

## Your travel insurance

All insurance policies contain restrictions and exclusions, which **You** should be aware of. It is important that **You** read this policy carefully because it is the basis upon which Fortis settles any claim. Please make sure that the cover meets **your** needs and that **You** can make the declaration below, and agree to condition 1 of 'General conditions' (see page 10). If **You** need more advice, please contact Customer Services on 0845 2601574 who will contact **us** for **You**.

## Contract of Insurance

Arranged by:

**Perkins Slade Limited**

3 Broadway, Broad Street, Birmingham, B15 1BQ

Underwritten by

**Fortis Insurance Limited**

Registered address – Fortis House, Tollgate, Eastleigh, Hampshire, SO53 3YA

Registered number: 354568 England

Policy No. A/10/PS

Section 1	Section 2	Section 3	Section 4	Section 5	Section 6	Section 7	Section 8
Cancellation & Curtailment	Medical Expenses	Hospital Benefit	Personal Accident	Personal Belongings	Temporary Loss of Belongings	Money & Documents	Loss of Passport
£5,000 Excess £50	£10,000,000 Excess £50	£525	£25,000	£3,000 Excess £50	£300	£500 Excess £50	£250

Section 9	Section 10	Section 11	Section 12	Section 13	Section 14	Section 15	Section 16
Personal Liability	Missed Departure	Hijacking	Legal Expenses	Delay	Catastrophe	Mugging	Green Fees
£200,000 Excess £100	£1,000	£1,000	£25,000	£100	£1,000	£500	£500

### Assistance International - 24 hour worldwide emergency service

This service is only for real emergencies – If **You** need help following a medical emergency, please call: **+44 23 8064 4633**

The fax number is +44 23 8064 4616

**If you or someone acting on your behalf, subject to passing security questions needs to make a claim** – please ring an ask for a claim form as soon as possible after an event which **You** may want to claim for. The phone number is **0845 122 3280** (+44 23 8031 2323 if **You** are calling from overseas) – The phone line is open 24 hours a day, 365 days a year if **You** need to make a claim.

**We** may record or monitor calls for training purposes or to improve the quality of **our** service.

### Declaration

This policy contains certain conditions and exclusions in relation to the health of the insured persons. It is essential that at the time of taking out this policy and when booking a trip under an annual multi-trip policy **You** are able to make the following declaration in relation to yourself and each insured person. If **You** agree to this declaration knowing that any part of it is untrue the **We** reserve the right to cancel the policy or refuse to deal with any claim arising or reduce the amount of any claim paid. If **You** have any doubts in relation to this declaration **You** must contact the Fortis Health Line who will advise **You**.

### Medical Exclusions

**If at any time of purchasing this policy, and when booking a trip under an annual multi-trip policy, anyone insured under this policy answers 'Yes' to any of the following questions, this policy will not provide cover for any claim arising directly or indirectly from that condition.**

- Is anyone waiting for an operation, post operative check up, any other hospital treatment or any medical investigations, tests or test results (for anything other than pregnancy)?
- Is anyone waiting for a consultation with a hospital doctor for any medical condition or set of symptoms, other than for regular check- ups for a stable condition?
- Does anyone have a condition for which a **terminal prognosis** has been given?
- Is anyone travelling against the advice of a doctor, or in order to obtain medical advice or treatment abroad?

### Health Questions

**If anyone insured under this policy answers 'Yes' to any of the following questions when this insurance is purchased, and when booking a trip under an annual multi-trip policy if later, this policy will not cover any claim arising directly or indirectly from that condition, unless we have agreed in writing to cover it. To see if we can provide cover for your existing condition(s) You must phone the Fortis Health Line on 0845 260 1574 quoting scheme code PS10.**

- Has anyone been admitted to hospital overnight or treated as a day-patient in the last 12 months?
- Has anyone ever been diagnosed with or received treatment for any heart/cardiac problem, stroke, TIA, or circulatory condition (including high blood pressure, unless stable and controlled by no more than one prescribed medication)?
- Does anyone have a breathing condition for which they take more than one prescribed medication, or which has ever required the use of supplementary oxygen or the use of a nebulizer?
- Has any insured person with a breathing or circulatory condition had their medication changed in the last 6 months?
- Has any insured person been diagnosed with or had any treatment in the last 5 years for any type of cancer, leukaemia or brain tumour?
- Has any insured person ever had an organ transplant, been on kidney dialysis, had diabetes, dementia or any other psychiatric or psychological illness?

**I declare that I am able to answer 'No' to all of the above questions. If You can agree this declaration any existing medical conditions will be covered by this policy, therefore please do not contact the Fortis Health Line as You may be charged an additional premium unnecessarily.**

# Contract of Insurance

## Cover and Conditions for each Insurance Person

### Changes to your health (applies to Annual Multi-trip policies only)

If there is a change in the health of anyone insured under this policy (after **You** have taken out this insurance or booked a **trip**, but before **You** travel, or book a further **trip**), **You** must contact the Fortis Health Line immediately on **0845 260 1574** quoting scheme code **PS10**. They will tell **You** if the change in **your** health will affect **your** insurance and if cover can continue for further **trips** **You** wish to book. If cover cannot continue, **You** may be entitled to claim for the cost of cancelling **your** pre-booked travel arrangements. Insurers reserve the right to amend the terms of **your** policy, or cancel it providing **You** with a pro-rata refund of premium.

If at any time of taking out this insurance (or booking the **trip** if this was later) **your close relative, business associate** or travel companion had a medical condition for which he or she:

- Was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
- Was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for checkups for a stable condition, at regular intervals which have been arranged beforehand)
- Had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months;

**We** will not pay for any claim **You** (or any insured person) make, that has anything to do with the medical condition of that **close relative, business associate** or travel companion.

### IMPORTANT INFORMATION

Please read this policy carefully and remember the following.

1. **Declaration** - This insurance policy contains a declaration which is set out above. **You** must tell **us** about anything **we** have asked in the declaration which may affect this insurance policy.
2. **Limit of cover** - Each section of the personal insurance cover shows the most **You** can claim, but other limits may apply. For example, under section 5 (Personal belongings), the overall limit is £3,000 but there is a limit of £500 for any single item and a total limit of £500 for all **valuables**. **We** will work out how much **we** will pay **You** for baggage claims based on the value of the items at the time of the loss, not the cost of replacing them.
3. **Looking after your belongings** - Many claims for loss or theft are caused by people being careless with their belongings. If **You** do not take good care of **your** belongings, it can be upsetting and inconvenient for **You** and **we** may not pay **your** claim.
4. **Cancelling your policy** – **You** can cancel this policy within 14 days from the date **You** receive the policy wording and policy schedule. **We** will then refund **your** premium in full. No refund of premium is available after the 14 day period. A refund of premium is only available for a single trip policy if the period from the date of issue of the policy to **your** scheduled return date **home** is greater than 28 days.  
If **You** want to cancel **your** policy, please contact Perkins Slade who may make a charge to cover their administration costs.
5. **Excesses** - **We** will take an excess off each claim **You** make under certain sections of this insurance. The amount **You** will have to pay towards a claim is shown under each section. If **we** agree to a medical expenses claim (section 2) which has been reduced by **your** using an EHC or private health insurance, the section excess will not apply.
6. **Making a claim** - To help **us** deal with **your** claim quickly and efficiently, please read the claims procedures on pages 11 and 12 of the general conditions. This explains what documents **You** will need to support a claim and when **You** will need this kind of proof. **You** must collect some of the proof **You** need, for example a police report, while **You** are on **your** trip.
7. **What to do in a medical emergency** - Following a medical emergency, contact Assistance International for help. (See page 13.)

### GEOGRAPHICAL LIMITS

Area 1	England, Scotland, Wales and Northern Ireland.
Area 2	Europe including all countries to the west of the Ural mountains, the Channel Islands, the Isle of Man, Republic of Ireland, Iceland, Madeira, the Canary Islands, the Azores, Syria, Turkey, Tunisia, Egypt, Israel and all countries bordering the Mediterranean Sea.
Area 3	Worldwide

### WHAT TO DO IF YOU HAVE A COMPLAINT

If **You** have experience a problem with any part of **Our** service, **we** will sort this out as quickly and fairly as possible.

