ECONOMY cover.com

2021
United Kingdom
V: 05/21

PLEASE SEE VALIDATION CERTIFICATE FOR LEVEL OF COVER AND POLICY TYPE.



TRAVEL INSURANCE POLICY WORDING

2021

IMPORTANT NOTICE

If **You** or any person who is travelling has a **Medical Condition** then **You** must declare that condition to Medical Screening +44 1733 224 852. Please do not **Curtail** any **Trip** or incur inpatient medical expenses without first contacting Emergency Assistance Service +44 1733 224 892.

The cover outlined in this document is only valid if **You** have paid the appropriate insurance premium to EconomyCover.com. A separate premium may be payable to Medical Screening to provide cover for the **Medical Conditions**.

This insurance is underwritten by White Horse Insurance Ireland dac.

TRAVEL INSURANCE SCHEDULE OF COVER

Section/Description		Economy Cover Limit (per Insured Person)	Excess (per Insured Person)	Premier Cover Limit (per Insured Person)	Excess (per Insured Person)
A.	**Cancellation or Curtailment**	Up to £1,200	£145 (£75 Loss of deposit)	Up to £4,000	£75 (Loss of deposit £30)
B.	**Emergency Medical and other Expenses***	Up to £20,000,000	£145	Up to £20,000,000	£75
	Including Emergency Assistance Services				
	Emergency Dental Pain Relief	Up to £350		Up to £450	
C.	**Hospital Benefit***	Up to £1,000 (£10 per day)	N/A	Up to £1,000 (£15 per day)	N/A
D.	**Personal Accident***	Maximum Benefit	N/A	Maximum Benefit	N/A
	Loss of Limbs or Sight	£15,000		£25,000	
	Permanent Total Disablement	£15,000		£40,000	
	Death Benefit	£10,000		£10,000	
	Death Benefit (under 18yrs)	£3,000		£3,000	
E.	**Baggage, Baggage Delay and Passport**	Up to £1,200	£145	Up to £3,000	£75
	Single Article or Set of Articles Limit	£200	£145	£300	£75
	Valuables/Gadgets Limit in Total	Up to £200	£145	Up to £300	£75
	Delayed **Baggage** (after 12hrs)	£250 (£30 per 24 hrs)	N/A	£270 (£50 per 24hrs)	N/A
	Replacement of Passport	Up to £250	N/A	Up to £400	N/A
	Emergency Passport Travel	£250	N/A	Up to £400	N/A
F.	**Personal Money and Documents**	Up to £250	£145	Up to £500	£75
	Cash Limit (Currency notes and coins)	£200	£145	£300	£75
	Cash (Aged under 18yrs)	N/A		£100	£75
	Travel Documents	Up to £200		Up to £250	
G.	**Personal Liability***	Up to £2,000,000	£145	Up to £2,000,000	£200
H.	**Hijack**	Up to £100	N/A	£500 (£50 per day)	N/A
I.	**Missed Departure**	Up to £400	£145	Up to £1,000	£75
J.	**Catastrophe**	Up to £100	N/A	Up to £500	N/A
K1.	**Delayed Departure**	£20 for each 12hrs (Up to Max £300)	N/A	£20 for each 12hrs (Up to Max £400)	N/A
K2.	**Holiday Abandonment**	Up to £1,000 (after 24hrs)	£145	Up to £4,000 (after 24hrs)	£75
L.	**Third Party Supplier Insolvency**	Up to £500	£145	Up to £1,000	£75
M.	**Credit Card Fraud**	Up to £100	N/A	£300	£75
N.	**Overseas Legal Expenses and Assistance**	N/A	N/A	Up to £20,000	£75
O.	**Scheduled Airline Failure**	Up to £1,500	£145	Up to £3,000	£75
P.	**Strike**	N/A	N/A	Up to £200	N/A
Travel Disruption (Included)					
		(per Insured Person)	(per Insured Person)	(per Insured Person)	(per Insured Person)
Q1.	**Extended Cancellation**	Up to £750	£100	Up to £1,000	£95
Q2.	**Extended Delay Departure**	£15 for first 12hrs (£10 each 12hrs thereafter up to £175)	N/A	£20 for first 12hrs (£10 each 12hrs thereafter up to £200)	N/A
Q3.	**Extended Holiday Abandonment**	Up to £750	£100	Up to £1,000	£95
Q4.	**Extended Missed Departure**	Up to £500	£100	Up to £750	£95
Q5.	**Accommodation**	Up to £750	£100	Up to £1,000	£95
Wintersports (Available upon payment of additional premium)					
		(per Insured Person)	(per Insured Person)	(per Insured Person)	(per Insured Person)
R1.	**Ski Equipment*** Owned	Up to £300	£100	Up to £400	£75
	Hired	Up to £300		Up to £400	
	Single Article Limit	£200		£200	
R2.	**Ski Hire***	£300 (£30 per day)	N/A	£400 (£40 per day)	N/A
R3.	**Ski Pack***	£300 (£30 per day)	N/A	£300 (£30 per day)	N/A
R4.	**Piste Closure***	£300 (£30 per day)	N/A	£300 (£30 per day)	N/A
R5.	**Avalanche Closure***	Up to £300	£100	Up to £300	£75
Cruise Cover (Available upon payment of additional premium)					
		(per Insured Person)	(per Insured Person)	(per Insured Person)	(per Insured Person)
S1.	**Cruise Connection**	£500	£100	£1,000	£75
S2.	**Cabin Confinement**	£25 per day up to £500	N/A	£50 per day up to £1,000	N/A
S3.	**Missed Excursions**	£250	£100	£350	£75
S4.	**Emergency Airlift**	Included within Section B - Emergency Medical and other Expenses limit			
Optional Extras (Available upon payment of additional premium)					
		(per Insured Person)	(per Insured Person)	(per Insured Person)	(per Insured Person)
T.	**Flight Cancellation**	£500	£100	Up to £750	£75
U.	**Wedding/Civil Partnership**	£500	£100	Up to £1,000	£75
	Single Article or Set of Articles Limit	£150		£250	
V.	**Business Cover**	£500	£100	Up to £1,000	£75
W1.	**Golf Equipment**	£500	£100	Up to £1,000	£75
	Single Article or Set of Articles Limit	£100		£150	
W2.	**Golf Equipment Hire**	N/A	N/A	£200 (£50 per day)	N/A
W3.	**Green Fees**	N/A	N/A	£200 (£50 per day)	N/A

* **You** are not covered under sections, B, C, D, G and R for **Winter Sports** activities unless an additional premium has been paid and shown on the **Validation Certificate.**

