gov.au**.

If **you** make use of these arrangements or any other worldwide reciprocal health arrangement which reduces **your** medical expenses, **you** will not have to pay a **policy excess** under Section A - Emergency medical expenses.

Claims conditions

Duplicate Insurance
If at the time of any loss, theft, damage, expense or liability insured by Sections A, B, D, E, F, G, H, I, L and M there is another insurance against such loss or any part thereof, the **insurer** shall only be liable under this policy for their proportionate share only of such loss.

Subrogation
The **insurer** is entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for the **insurer's** benefit against any other party.

Documentation
All certificates, information and evidence required by the **insurer** shall be furnished at **your** expense or **your** legal personal representatives expense and shall be in such form and of such nature as the **insurer** may prescribe. **You** shall as often as required submit to medical examination on behalf of the **insurer** at their own expense and in the event of **your** death the **insurer** shall be entitled to have a post-mortem examination at their own expense.

Recognising our rights
You and each **insured person** must recognise the **insurer's** right to:

1 Pay, repair or replace
Choose either to pay the amount of a claim (less any **policy excess** and up to any sum insured limit) or repair, replace or reinstate any item or property that is damaged, lost or stolen;

2 Inspect and dispose of items
Inspect and take possession of any item or property for which a claim is being made and handle any salvage in a reasonable manner;

3 Handle a claim in your name
Take over and deal with the defence or settlement of any claim in **your** name and keep any amount recovered;

4 Pay in sterling
Settle all claims in pounds sterling;

5 Be reimbursed promptly
Be reimbursed within 30 days for any costs or expenses that are not insured under this policy, which the **insurer** pays to **you** or on **your** behalf;

6 Receive medical certificates
Be supplied at **your** expense with appropriate original medical certificates where required before paying a claim;

7 Carry out medical examinations
Request and carry out a medical examination and insist on a post-mortem examination, if the law allows them to ask for one, at **our** expense.

Paying claims

1 Death
- **a** If **you** are 18 years old or over, claims are paid to **your** estate and the receipt given to the **insurer** by **your** personal representatives shall be a full discharge of all liability by the **insurer** in respect of the claim.
- **b** If **you** are aged under 18 years, the **insurer** shall pay any claim to **your** parent or legal guardian. **Your** parent or legal guardian's receipt shall be a full discharge of all liability by the **insurer** in respect of the claim.

2 All other claims:
- **a** If **you** are 18 years old or over, the **insurer** shall pay the claim to **you** and **your** receipt shall be a full discharge of all liability by the **insurer** in respect of the claim.
- **b** If **you** are aged under 18 years, the **insurer** shall pay the appropriate benefit amount to **your** parent or legal guardian for **your** benefit. **Your** parent or legal guardian's receipt shall be a full discharge of all liability by the **insurer** in respect of the claim.

Please refer to the 'Claims checklist' at the back of this policy for a list of documentation required by **our** claims handlers to process a claim.

Fraudulent claims
You must not act in a fraudulent manner. If **you** or anyone acting for **you**:

1 Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect; or
2 Make a statement in support of a claim knowing the statement to be false in any respect; or
3 Submit a document in support of a claim knowing the document to be forged or false in any respect; or
4 Make a claim in respect of any loss or damage caused by **your** wilful act or with **your** involvement.

Then the **insurer**:

1 Shall not pay the claim.
2 Shall not pay any other claim which has been made or will be made under the policy.
3 May at their option declare the policy void.
4 Shall be entitled to recover from **you** the amount of any claim already paid under the policy.
5 Shall not make any premium returns.
6 May inform the police or any other fraud agencies of the circumstances.

Essential Travel
If **you** have decided to travel despite the Foreign, Commonwealth and Development Office advising against all but essential travel, **we** will need evidence of why **you** believe **your** travel should be considered essential in the event of a claim.

General exclusions

Policy excess
The **policy excess** is applicable to most claims, unless the 'Excess waiver endorsement' has been purchased and is shown on **your** booking invoice or validation certificate (as applicable) when the **insurer** shall not deduct the **policy excess** shown on the 'Schedule of cover' applicable to the type of policy purchased and shown on the booking invoice or validation certificate (as applicable).

Note

- **Helicopter mountain medical rescue in Nepal**
  If **you** require helicopter mountain medical rescue in Nepal, all costs will need to be pre-authorised by the **insurer's** medical emergency assistance service and the **policy excess** will be increased to **£1,500**. This **policy excess** still applies, even if the 'Excess waiver endorsement' has been purchased.
- **Reciprocal health care**
  The **insurer** will not deduct a **policy excess** if **you** have a valid claim for medical expenses which is reduced by **you**;
  - using an EHIC/GHIC; or
  - taking advantage of a reciprocal health agreement with **your home country**; or
  - using **your** private medical insurance at the point of treatment.

You will not be covered for any claim directly or indirectly caused by, arising or resulting from, or in connection with either;

1 At the time of taking out this policy:

a Any **pre-existing medical condition** unless **you** have contacted the medical screening service on **UK +44 (0)1702 427 237** or online at **www.policyscreening.com/bigcat** and the **insurer** has agreed to provide cover and **you** have paid any additional premium required.

You do not need to contact the medical screening helpline if **your** condition is an **automatically covered pre-existing medical condition** unless **you** also have a **pre-existing medical condition.** If **you** have a **pre-existing medical condition** in addition to any of the **automatically covered pre-existing medical conditions** all conditions will be excluded from cover unless disclosed to the medical screening helpline and additional cover agreed in writing.

b Any **medical condition** that **you** or any other person not necessarily travelling but upon whom travel depends such as a **close relative** has received a terminal prognosis.

c Any **medical condition you** are aware of but which has not had a formal diagnosis.

d Any **medical condition** for which **you** or any other person not necessarily travelling but upon whom travel depends such as a **close relative** is on a waiting list for or has knowledge of the need for surgery in a hospital; or

2 After the date this policy was purchased including prior to booking any individual journey in respect of an annual multi-trip policy:

A change of health or where the cost of any claim is increased due to a change of health, if the procedure detailed under the 'Health declaration and health exclusion' section has not been followed.

3 At any time:

a Any **medical condition** where **you** have travelled despite a **doctor** advising **you** not to travel (or where they would have advised **you** not to travel had **you** sought their advice).

b Any surgery, treatment or investigations for which **you** intend to travel outside **your home country** to receive (including any expenses incurred due to the discovery of other **medical conditions** during and/or complications arising from these procedures).

c Any **medical condition** for which **you** or any other person not necessarily travelling but upon whom travel depends such as a **close relative** is not taking the recommended treatment or prescribed medication as directed by a **doctor**.

d Pregnancy known at the time of booking **your** trip or buying this policy (whichever is later) if **you** are expected to give birth within two months of the return date of **your** trip;

e Participating in any activity where **you** have been advised against doing so by a **doctor** or where **you** would have been advised against participating if **you** had sought **your doctors** advice.

The insurer shall not pay (unless agreed in writing by or on behalf of the insurer) for any claim directly or indirectly caused by, arising or resulting from, or in connection with:

1 a i • Mountaineering up to 6,000 metres (unless **you** have paid the 'Extreme plus activity pack' premium and are climbing in an organised group, using ropes and guides);
• Mountaineering over 6,000 metres;
• Rock climbing (other than single pitch climbing when **you** have paid the 'Activity pack' premium or multi pitch climbing when **you** have paid the 'Extreme activity pack' premium);
• Solo climbing or climbing without ropes;
• Caving or pot-holing (unless **you** have paid the 'Extreme plus activity pack' premium and participate as part of an organised group on known routes only);
• Sports tours; motorised competitions; racing; competing in or practicing for speed or time trials of any kind; or

ii Travelling by motorcycle or quad bike during the period of insurance, unless **you** are wearing a crash helmet and, if riding on a motorcycle or quad bike over 125cc, that **you** have paid the appropriate extra premium); or

iii Driving a motor vehicle or riding a motorcycle, quad bike or any mechanically assisted cycle on a public highway without the appropriate driving licence.

iv Skiing, snowboarding and snowmobiling, unless the appropriate premium has been paid and is shown on the booking invoice or validation certificate (as applicable), but always excluding ski racing, ski jumping, ice hockey (unless **you** have paid the 'Winter sports plus activity pack' premium), freestyle winter sports or the use of bobsleighs or skeletons.

b Any activity where **you** do not wear the recommended/recognised safety equipment, or do not follow the safety procedures, rules or regulations of the activity's organisers /providers; or

c Any activity in the air (other than flying as a passenger in a fully licensed passenger-carrying-aircraft) unless the appropriate 'Activity pack' premium has been paid for the aerial activity **you** are taking part in and this is shown on **your** booking invoice or validation certificate (as applicable); or

d Wilful exposure to needless danger (other than in an attempt to save human life); or

e Air travel within 24 hours of scuba diving.