#### What You should do first

- If **your** complaint is about the way **your** policy was sold to **You** Please call Perkins Slade on 023 9241 9002
- If **You** have a complaint about a claim call **your** claim handler first. **You** will find the claim handler's name and phone number on any letters they have sent **You**.

#### If your problem has still not been sorted out

##### Step 1

Contact **Our** Customer Service Advisor who will make sure that your complaint is dealt with at a senior level. You can write to us at the address below or e-mail us through **Our** website at [www.fortisinsurance.co.uk/complaints](http://www.fortisinsurance.co.uk/complaints) (please include your policy number and claim number if appropriate).

Customer Services Advisor  
Fortis Insurance Limited  
Fortis House  
Tollgate  
Eastleigh  
Hampshire SO53 3YA

If your complaint is concerning DAS Legal Expenses Insurance Company Limited, please contact them direct at:

Customer Relations Department  
DAS Legal Expenses Insurance Company Limited  
DAS House  
Quay Side  
Temple Back  
Bristol BS1 6NH  
Telephone: 0117 934 0066  
Fax: 0117 934 2095  
e-mail: [customerrelations@das.co.uk](mailto:customerrelations@das.co.uk)

##### Step 2

If this matter has still not been sorted out, you can write to Mark Cliff, Managing Director at the Fortis House address, unless your complaint relates to Legal Expenses Insurance, in which case please contact DAS Chief Executive Officer at DAS House, Quayside, Temple Back, Bristol, BS1 6NH.

##### Step 3

If you are not satisfied with **Our** final decision, you can write to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London, E14 9SR

#### Fortis Insurance Ltd Service standards

**We** will respond to any letter **You** send **us** within two working days of receiving it. The letter will tell **You** who will be dealing with **your** complaint and when **You** should expect a reply. Please be advised that use of this complaints procedure does not affect **your** right to take legal proceedings.

### FINANCIAL SERVICE COMPENSATION SCHEME

**We** are covered by the Financial Services compensation scheme (FSCS). If **We** cannot meet **Our** obligations you may be entitled to compensation under the scheme. The scheme covers at least 90% of any claim with no upper limit. For further information see [www.fscs.org.uk](http://www.fscs.org.uk) or telephone 020 7892 7300.

# Contract of Insurance

## Cover and Conditions for each Insurance Person

### About the cover and conditions

This is **your** contract of insurance. It contains certain conditions in each section and general conditions. **You** must meet the conditions or **we** will not accept **your** claim. This insurance is designed to cover most events which could affect **your** trip, but there are certain things which are not covered.

**Please read all of this policy carefully, especially the declaration on page 1.**

**This policy is only valid** if **You** also have a travel insurance **schedule** showing the correct premium. Perkins Slade will give **You** this **schedule**.

The policy describes the cover provided for **You** and the conditions, which **your** cover depends on. **You** must keep the policy and travel insurance **schedule** and send them both to us if **You** make a claim.

In return for the correct premium, **we** will pay **You** or **your** someone acting on your behalf, subject to passing security questions if **You** make a valid claim. **You** must keep to the terms, conditions and declaration of this insurance.

**One-way trips** - This insurance is designed to cover a round trip, which starts and finishes at **your** usual **home** in the British Isles. **We** may arrange insurance for one-way trips of up to 17 days. This is restricted to the cover and conditions that would have applied if **You** had arranged to return to the British Isles at the end of the **period of insurance**.

### Important information for annual multi-trip insurance

#### UK trips

Annual multi-trip insurance provides cover for trips in the UK only if the trip includes an overnight stay (excluding staying with friends or relatives), which **You** have paid for in advance.

#### Couples and families

Annual multi-trip cover for **couples** and **families** allows the adults covered under the policy to travel either together or separately. A **child** covered under the annual multi-trip **family** policy can travel without the insured adults, only if he or she is travelling with and under the supervision of an adult who is responsible for their care for the length of the trip.

#### Declaration

The declaration and limits of cover apply to each trip separately.

#### Definitions

Wherever the following words and phrases appear in this policy or the **schedule** they will always have the meanings shown below.

**Business associate** - Anyone who works at **your** place of business and who needs to be in work while **You** are away in order for the business to run properly.

**Child** - A person aged under 18 years of age. To qualify for the **child** premium, they must be travelling with an adult insured by us.

**Close relative** - **Your** husband, wife, civil partner, common-law partner, parent, grandparent, parent-in-law, child, grandchild, brother, sister, fiancé or fiancée.

**Couple** - Two adults, under 65, living at the same address who are married or living together as married.

**Family** - Up to two adults, under 65, living at the same address who are married or living together as married, with any number of children under 18 normally living with them and travelling with them.

**Home** - The address where **You** live in the British Isles.

**Period of insurance** - The period **You** are covered for. The time that cover for particular sections starts and ends is given in more detail below.

- For single trip insurance including long stay cover, cancellation cover starts when **You** pay the premium. All other cover begins when **You** leave **home** to go on **your** trip and lasts until **You** return **home**, as long as that is within the period of insurance paid for.
- For annual multi-trip insurance, cancellation cover starts when **You** book each trip or on the start date shown on **your** insurance **schedule**, if this is later. Cover under all other sections begins when **You** leave **home** to go on **your** trip and ends when **You** return **home** from that trip.

Annual multi-trip insurance will provide cover from the start date as shown on **your** insurance **schedule**. There is no limit to the number of

trips **You** may take, but each trip must be shorter than 32 days (unless **You** have paid the additional premium to extend the trip limit. The revised trip limit will be shown on **your** insurance **schedule**). The start and finish dates of the trip must fall within the 12-month period.

For holidays booked during the 12-month period and that start after the end of the **period of insurance**, **we** will provide cancellation cover until the policy ends.

**We** will extend the period of insurance by up to 30 days, at no extra cost, if **You** have to stay on **your** trip longer because of events which **You** have no control over. If the transport **You** are on is hijacked, **we** will automatically provide worldwide cover. The **period of insurance** will continue for up to 12 months without extra charge.

**Schedule** - The document attached to this policy which confirms that insurance has been arranged for the named persons on the dates stated and if any additional cover has been arranged.

**Terminal prognosis** - When a doctor tells a patient that they have a condition that will eventually lead to their death

**Acts of terrorism** - An act, including but not limited to the use or threat of force or violence, by any person or group, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons, including the intention to influence any government and/or to cause fear to the public, or any section of the public.

**Valuables** - Audio, visual, video, photographic, computer, television, fax, phone and portable satellite equipment; jewellery; furs; precious metals; watches; binoculars; and electronic games.

**We, our, us** - Fortis Insurance Limited and the other insurers shown on page 13.

**Winter sports** - On-Piste basic skiing and snowboarding activities only.

**Winter sports equipment** - snowboards, skis (including bindings), boots and poles.

**You, your** - Each insured person named on the travel insurance **schedule** for whom the correct premium has been paid.

### DANGEROUS ACTIVITIES

Any professional or sporting activity or racing except the category shown on the **schedule** for which cover is provided on **your** policy.

Within the policy, for example under section 2 (Medical and other expenses) **You** are not covered for claims caused by any dangerous activity unless the **schedule** shows that **You** have taken cover for the dangerous activity and **You** have paid the appropriate premium. The dangerous activities that **we** can provide extra cover for are as shown below.

**LOW** - angling, aerobics, archery, badminton, basketball, billiards, bowls, bridge, camping, caravanning, croquet, curling, dancing, darts, golf, gymnastics, handball, jogging, korfbal, keep fit, model aircraft flying, netball, petanque, pool, quoits, racketball, rambling, rowing, snooker, snorkelling, soft ball, stoopball, swimming, table tennis, tennis, tenpin bowling, volleyball, waterpolo, yoga.

**MEDIUM** - if medium category is taken, **You** are also covered under the low category in addition to the following activities-, athletics, ballooning, baseball, buggying, canoeing, cricket, cycling, equestrian, fencing, football, dragon-boating, hockey, ice-skating, kite surfing, lacrosse, multi activity courses, modern pentathlon, orienteering, power lifting, rafting, roller hockey, roller, skating, rounders, sail boarding, sailing, sand and land yachting, shooting in a target range including clay pigeon shooting (not hunting), skateboarding, squash, shinty, surfing, ultimate, water skiing, weightlifting, windsurfing, yachting (inland and coastal waters only).