TRAVEL INSURANCE SCHEDULE OF COVER

Section/Description		Premier Plus Cover Limit	Excess	Backpacker Cover Limit	Excess
		(per Insured Person)	(per Insured Person)	(per Insured Person)	(per Insured Person)
A.	**Cancellation or Curtailment**	Up to £8,000	£45 (Loss of deposit £20)	Up to £2,000	£75 (Loss of deposit £25)
B.	**Emergency Medical and other Expenses***	Up to £20,000,000	£45	Up to £5,000,000	£75
	Including Emergency Assistance Services				
	Emergency Dental Pain Relief	Up to £500		Up to £350	
C.	**Hospital Benefit***	Up to £1,000 (£20 per day)	N/A	Up to £200 (£10 per day)	N/A
D.	**Personal Accident***	Maximum Benefit	N/A	Maximum Benefit	N/A
	Loss of Limbs or Sight	£40,000		£15,000	
	Permanent Total Disablement	£50,000		£40,000	
	Death Benefit	£10,000		£5,000	
	Death Benefit (under 18yrs)	£3,000			
E.	**Baggage, Baggage Delay and Passport**	Up to £5,000	£45	Up to £1,000	£75
	Single Article or Set of Articles Limit	£400	£45	£150	£75
	Valuables/Gadgets Limit in Total	Up to £400	£45	Up to £150	£75
	Delayed **Baggage** (after 12hrs)	£300 (£75 per 24hrs)	N/A	£250 (£50 per 24hrs)	N/A
	Replacement of Passport	Up to £500	N/A	£250	N/A
	Emergency Passport Travel	Up to £500	N/A	£250	N/A
F.	**Personal Money and Documents**	Up to £800	£45	Up to £500	£75
	Cash Limit (Currency notes and coins)	£400	£45	£300	£75
	Cash (Aged under 18yrs)	£100	£45	£100	£75
	Travel Documents	Up to £350		Up to £150	
G.	**Personal Liability***	Up to £3,000,000	£200	Up to £3,000,000	£300
H.	**Hijack**	£1,000 (£100 per day)	N/A	£1,000 (£100 per day)	N/A
I.	**Missed Departure**	Up to £1,500	£45	Up to £500	£75
J.	**Catastrophe**	Up to £1,000	N/A	Up to £500	N/A
K1.	**Delayed Departure**	£40 for each 12hrs (Up to Max £500)	N/A	£20 for each 12hrs (Up to Max £200)	N/A
K2.	**Holiday Abandonment**	Up to £8,000 (after 24hrs)	£45	Up to £2,000 (after 24hrs)	£75
L.	**Third Party Supplier Insolvency**	Up to £2,000	£45	N/A	N/A
M.	**Credit Card Fraud**	£500	£45	N/A	N/A
N.	**Overseas Legal Expenses and Assistance**	Up to £30,000	£45	Up to £10,000	£75
O.	**Scheduled Airline Failure**	£5,000	£45	N/A	N/A
P.	**Strike**	Up to £400	N/A	N/A	N/A
Travel Disruption (Included)					
		(per Insured Person)	(per Insured Person)	(per Insured Person)	(per Insured Person)
Q1.	**Extended Cancellation**	Up to £1,500	£50	N/A	N/A
Q2.	**Extended Delay Departure**	£25 for first 12hrs (£20 each 12hrs thereafter up to £250)	N/A	N/A	N/A
Q3.	**Extended Holiday Abandonment**	Up to £1,500	£50	N/A	N/A
Q4.	**Extended Missed Departure**	Up to £1,000	£50	N/A	N/A
Q5.	**Accommodation**	Up to £1,500	£50	N/A	N/A
Wintersports (Available upon payment of additional premium)					
		(per Insured Person)	(per Insured Person)	(per Insured Person)	(per Insured Person)
R1.	**Ski Equipment*** Owned	Up to £600	£45	Up to £400	£100
	Hired	Up to £600		Up to £300	
	Single Article Limit	£300		£200	
R2.	**Ski Hire***	£500 (£50 per day)	N/A	£300 (£30 per day)	N/A
R3.	**Ski Pack***	£500 (£50 per day)	N/A	£300 (£50 per day)	N/A
R4.	**Piste Closure***	£500 (£50 per day)	N/A	£300 (£50 per day)	N/A
R5.	**Avalanche Closure***	Up to £500	£45	Up to £400	£100
Cruise Cover (Available upon payment of additional premium)					
		(per Insured Person)	(per Insured Person)	(per Insured Person)	(per Insured Person)
S1.	**Cruise Connection**	£1,500	£45	N/A	N/A
S2.	**Cabin Confinement**	£100 per day up to £1,500	N/A	N/A	N/A
S3.	**Missed Excursions**	£750	£45	N/A	N/A
S4.	**Emergency Airlift**	Included within Section B - Emergency Medical and other Expenses limit		N/A	N/A
Optional Extras (Available upon payment of additional premium)					
		(per Insured Person)	(per Insured Person)	(per Insured Person)	(per Insured Person)
T.	**Flight Cancellation**	Up to £1,000	£45	Up to £750	£75
U.	**Wedding/Civil Partnership**	Up to £2,000	£45	N/A	N/A
	Single Article or Set of Articles Limit	£300			
V.	**Business Cover**	Up to £2,000	£45	N/A	N/A
W1.	**Golf Equipment**	Up to £2,000	£45	N/A	N/A
	Single Article or Set of Articles Limit	£200			
W2.	**Golf Equipment Hire**	£400 (£75 per day)	N/A	N/A	N/A
W3.	**Green Fees**	£400 (£75 per day)	N/A	N/A	N/A

* **You** are not covered under sections, B, C, D, G and R for **Winter Sports** activities unless an additional premium has been paid and shown on the **Validation Certificate.**

Travel Insurance Policy

Important Notice
This insurance policy is not designed to insure known or publicly announced events. Restricted cover for **COVID** is provided under Section A - Cancellation or **Curtailment** Charges, and Section B - Emergency Medical and Other Expenses only.

Understanding This Policy
This is **Your** travel insurance policy wording. The policy wording contains details of the insurance cover **We** provide. Please read the policy carefully to ensure that it meets **Your** needs. The policy document outlines the cover, what is not covered, conditions and exclusions and is the basis on which **We** settle all claims. It is validated by the issue of the **Validation Certificate** which must be attached to the policy. In return for having accepted **Your** premium **We** will in the event of **Bodily Injury**, death, **Serious Illness**, loss, theft, damage or other events happening within the **Period of Insurance** provide insurance in accordance with the operative sections of **Your** policy. Each section of the policy details the cover provided. This policy provides cover for specific reasons only as per each "What is covered" section and should be read together with "What is not covered" and "Special conditions". **You** should take time to read and understand the general exclusions and general conditions which apply to all sections of this policy. The **Validation Certificate** and any endorsements are all part of the policy. **Your Validation Certificate** is evidence of the contract of insurance.

Policy Excess
Under most sections of the policy, claims will be subject to an **Excess**. This means that **You** will be responsible for paying the first part of each claim, per section, for each separate incident, payable for each **Insured Person**, unless the additional premium has been paid to waive the **Excess** as shown in the **Validation Certificate.** The **Excess** in Sports and Activities: Grade 2 - 4 will still apply regardless of including **Excess** waiver.

Residency
This policy is only available to **You** if **You** are permanently resident in the **United Kingdom** and have been for the six months prior to the date of issue.

The Law Applicable to this Contract
You and **We** can choose the law which applies to this policy. Unless **We** agree otherwise the laws of England and Wales govern this policy.

Type of Insurance and Cover
Travel insurance for single, annual multi trips or backpacker – Please refer to **Your Validation Certificate** for **Your** selected cover.

Some **Winter Sports** may also be included upon payment of an appropriate additional premium – **Your Validation Certificate** will show if **You** selected this option.

Flight Cancellation, Cruise Cover, Wedding, Golf and Business Cover may also be included upon payment of an appropriate additional premium – **Your Validation Certificate** will show if **You** selected these options.

Separate Contracts
You have entered into a contract of insurance with White Horse Insurance Ireland dac and a separate contract with Blue Insurance Limited to arrange and administer the policy. Blue Insurance Limited act as agents of the insurer in collecting premiums and such monies are deemed to be held by the insurers with which **Your** insurance is arranged.

Underwriter

This insurance is underwritten by White Horse Insurance Ireland dac. White Horse Insurance Ireland dac is registered in Ireland No 306045. White Horse Insurance Ireland dac's Registered Office is First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland. White Horse Insurance Ireland dac is deemed authorised and regulated by the Financial Conduct Authority. The nature and extent of consumer protections may differ from those for firms based in the United Kingdom. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the United Kingdom for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

Arranged by

BLUE INSURANCE

This travel insurance has been organised by Blue Insurance Limited. 1 Neptune Court, Vanguard Way, Cardiff, CF24 5PJ. Blue Insurance Limited trading as Economycover.com is deemed authorised and regulated by the Financial Conduct Authority. The nature and extent of consumer protections may differ from those for firms based in the United Kingdom. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the United Kingdom for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

Data Protection Notice

Blue Insurance Limited and its associated companies are committed to protecting **Your** privacy and personal information at all times and ensure that all personal data processed by us in the course of administering **Your** policy is done so in compliance with the relevant data protection legislation.

To administer **Your** policy we will process and store information about **You** provided by **You**. This notice applies to anyone who is insured under this Travel Insurance policy and whose personal information may be processed for the provision of insurance and related services. Personal information may be used by us for the purposes of arranging **Your** policy; including but not limited to customer service, analysis, complaints handling and the detection and prevention of crime. The information **You** have supplied will also be passed to the Underwriter for fulfilment of **Your** insurance contract and for claims purposes. Please refer to the Data Protection section contained further within the policy wording for further details on how the Underwriter processes **Your** data.