Note
- Exclusions **1a, 1b, 1c** and **1d** are not applicable to cancellation claims under Section D.
- See 'Sporting and adventurous activities' section.

2 Private medical treatment unless authorised by the medical emergency assistance service.

3 Any wilfully self inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, the use of drugs (other than medically prescribed) and the effects of alcohol.

4 **Your** participation in any criminal or illegal acts.

5 **a** Unless the **insurer** provides cover under this insurance, any other loss, damage or additional expenses following on from the event for which **you** are claiming. Examples of such loss, damage, or additional expense would be the cost of replacing locks after losing keys, costs incurred of preparing a claim, or loss of earnings following bodily injury or illness.

b Any costs for;

i telephone calls (other than the first call to the medical emergency assistance service to notify them of a medical problem requiring hospitalisation); or

ii taxi fares (unless a taxi is being used in place of an ambulance to take you to or from a hospital); or

iii food and drink expenses (unless these form part of **your** hospital costs if **you** are kept as an in-patient).

6 Any exposure to the **utilisation of nuclear, chemical or biological weapons of mass destruction**.

7 **a** Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste resulting from the combustion of nuclear fuel; or

b The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly.

8 Sonic or pressure waves from aircraft and other airborne devices travelling at sonic or supersonic speeds.

9 Any consequence of any act of war, invasion, act of foreign enemy, hostilities (whether declared or not), civil war, civil commotion, rebellion, revolution, insurrection, military force, any act of **terrorism (including cyber terrorism)** where **you** are actively engaged and/or where **you** have travelled and/or **you** remain contrary to Foreign, Commonwealth and Development Office travel advice.

10 An **epidemic** or **pandemic**, except as expressly covered under Section A - Emergency medical expenses, Section D - Cancellation or curtailment and Section H - Winter sports extension.

11 **You** not following any suggestions or recommendations made by the Foreign, Commonwealth and Development Office (FCDO), World Health Organization (WHO) or any government or other official authority. This includes where:
- Certain vaccinations or other preventative measures (such as malaria tablets) are recommended by **your doctor**.
- The FCDO or equivalent government authority in **your home country** has advised against:
  - all travel; or
  - all but essential travel (unless the purpose of **your** journey is necessary, urgent and cannot be postponed - evidence of this will be required see Claims conditions);
- **You** have travelled against the advice of a local authority at any destination **you** are travelling from, through or to.

For further details on FCDO travel advice, visit: **gov.uk/foreign-travel-advice**

12 Any search or ship to shore rescue costs (cost charged to **you** by a Government, regulated authority or private organisation concerned with finding and rescuing an individual). This exclusion does not include medical evacuation costs by the most appropriate transport detailed in Section A1, or Additional mountain rescue (risk to life) costs detailed in Section A5.

13 Something that happened before **your** policy or travel tickets for **your** trip were bought (whichever is later) and which could reasonably have been expected to give rise to a claim, unless the **insurer's** agree to it in writing.

14 The financial failure of a tour operator, travel agent, transport provider, accommodation provider, ticketing agent or excursion provider (except as described under section K - End supplier failure cover).

15 Any other loss connected to the event **you** are claiming for unless the **insurer** specifically provides cover under this policy.

16 Any disinclination to travel.

17 Any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the **insurer** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

18 **Your** use, ownership, possession or operation of drones of any kind.

19 **Cyber risks** of any kind.

Section A - Emergency medical expenses

WHAT YOU ARE COVERED FOR

1 **Emergency medical, repatriation and associated expenses**

The **insurer** will pay up to the amount shown in the 'Schedule of cover' applicable to the type of policy purchased.

If **you** suffer accidental bodily injury or become ill (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19 as well as being subject to compulsory **quarantine** on the orders of a treating **doctor**) the **insurer** will pay:

a Normal and necessary receipted expenses of emergency medical or surgical treatment incurred outside **your home country** including, emergency dental treatment to relieve pain and suffering (limited to **£350**), specialists or ophthalmic fees, hospital, nursing attendance charges, physiotherapy, massage and manipulative treatment, surgical and medical requisites, decompression chambers, ambulance/ necessary transport charges (including helicopter rescue/air ambulance charges if necessary on medical grounds and authorised by the medical emergency assistance service, or their agents).

Note
The **insurer** reserves the right to repatriate **you** to **your home country** when in the opinion of the medical emergency assistance service **you** are fit to travel.

b Reasonable additional accommodation and repatriation expenses incurred by **you** and any one member of **your** family or party who has to remain or travel with **you** when, certified by a **doctor** to be strictly necessary on medical grounds, and approved by the medical emergency assistance service.

c The travel and reasonable accommodation expenses of one person to travel from their country of residence if their presence is strictly necessary on medical grounds.

d Either the reasonable cost of transporting **your** remains to **your home country** (the cost of burial or cremation is not included); or funeral expenses incurred abroad up to **£1,000**.

2 Diagnostic tests
The **insurer** will pay up to **£10,000** for **diagnostic tests** incurred outside **your home country**.

3 In-patient benefit
In addition to the cost referred to above the **insurer** will also pay up to the amount shown in the 'Schedule of cover' applicable to the type of policy purchased and shown on the booking invoice or validation certificate (as applicable), for each complete 24 hour period **you** are admitted to hospital outside **your home country**.

4 Criminal injuries
Should **you** be admitted to hospital as an in-patient as a result of receiving criminal Injuries following a personal assault verified by a written report that substantiates the injuries resulted from an unprovoked personal assault, the in-patient benefit payable under Section A3 above is increased up to the amount shown in the 'Schedule of cover' applicable to the type of policy purchased and shown on the booking invoice or validation certificate (as applicable).

5 Additional mountain rescue (risk to life)- Up to £2,000
If during the period of insurance local rescue authorities declare **you** need mountain rescue to avoid risk to your life despite not being ill or injured, the **insurer** will pay up to **£2,000** for receipted rescue costs if authorised by the medical emergency assistance service or their agents.

Conditions specific to A5 - Additional mountain rescue (risk to life)
1 Contact must be made with the medical emergency assistance service on: **UK +44 (0)20 8603 9485** as soon as possible;
2 All reasonable local safety advice has been obtained and followed;
3 Expenses are only payable for **your** proportion of the mountain rescue operation up to the sum insured.
4 Costs will only be covered up to the point when **you** are recovered by the mountain rescue services or at the time when the authorities advise that continuing the rescue is no longer viable.
5 A written statement from the appropriate local rescue authorities involved in the rescue must be obtained and provided to the **insurer** in the event of a claim.

6 Cruise ship evacuation- Up to £50,000
The **insurer** will pay up to **£50,000** for the duration of **your** policy to evacuate **you** from a cruise ship when:

a **You** are injured or fall ill suddenly and need emergency inpatient treatment that cannot be provided on board;

b **Your** evacuation from the cruise ship is carried out by a third party (coastguard, military or similar); and

c **You** receive an invoice for the cost of the evacuation.

Conditions specific to A6 - Cruise ship evacuation.
We will not be liable for any failure of an organisation to provide the evacuation or delays in providing it.

WHAT YOU ARE NOT COVERED FOR

Exclusions applicable to Section A
The **insurer** shall not pay for any claim directly or indirectly caused by, arising or resulting from, or in connection with:

1 Travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
2 Any **pre-existing medical condition** unless **you** have contacted the medical screening helpline on **UK +44(0)1702 427 237** and the **insurer** has agreed to provide cover and **you** have paid the additional premium required. **You** do not need to contact the medical screening help-line if **your** condition is an **automatically covered pre-existing medical condition** unless **you** also have a **pre-existing medical condition**. If **you** have a **pre-existing medical condition** in addition to any of the **automatically covered pre-existing medical conditions** all conditions will be excluded from cover unless disclosed to the medical screening helpline and additional cover agreed in writing.
3 The cost of medical or surgical treatment of any kind received by **you** later than 52 weeks from the date of the accident or commencement of the illness.
4 Medical expenses incurred in **your home country**.
5 A claim that is not verified by a medical report whilst travelling.
6 Elective or cosmetic surgery is excluded except in the event of reconstruction following an accident. Any procedures require advance approval from the **insurer** and its medical advisors.
7 Dental treatment to provide, replace or repair caps, crowns or bridges other than the relief of pain and suffering.
8 Any form of treatment or surgery which in the opinion of the **doctor** in attendance and the medical emergency assistance service can be reasonably delayed until **you** return to **your home country**.
9 Any medical treatment and associated costs you have to pay following your refusal of curtailment, or your decision not to move hospital or return to **your home country** after the date when, in the opinion of the medical emergency assistance service, **you** should have done so.
10 Accommodation and travel expenses where the transport and/or accommodation used are of a standard superior to that of the trip unless agreed by medical emergency assistance service.
11 Medication **you** are taking before and which **you** will have to continue taking during **your** trip (except in the event of accidental loss or damage to that medication).
12 Any additional charges **you** incur as a result of **your** failure to enrol with Medicare, if **you** are travelling to Australia.
13 A **policy excess** which will apply to this section, please refer to 'General exclusions'.