**HIGH** - if a high category is taken, **You** are also covered under the low and medium categories in addition to the following activities -- abseiling, adventure racing, American football, boxing, caving, climbing, ice hockey, judo, martial arts, pot holing, paint-balling, parasailing, polo, power boat sailing, rock climbing, rugby league, rugby union, scrambling, winter sports, wrestling.

**ARIEL SPORTS** - if ariel sports category is taken, **You** are also covered under the low, medium and high categories in addition to the following activities -Sky Diving, Parachuting, Paragliding, gliding and hang gliding.

# Contract of Insurance

## Cover and Conditions for each Insurance Person

### SECTION 1A IF YOUR TRIP IS CANCELLED – up to £5,000

#### What is covered

We will repay **You** for expenses **You** have paid or legally have to pay for **Your** unused travel and accommodation which **You** do not use if **You** have no choice but to cancel the trip as a result of one of the following commencing during the period of insurance:

- (a) **Your** death injury or illness or that of **Your** travelling companion, the person **You** are going to stay with, a close relative or business associate.
- (b) **You** or **Your** travelling companion being required by the police to stay at home as a result of burglary, or serious damage by fire, explosion, subsidence, storm flooding, vandalism, fallen tree or impact by aircraft or vehicle to **You** or their home or usual place of business in the United Kingdom.
- (c) **You** or **Your** travelling companion being required for jury service or as a witness in a court of law in the United Kingdom as long as **You** became aware of the commitment after taking out this policy or booking the trip (whichever is later).
- (d) **You** being made involuntarily redundant if **You** are under 65 and have 2 years' continuous employment with the same employer.
- (e) **You** or **Your** travelling companion having agreed leave subsequently cancelled by the emergency services or armed forces, for operational reasons. This cover does not apply to cancellation of leave due to war, invasion, acts of terrorism, hostilities (whether war be declared or not), civil unrest, revolution, rebellion, act of foreign enemy or any similar event.
- (f) An accident occurs to your vehicle, rendering it unroadworthy, within 48 hours prior to the intended date of departure (applicable to self-drive holidays only).

#### Note

For single-trip cover, cancellation insurance starts on the date of issue shown on **Your** insurance schedule. For annual multi-trip cover, each trip is covered when **You** book it or on the start date shown on **Your** insurance schedule, whichever is later.

As well as the general conditions on pages 11 and 12, the following exclusions and conditions apply.

#### What is not covered

1. **You** are not covered for claims caused directly or indirectly by the following.
  - a) **Your** deciding **You** no longer want to travel.
  - b) Labour disputes.
  - c) Government regulations, acts of parliament or currency restrictions.
  - d) **Your** financial circumstances or unemployment (other than redundancy if **You** are under 65 and have 2 years' continuous employment with the same employer).
  - e) The tour operator, or anyone **You** have made travel or accommodation arrangements with, failing to provide the arrangements.
  - f) **You** arranging to travel against medical advice or to get medical treatment.
  - g) If **You** fail to get a valid passport or other travel documents **You** need.
2. Amounts **You** can get back from someone or somewhere else.
3. **We** will not pay the first £50 (£10 for deposit-only claims) of every claim made for each of **You**.

#### Conditions

1. **You** must do all that **You** can to get to the airport, port or station **You** are leaving from on time.
2. If **You** do not tell the travel agent, tour operator or organisations providing transport and accommodation as soon as **You** need to cancel **your** trip, the amount **we** pay will be limited to the cancellation charges that would have applied at that time.

### SECTION 1B IF YOUR TRIP IS CUT SHORT – UP TO £5,000

#### What is covered

**You** will be covered for expenses **You** have paid or legally have to pay for travel and accommodation, which **You** do not use if **You** have no choice but to cut short the trip and **You** return home for one of the reasons given below which start during the period of insurance.

1. One of the following people is injured, falls ill or dies.
    - a) the person **You** had arranged to travel or stay with (please note, this does not extend to include a paid and/or professional tour leader).
    - b) A **close relative**.
    - c) A **business associate**.
  2. **Your** home is damaged and not fit to live in, or the police ask **You** to return because **your** home has been burgled.
- As well as the general conditions on pages 11 and 12, the following exclusions and conditions apply.

#### What is not covered

1. **You** are not covered for claims caused directly or indirectly by the following.
  - a) **Your** taking part in any dangerous activity (unless **You** have paid the appropriate premium and cover is shown on the **schedule**).
  - b) Deliberately putting yourself at risk (unless **You** are trying to save someone's life).
  - c) **Your** taking part in manual work in connection with a profession, business or trade, unless **we** have previously agreed this in writing.
  - d) **Your** suicide or attempted suicide, deliberately injuring yourself, solvent abuse or the effect of alcohol or drugs. **Your** motorcycling, as either the driver or a passenger of a motorcycle which is more than 125cc, unless the driver holds a current license which allows them to ride a motorcycle of more than 125cc.
  - e) **You** travelling against medical advice or to get medical treatment.
2. **We** will not pay the first £50 of every claim made for each of **You**.

#### Conditions

1. If **You** go into hospital and are likely to be in for more than 48 hours, or if **You** have to return home early, someone must contact Assistance International for **You** immediately.
2. Before **You** return home early for medical reasons, **You** must get a doctor's certificate to confirm that this is necessary and that **You** are fit to travel.
3. If **You** return home early because of an illness or injury to a **close relative** or **business associate**, **You** must get a doctor's certificate confirming that this was necessary.

### SECTION 2 MEDICAL AND OTHER EXPENSES – UP TO £10 MILLION

#### What is covered

1. **You** will be covered for the following expenses caused by **your** becoming ill, being injured or dying during the period of insurance, as long as the expenses are necessary and the costs reasonable.
  - a) Expenses **You** would have to pay, outside the United Kingdom and the country where **You** normally live, within 12 months of the start of **your** illness or injury. The expenses must be for medical, surgical and hospital charges, ambulance (or other rescue service to take **You** to hospital), nursing homes and nursing.
  - b) Up to £50,000 for the cost of rescuing **You** from a location outside the United Kingdom whilst participating in an insured activity, whether **You** are injured or not.
  - c) The extra cost of returning to **your** home, including returning **You** by air ambulance if this is medically necessary.

# Contract of Insurance

## Cover and Conditions for each Insurance Person

- d) Extra accommodation (room only) expenses.
  - e) Extra travel and accommodation (room only) expenses for one person who either has to stay with **You** or has to travel from the British Isles to escort **You home** if **You** are seriously ill or injured.
  - f) If **You** are unable to travel **home** on the pre-booked return date **we** will pay up to £200 in total for additional kennel or cattery costs until the date of **your** return to the British Isles.
  - g) The extra cost of funeral expenses abroad or of bringing **your** body or ashes **home** and up to £5,000 for the cost of recovery of **your** body (from a known location or with the approval of independent experts) in the event of death.
  - h) If **You** are a member of a team and a registered doctor confirms that **You** are unable to continue with the trip **we** will pay up to £1,000 for a replacement to travel to the point at which **You** are unable to continue. Cover is limited to economy class air fare or standard class rail fare and applies only where it is necessary to fulfill the main objective of the trip
  - i) Emergency dental treatment up to £300 for immediate relief of pain only.
2. **You** will be covered for extra travel expenses which are reasonable and necessary if **You** have to return **home** early because a **close relative** or **business associate** is seriously ill or injured or has died during the period of insurance.

As well as the general conditions on pages 11 and 12, the following exclusions and conditions apply

### What is not covered

1. **You** are not covered for claims caused directly or indirectly by the following:
  - a) **Your** taking part in any dangerous activity (unless **You** have paid the appropriate premium and cover is shown on the **schedule**).
  - b) Deliberately putting yourself at risk (unless **You** are trying to save someone's life).
  - c) **Your** taking part in manual work in connection with a profession, business or trade, unless **we** have previously agreed this in writing.
  - d) **Your** suicide or attempted suicide, deliberately injuring yourself, solvent abuse or the effect of alcohol or drugs.
  - e) **Your** motorcycling, as either the driver or a passenger of a motorcycle which is more than 125cc, unless the driver holds a license which allows them to ride a motorcycle of more than 125cc.
  - f) **You** travelling against medical advice or to get medical treatment.
2. **You** are not covered for treatment or surgery which **our** medical advisers and the doctor treating **You** believe is not essential or could wait until **your** return home.
3. **You** are not covered for extra costs for a single-room or private accommodation
4. **You** are not covered for any treatment **You** receive after **You** have returned home.
5. **We** will not pay the first £50 of every claim made for each of **You** unless **You** have used an EHC or private health insurance.