You have various rights in relation to personal information that is held by us, including the right to request access to **Your** personal information, the right to correct inaccurate personal information, or the right to request the deletion or suppression of personal information where this is not restricted by any conflicting legitimate interest.

This notice explains certain aspects of how we use **Your** information and what rights **You** have in relation to **Your** personal information, however **You** can obtain more information about how we use **Your** data by reviewing our full Privacy Policy (https://www.blueinsurance.ie/PrivacyPolicy/IE/). **Your** data will be treated in accordance with our Privacy Policy.

Master Certificate Number

This evidence of insurance is to confirm that those persons who have paid the appropriate premium are insured under the Master Certificate number **WH/Blue/Economycover/UK/2021** issued to Blue Insurance Limited.

Period of Cover

This document only constitutes a valid evidence of insurance when it is issued in conjunction with a **Validation Certificate** issued from 29.03.2021.

Territorial Limits

Area 1 The **United Kingdom** and the Republic of Ireland.
Area 2 The Continent of Europe west of the Ural Mountains including Madeira, Canary Islands, Iceland, the Azores, Mediterranean Islands and non-European countries bordering the Mediterranean (except Algeria, Lebanon, Libya, and Albania).
Area 3 Australia/New Zealand.
Area 4 Worldwide including the Caribbean but excluding the United States of America, Canada, Alaska and Hawaii.
Area 5 Worldwide including the United States of America, Canada, Alaska, Hawaii and the Caribbean.

If the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) www.gov.uk/fcdo has issued travel restrictions specifically related to **COVID** and **You** commence **Your Trip** whilst **COVID** travel restrictions are in effect, **You** are insured to travel however there is no cover whatsoever under any section of this policy for any claim directly or indirectly related to **COVID** during.

Definitions

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 and will start with a capital letter.

Baggage
– means luggage, clothing, personal effects, **Valuables**, **Gadgets, Golf Equipment** and other articles which belong to **You** (or for which **You** are legally responsible) which are worn, used or carried by **You** during any **Trip** excluding **Ski Equipment** and **Personal Money and Documents**.

Bodily Injury
– means an identifiable physical injury sustained by **You** due to a sudden, external, unexpected and specific event. Injury as a result of **Your** unavoidable exposure to the elements shall be deemed to have been caused by **Bodily Injury**.

Business Equipment
– means items used by **You** in support of **Your** business activity including office equipment which is portable by design including, but not restricted to, personal computers, telephones and calculators forming part of **Your Baggage**.

Business Trip
– means a **Trip** taken wholly or in part for business purposes but excluding manual work.

Cancellation Period
– means the 14 days following the date the policy is received for new business or the 14 days from the renewal date.

Definitions

Close Business Associate
– means any person whose absence from business for one or more complete days at the same time as **Your** absence prevents the proper continuation of that business.

Close Relative
– means mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, aunt, uncle, niece, nephew, step parent, step child, step sister, step brother, foster child, legal guardian, next of kin, fiancé/fiancée, or partner (any couple, including same-sex, in a common law relationship or who have co-habited for at least 6 months).

Complications of Pregnancy and Childbirth
– means any of the following only:
- Toxaemia (toxins in the blood); or
- Gestational diabetes (diabetes arising as a result of pregnancy); or
- Gestational hypertension (high blood pressure arising as a result of pregnancy); or
- Pre-eclampsia (where **You** develop high blood pressure, carry abnormal fluid and have protein in **Your** urine during the second half of pregnancy); or
- Ectopic pregnancy (a pregnancy that develops outside of the uterus); or
- Molar pregnancy or hydatidiform mole (a pregnancy in which a tumour develops from the placental tissue); or
- Post-partum haemorrhage (excessive bleeding following childbirth); or
- Retained placenta membrane (part or all of the placenta is left behind in the uterus after delivery); or
- Placental abruption (part or all of the placenta separates from the wall of the uterus); or
- Hyperemesis gravidarum (excessive vomiting as a result of pregnancy); or
- Placenta praevia (when the placenta is in the lower part of the uterus and covers part or all of the cervix); or
- Stillbirth; or
- Miscarriage; or
- Emergency Caesarean section; or
- A termination needed for medical reasons; or
- Premature birth more than 8 weeks (or 16 weeks if **You** know **You** are having more than one baby) before the expected delivery date.

COVID
- means COVID-19, coronavirus disease, severe acute respiratory syndrome coronavirus (SARS-COV-2) or any mutation or variation of these.

Cruise
– means a **Trip** involving a sea voyage of more than three days total duration, where transportation and accommodation is primarily on an ocean going passenger ship.

Curtailment/Curtail
– means either:
a) abandoning or cutting short the **Trip** by immediate direct early return to **Your Home Area**, in which case claims will be calculated from the day **You** returned to **Your Home Area** and based on the number of complete days of **Your Trip You** have not used, or
b) by attending a hospital as an inpatient or being confined to **Your** accommodation on the orders of a **Medical Practitioner**, in either case for a period in excess of 48 hours outside **Your Home Area**. Claims will be calculated from the day **You** were admitted to hospital or confined to **Your** accommodation and based on the number of complete days for which **You** were hospitalised, or confined to **Your** accommodation.

Excess
– where applicable the **Excess** is the first amount of each claim, per section, for each separate incident payable for each **Insured Person**.

Definitions

Family Cover
– means up to two adults and any number of their children, step children or foster children aged under 19 (or under 23yrs if living at **Home** and in full time education), accompanying the parents or legal guardian insured on the same policy travelling on any **Trip** to the same destination. Under annual multi **Trip** cover any child under 16 years cannot travel independently. Any child 16 years or over is covered to travel independently from their parents provided they are travelling on an organised school or college **Trip** only and with a responsible adult 18 years or over.

Gadgets (Not covered on Backpacker Cover)
– means mobile/smart phones, iPhones, iPads, tablets, smartwatches, headphones, earphones, kindles, sat navs (GPS), MP3/iPods, personal digital assistants (PDA's) portable games consoles, camcorders, cameras, SLR lenses, Go Pro's and laptops and all accessories for these items.

Golf Equipment
– means items used in support of golfing including but not restricted to golf clubs, golf bag, golf shoes and non motorised golf trolley forming part of **Your Baggage**.

Hijack
– means the unlawful seizure or wrongful exercise of control of an aircraft or conveyance that **You** are travelling in as a passenger.

Home
– means **Your** normal place of residence in the **United Kingdom**.

Home Area
– means the area of the **United Kingdom**, where **Your** normal place of residence is located.

Incidental
– means that the sport or activity **You** are taking part in on **Your Trip** is on a strictly amateur basis and is not the specific reason for **You** going on **Your Trip**.

International Departure Point
– means the final departure point in the **United Kingdom** on **Your** outward journey or **Your** final departure point overseas to return **You** back to the **United Kingdom** on **Your** return journey.

Irrecoverable
– means that **We** will only cover costs that **You** have not already recovered or which **You** are not entitled to recover from another third party.

Loss Of Limb
– means loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss Of Sight
- means total **Loss of Sight** which shall be considered as having occurred:
a) in both eyes if **Your** name is added to the Royal National Institute of Blind People (RNBI) register of Blind Persons on the authority of a fully qualified ophthalmic specialist or
b) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

Medical Condition
– means any disease, **Serious Illness** or **Bodily Injury**.

Medical Practitioner
– means a registered practising member of the medical profession recognised by the law of the country where they are practising.

Definitions

Period of Insurance
– means if annual multi **Trip** cover is selected: the period for which **We** have accepted the premium as stated in the **Validation Certificate.** During this period any **Trip** not exceeding 60 days is covered. In any event **Winter Sports** cover is limited to 17 days for Economy, Premier or Premier Plus cover in total in each period of insurance (if **You** have paid the appropriate **Winter Sports** premium to include this cover). Under these policies Section A – **Cancellation Cover** shall be operative from the start date this insurance is effected by **You** or at the time of booking any **Trip** (whichever is the later) and terminates on commencement of any **Trip**.