Section B - Personal liability

WHAT YOU ARE COVERED FOR

The **insurer** will pay up to the amount shown in the 'Schedule of cover' applicable to the type of policy purchased (inclusive of legal costs and expenses) if **you** become legally liable to pay damages in respect of:

1 Accidental bodily injury, including death to a person; and/or

2 Accidental loss of or damage to property that is both material and tangible, arising during the period of insurance.

The **insurer** will indemnify **you** for all such damages in respect of each occurrence or a series of occurrences arising directly or indirectly from one source or original cause.

WHAT YOU ARE NOT COVERED FOR

Exclusions applicable to Section B

1 The **insurer** will not pay the **policy excess** as shown in the 'General exclusions' section.

2 The **insurer** will not pay for anything mentioned in the 'General exclusions' section.

3 The **insurer** will not pay any liability for:

- **a** Bodily injury or death of any person who is **your close relative, travelling companion**, or under a contract of employment, service or apprenticeship with **you** when the bodily injury arises out of and in the course of their employment with **you**;
- **b** Loss or damage to property belonging to or held in trust by or in the custody or control of **you** other than temporary accommodation occupied by **you** during the period of insurance;
- **c** Bodily injury or damage caused directly or indirectly in connection with the ownership, possession or use by **you** or on behalf of **you** of any aircraft, hovercraft, watercraft (other than non-mechanically powered watercraft), mechanically propelled vehicles (other than wheelchairs, electric wheelchairs and mobility scooters, golf buggies used on golf courses and not on public roads), firearms (other than sporting guns);
- **d** Bodily injury caused directly or indirectly in connection with the ownership, possession or occupation of land or buildings, immobile property or caravans or trailers, any wilful or malicious act, carrying on of any trade, business or profession, any racing activity;
- **e** Fraudulent, dishonest or criminal acts of **you** or any person authorised by **you**;
- **f** Any claim resulting from any illness or disease;
- **g** Any claim assumed by **you** under any contract or agreement unless such liability would have attached in the absence of such contract or agreement;
- **h** Punitive or exemplary damages.

Provided that

1 **You** or **your** legal representatives give the **insurer** written notice immediately if **you** have received notice of any prosecution or inquest connected to circumstances which may lead to a claim under this section.

2 No admission, offer, promise, payment or indemnity shall be made by or on **your** behalf without the **insurer's** prior written consent.

3 Every claim notice, letter, writ or process or other document served on **you** shall be forwarded to the **insurer** immediately upon receipt.

4 The **insurer** shall be entitled to take over and conduct in **your** name the defence or settlement of any claim or to prosecute in **your** name for the **insurer's** own benefit any claim for indemnity or damages against all other parties or persons.

5 The **insurer** may at any time pay **you** in connection with any claim(s) up to the amount shown in the 'Schedule of cover' (after deduction of any sums already paid as compensation) or any lesser amount for which such claim(s) can be settled. Once this payment is made the **insurer** shall relinquish the conduct and control and be under no further liability in connection with such claim(s) except for the payment of costs and expenses recoverable or incurred prior to the date of such payment.

Section C - Personal accident

WHAT YOU ARE COVERED FOR

In the event of **you** sustaining bodily injury arising wholly and exclusively from violent accidental external and visible means which injury shall solely and independently of any other cause result in **your** death or disablement within 12 calendar months of the injury, the **insurer** hereby agrees to pay up to the amount shown in the 'Schedule of cover' applicable to the type of policy purchased and shown on the booking invoice or validation certificate (as applicable).

Provided that

1 The death benefit payable is reduced to **£1,000** if **you** are under 16 years of age or 66 years of age or over at the time of death

2 The total compensation for any one **insured person** shall not exceed **£10,000** for 'Budget cover', **£15,000** for 'Standard cover' or **£25,000** for 'Premier cover'.

Section specific definitions

Loss of limbs:

Loss or severance at or above the wrist or ankle or total permanent loss of use of an entire arm or leg.

Loss of sight:

Total and irrecoverable loss of sight which shall be considered as having occurred:

a in both eyes if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist.

b in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

Permanent total disablement:
A disability which has lasted for at least 12 months from which the **insurer** believes **you** will never recover and which prevents **you** from carrying out any gainful occupation for which **you** are reasonably qualified by way of training, education or experience

Note
If **you** were already disabled before the bodily injury or already had a condition which is gradually getting worse, the **insurer** may reduce their payment. Any reduced payment will be based on their medical assessment of the difference between:
1 the disability after the bodily injury; and
2 the extent to which the disability is affected by the disability or condition before the accident.

Section D - Cancellation or curtailment

Cover under this section automatically applies to 'Standard cover' and 'Premier cover', but is only applicable to 'Budget cover' if the appropriate additional premium has been paid and shown on **your** booking invoice or validation certificate (as applicable).

WHAT YOU ARE COVERED FOR
Up to the amount shown in the 'Schedule of cover' applicable to the type of policy purchased and shown on the booking invoice or validation certificate (as applicable), unless the appropriate additional 'Top up cancellation' premium has been paid and confirmed in writing.

Should **you** necessarily have to cancel the projected journey before commencement or curtail it before completion, as a result of:

1 The death, accidental bodily injury or illness (including being diagnosed with an **epidemic** or a **pandemic** disease such as COVID-19) of **you** or a **travelling companion**.

2 **You** or a **travelling companion** being held in quarantine before **your** trip or during **your** trip by order or other requirement of a government or public authority, based on their suspicion that **you** or a **travelling companion**, specifically, have been exposed to a contagious disease (including an **epidemic** or a **pandemic** disease such as COVID-19). This does not include any **quarantine** that applies generally or broadly to some or all of a population, vessel or geographical area, or that applies based on where the person is travelling to, from or through.

3 Redundancy of **you** or a **travelling companion** that qualifies for payment under current redundancy legislation.

4 **You** or a **travelling companion's** previously agreed leave being cancelled where **you** or they are a member of the British Forces, police or government security staff.

5 **You** or a **travelling companion** being summoned for jury service or witness attendance in court.

6 The death, serious injury or illness of
- **a** A **close relative**, or
- **b** The person with whom **you** intend to reside at the holiday or journey destination, or
- **c** **Dependant business partner**;

of **you** or **your travelling companion** which necessitates the presence of the person concerned.

Note
For **6a** above, this will include being diagnosed with an **epidemic** or a **pandemic** disease such as COVID-19.

7 Hi-jack.

8 Adverse weather conditions making it impossible for **you** to travel to the initial point of departure at commencement of the outward journey.

9 Major damage or burglary at **your** home or place of business which at the request of an emergency service requires **your** presence.

10 **You** or a **travelling companion** being refused boarding of the public transport **you** are booked to travel, on the order of any government, public authority or carrier, due to **you** or a **travelling companion** displaying symptoms of a contagious disease (including an **epidemic** or **pandemic** disease, such as COVID-19).

The **insurer** will pay either:

1 the cancellation prior to departure; or

2 the curtailment from the date **you** returned to **your home country** or the dates **you** were hospitalised as an in-patient or the date **your quarantine** period started;

of **your** irrecoverable portion of costs; for travel, air tickets, accommodation, pre-booked excursions, tours, courses and/or events up to the sum insured for any of the above reasons, which have not been used and **you** have paid or are contracted to pay. This includes winter sports equipment hire, ski school and lift passes for winter sports trips, when the appropriate premium has been paid and is shown on **your** booking invoice or validation certificate.

Note
The proportionate value of costs will be calculated either from the date of return to **your home country**, or from the date **you** were hospitalised as an in-patient until the date **you** are discharged. The claim will only be based on the number of full days not used.

Where return to **your home country** is necessary in an emergency situation **you** should contact the medical emergency assistance service who may be able to assist in having existing air tickets amended.

WHAT YOU ARE NOT COVERED FOR

Exclusions applicable to Section D

The **insurer** shall not pay for any claim directly or indirectly caused by, arising or resulting from, or in connection with:

1 Travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider, unless the reason is shown as being covered.

2 A **pre-existing medical condition** unless the **insurer** has agreed to provide cover and **you** have paid any additional premium required. There is no cancellation or curtailment cover for a **pre-existing medical condition** of persons not necessarily travelling but upon whom travel depends, such as a **close relative** unless **you** are able to agree to the 'Non travelling relatives' section of this policy. If **you** have a **pre-existing medical condition** in addition to any of the **automatically covered pre-existing medical condition** all conditions will be excluded from cover unless disclosed to the medical screening helpline and additional cover agreed in writing.