### Conditions

1. If **You** go into hospital and are likely to be in for more than 48 hours, or if **You** have to return **home** early, someone must contact Assistance International for **You** immediately.
2. Before **You** return **home** early for medical reasons, **You** must get a doctor's certificate to confirm that this is necessary and that **You** are fit to travel.
3. If **You** return **home** early because of an illness or injury to a **close relative** or **business associate**, **You** must get a doctor's certificate confirming that this was necessary.
4. **You** must not arrange to be taken **home** without **our** permission. **Our** medical advisers will consult the doctors treating **You** to decide whether it is necessary.
5. **We** may instruct **You** to return if **our** medical advisers and the doctors treating **You** decide that **You** are fit to travel.

## SECTION 3 HOSPITAL BENEFIT – UP TO £525

### What is covered

If **You** fall ill or are injured during the **period of insurance** **You** will receive £35 for each full 24 hours that **You** spend as an in-patient in a hospital outside the UK and the country where **You** normally live. **Note** - Any amount **You** receive under this section will be on top of any amount that **You** receive under section 2. **You** can use this cover to help pay for out-of-pocket expenses such as taxi fares and phone calls paid for by **You** or someone travelling with **You** while **You** are in hospital.

As well as the general conditions on pages 11 and 12, the following exclusions apply.

### What is not covered

1. **You** are not covered for claims caused directly or indirectly by the following.
  - a) **Your** taking part in any dangerous activity (unless **You** have paid the appropriate premium and cover is shown on the **schedule**).
  - b) Deliberately putting yourself at risk (unless **You** are trying to save someone's life).
  - c) **Your** taking part in manual work in connection with a profession, business or trade, unless **we** have previously agreed this in writing.
  - d) **Your** suicide or attempted suicide, deliberately injuring yourself, solvent abuse or the effect of alcohol or drugs.
  - e) **Your** motorcycling, as either the driver or a passenger of a motorcycle which is more than 125cc, unless the driver holds a current licence which allows them to ride a motorcycle of more than 125cc.
  - f) **You** travelling against medical advice or to get medical treatment.

## SECTION 4 PERSONAL ACCIDENT

### What is covered

If, during the **period of insurance**, **You** are accidentally injured and lose **your** sight, lose a limb, become completely disabled or die within 12 months, directly as a result of the accident, **You** can claim one of the following amounts.

- |  |         |
|--|---------|
| a) For death:  | £10,000 |
| b) For loss of one or more limbs at or above the wrist or ankle, or permanent loss of all sight in one or both eyes: | £25,000 |
| c) For permanent and complete disability which means that <b>You</b> cannot do any kind of paid work.                | £25,000 |

**Note** - For children under the age of 16 the death benefit is limited to £1,000. For people over 64, cover is limited to a) and b) only. Please note the maximum personal accident benefit whilst participating in **aerial sports** is £5,000.

As well as the general conditions on pages 11 and 12, the following exclusions and condition apply.

### What is not covered

1. **You** are not covered for claims caused directly or indirectly by the following.
  - a) **Your** taking part in any dangerous activity (unless **You** have paid the appropriate premium and cover is shown on the **schedule**).
  - b) Deliberately putting yourself at risk (unless **You** are trying to save someone's life).
  - c) **Your** taking part in manual work in connection with a profession, business or trade, unless **we** have previously agreed this in writing.
  - d) **Your** suicide or attempted suicide, deliberately injuring yourself, solvent abuse or the effect of alcohol or drugs.

# Contract of Insurance

## Cover and Conditions for each Insurance Person

- e) **You** motorcycling, as either the driver or a passenger of a motorcycle which is more than 125cc, unless the driver holds a current licence which allows them to ride a motorcycle of more than 125cc.
- f) **You** travelling against medical advice or to get medical treatment.
2. **You** are not covered under this section for any claim if:
  - a) it was caused by medical or surgical treatment, unless it was necessary after the accident; or
  - b) at the time of the accident, **You** were under the influence of alcohol or drugs, unless the drugs were prescribed by and taken on the instructions of a doctor (except to treat drug addiction).
3. **You** are not covered if the accident was caused by a medical condition that existed before **your** trip.
- i) Loss, theft or damage to prams, pushchairs or baby buggies except while they are being carried by public transport.
2. Winter sports equipment is not covered under this section (see optional winter sports insurance).
3. **We** will not pay the first £50 of every claim made for each of **You**.

### Conditions

1. If **You** make a claim, **You** must allow **Our** medical advisers to examine **You** as often as they need to. (**We** will pay any costs and **your** expenses for these examinations if **we** accept **your** claim.)
2. **You** are covered only if **You** are injured directly resulting from an accident involving something violent and visible. This does not include sickness or disease; any natural condition; or the result of anything that happens gradually

### SECTION 5 PERSONAL BELONGINGS – UP TO £3,000

#### What is covered

If **You** accidentally lose **your** personal belongings, or if they are stolen or damaged, **You** can claim up to £3,000 to replace or repair them. (**We** will take an amount off for wear and tear and loss of value.) There is a limit of £500 for one item, pair or set. The overall limit for **valuables**, golf clubs, compact discs and prerecorded audiotapes is £500.

For an additional premium **We** will increase the sum insured to £5,000 and the limit for any one item to £1,500. The valuables limit will remain at £500. As well as the general conditions on pages 11 and 12, the following exclusions and conditions apply.

#### What is not covered

1. **You** are not covered for the following:
  - a) Loss of, theft of or damage to **your** personal belongings during **your** outward or return journey if **You** do not get a written 'carrier's report', or a 'property irregularity report' in the case of an airline. If **You** cannot report the loss, theft or damage to the airline straight away, **You** must do so in writing within seven days.
  - b) Loss or theft of **your** personal belongings at any other time if **You** do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them.
  - c) Breakage of or damage to fragile articles; audio, video or computer equipment (unless the breakage or damage is caused by a malicious or criminal act); and any other loss or damage caused by the breakage.
  - d) Loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure.
  - e) Loss of, theft of or damage to contact or corneal lenses, mobile phones, loose precious stones, securities, deeds, documents or property held for business purposes.
  - f) Loss of, theft of or damage to **valuables** if **You** leave them in baggage which is checked in to the carrier.
  - g) Loss of, theft of or damage to **valuables** **You** are not carrying with **You** unless **You** have kept them in locked accommodation, a safe, or a safety deposit box.
  - h) There is no cover for personal belongings left in a vehicle overnight or left in a vehicle at any other time unless placed in a locked boot or out of sight wherever this is possible.

### Conditions

1. **You** must take proper care of **your** belongings and act as if **You** did not have this insurance policy.
2. If **your** claim involves a pair or set, **we** will only pay the value of the part of the pair or set which is lost, stolen or damaged. **You** must keep any damaged property so that **we** can inspect it. When **we** make a payment for that property, it will then belong to us.

### SECTION 6 TEMPORARY LOSS OF PERSONAL BELONGINGS – UP TO £300

#### What is covered

If **your** personal belongings are temporarily lost for more than 9 hours on **your** outward journey, **You** can claim up to £300 for the replacements **You** need to buy.

As well as the general conditions on pages 11 and 12, the following exclusion and conditions apply.

#### What is not covered

1. **You** are not covered for claims if **You** receive payment from someone else.

### Conditions

1. As well as getting an authorised 'carrier's report' or 'property irregularity report' from the carrier or handling agent, **You** must also write to them within 21 days of receiving **your** property back to confirm **You** had to buy replacement items.
2. If **your** personal belongings are never found and **we** agree to pay for permanent loss, **we** will take off any amount already paid for temporary loss.