– means if Single **Trip** cover is selected: the period of the **Trip** and terminating upon its completion, but not in any case exceeding the period shown in the **Validation Certificate.** Under these policies Section A – Cancellation Cover shall be operative from the time **You** pay the premium and evidence of insurance is issued and will cease upon departure of **Your Trip** or in the event of a cancellation claim on **Your** policy all remaining cover will cease for the planned **Trip**.

– means if Backpacker cover is selected: the period of the **Trip** and terminating upon its completion, but not in any case exceeding the period shown in the validation certificate. Under these policies Section A – Cancellation Cover shall be operative from the time **You** pay the premium and evidence of insurance is issued and will cease upon departure of **Your Trip** or in the event of a cancellation claim on **Your** policy all remaining cover will cease for the planned **Trip**.

This policy also entitles **You** to a maximum of two return visits to **Your Home** before **Your** intended return date (as specified on **Your Validation Certificate**) for up to a maximum duration of 14 days excluding any return for which a claim is being made as a result of Emergency Medical, Repatriation or **Curtailment**. Cover is suspended from the time **You** arrive at **Your** departure point to **Your Home** and starts again when **You** exit the airport at **Your** overseas destination. During this period no cover is provided by the policy.

For the above policy types; All other sections of the policy, whichever cover is selected, the insurance commences when **You** leave **Your Home** or in respect of a **Business Trip Your** place of business in the **United Kingdom** (whichever is the later) to commence the **Trip** and terminates at the time of **Your** return to **Your Home** or place of business in the **United Kingdom** (whichever is the earlier) on completion of the **Trip**. Any **Trip** that had already begun when **You** purchased this insurance will not be covered, except where **You** renew an existing annual multi **Trip** policy which fell due for renewal during the **Trip**.

Please note: if, due to unexpected circumstances beyond **Your** control and included in the conditions of this cover, **You** cannot finish **Your Trip** within the **Period of Insurance** set out on **Your Validation Certificate, We** will extend **Your** cover for up to 30 days at no extra charge.

– means if one way **Trip** cover is selected: the period of a single outward **Trip** (max 7 days) and terminating upon its completion, but not in any case exceeding 24 hours after the time **You** first leave the immigration control of **Your** final destination country. Under these policies Section A – Cancellation Cover shall be operative from the time **You** pay the premium and evidence of insurance is issued and will cease upon departure of **Your Trip** or in the event of a cancellation claim on **Your** policy all remaining cover will cease for the planned **Trip**.

All other sections of the policy, the insurance commences when **You** leave **Your Home** to commence the **Trip** and terminates 24 hours after the time **You** first leave the immigration control of **Your** final destination country.

Definitions

Permanent Total Disablement
– Disablement which entirely prevents the **Insured Person** from attending to business or occupation of any and every kind for at least 12 months, and at the end of that time being beyond the hope of improvement.

Personal Money and Documents
– means bank notes, currency notes and coins in current use, travellers' and other cheques, travel tickets, event and entertainment tickets, money cards and credit/debit or charge cards all held for private purposes.

Policy Schedule
– means the schedule of cover as outlined on page 2-3 of this document.

Public Transport
– means any publicly licensed aircraft, sea vessel, train or coach on which **You** are booked to travel.

Serious Illness
– means any disease, infection or **Bodily Injury** which is unexpectedly contracted by **You** prior to **Your Trip** or unexpectedly manifests itself for the first time during **Your Trip**.

Single Item
Any one article, pair or set of articles (including golf clubs) or collection which are used or worn together. The single item limit applies except when the additional **Golf Equipment** section is purchased and shown in the **Validation Certificate** then the single item limit applies to each individual golf club and not the set as a whole.

Ski Equipment
– means skis (including bindings), ski boots, ski poles, snowboards, snowboard bindings and snowboard boots forming part of **Your Baggage**.

Terrorism
– means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisations(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Travelling Companion
– means a person(s) with whom **You** have booked to travel or are travelling with on the same booking invoice and without whom **Your** travel plans would be impossible.

Trip
– means any holiday, business or pleasure **trip** or journey made by **You** within the area of travel shown in the **Validation Certificate** which begins and ends in **Your Home Area** during the **Period of Insurance** unless the **trip** is a one way **Trip** or journey as defined under **Period of Insurance**. Participation in **Winter Sports** is limited to the duration specified on **Your Validation Certificate** (provided **You** have paid the appropriate **Winter Sports** premium to include this cover).

If annual multi **Trip** cover is selected any such **Trip** not exceeding 60 days is covered. In any event **Winter Sports** cover is limited to 17 days in total in each **Period of Insurance** (if **You** have paid the appropriate **Winter Sports** premium to include this cover). In addition any **Trip** solely within **Your Home Area** is only covered where **You** have pre-booked at least two nights accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee. Each **Trip** under annual multi **Trip** cover is deemed to be a separate insurance, each being subject to the terms, definitions, exclusions and conditions contained in this policy.

Definitions

Unattended
– means when **You** are not in full view of and not in a position to prevent unauthorised interference with **Your** property or vehicle.

United Kingdom (UK)
– means England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.

Validation Certificate
- means the document issued to **You** that confirms **Your** unique insurance policy number, the date **You** purchased this insurance policy, the dates of **Your Trip** and the names of all insured person(s) under this insurance policy

Valuables
– means jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, leather goods, photographic equipment, audio equipment, video equipment (including CD's, DVD's, tapes, films, cassettes, cartridges), telescopes and binoculars, portable DVD players.

We/Us/Our
– means White Horse Insurance Ireland dac.

Winter Sports
– means guided cross country skiing (Nordic skiing), glacier skiing, mono skiing, off piste skiing or snowboarding except in areas designated as unsafe by local resort management unless accompanied by a locally qualified guide, recreational racing, skiing, snowboarding, snowmobiling, tobogganing and snow sledging.

You/Your/Insured Person(s)
– means each person travelling on a **Trip** whose name appears in the **Validation Certificate**.

Important Conditions Relating to Health

☎ +44 1733 224 852
Quoting Reference: EconomyCover.com (United Kingdom)

Please note certain medical conditions will incur an additional premium.

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

At the time of taking out this policy:
Do **You** have or have **You** had any **Medical Condition(s)** for which **You** are taking or have taken prescribed medication or are waiting to receive, or have received treatment (including surgery, tests, or investigations) within the last 2 years?

If No (including if **You** have had no **Medical Condition(s)**
Please read the conditions below to see if they apply to **You**.
(if none of them apply then **Your Medical Condition(s)** will be covered)

If Yes
It is a condition of this policy that **You** will not be covered under Section A – Cancellation or **Curtailment** Charges, Section B – Emergency Medical and Other Expenses, Section C – Hospital Benefit, and Section D – Personal Accident and Section W3 – Green Fees for any claims arising directly or indirectly from this **Medical Condition(s)** unless **You** contact **Us** on **+44 1733 224 852** and **We** agree in writing to cover **Your Medical Condition(s).**

Important Conditions Relating to Health

If **You** have a **Medical Condition** and it is one of those shown in the Automatically Accepted Minor Conditions List below then this will be covered under the policy without the need to contact **Us**.

In Either Circumstances:
It is a condition of this policy that **You** will not be covered under Section A – Cancellation or **Curtailment** Charges, Section B – Emergency Medical and Other Expenses, Section C – Hospital Benefit, and Section D – Personal Accident or Section W3 – Green Fees for any claims arising directly or indirectly from:

A. At the time of taking out this policy:
   i) Any **Medical Condition** for which **You** or a **Close Relative** or a **Travelling Companion** are aware of but have not had a diagnosis.
   ii) Any **Medical Condition** for which **You** or a **Close Relative** or a **Travelling Companion** have received a terminal prognosis.
   iii) Any **Medical Condition** for which **You** or a **Close Relative** or a **Travelling Companion** are on a waiting list for or have the knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home.