3 The unused portions of **your** ticket, where repatriation has been arranged at the expense of the **insurer**.

4 **You** having to cut short **your** trip but not returning to **your home country**, in which case the **insurer** will only pay the equivalent costs which **you** would have incurred had **you** returned to **your home country**.

5 **You** being unable to continue with **your** travel due to **you** failing to obtain the passport or visa **you** require for **your** trip.

6 A disinclination to travel or any other adverse financial situation (except redundancy that qualifies for payment under current redundancy legislation).

7 Any compensation for loss of holiday enjoyment.

8 The cost of return travel expenses when you do not have a valid return ticket back to your final destination.

9 Any claim for return travel where the **insurer** has paid extra transport costs for **you** to return to **your home country**.

10 Any costs for:

- **a** telephone calls;
- **b** booking, credit card and non-Sterling transaction fees; or
- **c** administration costs.

11 A **policy excess** which will apply to this section, please refer to 'General exclusions'.

Section E - Travel delay

Cover under this section does not apply to 'Budget cover'

WHAT YOU ARE COVERED FOR

1 Delayed departure or arrival

a If the departure of the aircraft, train or sea vessel in which **you** have arranged to travel is delayed for at least 8 hours from the departure time specified in the travel itinerary, or if the arrival of the aircraft, train or sea vessel at destination is at least 12 hours later than the time specified in the travel itinerary, due to **strike or industrial action**, disruption, adverse weather conditions, or mechanical breakdown of the aircraft, train or sea vessel.

The **insurer** will pay **£25** for each complete 8 hour period of delay commencing from the original booked departure time or arrival time specified in the travel itinerary up to **£100**.

b If the departure of the aircraft, train or sea vessel in which **you** have arranged to travel is delayed for at least 8 hours from the departure time specified in the travel itinerary, or if the arrival of the aircraft, train or sea vessel at destination is at least 8 hours later than the time specified in the travel itinerary, due to **strike or industrial action**, adverse weather conditions, or mechanical breakdown of the aircraft, train or sea vessel, and as a direct result, **you** elect to abandon **your** trip prior to departure.

The **insurer** will pay irrecoverable payments and charges made for the travel, accommodation, tours or excursions up to the amount shown in the 'Schedule of cover' applicable to the type of policy purchased and shown on the booking invoice or validation certificate (as applicable).

2 Hijack of aircraft

The **insurer** will pay compensation of **£100** per complete day that **you** are in detention due to unlawful seizure or wrongful exercise of control of an aircraft or the crew thereof, in which **you** are travelling as a passenger, up to **£3,000**.

3 Missed departure

If **you** arrive at the point of international departure in **your home country** too late to commence the booked travel as the result of failure of scheduled public transport services in **your home country** due to inclement weather, **strike or industrial action**, disruption, or mechanical breakdown, or as a result of an accident to the motor vehicle in which **you** are travelling to the point of departure, the **insurer** will pay up to **£300** for additional travel and accommodation only expenses necessarily incurred by **you** in order to reach the booked outward destination (no cover for the return journey).

4 Seat bumping

The **insurer** will pay the amount shown in the 'Schedule of cover' in the event that **you** are unable to travel on any licensed scheduled flight upon which **you** have a reserved seat and were due to fly during the period of insurance solely as a result of such seat being unavailable due to overbooking by **your** airline.

Provided that

1 **You** obtain a signed statement from the airline confirming that **you** are not travelling on the flight and on the seat reserved solely as a result of the seat being unavailable due to overbooking by the airline.

2 **You** comply with the airline's terms of carriage and minimum connecting and check in times or if not published have allowed a minimum of three hours for international flights and one and half hours for domestic flights.

3 Any settlement will be reduced from the total sum insured by any amount of compensation or payment made by the airline to **you** as a consequence of the seat being unavailable.

4 No alternative flight is made available within 4 hours of the original scheduled flight.

5 Missed flight connection (optional) - Up to £1,000

Note
This sub-section benefit is only applicable if the appropriate premium has been paid and is shown on the booking invoice or validation certificate (as applicable) and in addition to the cover granted under all other sections of this policy.

The **insurer** will pay up to **£1,000** for the cost of reasonable extra accommodation and travel expenses to allow **you** to carry on with **your** trip, if **you** arrive at **your** departure point on either the outbound or return leg of **your** trip too late to board **your** booked scheduled public transport due to **strike or industrial action**, adverse weather which interrupts **your** booked scheduled public transport services including booked connecting flights.

WHAT YOU ARE NOT COVERED FOR

Exclusions applicable to Section E

The **insurer** shall not pay for any claim directly or indirectly caused by, arising or resulting from, or in connection with:

1 **Strike or industrial action**, disruption, war, invasion, riot, or civil commotion in existence or publicised at the time of effecting the insurance.
2 The withdrawal from service (temporary or otherwise) of an aircraft or train or sea vessel on the recommendation of a port authority or the Civil Aviation Authority or of any similar body.
3 Any claim for missed flight connection when the required additional premium has not been paid.
4 Any claim for missed flight connection when less than a minimum connection time of 2 hours between connecting flights at an international point of departure has been arranged (or longer if flight reservation systems require longer periods for connections).
5 **Seat bumping** when **you** have voluntarily given up **your** seat for the flight.
6 **You** failing to comply with the airline's terms of carriage or allow sufficient time to arrive at the airport with reasonable expectation of meeting the airline's scheduled check in time.
7 If as a result of **seat bumping you** are accommodated on an alternative flight within 4 hours of the original flight.
8 **You** may only claim for the same event under one sub-section under Section E and not under multiple sub-sections.

Section F - Passports and visas

WHAT YOU ARE COVERED FOR

Passport and visas
The **insurer** will pay for loss, theft or damage up to the amount shown in the 'Schedule of cover' applicable to the type of policy purchased and shown on the booking invoice or validation certificate (as applicable) for the cost of an emergency replacement or temporary passport or visa obtained whilst abroad, including reasonable and receipted expenses incurred to obtain the same.

WHAT YOU ARE NOT COVERED FOR

Exclusions applicable to Section F

The **insurer** shall not pay for any claim directly or indirectly caused by, arising or resulting from, or in connection with:

1 Damage due to moth, vermin, wear and tear and gradual deterioration.
2 Loss, theft or damage not reported whilst travelling overseas to the Police or other relevant authority and a written statement obtained in confirmation. This report must be made within 24 hours of your becoming aware of the loss if in respect of specified items.
3 Loss, theft or damage to passports or visas left **unattended** (including in a vehicle or the custody of scheduled transport service providers including airlines), unless in a locked safe, a locked hotel room, locked apartment, or locked holiday residence. Passports and visas are not insured if left in 'checked in' **baggage**.
4 Shortages due to error or omission, depreciation in value.
5 A **policy excess** which will apply to this section, please refer to 'General exclusions'.

Note
Where the 'Already travelling endorsement' has been purchased, the **insurer** shall not pay for any claim for passports and visas directly or indirectly caused by, arising from or in connection with any loss, theft or damage occurring during a complete 48 hour period from the date of payment of the insurance premium.

Specific conditions applicable to section F
You must comply with the following conditions to have the full protection of **your** policy. If **you** do not comply the **insurer** may at their option cancel the policy or refuse to deal with the claim or reduce the amount of any claim payment.

1 **You** shall at all times act as if un-insured and shall exercise reasonable care for the safety and supervision of their property and in the event of loss, theft or damage **you** shall take all reasonable steps to recover any lost property.
2 The maximum the **insurer** will pay shall be limited to the amount shown in the 'Schedule of cover' applicable to the type of policy purchased and shown on the booking invoice or validation certificate (as applicable).
3 Loss, theft or damage whilst in the custody or control of a carrier, authority, transport company, garage or hotel must be reported in writing to them and written acknowledgment obtained.

Section G - Legal expenses

Section specific definitions

Legal expenses:

1 Fees, expenses and other disbursements reasonably incurred (as determined by the **insurer's** legal counsel) by a **legal representative** in pursuing a claim or legal proceedings for damages and/or compensation against a third party who has caused **your** bodily injury, death or illness.

2 Fees, expenses and other disbursements reasonably incurred (as determined by the **insurer's** legal counsel) by a **legal representative** in appealing or resisting an appeal against the judgment of a court tribunal or arbitrator.

3 Costs that **you** are legally liable for following an award of costs by any court or tribunal or an out-of-court settlement made in connection with any claim or legal proceedings.

Legal representative

A solicitor, firm of solicitors, lawyer, or any appropriately qualified person, firm or company, appointed by the **insurer** to act on **your** behalf.