### SECTION 7 MONEY AND DOCUMENTS – UP TO £500

#### What is covered

**We** will repay **You** if **You** lose any of the following or they are stolen. **Your** bank notes, coins, traveller's cheques, travel tickets, admission tickets, meal vouchers and passports.

For cash there is a limit of £250 for each adult and £125 for each **child** under 16.

This cover starts from the time **You** get the money or documents or 72 hours before **You** leave **home** to go on **your** trip, whichever is later.

As well as the general conditions on pages 11 and 12, the following exclusions and condition applies.

#### What is not covered

1. **You** are not covered for the following:
  - a) Loss or theft if **You** have not reported it to the police within 24 hours of discovering the loss or theft and **You** have not got a police report.
  - b) Loss of value or shortages caused by a mistake.
  - c) Money left in baggage which **You** have checked in to the carrier or which **You** do not keep with **You**, unless it is in locked accommodation, a safety deposit box or a safe.
2. **We** will not pay the first £50 of every claim made for each of **You**.

# Contract of Insurance

## Cover and Conditions for each Insurance Person

### Condition

1. **You** must take proper care of **your** belongings and act as if **You** did not have insurance.

### SECTION 8 LOSS OF PASSPORT – UP TO £250

#### What is covered

**You** will be covered for all necessary and reasonable extra travel and accommodation expenses involved in getting a replacement passport if it is lost or stolen during the **period of insurance**.

As well as the general conditions on pages 11 and 12, the following exclusion and conditions apply.

#### What is not covered

**You** are not covered for loss or theft if **You** have not reported it to the police within 24 hours of discovering the loss or theft and **You** have not got a police report.

#### Conditions

1. **You** must take proper care of **your** passport and act as if **You** did not have this insurance.
2. **You** are not covered for any expenses arising after **You** have returned to the UK, Channel Islands or Isle of Man.

### SECTION 9 PERSONAL LIABILITY – UP TO £2 MILLION

If **You** accidentally injure someone or damage someone else's property during the **period of insurance**, **You** will be covered for **your** legal liability:

- a) to people who do not work for **You** and who are not **your** travelling companions or members of **your** family; and
- b) for accidental damage to property which is not owned or being looked after by **You** or a member of **your** family.

For accidental damage to rented accommodation, **we** will pay up to £100,000 for a single incident which **You** are legally responsible for. This cover includes legal expenses, which **You** have paid with **Our** permission.

As well as the general conditions on pages 11 and 12, the following exclusions and condition apply.

#### What is not covered

1. This section does not cover liability caused directly or indirectly by **your** owning or using any aircraft, motorised vehicle, motorised boat or any form of motorised leisure equipment.
2. This section does not cover employer's liability or liability caused by **your** carrying out contracts, supplying goods and services, or doing **your** job.
3. **You** will not be covered for damage, injury, illness or disease caused directly or indirectly by an infectious disease.
4. **We** will not pay the first £100 of every claim made for each of **You**, or the first £250 to do with rented accommodation.
5. This section does not cover liability arising from participation in **aerial sports**

#### Condition

**You** must send us any writ, summons or other legal documents as soon as **You** receive them. **You** must also give us any information and help **we** need to deal with the case and **your** claim. **You** must not negotiate, pay, settle, admit or deny any claim without **Our** written agreement

### SECTION 10 MISSED DEPARTURE – EXTRA TRAVEL AND ACCOMMODATION EXPENSES – UP TO £1,000

#### What is covered

If one of the following takes place during the period of insurance, **You** will be covered for the cost of reasonable extra accommodation (room only) and travel expenses to allow **You** to carry on with **Your** trip if **You** arrive at **Your** international or final departure point too late to board **Your** booked scheduled transport:

1. Labour dispute or protest, civil disturbance, mechanical breakdown or bad weather which interrupts **Your** booked scheduled transport services, including booked connecting flights.
2. An accident or breakdown involving the car taking **You** to **Your** United Kingdom departure point.

#### Conditions

As well as the general conditions on pages 11 to 12, the following conditions apply.

1. **You** must do all that **You** can to arrive at the airport, port or station **You** are leaving from on time.
2. In the case of a labour dispute or protest, **You** will only be covered if the dispute is announced and begins during the period of insurance.
3. If **You** miss the departure because **Your** car breaks down or **You** are involved in an accident, **You** must send us a repairer's report or police accident report.

### SECTION 11 HIJACKING – UP TO £1,000

#### What is covered

**You** will receive £50 for each period of 24 hours during which **You** are unable to reach **your** destination or get **home** because of hijacking.

As well as the general conditions on pages 11 and 12, the following exclusions and conditions apply.

#### Conditions

1. **You** will only receive compensation if the delay is as a direct result of the hijacking and there is no other cause.
2. Compensation will start from the scheduled arrival time of the aircraft.

### SECTION 12 LEGAL EXPENSES – UP TO £25,000

**The following definitions only apply to this section.**

<b>We, us, Our</b>	DAS Legal Expenses Insurance Company Limited
Representative	The lawyer, or other suitably-qualified person, who <b>We</b> have appointed to act for <b>You</b> in line with the conditions of this section.
Legal costs	All reasonable and necessary costs charged by the representative on a standard basis. It also includes the opponent's costs in civil cases if <b>You</b> have to pay them or if <b>You</b> pay them with <b>Our</b> agreement.
Date of the incident	The date the incident which may lead to a claim happened. If there is more than one event arising at different times from the same originating cause, the date of the incident is the date of the first of these events.
Insured incident	<b>We</b> negotiate for <b>Your</b> legal rights in a claim against a party who causes the death of, or bodily injury to, <b>You</b> .

#### What is covered

Under this section, **We** will negotiate for **Your** legal rights after an insured incident. **We** will also help in appealing or defending an

# Contract of Insurance

## Cover and Conditions for each Insurance Person

appeal as long as **You** tell us within the time limits allowed that **You** want us to appeal.

Before **We** pay legal costs for appeals, **We** must agree that it is always more likely than not that the appeal will be successful.

If **You** use a representative, **We** will pay the legal costs for this. The most **We** will pay for all claims for an insured incident resulting from one or more event arising at the same time or from the same originating cause is £25,000.

**We** agree to provide legal expenses cover, keeping to the conditions and exclusions, as long as:

- any legal proceedings will be dealt with by a court or other body which **We** agree to; and
- in civil claims, it is always more likely than not that **You** will recover damages (or other legal remedy) or make a successful defence; and
- the insured incident happens during the period of insurance.

### What is not covered

As well as the general conditions on pages 11 and 12, the following exclusions apply.

1. A claim where **You** fail to notify us of the insured incident within a reasonable time of it happening and where this failure adversely affects the prospect of successfully recovering damages (or getting any other legal remedy that **We** have agreed to) or of making a successful defence.
2. Legal costs incurred before **Our** written acceptance of a claim.
3. Any claim relating to the following.
  - Any illness or bodily injury which develops gradually or is not caused by specific or sudden accident.
  - **You** driving a motor vehicle for which **You** do not have valid motor insurance.
  - Legal expenses arising from or relating to Judicial review, coroner's inquest or fatal accident inquiry.
  - Psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical bodily injury to **You**.
4. Defending **Your** legal rights (but defending a counter claim is covered.)
5. Any disagreement with us that is not in condition 17 of this section.
6. Any legal action **You** take which **We** or the representative have not agreed to or where **You** do anything that has a negative effect on us or the representative.
7. Any legal action against the travel agent, tour operator, carrier or any of the insurers listed on page 13.
8. Fines, damages or other penalties which **You** are ordered to pay.
9. Any legal costs that **You** have to pay under a contingency fee arrangement (a contingency fee arrangement is when the lawyer takes a percentage of the damages as the fee.)
10. Any insured incident intentionally brought about by **You**.
11. A claim which is fraudulent, exaggerated or dishonest or where an allegation of dishonesty or violent behaviour is made against **You**.
12. Any claim relating to written or spoken comments which damage **Your** reputation.
13. Any incident or matter arising before the start of this policy.

### Conditions

As well as the general conditions on page 11 and 12, the following conditions apply.