B. At any time
   i) Any **Medical Condition You** have in respect of which a **Medical Practitioner** has advised **You** not to travel or would have done so had **You** sought his/her advice but despite this **You** still travel.
   ii) Any surgery, treatment or investigations for which **You** intend to travel outside of the **United Kingdom** to receive (including any expenses incurred due to the discovery of other **Medical Conditions** during and/or complications arising from these procedures).
   iii) Any **Medical Condition** for which **You** are not taking the recommended treatment or prescribed medication as directed by a **Medical Practitioner**.
   iv) **Your** travel against any health requirements stipulated by the carrier, their handling agents or any other **Public Transport** provider.

You should also refer to the general exclusions on page 10.

Please see following page for **Medical Conditions** which do not require screening.

Automatically Accepted Minor Conditions List

(covered as standard provided no more than 5 of these conditions are suffered and that **You** can meet the warranty above):

A Abnormal Smear Test, Achilles Tendon Injury, Acne, Acronyx (Ingrowing Toe-nail), Adenoids, Allergic Rhinitis, Alopecia, Anal Fissure/Fistula, Appendectomy, Astigmatism, Athlete's Foot (Tinea Pedis), Attention Deficit Hyperactivity Disorder

B Bell's Palsy (Facial Paralysis), Benign Prostatic Enlargement, Bladder Infection (no ongoing treatment, no hospital admissions), Blepharitis, Blindness, Blocked Tear Ducts, Breast Fibroadenoma, Breast Cyst(s), Breast Enlargement Reduction, Broken Bones (other than head or spine) - (no longer in plaster), Bunion (Hallux Valgus), Bursitis,

C Caesarean Section, Candidiasis (oral or vaginal), Carpal Tunnel Syndrome, Cartilage Injury, Cataracts, Cervical Erosion, Cervicitis, Chalazion, Chicken Pox (fully resolved), Cholecystectomy, Chronic fatigue syndrome (if only symptom is fatigue and no hospital admissions), Coeliac Disease, Cold Sore (Herpes Simplex), Common Cold(s), Conjunctivitis, Constipation, Corneal Graft, Cosmetic Surgery, Cyst Breast, Cyst Testicular, Cystitis (no ongoing treatment, no hospital admissions), Cystocele (fully recovered, no hospital admissions),

D D & C, Deaf Mutism, Deafness, Dental Surgery, Dermatitis (no hospital admissions or consultations), Deviated Nasal Septum, Diarrhoea and/or Vomiting (resolved), Dilatation and Curettage, Dislocations (no joint replacement or hospital admissions), Dry Eye Syndrome, Dyspepsia,

E Ear Infections (resolved must be all clear prior to travel if flying), Eczema (no hospital admissions or consultations), Endocervical Polyp, Endocervicitis, Endometrial Polyp, Epididymitis, Epiphora (Watery Eye), Epispadias, Epistaxis (Nosebleed), Erythema Nodosum, Essential Tremor

F Facial Neuritis (Trigeminal Neuralgia), Facial Paralysis (Bell's Palsy), Femoral Hernia, Fibroadenoma, Fibroid Uterine, Fibromyalgia, Fibromyositis, Fibrositis, Frozen Shoulder

G Gall Bladder Removal, Ganglion, Glandular Fever (full recovery made), Glaucoma, Glue Ear (resolved must be all clear prior to travel if flying), Goitre, Gout, Grave's Disease, Grommet(s) inserted (Glue Ear), Gynaecomastia

H Haematoma (external), Haemorrhoidectomy, Haemorrhoids (Piles), Hallux Valgus (Bunion), Hammer Toe, Hay Fever, Hernia (not Hiatus), Herpes Simplex (Cold Sore), Herpes Zoster (Shingles), Hip Replacement (no subsequent arthritis and never any dislocation of a joint replacement), Hives (Nettle Rash), Housemaid's Knee (Bursitis), HRT (Hormone Replacement Therapy), Hyperthyroidism (Overactive Thyroid), Hypospadias, Hypothyroidism (Underactive Thyroid), Hysterectomy (provided no malignancy)

I Impetigo, Indigestion, Influenza (full recovery made), Ingrowing Toe-nail (Acronyx), Inguinal Hernia, Insomnia, Intercostal Neuralgia (no admissions), Intertrigo, Irritable Bowel Syndrome (IBS) (provided definite diagnosis made and no ongoing investigations)

K Keinboeck's Disease, Keratoconus, Knee Injury Collateral/cruciate ligaments, Knee Replacement (no subsequent arthritis and never any dislocation of a joint replacement), Kohlers Disease

L Labyrinthitis, Laryngitis, Learning Difficulties, Leptothrix, Leucoderma, Lichen Planus, Ligaments (injury), Lipoma

M Macular Degeneration, Mastitis, Mastoidectomy (resolved must be all clear prior to travel if flying), Menopause, Menorrhagia, Migraine (provided definite diagnosis made and no ongoing investigations), Miscarriage, Mole(s), Molluscum Contagiosum, Myalgic Encephalomyelitis (ME) (if the only symptom is fatigue and no hospital admissions), Myxoedema

N Nasal Infection, Nasal Polyp(s), Nettle Rash (Hives), Neuralgia (no hospital admissions), Nosebleed(s), Nystagmus

O Osgood-schlatter's Disease, Osteochondritis, Otosclerosis, Overactive Thyroid

P Parametritis, Pediculosis, Pelvic Inflammatory Disease, Photodermatosis, Piles, Pityriasis Rosea, Post Viral Fatigue Syndrome (if the only symptom is fatigue and no hospital admissions), Pregnancy (provided no complications), Prickly Heat, Prolapsed Uterus (womb), Pruritis, Psoriasis (no hospital admissions or consultations)

R Repetitive Strain Injury, Retinitis Pigmentosa, Rhinitis (Allergic), Rosacea, Ruptured Tendons

S Salpingo-oophoritis, Scabies, Scalp Ringworm (Tinea Capitis), Scheuermann's Disease (provided no respiratory issues), Sebaceous Cyst, Shingles (Herpes Zoster), Sinusitis, Skin Ringworm (Tinea Corporis), Sleep Apnoea (no machine used to assist breathing), Sore Throat, Sprains, Stigmatism, Stomach Bug (resolved), Strabismus (Squint), Stress Incontinence (no urinary infections)

T Talipes (Club Foot), Tendon Injury, Tennis Elbow, Tenosynovitis, Termination of Pregnancy, Testicles Epididymitis, Testicles Hydrocele, Testicles Varicocele, Testicular Cyst, Testicular Torsion (Twisted Testicle), Throat Infection(s), Thrush, Thyroid Overactive, Thyroid Deficiency, Tinea Capitis (Scalp Ringworm), Tinea Corporis (Skin Ringworm), Tinea Pedis (Athlete's Foot), Tinnitus, Tonsillitis, Tooth Extraction, Toothache, Torn Ligament, Torticollis (Wry Neck), Trichomycosis, Trigeminal Neuralgia, Turner's Syndrome, Twisted Testicle

U Umbilical Hernia, Underactive Thyroid, Undescended Testicle,Urethritis (fully recovered, no hospital admissions), URTI (Upper Respiratory Tract infection) (resolved, no further treatment), Urticaria, Uterine Polyp(s), Uterine Prolapse

V Varicocele, Varicose Veins - legs only, never any ulcers or cellulitis (if GP has confirmed that client is fit to travel), Vasectomy, Verruca, Vitiligo

W Warts (benign, nongenital), Womb Prolapse (uterus), Wry Neck (Torticollis).

Important Conditions Relating to Health

Important Conditions Relating to Health

In addition to any **Medical Condition** on **Our** 'Automatically Accepted Minor Conditions List', **You** may be automatically accepted for cover, provided **You** do NOT have more than ONE of the following **Medical Conditions** and **You** must NOT have ANY other **Medical Condition.**

Arthritis (Juvenile, Osteoarthritis, Rheumatoid or Psoriatic Arthritis, Reiter's Syndrome, Rheumatism):
- There must have been NO hospital admissions within the last 12 months.
- Must NOT affect the back more than any other area of the body.
- No more than 2 medications.
- No mobility aids (other than walking stick or frame).
- There must have been NO dislocations of any joint replacements.
- Must NOT be awaiting surgery.
- Must have NO lung problems/respiratory disorders.