WHAT YOU ARE COVERED FOR

The **insurer** will pay up to the amount shown in the 'Schedule of cover' applicable to the type of policy purchased and shown on the booking invoice or validation certificate (as applicable) for the following.

If **you** suffer an incident that results in bodily injury, death or illness caused by a third party during the period of insurance, the **insurer** will indemnify **you** for **legal expenses** incurred in pursuit of a claim for damages or compensation against the third party up to the amount shown in the 'Schedule of cover' for any one journey.

WHAT YOU ARE NOT COVERED FOR

Exclusions applicable to Section G

1 The **policy excess** as shown in the 'General exclusions' section.

2 Anything mentioned in the 'General exclusions' section.

3 Any liability arising from:

- **a** A claim reported to the **insurer** more than 90 days after the beginning of the incident which led to the claim;
- **b** **Legal expenses** incurred in the defence against any civil claim or legal proceedings made or brought against **you**;
- **c** **Legal expenses** incurred before receiving the **insurer's** prior written approval, unless such costs would have been incurred subsequently to the **insurer's** approval;
- **d** **Legal expenses** incurred in connection with any alleged criminal or wilful act or any criminal or wilful act committed by **you**;
- **e** **Legal expenses** incurred for any claim or legal proceedings brought against:
  - A travel agent, tour operator, carrier, **insurer** or their agent; or
  - The **insurer**, **you** or any company or person involved in arranging this policy;
- **f** Fines, compensation or other penalties imposed by a court or other authority;
- **g** **Legal expenses** incurred after **you** have not accepted an offer from a third party to settle a claim or legal proceeding where the offer is considered by all parties to be reasonable or **you** not accepting an offer from the **insurer** to settle a claim;
- **h** **Legal expenses** which the **insurer** considers to be unreasonable or excessive or unreasonably incurred (as determined by the **insurer's** legal counsel);
- **i** Actions between individuals named on the booking invoice or validation certificate;
- **j** **Legal expenses** incurred in pursuing any claim for compensation against the manufacturer, distributor or supplier of any drug, medication or medicine.

Provided that

1 Written consent must be obtained from the **insurer** prior to incurring **legal expenses**. This consent will be given if **you** can satisfy the **insurer** that:

- **a** There are reasonable (as determined by the **insurer's** legal counsel) grounds for pursing or defending the claim or legal proceedings; and
- **b** It is reasonable (as determined by the **insurer's** legal counsel) for **legal expenses** to be provided in a particular case.

The decision to grant consent will take into account the opinion of **your legal representative** as well as that of the **insurer's** own advisers. The **insurer** may request, at **your** own expense, an opinion of counsel as to the merits of the claim or legal proceedings. If the claim is admitted, **your** costs in obtaining this opinion will be covered by this policy.

2 All claims or legal proceedings including any appeal against judgement resulting from the same original cause, event, or circumstance, will be regarded as one claim.

3 If **you** are successful in any action, any **legal expenses** provided by the **insurer** will be reimbursed to the **insurer**.

4 The **insurer** may at their discretion assume control at any time of any claim or legal proceedings in **your** name for damages and or compensation from a third party.

5 The **insurer** may at their discretion offer to settle a claim with **you** instead of initiating or continuing any claim or legal proceedings for damages and or compensation from a third party, and any such settlement will be full and final in respect to the claim.

6 The **insurer** may at their discretion offer to settle a counter-claim against **you** instead of continuing any claim or legal proceedings for damages and or compensation from a third party.

Section H - Personal effects

WHAT YOU ARE COVERED FOR

The **insurer** will pay for loss, theft or damage up to the amount shown in the 'Schedule of cover' applicable to the type of policy purchased and shown on the booking invoice or validation certificate (as applicable) for:

1 Baggage
The amount payable will be the value at today's prices less the deduction for wear, tear and depreciation.

2 Personal monies
Cash, Bank or Currency notes, including reasonable expenses incurred as a result of loss, theft or damage.

3 Tickets
Air or other tickets including reasonable expenses incurred as a result of loss, theft or damage.

4 Delayed baggage
If **baggage** is temporarily lost for more than 8 hours by an airline, railway or shipping company on the outward journey, for the purchase of immediate necessities.

5 ATM theft

a Loss due to mechanical tampering of an ATM machine
If **you** suffer a loss due to the **mechanical tampering** of an **ATM** whilst travelling during the period of the insurance, when the physical **ATM** card or related account data is obtained through **mechanical tampering** within 24 hours of a card transaction and such information is used to create a loss within 24 hours of the insured incident.

Note
The loss must be due to the **mechanical tampering** or other manipulation of the **ATM** where the transaction was conducted. The loss must be caused by the **mechanical tampering** of the **ATM** at which the insured incident occurred.

No benefit is payable for fraud, or unauthorised use of **your** account, unless the loss is directly and specifically attributable to the insured incident. The amount of the benefit is the actual amount of the loss less any reimbursement by the financial institution for the loss.

b Purse snatching / grab
If **you** are a victim to purse, handbag or wallet snatching/grab and within an hour of this purse snatching **your** cash card, credit card, debit card or device used for similar purpose is used to withdraw cash or make other unauthorised covered transactions.

c Identity theft restoration benefit
This benefit will provide monetary assistance or actual cost for retaining a specialist to assist **you** to correct false or fraudulent use of his/her identity. Furthermore, the cash card, credit card, debit card or device used for similar purpose must be reported as lost or stolen.

Note
In respect of cash, cover will be effective from time of collection from bank or currency exchange agent, or for 3 days before commencement of journey, or from date of commencement of this Insurance, whichever is the latter.

WHAT YOU ARE NOT COVERED FOR

Exclusions applicable to Sections H and I

The **insurer** shall not pay for any claim directly or indirectly caused by, arising or resulting from, or in connection with:

1 Damage due to moth, vermin, wear and tear and gradual deterioration.
2 Loss, theft or damage to contact or corneal lenses, dentures or other aids or appliances. **Winter sports equipment** is excluded unless the appropriate premium has been paid and is shown on the booking invoice or validation certificate (as applicable).
3 Loss, theft or damage to property hired to **you** or confiscated by police, customs or other relevant authority.
4 Loss, theft or damage not reported whilst travelling overseas to the police or other relevant authority and a written statement obtained in confirmation. This report must be made within 24 hours of **you** becoming aware of the loss if in respect of specified items.
5 The breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessel, aircraft or vehicle in which they are being carried.
6 Mechanical breakdown or derangement.
7 Loss, theft or damage to business or professional goods, equipment or samples.
8 Loss, theft or damage to money left **unattended** (including in a vehicle or the custody of scheduled transport service providers including airlines), unless in a locked safe, a locked hotel room, locked apartment, or locked holiday residence. Money is not insured if left in 'checked in' **baggage**.
9 Loss, theft or damage to **valuables** (see section L) or drones.
10 Shortages due to error or omission, depreciation in value.
11 A **policy excess** which will apply to this section, please refer to 'General exclusions'.

Note
Where the 'Already travelling endorsement' has been purchased, the **insurer** shall not pay for any claim for personal money directly or indirectly caused by, arising from or in connection with any loss, theft or damage occurring during a complete 48 hour period from the date of payment of the insurance premium.

Specific conditions applicable to sections H and I

You must comply with the following conditions to have the full protection of **your** policy. If **you** do not comply the **insurer** may at their option cancel the policy or refuse to deal with the claim or reduce the amount of any claim payment.

1 **You** shall at all times act as if un-insured and shall exercise reasonable care for the safety and supervision of their property and in the event of loss, theft or damage **you** shall take all reasonable steps to recover any lost property.

2 The maximum the **insurer** will pay for any single article or pair or set of articles shall be limited to the amount shown in the 'Schedule of cover' applicable to the type of policy purchased and shown on the booking invoice or validation certificate (as applicable), and the value of disc collections, including DVDs and music discs shall be limited to **£100**. **You** must produce receipts or other evidence of value and ownership where possible and in any event in respect of any item valued over **£100**. Where this is not done liability shall be limited to **£100**. **You** must always produce receipts if **you** need to claim for a specified item.

3 Loss, theft or damage whilst in the custody or control of a carrier, authority, transport company, garage or hotel must be reported in writing to them and written acknowledgment obtained.

4 Payment for air tickets is limited to the original purchase price proportionately for each leg of the journey. Any loss, theft or damage of air tickets must be reported immediately to the issuing agent.

5 Claims for loss, theft or damage to spectacles or sunglasses are limited to **£150** per pair.

6 **You** failing to comply with local authority advice when checking in **baggage** may result in a claim being reduced or declined.

Section I - Winter sports extension (Optional)

Cover under this section is only applicable if the appropriate premium has been paid and shown on **your** booking invoice or validation certificate (as applicable) which will also confirm the specified maximum duration of winter sports activities cover during any one period of insurance.