**You** must do the following.

1. **You** must keep to the terms and conditions of this section, try to prevent anything happening that may cause a claim, take reasonable steps to keep any amount **We** have to pay as low as possible, send everything **We** ask for in writing and give us full and truthful details of any claim as soon as possible and give us any information **We** need.
2. **We** can take over, in **Your** name, any claim or legal proceedings at any time. **We** can negotiate any claim on **Your** behalf.
3. **You** are free to choose a representative (by sending us a suitably qualified person's name and address) if:
  - a) **We** agree to start court proceedings and it becomes necessary for a lawyer to represent **Your** interests in those proceedings; or

- b) there is a conflict of interest.
4. In all circumstances (except those in 3 above), **We** are free to choose a representative.
  5. **We** will appoint a representative to represent **You** according to **Our** standard conditions of appointment. The representative must fully co-operate with us at all times.
  6. **We** will have direct contact with the representative.
  7. **You** must co-operate fully with us and the representative, and must keep us up to date with the progress of the claim.
  8. **You** must give the representative any instructions that **We** ask for.
  9. **You** must tell us if anyone offers to settle the claim.
  10. If **You** do not accept a reasonable offer to settle a claim, **We** may refuse to pay further legal costs.
  11. **You** must not negotiate or agree to settle a claim without **Our** approval.
  12. **We** may decide to pay **You** the amount of damages that **You** are claiming or is being claimed against **You** instead of starting or continuing legal proceedings.
  13. If **We** ask, **You** must tell the representative to have legal costs taxed, assessed or audited.
  14. **You** must take every step to recover any legal costs that **We** have to pay and must pay us any legal costs that **You** recover.
  15. If **Your** representative refuses to continue acting for **You** with good reason or if **You** dismiss **Your** representative without good reason, the cover **We** provide will end immediately, unless **We** agree to appoint another representative.
  16. If **You** settle or withdraw a claim without **Our** agreement, or do not give suitable instructions to **Your** representative, the cover **We** provide will end immediately and **We** will be entitled to reclaim any legal costs **We** have paid.
  17. If there is a disagreement about the way **We** handle a claim that is not resolved through **Our** internal complaints procedure, **You** can contact the Financial Ombudsman Service for help.
  18. **We** may, at **Our** discretion, require **You** to obtain, at **Your** expense, an opinion from a lawyer or other suitably qualified person chosen by **You** and us, on the merits of a claim or proceedings. If the chosen person's opinion indicates that it is more likely than not that **You** will recover damages (or obtain any other legal remedy that **We** have agreed to) or make a successful defence, **We** will pay the cost of obtaining the opinion.
  19. **We** will not pay any claim covered under any other policy, or any claim that would have been covered by any other policy if this policy did not exist.

### SECTION 13 DELAY – UP TO £100 (£5,000 FOR CANCELLATION)

#### What is covered

If the transport **You** are booked to travel on for **your** outward or return journey is cancelled or delayed for reasons which **You** (or the tour operator) cannot control, **You** will receive one of the following

1. Compensation of £20 for the first full 12-hour period that **You** are delayed and a further £10 for each further full 12 hours of delay, up to a limit of £100. **We** will work out the length of the delay based on the difference between **your** scheduled time of arrival and **your** actual arrival time at **your** final destination.
2. **Your** cancellation charges (up to £5,000) if, after a 12 hour delay to the departure of **your** outward journey from the British Isles, **You** decide to cancel the trip.

As well as the general conditions on pages 11 and 12, the following exclusions and conditions apply.

#### What is not covered

1. **You** are not covered for the following.
  - a) Any claims if **You** took this insurance out within 4 weeks of the date **You** are due to leave and it is public knowledge that the journey could be delayed.
  - b) Claims caused by the tour operator, or any other provider of transport and accommodation, stopping trading.
  - c) Amounts **You** can get back from someone or somewhere else if **You** decide to cancel the trip.

# Contract of Insurance

## Cover and Conditions for each Insurance Person

### Condition

- You** must ask the airline or transport company to confirm in writing:
  - the cause of delay or cancellation;
  - the period of the delay;
  - the scheduled time of departure and arrival; and
  - the actual time of departure and arrival.

### SECTION 14 CATASTROPHE COVER – UP TO £1,000

#### What is covered

If fire, flood, earthquake or storm during the **period of insurance** prevents **You** from using **your** accommodation, **You** will be covered for the reasonable extra cost of accommodation and travel, to move to other accommodation.

As well as the general conditions on pages 11 and 12 the following exclusions and conditions apply.

#### What is not covered

- You** are not covered for the following.
  - Costs which may be refunded from someone or somewhere else;
  - Costs which **You** would have had to pay during **your** trip if the problem had not occurred;
  - Any claim where **You** do not produce a receipt for the costs **You** have incurred.

#### Conditions

- The accommodation that **You** move to must be near to the accommodation that **You** had originally booked and of a similar standard.
- You** must provide written confirmation from the police or the company **You** had booked the original accommodation with confirming that **You** were unable to use it and stating the reason.

### SECTION 15 MUGGING - UP TO £500

#### What is covered

If during the period of insurance **You** are mugged and injured and **You** have a valid claim under section 3 – Hospital benefit, **You** will receive a further £100 for each full 24 hours that **You** spend as an inpatient in a hospital outside the United Kingdom and the country where **You** normally live.

As well as the general conditions on pages 11 and 12 the following exclusions and conditions apply.

#### What is not covered

- You** are not covered if **You** do not report the mugging to the police and get a report from them

### SECTION 16 GREEN FEES – UP TO £500

#### What is covered

If **You** fall ill or are injured during the period of insurance, or if adverse weather prevents **You** playing golf at a pre-booked course, **You** will be covered for the costs of the pre paid green fees which **You** are not able to use, up to £50 per day.

As well as the general conditions on pages 11 and 12 the following exclusions and conditions apply.

#### What is not covered

- You** will not be covered for any amount **You** can get back from someone or somewhere else.
- You** will not be covered if **You** take out this insurance within 14 days of going on holiday, unless **You** booked the holiday on the same date.

#### Condition

**You** must get written confirmation from the appropriate authority to confirm that the golf course was closed, if due to adverse weather.

### EXTRA OPTION Winter Sports

This cover is provided only if **You** have paid the appropriate premium for high risk cover. The following changes are made to the policy where cover is added for **winter sports**. (**You** are not covered for **winter sports equipment** under section 5 (Personal belongings) of the policy. Please see below for details of **winter sports equipment** cover.)

Ski lift passes up to £200 are added to the cover provided by section 7 (Money and documents). The following extra cover is also included.

#### Section A - Winter sports equipment - up to £700

##### What is covered

**You** will be covered for the replacement cost (after allowing for wear and tear, and loss of value) of replacing **your** snowboard or skis (including bindings), boots and poles, if they are lost, stolen or damaged. The total limit for hired equipment which is lost, stolen or damaged is £300.

#### Section B - Winter sports equipment hire - up to £300

##### What is covered

If **your** own equipment is lost, stolen or damaged, **You** will be covered for the reasonable cost of hiring a snowboard or skis (including bindings), boots and poles up to £20 a day.

#### Conditions applying to Sections A and B

As well as the general conditions on pages 11 and 12 the following exclusions and conditions apply

#### What is not covered

- You** are not covered for the following.
  - Loss of, theft of or damage to **your** personal belongings during **your** outward or return journey if **You** do not get a written 'carrier's report', or a 'property irregularity report' in the case of an airline.

#### Conditions applying to Sections A and B – continued

If **You** cannot report the loss, theft or damage to the carrier straight away, **You** must do so in writing within seven days.

- Loss or theft of **your** personal belongings at any other time if **You** do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them.
  - Loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure.
  - Loss of or theft of or damage to property left in a vehicle overnight.
- You** are not covered for claims for which **You** receive compensation from someone else.
  - You** are not covered for more than £250 for any one snowboard, pair of skis, boots or poles.
  - We** will not pay the first £50 of every claim made for each of **You**. This does not apply to claims for temporary loss or hire of winter sports equipment under section B.

# Contract of Insurance

## Cover and Conditions for each Insurance Person

### Conditions

1. **You** must take proper care of **your** belongings and act as if **You** did not have this insurance policy.
2. The following condition applies to claims for temporary loss of personal belongings.  
As well as getting an authorised 'carrier's report' or 'property irregularity report' from the carrier or handling agent, **You** must also write to them within 21 days of receiving **Your** property back to confirm **You** had to buy replacement items.
3. **You** must keep any damaged property so **we** can inspect it. When **we** make a payment for that property, it will then belong to **us**.