Asthma (Wheezing):
- There must have been NO hospital admissions EVER.
- Must have been diagnosed prior to age 50.
- Must be controlled with no more than 2 medications (NO nebuliser, NO home oxygen).
- Must have been a non-smoker for at least 12 months.
- Must always be able to walk 200 yards on the flat without becoming short of breath.

Diabetes Mellitus (Sugar Diabetes):
- Type 2 (Non-Insulin-Dependent Diabetes Mellitus) only.
- Controlled by diet alone or by no more than 1 medication (no Insulin).
- There must have been NO hospital admissions or diabetic complications EVER.
- Must have been a non-smoker for at least 12 months.

Hypercholesterolaemia (High/Raised Cholesterol):
- No more than 1 medication.
- Must NOT be the inherited (genetic) form.
- Must have been a non-smoker for at least 12 months.

Hypertension (High Blood Pressure, White Coat Syndrome):
- No more than 2 medications.
- There must have been no change in treatment within the last 6 months.
- Must have been a non-smoker for at least 12 months.

Hypotension (Low Blood Pressure):
- Must NOT be associated with any underlying condition.

Osteoporosis (Osteopaenia, Fragile Bones):
- There must have been no broken bones within the last 5 years.
- There must have been NO vertebral (backbone) fractures.

Cover Relating to the Health of Non-Travellers

This insurance policy excludes cover for any claims arising directly or indirectly from a **Medical Condition** (unless shown in the Automatically Accepted Minor Conditions list) of any person on whom travel depends unless the person's **Medical Practitioner** can state that, at the date of **You** buying this insurance policy or booking **Your Trip** (whichever is later) he/she would have seen no substantial likelihood of the patient's condition deteriorating to such a degree to cause a necessary cancellation or **Curtailment** claim. If the **Medical Practitioner** will not confirm this, any claim arising from a **Medical Condition** will be excluded.

All claims arising from a terminal prognosis, any set of symptoms where a diagnosis has not been made and any **Medical Condition** for which a non-traveller is on a waiting list for or has knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home at the time of **You** buying this insurance policy or booking **Your Trip** (whichever is later) are automatically excluded.

General Conditions Applicable to Whole Policy

You must comply with the following conditions to have the full protection of **Your** policy.

If **You** do not comply **We** may at **Our** option cancel the policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

1. Dual Insurance

If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability **We** will not pay more than **Our** proportional share (not applicable to Section D – Personal Accident).

2. Reasonable Precautions

You must take all reasonable precautions to avoid **Bodily Injury, Serious Illness**, disease, loss, theft or damage and take all practical steps to safeguard **Your** property from loss or damage and to recover it if property is lost or stolen.

3. Maximum Age Limit

All cover levels - 49yrs.

4. Statutory Cancellation Rights

You may cancel this policy within 14 days of receipt of the policy documents (new business) or for annual multi **Trip** policies the renewal date (the **Cancellation Period**) by writing to the issuing agent at the address shown on **Your Validation Certificate** during the **Cancellation Period**. Any premium already paid will be refunded to **You** providing **You** have not travelled and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. The policy will be cancelled with effect from its date of issue.

CANCELLATION OUTSIDE THE STATUTORY PERIOD

You may cancel this policy at any time after the **Cancellation Period** by writing to the issuing agent at the address shown on **Your Validation Certificate.** If **You** cancel after the **Cancellation Period** no premium refund will be made.

We reserve the right to cancel the policy by providing 21 days' notice by registered post to **Your** last known address in which case a pro rata refund of **Your** premium will be made. **We** reserve the right to make no refund of **Your** premium in the event of a serious breach such as fraud.

NON PAYMENT OF PREMIUMS

We reserve the right to cancel this policy immediately in the event of non payment of the premium or in the event that the payment is made by fraudulent use of a credit/debit card or other payment method then the policy automatically becomes null and void.

5. Your Responsibilities

In deciding to accept this policy and in setting the terms and premium, **We** have relied on the information **You** have given **Us**.

You must take care when answering any questions **We** ask by ensuring that all information provided is accurate and complete. If **We** establish that **You** deliberately or recklessly provided **Us** with false or misleading information **We** will treat this policy as if it never existed and decline all claims.

If **We** establish that **You** carelessly provided **Us** with false or misleading information it could adversely affect **Your** policy and any claim. For example, **We** may:
- treat this policy as if it had never existed and refuse to pay all claims and return the premium paid. **We** will only do this if **We** provided **You** with insurance cover which **We** would not otherwise have offered; or
- amend the terms of **Your** insurance. **We** may apply these amended terms as if they were already in place if a claim has been adversely impacted by **Your** carelessness; or
- reduce the amount **We** pay on a claim in the proportion the premium **You** have paid bears to the premium **We** would have charged **You**; or
- cancel **Your** policy in accordance with the Right to cancel condition above.

General Conditions Applicable to Whole Policy

If **You** become aware that information **You** have given **Us** is inaccurate, **You** must inform **Your** broker as soon as possible.

You must inform **Us** if any of the following information changes (examples provided below):

- Name of Insured Persons
- Address of Insured Persons
- Travel dates (Single Trip and Backpacker cover only)
- Travel destination

General Exclusions Applicable to All Sections of the Policy

We will not pay for claims arising directly or indirectly from:

1. **Your** travel to a country, specific area or event to which the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) www.gov.uk/fcdo has issued travel restrictions. If the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) www.gov.uk/fcdo has issued travel restrictions specifically related to **COVID** and **You** commence **Your Trip** whilst **COVID** travel restrictions are in effect **You** are insured to travel however there is no cover whatsoever under any section of this policy for claims directly or indirectly related to **COVID** during **Your Trip**.
2. An outbreak of **COVID** resulting in a national or local lockdown or any restrictions of movement affecting the area where **Your Home** is located, the country, specific area or event to which **You** were travelling to or through, on the date **You** purchase this insurance or at the time of booking **Your Trip**.
3. **You** being unable to travel because **You** were forced to cancel **Your Trip** because **You** chose or were recommended to quarantine or isolate as a result of exposure to an infectious disease including **COVID**.
4. **You** choosing to cancel or abandon **Your Trip** as a result of the Travel Advice Unit of the Foreign, Commomwealth & Development Office or a local government authority advising against travel because of any infectious disease, including **COVID**.
5. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **Terrorism**, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under Section B – Emergency Medical and Other Expenses, Section C – Hospital Benefit and Section D – Personal Accident unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **Trip**.
6. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
7. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
8. The failure or fear of failure or inability of any equipment or any computer programme, whether or not **You** own it, to recognise or to interpret correctly or process any date as its true calendar date, or to continue to function correctly beyond that date.
9. **Your** pursuit of **Winter Sports** unless Sections R1-R5 are shown as operative in the **Validation Certificate** and appropriate premium paid.
10. The following **Winter Sports** activities even if Sections R1-R5 are shown as operative in the **Validation Certificate:** Off piste skiing or snowboarding in areas designated as unsafe by local resort management unless accompanied by a locally qualified guide, skiing against local authoritative warning or advice, ski stunting, free-style skiing, ice hockey, bobbing, heli skiing, ski acrobatics, ski flying, ski jumping, ski mountaineering, snowcat skiing, snow carting or the use of bob sleighs, luges or skeletons.