WHAT YOU ARE COVERED FOR

The **insurer** will pay for loss, theft or damage up to the amount shown in the 'Schedule of cover' applicable to the type of policy purchased and shown on the booking invoice or validation certificate (as applicable) for:

1 **Winter sports equipment**

The **insurer** will pay in respect of:

a Loss, theft or breakage of **winter sports equipment** owned by **you.**

b Loss, theft or breakage of **winter sports equipment** hired to and in the charge of **you. You** shall produce receipts or other evidence of value and ownership where possible and in any event in respect of any item valued in excess of **£100**. Where this is not done, liability shall be limited to **£100**.

Note

Claims will be settled on the basis of 20% depreciation each year for such items.

2 **Winter sports equipment hire**

The **insurer** will pay for the cost of necessary hire of **winter sports equipment** following:

a Loss, theft or breakage of **your winter sports equipment**.

b The misdirection or delay in transit of **your winter sports equipment**, subject to **you** being deprived of their use for not less than 12 hours.

3 **Ski pack**

The **insurer** will pay for the proportionate value of any ski pass, hire or tuition fee necessarily unused due to the following:

a **Your** accident or sickness (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19).

b Loss, theft or damage of ski pass.

4 **Piste closure**

The **insurer** will pay for each 24 hour period that it is not possible to ski, for additional transport costs incurred to reach an alternative resort caused by a lack of snow or avalanche at **your** pre-booked resort following the closure of skiing facilities.

5 **Avalanche closure**

The **insurer** will pay for the additional travel and accommodation expenses necessarily incurred in the event that the outward or return journey by public transport is delayed beyond the scheduled arrival time as a direct result of avalanche. Subject to a delay of not less than 12 hours having occurred.

Note

This 'Winter sports extension' is subject to the same conditions and exclusions as Section H - Personal effects, other than the exclusion of hired **winter sports equipment**.

WHAT YOU ARE NOT COVERED FOR

Exclusions applicable to Section I

The **insurer** shall not pay for any claim directly or indirectly caused by, arising or resulting from, or in connection with:

1 Occurrences detailed above that do not occur during the period of insurance.

2 **You** participating in ski-racing, ski-jumping, ice hockey (unless **you** have paid the 'Winter sports plus activity pack' premium), freestyle winter sports or the use of bob sleighs or skeletons.

3 The Ski hire, Ski pack, Piste closure or Avalanche benefits above not supported by documentary evidence.

4 The loss, theft or damage of **winter sports equipment** over five years old.

5 Loss, theft or damage to **winter sports equipment** carried on a vehicle roof rack.

6 Loss of or damage to **winter sports equipment** whilst in use.

7 Piste closure outside the months that constitute the local regular ski season.

8 A **policy excess** which will apply to this section, please refer to 'General exclusions'.

Section J - Car hire damage excess waiver (Optional)

Cover under this section is only applicable if the appropriate premium has been paid and shown on **your** booking invoice or validation certificate (as applicable).

Section specific definitions

Damage

Damage to the **insured vehicle** caused by fire, vandalism, accident or theft occurring during **your rental period.**

Insured vehicle

The vehicle owned by a licensed rental company or agency, which **you** have agreed to hire from them according to the terms of **your rental agreement**. The vehicle must:

1 Have no more than nine seats;
2 Not be driven off a public highway;
3 Not be a motor home, campervan, commercial vehicle, minibus, motorcycle or moped;
4 Have a retail purchase price of less than **£50,000;**
5 Be used for leisure purposes only.

Rental agreement

The contract between **you** and **your** vehicle rental company in providing **you** with the **insured vehicle**, which is signed by **you** and that states the excess **you** are responsible for under the terms of the collision damage waiver insurance provided to **you**, following damage to the **insured vehicle** during the **rental period.**

Rental period

The dates **you** have arranged to hire the **insured vehicle**, as confirmed on **your rental agreement**.

1 **You** will only be covered if **you** are aged between 25 and 69 at the date **your** policy was issued.
2 Any other vehicle rental beginning after **your** journey ends is not covered.
3 A vehicle rental booked outside the period of insurance is not covered.
4 Vehicle rentals booked to last longer than 31 consecutive days are not covered. This includes where back-to-back rentals are booked, whether with the same rental company or not.
5 If **you** are renting an **insured vehicle** for use within **your home country**, **you** must also have at least two nights pre-booked accommodation.

WHAT YOU ARE COVERED FOR

The **insurer** will pay up to the amount shown in the 'Schedule of cover' applicable to the type of policy purchased and shown on the booking invoice or validation certificate (as applicable) for the refund of the excess amount shown in **your rental agreement** (subject to the following limits) if any of the following happen to the **insured vehicle** during the **rental period**:

1 Up to **£6,000** for **damage** to the bodywork of **insured vehicle.**

The following reduced limits apply if the **damage** relates to any of these items:

a Up to **£600** for **damage** to the roof;
b Up to **£800** for **damage** to the windscreen, windows or sunroof glass;
c Up to **£500** for **damage** to the undercarriage;
d Up to **£500** for **damage** caused by misfuelling;
e Up to **£100** for each tyre that is **damaged** and that needs replacing, or if repairs are possible up to **£50** for each tyre that is **damaged.**

2 Up to **£500** to replace the keys to the **insured vehicle** if they are lost, stolen, or damaged.
3 Up to **£100** for necessary costs to replace locks or for a locksmith to break into the **insured vehicle** if the keys have accidentally been locked inside.
4 Up to **£500** if the rental company's breakdown service repair or recover the **insured vehicle** if it is involved in an accident or breaks down.

Note
This policy is not a motor insurance policy, nor is it a primary damage policy covering the **insured vehicle**. Section J1 only covers the amount of the excess **you** are responsible for under the terms of **your rental agreement** and not the full value of the **insured vehicle** itself.

WHAT YOU ARE NOT COVERED FOR

Exclusions applicable to Section J

1 Any claim where **you** have not followed the terms of **your rental agreement**.
2 The actual cost of the **damage** to the **insured vehicle**.
3 Any claim relating to **damage** to the interior of the **insured vehicle**.
4 General wear and tear to, or mechanical failure of the **insured vehicle** other than for item J4.
5 Any claim unless, as part of the **rental agreement**, there is a collision damage waiver insurance in place covering the **insured vehicle** against **damage** during the **rental period**.

Section K - End supplier failure cover

Cover under this section is only applicable to UK residents.

Section specific definitions

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

Financial failure
The **end supplier** becoming insolvent or having an administrator appointed and being unable to provide agreed services.

WHAT YOU ARE COVERED FOR

The **insurer** will pay up to the amount shown in the 'Schedule of cover' applicable to the type of policy purchased and shown on the booking invoice or validation certificate (as applicable) in total for costs **you** incur as a result of insolvency of the **end supplier** that **you** made travel arrangements with prior to departure:

1 **Financial failure prior to departure**
Irrecoverable sums paid prior to the **financial failure** of the **end supplier** not forming part of an inclusive holiday; OR

2 **Financial failure after departure**
In the event of **financial failure** of the **end supplier** after **your** departure:
- **a** additional pro rata costs incurred by **you** in replacing that part of the **end suppliers** travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements; or
- **b** if curtailment of the **journey** is unavoidable – the cost of return transportation to the UK, Channel Islands or Isle of Man to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

Note
Where possible **you** should contact **us** (see 'Making a claim' section on page 6), before **you** make alternative arrangements so that **we** can agree to the costs.

WHAT YOU ARE NOT COVERED FOR

Exclusions applicable to Section K

1 Scheduled flights, travel or accommodation not booked within the UK, Channel Islands or Isle of Man prior to departure.
2 Any costs resulting from the **financial failure** of:
- **a** Any **end supplier** which is, or which any prospect of **financial failure** is known by **you** or widely known publicly at the date **you** bought this policy or travel tickets for **your journey** (whichever is the later)
- **b** 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 under section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means.

3 The **financial failure** of any travel agent, tour organiser, booking agent or consolidator with whom **you** have booked a scheduled flight, travel or accommodation.
4 Any losses which are not directly associated with the incident that caused **you** to claim. For example, loss due to being unable to reach a pre-booked hotel, villa, car hire or cruise following the **financial failure** of an airline.

Specific conditions applicable to section K

1 **We** will deal with any information **you** provide to **us** in compliance with the provisions of relevant Data Protection legislation. 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.
2 Cover will not apply if by **us** making a payment of any claim or providing any benefit **we** would breach any sanction, prohibition or restriction imposed by law or regulation.
3 No title, right or interest under this policy may be assigned, transferred, conveyed or removed without the written agreement of the **insurer**. Any attempt to assign rights or interests without the **insurers** written agreement is null and void.