### Section C - Ski pack (lessons, hire, lift pass) - up to £250

#### What is covered

If **You** fall ill or are injured during the **period of insurance**, **You** will be covered for the costs of the part of the ski pack which **You** are not able to use.

As well as the general conditions on pages 11 and 12, the following exclusion applies.

#### What is not covered

1. **Your** taking part in any dangerous activity (unless **You** have paid the appropriate premium and cover is shown on the **schedule**).

### Section D - Piste closure - up to £300

#### What is covered

This cover is only available for holidays starting after 10 December and ending before 30 April.

If the weather prevents **You** from skiing at the resort **You** are booked into, **You** will be covered for reasonable transport costs to take **You** to a different resort and for the cost of a lift pass there. If it is not possible to arrange transport to a different resort, **You** will receive £30 for each whole day's skiing lost. As well as the general conditions on pages 11 and 12, the following exclusions and conditions apply.

#### What is not covered

1. **You** will not be covered for any amount **You** can get back from someone or somewhere else.
2. **You** will not be covered if **You** take out this insurance within 14 days of going on the trip, unless **You** booked the trip at the same time.

### Conditions

1. Cover will only apply for as long as there are poor snow conditions at **your** resort.
2. **You** must get written confirmation from the appropriate authority to confirm that the piste was closed or that it was not possible to travel to another resort.

### Section E - Avalanche closure: up to £300

If **your** arrival at, or departure from, **your** resort is delayed due to avalanche, landslide or landslip, **You** will be covered for reasonable additional travel and accommodation expenses.

As well as the general conditions on pages 11 and 12, the following exclusions and conditions apply:

#### What is not covered

1. **You** will not be covered if the tour operator pays for **your** additional travel and accommodation costs.
2. If **You** receive compensation from someone or somewhere else, this will be deducted from **your** claim.

### Conditions

1. **You** must get written confirmation from the appropriate authority that getting to or from **your** resort was not possible

for the period claimed, due to avalanche, landslide or landslip.

2. **You** will only be covered if the avalanche, landslide or landslip happens during the **period of insurance**.

### EXTRA OPTION Wheelchair cover

This cover is provided only if **You** have paid the appropriate premium.

The following changes are made to the policy where cover is added for wheelchairs.

(**You** are not covered for wheelchairs under section 5 (Personal belongings) of the policy. Please see below for details of wheelchair cover.)

### Section A - Wheelchairs – up to £3,000

#### What is covered

**You** will be covered for the replacement cost (after allowing for wear and tear, and loss of value) of replacing or repairing **your** wheelchair, if it is lost, stolen or damaged.

### Section B - Wheelchair hire – up to £100

#### What is covered

If **your** own wheelchair is lost, stolen or damaged, **You** will be covered for the reasonable cost of hiring a wheelchair up to £100.

### Conditions applying to Sections A and B

As well as the general conditions on pages 11 and 12 the following exclusions and conditions apply.

#### What is not covered

1. **You** are not covered for the following.
  - a) Loss of, theft of or damage to **your** wheelchair during **your** outward or return journey if **You** do not get a written 'carrier's report', or a 'property irregularity report' in the case of an airline. If **You** cannot report the loss, theft or damage to the carrier straight away, **You** must do so in writing within seven days.
  - b) Loss or theft of **your** wheelchair at any other time if **You** do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them.
  - c) Loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or Mechanical failure.
  - d) Loss of or theft of or damage to property left in a vehicle overnight.
2. **You** are not covered for claims for which **You** receive compensation from someone else.
3. **We** will not pay the first £50 of every claim made for each of **You**.

### Conditions

1. **You** must take proper care of **your** belongings and act as if **You** did not have this insurance policy.
2. The following condition applies to claims for temporary loss of wheelchairs.  
As well as getting an authorised 'carrier's report' or 'property irregularity report' from the carrier or handling agent, **You** must also write to them within 21 days of receiving **Your** property back to confirm **You** had to buy replacement items.
3. **You** must keep any damaged property so **we** can inspect it. When **we** make a payment for that property, it will then belong to **us**.

# Contract of Insurance

## General Conditions Applying to all Sections

### GENERAL CONDITIONS APPLYING TO ALL SECTIONS

#### 1. The information You give us

You must tell us any facts we ask for in the declaration and which could affect this insurance. If You do not, You may not be fully covered. In particular, You must give us any information, which may influence our decision to provide or continue your cover or the way we work out your premium (for example, your health or the health of a close relative). If You cannot agree the declaration, You must call the Fortis Health Line. If You are not sure whether we need to know a particular fact (not relating to a medical condition), please contact Perkins Slade.

#### 2. If You or your someone acting on your behalf, subject to passing security questions need to make a claim

Please ring and ask for a claim form as soon as possible after an event which You may want to claim for.

**The phone number is 0845 122 3280**

The phone line is open 24 hours a day, 365 days a year if You need to make a claim.

We may record or monitor calls for training purposes or to improve the quality of our service.

Fill in the claim form and return it with:

- the relevant proof we need
- this policy and
- your travel insurance schedule

All the certificates, accounts, receipts, information and evidence You send must be in the form we ask for. Always send originals and not photocopies. You must pay any costs involved in providing these documents.

Please do not send any documents until You send in your claim form.

We will answer all correspondence within five working days of receiving it.

#### PROOF YOU MUST PROVIDE

##### If You cancel the trip

Please give the reason for cancelling the trip and send us your booking invoice or receipt and your cancellation invoice. We will need written proof of the reason for cancellation. If cancellation is due to illness or injury, the medical certificate on the cancellation claim form will need to be filled in by the doctor of the person who was ill or injured.

##### Cutting the trip short

Please give the reason You cut your trip short, confirming that You had to come home early. Before You return home early for medical reasons, You must get a doctor's certificate to confirm that this is necessary and that You are fit to travel. You must then send this with your claim form.

##### Hijacking

Please send written confirmation of the delay from the carrier or tour operator.

##### Medical and other expenses

Please send details of the illness or injury and original receipts and bills for any expenses You have paid.

##### Personal accident

Please send full details of the accident and injury.

##### Personal belongings and temporary loss.

Please send full details of the belongings which have been lost, stolen or damaged. You should also send receipts to prove their values or bills for the cost of repairs. For loss or theft claims, You must also send a police report.

If your belongings were lost, stolen or damaged while in the care of an airline, You must send a 'property irregularity report' as well as the flight tickets and luggage receipts the airline gave You when You checked in. For temporary loss claims, please send receipts for the replacement items You have bought and a 'property irregularity report'.

##### Money and documents

Please send full details together with a police report and cash withdrawal slips or similar proof of the money You withdrew.

##### Loss of passport

Please send a police report and any bills or receipts for travel and accommodation expenses.

##### Personal liability

You must send us any writ, summons or other legal documents as soon as You receive them. You must also give us any

information and help we need to deal with the case and your claim. You must not negotiate, pay, settle, admit or deny any claim without our written permission.

##### Missed departure - extra travel and accommodation expenses

Please send confirmation of the delay from the carrier or tour operator. You must also send receipts or bills for your expenses.

For car breakdown or accident claims, send the repairer's report or police accident report and details of how You got to the port or airport.

##### Legal expenses

Please send full details of the accident and your injury.

##### Delay

When You claim You must ask the airline or transport company to confirm in writing:

- a. the cause of the delay or cancellation;
- b. the period of the delay;
- c. the scheduled time of departure and arrival; and
- d. the actual time of departure and arrival.

##### Winter sports equipment hire

Please send receipts for the cost of the snowboard or ski hire and full details of what was lost, damaged or stolen.

##### Piste closure

Please ask the relevant authority to confirm in writing that the piste was closed. You must also send your receipts for transport to the other resort and the cost of the lift pass.

##### Ski pack (lessons, hire, ski pass)

Give the reason for cutting short the use of your ski pack and a medical certificate confirming that this was necessary.

##### Avalanche closure

You must get written confirmation from the appropriate authority that getting to or from your resort was not possible for the period claimed, due to avalanche, landslide or landslip

##### Green Fees

Please ask the relevant authority to confirm in writing that the golf course was closed.