General Exclusions Applicable to All Sections of the Policy

11. **Your** engagement in or practice of manual work including:
    - hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant (other than in a purely managerial/supervisory, sales or administrative capacity).
    - work in connection with a profession, business or trade for example: plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder.
    - working with wild animals of any kind.
    - work of any other kind except where shown as covered under Sports and Activities Grade 1.
12. **Your** engagement in or practice of: flying except as a fare paying passenger in a fully-licensed passenger-carrying aircraft, the use of a motorised vehicle unless a full **United Kingdom** driving licence is held permitting the use of such vehicles in the **United Kingdom**, professional entertaining, professional sports, racing (other than on foot), motor rallies and motor competitions.
13. **Your** participation in or practice of any sport or activity unless:
    a) Shown as covered without charge in the Grade 1 list on page 11-12 or
    b) Shown as operative in **Your Validation Certificate**.
14. **Your** wilfully, self-inflicted **Bodily Injury** or **Serious Illness**, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a **Medical Practitioner**, but not for the treatment of drug addiction), self-exposure to needless peril (except in an attempt to save human life).
15. **You** drinking too much alcohol, alcohol abuse or alcohol dependency. **We** do not expect **You** to avoid alcohol on **Your Trips** or holidays, but **We** will not cover any claims arising because **You** have drunk so much alcohol that **Your** judgement is seriously affected and **You** need to make a claim as a result (for example, any medical claim where in the opinion of the treating doctor, excessive alcohol consumption has caused the **Bodily Injury**).
16. Any circumstances **You** are aware of at the time of taking out this policy that could reasonably be expected to give rise to a claim on this policy.
17. **Your** own unlawful action or any criminal proceedings against **You**.
18. Any other loss, damage or additional expense followin on from the event for which **You** are claiming unless **We** provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following **Bodily Injury** or **Serious Illness**.
19. Operational duties as a member of the Armed Forces (other than claims arising from authorised leave being cancelled due to operational reasons, as provided for under sub section 4. of Section A – Cancellation or **Curtailment** Charges).
20. Loss of enjoyment.
21. Consequential losses of any nature, including, but not exclusively, telephone calls and taxi fares, other than as specifically provided within the terms of this policy.

Claim Conditions

You must comply with the following conditions to have the full protection of **Your** policy. If **You** do not comply **We** may at **Our** option refuse to deal with **Your** claim or reduce the amount of any claim payment.

When contacting the claims department, please have the following information to hand:
Ref: Blue Economycover.com United Kingdom 2021

- Name of **Your** policy and where it was purchased
- Policy number
- Date insurance purchased
- Resort and country visited
- Value of claim
- Brief circumstances

Claim Conditions

- Travel dates
- Incident date

Failure to have the above information to hand may result in **Your** claim being delayed.

1. Claims

To make a claim other than any claim for medical emergencies please contact:
White Horse Administration Services Limited by either:
Telephone: +44 1733 224 845
Email: claims@white-horse.ie

The notification must be made within 31 days or as soon as possible thereafter following any **Bodily Injury**, **Serious Illness**, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may give rise to a claim under this policy.

You must also inform **Us** if **You** are aware of any writ, summons or impending prosecution.
Every communication relating to a claim must be sent to **Us** without delay.

You or anyone acting on **Your** behalf must not negotiate admit or repudiate any claim without **Our** written consent.

We may also pursue any claim to recover any amount due from a third party in the name of anyone claiming cover under this policy.

You or **Your** legal representatives must supply at **Your** own expense all information, evidence, details of household insurance and medical certificates as required by **Us**. **We** reserve the right to require **You** to undergo an independent medical examination at **Our** expense. **We** may also request and will pay for a postmortem examination.

You must retain any property which is damaged, and, if requested, send it to **Us** at **Your** own expense. If **We** pay a claim for the full value of the property and it is subsequently recovered or there is any salvage then it will become **Our** property. **We** may refuse to reimburse **You** for any expenses for which **You** cannot provide receipts or bills.

2. Subrogation

We are entitled to take over and conduct in **Your** name the defence and settlement of any legal action. **We** may also take proceedings at **Our** own expense and for **Our** own benefit, but in **Your** name, to recover any payment **We** have made under this policy to anyone else.

3. Fraud

You must not act in a fraudulent manner.

If **You** or anyone acting for **You**:
a) Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect or
b) Make a statement in support of a claim knowing the statement to be false in any respect or
c) Submit a document in support of a claim knowing the document to be forged or false in any respect or
d) Make a claim in respect of any loss or damage caused by **Your** wilful act or with **Your** connivance

Then
a) **We** shall not pay the claim
b) **We** may recover from **You** any sums paid to **You** in respect of the claim
c) **We** may treat the contract as having been terminated with effect from the time of the fraudulent act.

If **We** treat the contract as having been terminated
a) **We** may refuse all liability to **You** under the contract in respect of a relevant event occurring after the time of the fraudulent act, and
b) **We** may not return any of the premiums paid under the contract.

Sports and Activities – Grade 1
(No Additional Charge)

You are covered under Section B – Emergency Medical Expenses and Section D – Personal Accident sections for the following activities automatically, provided that the activity is on an **Incidental** basis **You** do not need to contact **Your** issuing agent.

- Archery
- Badminton
- Baseball
- Basketball
- Beach Games
- Bungee Jump (1)
- Camel/Elephant Riding +
- Canoeing (Grades 1 to 3) – Life jacket and helmet must be worn
- Clay Pigeon Shooting +
- Cricket
- Cycling – helmet recommended (Mountain Biking /Cycle Touring – see Grade 2)
- Dinghy Sailing +
- Fell Walking
- Fencing
- Fishing
- Flying as a fare paying passenger in a fully licensed passenger carrying aircraft
- Football
- GAA Football
- Golf
- Hiking (under 2,000 metres altitude)
- Hockey
- Horse Riding (up to 7 days, no Polo, Hunting, Jumping) – wearing a helmet
- Ice Skating (Rink)
- Jet Boating +
- Jet Ski-ing +
- Jogging
- Kayaking (Grades 1 to 3) – Life jacket and helmet must be worn
- Manual Work (bar and restaurant work, amateur musicians and singers, chalet maids, au pair/ nanny, retail work, fruit picking and occasional light manual work at ground level but excluding the use of power tools or machinery)** +
- Marathon Running
- Motorcycling up to 125cc (with the appropriate **United Kingdom** motorcycle licence, wearing a crash helmet, no racing)+
- Netball
- Non manual work (Including professional administrative or clerical duties only)
- Orienteering
- Paintballing +
- Parascending/ Parasailing (over water)
- Pony Trekking – wearing a helmet
- Quad biking up to 50cc (wearing a crash helmet, no racing) +
- Racquetball
- Rambling
- River Canoeing (Up to Grade 3) – Life jacket and helmet must be worn
- Roller Skating
- Roller Blading
- Rounders
- Rowing
- Running – sprint/long distance
- Safari (**United Kingdom** organised)
- Sail Boarding
- Sailing within territorial waters +
- Scuba Diving* down to 30 metres if qualified and not diving alone or accompanied by a qualified instructor (see notes below)
- Skate Boarding
- Snorkelling
- Squash
- Surfing (under 14 days)
- Tennis
- Tour Operator Safari
- Track Events
- Trekking (under 2,000 metres altitude)
- Volleyball
- War Games + (with eye protection)
- Water Polo
- Water ski-ing
- White Water Rafting (Grades 1 to 3) – Life jacket and helmet must be worn
- Windsurfing
- Yachting (racing/crewing inside territorial waters) +

* Scuba diving – scuba diving to the following depths. Provided **You** are diving under the direction of an accredited dive marshal, instructor or guide. Alternatively, if qualified, within the guidelines of the relevant diving or training agency or organisation and not diving alone:

- PADI Open Water – 18 metres
- PADI Advanced Open Water – 30 metres*
- BSAC Ocean Diver – 20 metres
- BSAC Sports Diver – 30 metres*
- BSAC Dive Leader – 30 metres*

Sports and Activities – Grade 1
(No Additional Charge)

We must agree with any equivalent qualification. If **You** do not hold a qualification, **We** will only cover **You** to dive to a depth of 18 metres.

You will not be covered under this policy if **You** travel by air within 24 hours after participating in Scuba Diving.

* For the purposes of diving under Sports and Activities Grade 1.

** Please see paragraph 7. in the general exclusions applicable to all sections of the policy for details of manual work which cannot be covered under this policy.

+ Cover under Section G – Personal Liability for those sports and activities marked with a + is excluded.