Section L - Valuables / gadget pack (Optional)

Cover under this section is only applicable if the appropriate premium has been paid and shown on **your** booking invoice or validation certificate (as applicable).

WHAT YOU ARE COVERED FOR

The **insurer** will pay for loss, theft or damage up to the amount shown in the 'Schedule of cover' applicable to the type of policy purchased and shown on the booking invoice or validation certificate (as applicable) in total for up to three **valuable** items. The amount payable will be the value at today's prices less the deduction for wear, tear and depreciation.

Specific conditions applicable to Section L

You must comply with the following conditions to have the full protection of **your** policy. If **you** do not comply the **insurer** may at their option cancel the policy or refuse to deal with the claim or reduce the amount of any claim payment.

1 **You** shall act at all times as if un-insured and shall exercise reasonable care for the safety and supervision of their property and in the event of loss, theft or damage **you** shall take all reasonable steps to recover any lost property.
2 **You** must produce receipts or other evidence of value and ownership where possible and in any event in respect of any item valued over **£100**. Where this is not done liability shall be limited to **£100**.
3 Loss, theft or damage whilst in the custody or control of a carrier, authority, transport company, garage or hotel must be reported in writing to them and written acknowledgment obtained.

WHAT YOU ARE NOT COVERED FOR

Exclusions applicable to Section L

The **insurer** shall not pay for any claim directly or indirectly caused by, arising or resulting from, or in connection with:

1 Damage due to moth, vermin, wear and tear and gradual deterioration.
2 Loss, theft or damage to property hired to **you** or confiscated by police, customs or other relevant authority.
3 Loss, theft or damage not reported whilst travelling overseas to the police or other relevant authority and a written statement obtained in confirmation. This report must be made within 24 hours of **you** becoming aware of the loss of **your** items.
4 The breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessel, aircraft or vehicle in which they are being carried.
5 Mechanical breakdown or defect.
6 Loss, theft or damage to business or professional goods, equipment or samples.
7 Loss, theft or damage to **valuables** left **unattended** (including in a vehicle or the custody of scheduled transport service providers including airlines), unless in a locked safe, or the locked hotel room, apartment or holiday residence **you** are using on **your** journey (private use only). **Valuables** are not insured if left in 'checked in' **baggage**.
8 Shortages due to error or omission, depreciation in value.
9 A **policy excess** which will apply to this section, please refer to 'General exclusions'.

Note

Where the 'Already travelling endorsement' has been purchased, the **insurer** shall not pay for any claim for **valuables** directly or indirectly caused by, arising from or in connection with any loss, theft or damage occurring during a complete 48 hour period from the date of payment of the insurance premium.

Section M - Cruise cover extension (Optional)

Cover under this section is only applicable under Standard and Premier cover (no cover for Budget) if **you** are aged 69 years or under and the appropriate premium has been paid and shown on **your** booking invoice or validation certificate (as applicable).

WHAT YOU ARE COVERED FOR

1 Cruise cabin confinement
The **insurer** will pay up to **£50** for each complete 24 hour period that **you** are confined by the ship's medical officer to **your** cabin due to an injury or illness of **you** or a **travelling companion** which is covered under Section A – Emergency medical expenses during the period of the trip up to **£500**.

2 Unused cruise excursions
The **insurer** will pay up to **£500** for the cost of pre-booked excursions, which **you** are unable to use as a direct result of being confined to **your** own cabin due to an injury or illness of **you** or a **travelling companion** which is covered under Section A – Emergency medical expenses during the period of the trip.

3 Cruise itinerary change
The **insurer** will pay up to **£150** for each missed port in the event of the cancellation of a scheduled port visit due to adverse weather or timetable restrictions up to **£750**. This must be confirmed by the cruise operator in writing confirming the reason for the missed port.

4 Low or high water (river cruises only)
The **insurer** will pay **£50** each time **your** cruise ship is unable to navigate the inland waterways owing to low or high tides up to **£1,500** in total. This amount is payable when the cruise provider:
a Only provides land-based alternative accommodation; or
b Needs **you** to change ships to allow travel to continue.

WHAT YOU ARE NOT COVERED FOR

Exclusions applicable to Sections M1 and M2
The **insurer** shall not pay for any claim directly or indirectly caused by, arising or resulting from, or in connection with any confinement to **your** cabin which:
1 Has not been confirmed in writing by the ship's medical officer.
2 Is as a result of **quarantine** that applies generally or broadly to some or all of a population, vessel or geographical area, or that applies based on where **you** are travelling to, from or through.

Exclusions applicable to Section M3
The **insurer** shall not pay for any claim directly or indirectly caused by, arising or resulting from, or in connection with:
1 Claims arising from a missed port caused by **strike or industrial action** if the **strike or industrial action** was notified at the time that the insurance was purchased.
2 **Your** not attending the excursion as per their itinerary.
3 Claims arising from when the ship cannot put people ashore due to a scheduled tender operation failure.
4 Claims where a monetary amount (including on board credit) of compensation has been offered by the ship or tour operator.

Exclusions applicable to Section M3 and M4
The **insurer** shall not pay for claims under both **M3** and **M4** relating to the same event.

Annual multi-trip

Applicable to 'Standard cover' and 'Premier cover' policies only.

When the Annual multi-trip premium has been paid and this is shown on the booking invoice or validation certificate (as applicable) the **insurer** will cover all trips made by **you** during the period of insurance:

1 To destinations outside of **your home country** and;

2 Within **your home country** if such trip includes at least two nights pre-booked accommodation.

Subject to the following:

1 For 'Standard cover' policies, the maximum duration of any one trip shall not exceed 30 days. For 'Premier cover' policies, the maximum duration of any one trip shall not exceed 70 days. Any trip which at the commencement of the insurance is known to be longer than the maximum duration of any one trip as stated is not insured for any part of such trip.

2 Each trip shall be deemed to be a separate insurance subject to the terms, conditions, limitations and exclusions contained herein.

3 **Your** children can be included without charge, including independent travel, provided they are aged 18 years or under, or 21 years or under and in full time education at the date of payment of insurance premium, and **you** have requested that their name be included on the booking invoice or validation certificate (as applicable).

4 Cover is available for Section I - Winter sports extension either for up to a total of 14 days or up to a total of 28 days in all during the period of this insurance subject to the appropriate additional premium having been paid and shown on the booking invoice or validation certificate (as appropriate).

5 Annual multi-trip travel insurance is not available for any person aged 70 years or more at the date of payment of insurance premium. The appropriate additional premium must be paid by any person aged 51 years or more at date of payment of insurance premium.

Geographical areas.

Area 1 - United Kingdom only

Whilst insurance is available for holidays in the United Kingdom (England, Scotland, Wales and Northern Ireland), Sections A1, A2, A3 and A4 relating to Emergency medical expenses shall not apply.

Area 2 - Europe

Europe means the continent of Europe west of the Ural Mountains, and includes the Isle of Man, the Channel Islands, Iceland, Jordan, Madeira, Republic of Ireland, the Canary Islands, Azores and Mediterranean Islands, as well as the countries bordering the Mediterranean.

Area 3 - Australia and New Zealand

a For any period of cover purchased Area 3 can include a 48 hour stop-over anywhere in the world for both outward and return travel.

b If the period of cover purchased is two months or more Area 3 can be extended to include a maximum of 7 days/nights anywhere in the world.

Area 4 - Worldwide excluding North America and Mexico

North America means the USA, Canada and Mexico.

a For any period of cover purchased Area 4 can include a 48 hour stop-over anywhere in the world for both outward and return travel.

b If the period of cover purchased is two months or more Area 4 can be extended to include a maximum of 7 days/nights anywhere in the world.

Area 5 - Worldwide including North America and Mexico

Includes travel to North America means the USA, Canada and Mexico.

Sporting and adventurous activities

Subject to the General exclusions and the relevant exclusions under each section of this policy, which continue to apply; the following recreational, non-professional (amateur), non-competitive activities detailed under 'Standard pack' are automatically covered at standard premiums.