#### 3. You will not be covered for the following.

- a) Any other loss resulting directly or indirectly from the cause of your claim.
- b) Any claim which You could make under any other insurance or any amount You can get back from someone or somewhere else. This does not apply to section 4 – Personal accident.
- c) Any claim caused directly or indirectly by the following.
  - i) Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste, or any risk from a nuclear device or other nuclear equipment.
  - ii) Your property being held, taken, destroyed or damaged under the order of any government or other authority.
  - iii) Pressure waves caused by aircraft or other flying machines travelling at or above the speed of sound.
  - iv) War, invasion, hostilities (whether war be declared or not), civil unrest, revolution, rebellion, act of foreign enemy or any similar event. (This does not apply to Section 2 Medical expenses, while You are away from the United Kingdom. You must follow any relevant suggestions or recommendations made by any government or other authority before or during the period of insurance.)
  - v) Acts of Terrorism (This does not apply to Section 2 – Medical expenses, Section 3 – Hospital Benefit, Section 4 – Personal accident, Section 5 – Personal belongings, Section 6 – Temporary loss of belongings, Section 7 – Money & documents, Section 8 Loss of passport, Section 11 – Hijacking and the extra Winter sports and Wheelchair options while You are away from the United Kingdom. You must follow any relevant suggestions or recommendations made by any government or other authority before or during the period of insurance.)
  - vi) The use, release or threat of any nuclear weapon or device or chemical or biological agent.
  - vii) Any equipment, whether or not You own it, failing to recognise, deal or work correctly beyond the date change to the year 2000 or any other date change, or from anyone's fear of the equipment failing to recognise these changes. (This does not apply to section 2 – Medical expenses.)

# Contract of Insurance

## General Conditions Applying to all Sections

## Data Protection Notice

4. **You** must do all that **You** can to keep **your** claims as low as possible and to prevent theft, loss and damage.
5. If **we** pay any expenses which **You** are not covered for, **You** must pay these back within a month of the end of the **period of insurance**.
6. If **You**, or anyone acting for **You**, deliberately make a false claim or statement, the insurance will end and **we** will not pay any claims.
7. **We** may take action in **your** name to get compensation or security for loss, damage or expenses covered by this insurance. **You** will not pay anything towards this action, but any amount or security handed over will belong to **us**.
8. If **we** have to pay any amounts under the law of another country and **we** would not usually have to pay these amounts under the policy, **You** must repay the amounts to **us**.
9. All the sums insured and limits set out in this policy include VAT.
10. All claims under the insurance will be governed by English law. Any legal disputes will be heard in an English court.
11. **We** will provide the terms and conditions of this policy and any communications between us in English.
12. The premium for this insurance includes insurance premium tax where necessary.
13. If **we** pay a claim because **your** trip is cancelled, **we** will not pay a claim under any other section of the policy for the same trip.
14. **You** must follow any relevant suggestions or recommendations made by any government or other authority before and during the period of insurance.

Signed for the insurers



Mark Cliff  
Managing Director  
Fortis Insurance Limited

### DATA PROTECTION NOTICE

Please read this notice carefully as it contains important information about **our** use of **your** personal information. In this notice, **we** and **us** and **our** means the Fortis Group which includes Fortis Insurance Limited and any holding companies, subsidiaries and other linked companies. **Your** personal information means any information **We** hold about **You** or anyone else in connection with any product or service **we** are providing to **You**.

By taking out this insurance policy, **You** confirm that **we** may use **your** personal information for the purposes explained below. **You** should show this notice to anyone else whose name **You** give to **us** in connection with **your** insurance policy as it will also apply to them.

#### How we use your personal information

**We** will use **your** personal information to manage **your** insurance policy, including handling underwriting and claims and issuing renewal documents and providing renewal information to **Your** insurance adviser.

**We** may also use **your** personal information and information about **your** use of **our** products and services to carry out research and analysis.

**We** may have to share **Your** personal information with other insurers, regulatory authorities or agents providing services on **our** behalf.

**We** will only release **your** personal information to others if:

- **we** need to do this to manage **your** policy with **us**;
- **You** have given permission to receive promotional material;
- **we** need to prevent fraud ;
- **we** are required or permitted to do this by law (for example, if **we** receive a legitimate request from the police or another authority); or
- There are any other circumstances where **You** have given **your** permission.

If **we** change the way that **we** use **your** personal information, **we** will write to **You** to let **You** know. If **You** do not agree to that change in use, **You** must let **us** know as soon as possible.

#### Sharing information to prevent fraud

**We** may share **Your** personal information with operators of registers used by the insurance industry to check information that is given to **us** and prevent fraudulent claims. These include the Claims and Underwriting Exchange register, run by Insurance Database Services Limited. **We** may pass information relating to **your** insurance policy and any **incident** (such as an accident or theft), to these registers.

#### Dealing with others on your behalf

To help **You** manage **your** insurance policy, subject to passing relevant security questions **we** will deal with **You** or **your** husband, wife or partner or any other person whom **we** reasonably believe to be acting for **You** if they call **us** on **your** behalf in connection with **your** policy.

#### Sensitive information

Some of the personal information that **we** ask **You** to provide is known as sensitive personal data. This will include information relating to **your** health, race, religion and any criminal convictions that **You** have. **We** will only use sensitive personal data about **You** to manage **your** policy and to provide the services described in **your** policy documents.

#### Monitoring and recording calls

**We** may record or monitor telephone calls for training purposes, to improve the quality of **our** service and to prevent and detect fraud. **We** may also use CCTV recording equipment in and around **Our** premises

#### Further information

**You** are entitled to receive a copy of the information **we** hold about **You**. Please contact **our** Data Protection Officer, giving **Your** name, address and insurance policy number. **We** are entitled to charge **You** a small administrative fee for this.

## Legal Advice Service

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During **your** trip outside the UK, and for up to 7 days following **your** return **home**, **we** will provide **You** with 24-hour access to a Legal Advice Helpline. The helpline can do the following:

- Provide confidential advice and help on any legal problem which arises in connection with a trip, or in connection with **your home**.
- Refer **You** to a lawyer, or to the appropriate Embassy or Consulate if necessary.
- Arrange for payment of reasonable emergency legal expenses or bail, if **You** previously deposited funds with **us** in the UK.

To get help, phone 0117 934 0171. When phoning, please tell **us your** policy number. Please do not phone **us** to report a claim under other sections of this policy. **We** will always try to make sure this service is available. However, **we** will not accept responsibility if the helpline service fails for reasons **we** cannot control. This helpline is provided using the services of DAS Assistance Limited.

## Assistance International – 24 Hour Worldwide Emergency Service

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This service is only for real emergencies. If **You** need help following a medical emergency, please call: **+44 23 8064 4633**

The fax number is +44 23 8064 4616

**We** may record or monitor calls for training purposes or to improve the quality of **our** service. When **You** contact Assistance International **You** will need to give the following information.

**For medical emergencies:**

- **your** name;
- **your** address, phone or fax number abroad;
- the name of the agent who arranged this insurance;
- policy number A/10/PS;
- the date of **your** outward journey; and
- the type of help **You** need.

If **You** go into a hospital abroad and **You** are likely to be in for more than 48 hours or **You** have to return **home** early, someone must contact Assistance International for **You** immediately.

**Confirming payment of medical fees**

If possible, **You** should pay for **your** medical treatment and then claim these costs when **You** return **home**. If **You** cannot pay the medical costs out of **your** own funds, contact Assistance International.

**Getting You home**

If **You** are too ill to return **home** using **your** return travel tickets, Assistance International can arrange other travel for **You**. In special circumstances, they will arrange a road or air ambulance. Before you travel, the doctors looking after **You** must provide a certificate confirming that it is medically necessary for **You** to return **home** and that **You** are fit to travel. The conditions of section 2 - 'Medical and other expenses' and condition 5 of the general conditions applying to all sections also apply to the service provided by Assistance International.

## Insurers

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**The insurers** are: Fortis Insurance Limited and for section 12 - Legal Expenses the insurer is DAS Legal Expenses Insurance Company Ltd.

Fortis Insurance Limited and DAS Legal Expenses Insurance Company Ltd are both authorised and regulated by the Financial Services Authority.