'Activity pack', 'Extreme activity pack', 'Extreme plus activity pack', Nepal extreme activity pack', 'Winter sports extension' and 'Winter sports plus extension' are only covered where the appropriate applicable additional premium has been paid and is detailed on **your** booking invoice or validation certificate (as applicable). If, for example, the 'Extreme activity pack' has been selected, **you** are also covered for 'Activity pack' activities. To establish if cover can be provided for any professional or competitive activity, please contact Big Cat Travel Insurance for a quotation, as an additional premium may be payable phone **UK +44 (0)333 003 3161.**

Standard pack

Aerobics
Archery
Athletics
Backpacking
Banana boating
Baseball
Basketball
Battle re-enactment
Boogie boarding
Bowls
Bridge walking
Canoeing/kayaking (inland /coastal - grades 1-3)
Cheerleading (no stunts)
Cricket
Curling
Cycling – if incidental or on an organised tour (cycles only covered if extra premium paid to include cover under Section L - Valuables)
Dog sledging
Drag hunting
Dune bashing
Falconry
Fell walking (on recognised routes)
Fishing (course/fly/deep-sea)
Football (soccer)
Go karting
Golf
Gorge walking
Gymnastics
Helicopter rides (as passenger only)
Hiking up to 2,500 metres (outside Nepal)
Hot air ballooning (as passenger only)
Hurling
Ice skating
Jogging
Kayaking (inland/coastal – grades 1-3)
Martial arts (non-contact)
Motorcycling up to 125cc
Motorcycling as a passenger only (pillion)
Netball
Non manual/clerical work (including bar work)
Orienteering
Outward bound pursuits
Overland travel
Parasailing (over water)
Quad biking up to 125cc
Racquet sports
Rambling up to 2,500 metres
Roller blading
Rounders
Rowing
Running
Safari travel (in a vehicle or on foot)
Safari/gorilla trekking
Sailing (coastal waters only)
** Scuba diving (up to 18 metres in depth)
Snorkelling
Softball
Speed boating
Surfing
Swimming (including swimming with dolphins, whales and whale sharks, but excluding swimming long distance in open water)
Table tennis
Tennis
Trampolining
Trekking up to 2,500 metres (outside Nepal)
Tug of war
Ultimate frisbee
Volleyball
Wadi bashing
Wake boarding
Wall climbing (man-made climbing walls)
Water polo
Water skiing
Windsurfing (boards not covered)

Activity pack

Abseiling
Aerial safari (passenger in light aircraft, helicopter or hot air balloon only)
Biathlon
Black water rafting (any grade)
Bouldering
Breathing observation
Bubble diving
Bungee jumping (2 jumps)
Camel trekking
Canoeing (inland/coastal - grades 3-5)
Cycle touring (cycles only covered if extra premium paid to include cover under Section L - Valuables)
Endurance obstacle courses (such as Tough Mudder)
Fell running
Fencing
Field hockey
Gorge running
Gorge swinging
Guided glacier walking
* Hiking up to 4,600 metres (outside Nepal)
Horse riding or riding other animals (including horseback safaris)
Hydro speeding
Jet boating
Jet skiing
Kayaking (inland/coastal - grades 3-5)
Kite surfing/boarding
Marathons
Martial arts (training only)
Motorcycling over 125cc (on road only)
Mountain biking (cycles only covered if extra premium paid to include cover under Section L - Valuables)
Mountain boarding
Paint balling
Permitted manual work (as defined)
Parasailing (over land)
Rap jumping
Rock climbing (single pitch only - no solo climbing/climbing without ropes)
Rugby
Sand yachting
Sailing (outside coastal waters)
** Scuba diving (up to 40 metres in depth)
Shark cage diving
Shooting
Skate boarding
Tandem sky diving (2 jumps)
*Trekking up to 4,600 metres (outside Nepal)
Triathlon
Tubing (including cave tubing)
Via ferrata
Volunteering/working (as defined)
White water rafting (any grade)
Wind tunnel flying
Zip lining
Zorbing

Extreme activity pack

American football
Canoeing (inland/coastal - grade 6)
Canyoning
Caving (as part of a group on known routes only)
Cycling – BMX (cycles only covered if extra premium paid to include cover under Section L - Valuables)
Flying (as a pilot of non-commercial aircraft, if appropriate licence held or flying with a qualified instructor. No personal liability or personal accident cover)
Gliding
Hang gliding (no personal liability or personal accident cover)
* Hiking over 4,600 metres (outside Nepal)
Kayaking (inland/coastal - grade 6)
Multi-pitch rock climbing (outdoor - no free climbing or solo climbing)
Open water swimming (organised only, maximum distance 10 kilometres)
Paragliding
Parapenting
Parascending
Polo
Pot holing (as part of a group on known routes only)
Quad biking (over 125cc)
Sandboarding
* Trekking over 4,600 metres (outside Nepal)

Extreme plus activity pack

Mountaineering up to 6,000 metres (organised groups, using ropes and with guides only)

Solo sky diving (no personal liability or personal accident cover)

Nepal extreme activity pack

* Trekking within Nepal up to 7,000 metres

Winter sports extension

Big foot skiing
Cat skiing
Cross country skiing
Downhill skiing
Heli skiing
Kite skiing
Nordic skiing
Off piste skiing / snowboarding
Ski instructor course
Snow skiiing
Snowboarding
Snow mobiling

Note
Cover excludes the participating in ski-racing, ski-jumping, ice hockey, freestyle winter sports or the use of bob sleighs or skeletons. Random off piste winter sports activities will only be insured if **you** are with a qualified instructor or in a group of not less than 3 persons in possession of working communications or portable telephones. No cover for winter sports activities against local authority advice. The specified maximum duration for the 'Winter sports extension' in any one period of insurance will be shown on **your** validation certificate or booking invoice (as applicable) and is subject to the appropriate premium having been paid and shown on the validation certificate.

Winter sports plus extension

Ice hockey
Paraskiing
Terrain park skiing / snowboarding (medium jumps only)

Note
Cover excludes the participating in ski-racing, ski-jumping, freestyle winter sports or the use of bob sleighs or skeletons. Random off piste winter sports activities will only be insured if **you** are with a qualified instructor or in a group of not less than 3 persons in possession of working communications or portable telephones. No cover for winter sports activities against local authority advice. The specified maximum duration for the 'Winter sports plus extension' in any one period of insurance will be shown on **your** validation certificate or booking invoice (as applicable) and is subject to the appropriate premium having been paid and shown on the validation certificate.

* For trekking in Nepal, if **you** need helicopter mountain medical rescue, all costs have to be pre-authorised by the **insurer's** medical emergency assistance service and the **policy excess** will be increased to **£1,500**. This **policy excess** still applies, even if the extra premium has been paid for excess waiver. Maximum age for trekking in Nepal is 59 years at date of payment of the insurance premium.

  There is no cover for any of the following whilst trekking in Nepal:
  - Self-guided trekking,
  - Trekking against local authority advice,
  - Trekking on routes which are not recognised.
  - Trekking above 7,000 meters in altitude.

** Recreational scuba diving only. No air travel is permitted with 24 hours of scuba diving. **You** must hold a British Sub Aqua Club certificate or equivalent and follow the relevant Club rules and guidelines at all times, or **you** must only dive under the constant supervision of a properly licensed diving school and follow their rules and instructions at all times.

Note
- Claims relating to **your** ownership, possession or use of vehicles, aircraft, hovercraft, watercraft, firearms and buildings are excluded under Section B - Personal liability.
- Claims where **you** do not wear the recommended/recognised safety equipment, or do not follow the safety procedures, rules or regulations of the activity's organisers /providers are also excluded on this policy.

Claims checklist.

The following documentation (if applicable) will be required by the Claims Handlers, in order that a claim may be processed.

Originals will be required, as settlement cannot be made with photocopied documents. Further documentation may be required depending on the individual circumstances of **your** claim.

Please note the policy does not cover the cost of obtaining duplicate receipt or medical certificates.

For all sections of cover you will be required to submit:

- **Your** booking invoice or validation certificate confirming proof of payment of the insurance premium.
- **Your** travel trip itinerary confirming dates of travel.
- **Your** travel booking confirmation receipt(s) showing the date of original booking and amount paid.
- Travel/air tickets.

For Cancellation or curtailment:

- **Your** cancellation invoice.
- Completed medical certificate if cancellation for medical reasons (which can be found on the claim form).
- Copy of death certificate.
- Redundancy letter.
- Evidence from treating **doctor** confirming curtailment was medically necessary (curtailment only).

For Personal effects:

- Receipts or other evidence to support ownership and value for the items claimed.
- Baggage check tags.
- A written report from the person / company to whom the loss was reported whilst travelling overseas (e.g. police report).
- Proof of date and time **baggage** was returned to **you** (baggage delay claims only).
- Evidence to support damage (e.g. repairers report of total loss or damage).
- Copy of the cash withdrawal receipt showing the amount, time and location.
- Confirmation from financial institution records that transaction occurred at the time date and location.

For Emergency medical expenses:

- Original receipts.
- Medical evidence to support nature of illness or injury.
- Evidence of hospital admission and discharge.
- Additional travel tickets.

For Travel delay (Delayed departure/arrival, Missed departure, Seat bumping):

- Replacement tickets and invoices /receipts.
- A letter from the airline (or similar) confirming the scheduled and actual time of departure including the official cause of the delay.
- A letter from the airline confirming non-travel on the original and reason for the seat being unavailable.