Sports and Activities – Grade 2
(Subject to Additional Premium)

You can be covered under Section B – Emergency Medical Expenses and Section D – Personal Accident sections for the following activities provided that the activity is on an **Incidental** basis (unless stated other-wise below) and subject to an additional premium being paid and shown on the **Validation Certificate.**

Medical Excess increased to £320
Personal Accident Sum insured reduced by 50%
Personal Liability Cover is Excluded

- Boxing Training (no contact)
- Bungee Jump (up to 3 additional)
- Black Water Rafting (Grade 1 to 4) – Life jacket and helmet must be worn
- Camel/Elephant Riding/ Trekking (non **Incidental**)
- Cycle Touring /Cycling Holiday – helmet must be worn
- Go Karting – wearing a crash helmet
- Horse Riding – wearing a helmet (no Polo, Hunting, Jumping)
- Hot Air Ballooning – organised pleasure rides only (non **Incidental**)
- Hurling
- Jet Skiing (non **Incidental**)
- Martial Arts (Training only)
- Mountain Biking – helmet must be worn
- Parascending/ Parasailing (over water, non **Incidental**)
- Rambling/Trekking between 2,001m and 4,200m
- Safari (non **United Kingdom** organised)
- Scuba Diving* (non **Incidental**/ down to 50m if qualified and not diving alone or accompanied by a qualified instructor (see notes below)
- Sea Canoeing
- Sea Fishing (non **Incidental**)
- Surfing
- Triathlon
- Waterskiing/Windsurfing/ Snorkelling (non **Incidental**)

* Scuba diving – scuba diving to the following depths. Provided **You** are diving under the direction of an accredited dive marshal, instructor or guide. Alternatively, if qualified, within the guidelines of the relevant diving or training agency or organisation and not diving alone:

- PADI Open Water – 18 metres
- PADI Advanced Open Water – 30 metres*
- BSAC Ocean Diver – 20 metres
- BSAC Sports Diver – 35 metres*
- BSAC Dive Leader – 50 metres*

Sports and Activities – Grade 2
(Subject to Additional Premium)

We must agree with any equivalent qualification. If **You** do not hold a qualification, **We** will only cover **You** to dive to a depth of 18 metres.

You will not be covered under this policy if **You** travel by air within 24 hours after participating in Scuba Diving.

* For the purposes of diving under Sports and Activities Grade 2.

Sports and Activities – Grade 3
(Subject to Additional Premium)

You can be covered under Section B – Emergency Medical Expenses and Section D – Personal Accident sections for the following activities provided that the activity is on an **Incidental** basis (unless stated other-wise below) and subject to an additional premium being paid and shown on the **Validation Certificate.**

Medical Excess increased to £650
Personal Accident Sum insured reduced by 50%
Personal Liability Cover is Excluded

- Abseiling
- American Football
- Canoeing (Grade 4) – Life jacket and helmet must be worn
- Gliding
- Kayaking (Grade 4) – Life jacket and helmet must be worn
- Motorcycling over 125cc (with the appropriate **United Kingdom** motorcycle licence, wearing a crash helmet, no racing)
- Paragliding
- Rambling/Trekking between 4,201m and 6,000m (professionally organised **Trips** with experienced operators, maximum age 45 years)
- Rugby
- Sand Yachting
- Tandem Skydive (up to 2 jumps maximum)
- White Water Rafting (Grade 4) – Life jacket and helmet must be worn
- Yachting (racing/ crewing) – outside territorial waters
- Zip Lining/Trekking (safety harness must be worn)

Sports and Activities – Grade 4
(Subject to Additional Premium)

You can be covered under Section B – Emergency Medical Expenses and Section D – Personal Accident sections for the following activities provided that the activity is on an **Incidental** basis (unless stated other-wise below) and subject to an additional premium being paid and shown on the **Validation Certificate.**

Medical Excess increased to £650
Personal Accident Sum insured reduced by 50%
Personal Liability Cover is Excluded

- Canyoning
- Hang Gliding
- High Diving under 5m (excluding cliff diving)
- Horse Jumping – wearing a helmet (no Polo, Hunting)
- Kite Surfing
- Micro Lighting
- Parasailing/ Parascending (over land, non **Incidental**)
- Quad Biking (over 50cc but under 250cc, wearing a crash helmet, no racing)
- Rock Climbing (under 2,000m)
- Rock Scrambling (under 4,000m)

Emergency and Medical Service

Contact the Emergency Assistance Service on +44 1733 224 892

In the event of **Your Bodily Injury** or **Serious Illness** which may lead to inpatient hospital treatment or before any arrangements are made for repatriation or in the event of **Curtailment** necessitating **Your** early return to **Your Home Area You** must contact the Emergency Assistance Service.

The service is available to **You** and operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation and authorisation of medical expenses. If this is not possible because the condition requires immediate emergency treatment **You** must contact the Emergency Assistance Service as soon as possible.

Private medical treatment is not covered unless authorised specifically by the Emergency Assistance Service.

Medical Assistance Abroad

The Emergency Assistance Service has the medical expertise, contacts and facilities to help should **You** be injured in an accident or fall ill. The Emergency Assistance Service will also arrange transport to **Your Home Area** when this is considered to be medically necessary or when **You** have notice of serious **Serious Illness** or death of a **Close Relative** at home.

Payment for Medical Treatment Abroad

If **You** are admitted to a hospital/clinic while abroad, the Emergency Assistance Service will arrange for medical expenses covered by the policy to be paid direct to the hospital/clinic. To take advantage of this benefit someone must contact the Emergency Assistance Service for **You** as soon as possible.

Reciprocal Health Agreements

If **You** are travelling to a country that has a reciprocal health agreement with the **United Kingdom**, then this insurance policy expects **You** to avail of this reciprocal health agreement. Examples of a reciprocal health agreement include the European Health Insurance Card (EHIC) and the Global Health Insurance Card (GHIC). Under these reciprocal health agreements **You** have the right to access state-provided healthcare during a **Trip** in the European Union. In the event of liability being accepted for a medical expense which has been reduced by the use of a reciprocal health agreement or private health insurance, **We** will not apply the deduction of **Excess** under Section B – Emergency Medical and Other Expenses – when paying **Your** claim. If **You** have any questions about reciprocal health agreements, during **Your Trip**, please contact **Our** Emergency Assistance Service.

Australia

If **You** require medical treatment in Australia **You** must enrol with a local MEDICARE office. **You** do not need to enrol on arrival but **You** must do this after the first occasion that **You** receive treatment. Inpatient and outpatient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found in the Health Advice for Travellers booklet available from **Your** local Post Office. Alternatively please call the Emergency Assistance Service for guidance.

If **You** are admitted to hospital contact must be made with the Emergency Assistance Service as soon as possible and their authority obtained in respect of any treatment NOT available under MEDICARE.

Insurance

Section A: Cancellation or Curtailment Charges

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule**, for any **Irrecoverable** unused travel and accommodation costs and other pre-paid charges (including sports, concert and entertainment tickets) which **You** have paid or are legally contracted to pay together with any reasonable additional travel expenses incurred if:

a) Cancellation of the **Trip** is necessary and unavoidable as a result of any of the following events occurring; or
b) the **Trip** is **Curtailed** before completion as a result of any of the following events occurring:

1. The death, **Bodily Injury**, **Serious Illness** or **Complications of Pregnancy and Childbirth**:
   a) **You**
   b) **Your Travelling Companion**
   c) any person with whom **You** have arranged to reside temporarily
   d) **Your Close Relative**
   e) **Your Close Business Associate**
2. **You**, **Your Travelling Companion** or any person with whom **You** have arranged to stay with during **Your Trip** receiving a diagnosis of **COVID** within 14 days of the start of the **Trip** or in the case of being admitted to hospital with a **COVID** diagnosis within 28 days of the start of the **Trip** as certified by a **Medical Practitioner** following a medically approved test showing a positive result for **COVID**.
3. **Your Close Relative** or **Close Business Associate** being admitted to hospital with a **COVID** diagnosis at the time of the **Trip** or for **Curtailment** during **Your Trip** as certified by a **Medical Practitioner** following a medically approved test showing a positive result for **COVID**.
4. Jury service attendance or being called as a witness at a Court of Law of **You** or **Your Travelling Companion**.
5. **You** or **Your Travelling Companion** being made redundant, as long as **You** had been working at **Your** current place of employment for a minimum continuous period of two years, and that at the time when **You** purchased this insurance or at the time of booking any **Trip**, there was no reason to believe that **You** would be made redundant. This cover would not apply if **You** are self-employed or accept voluntary redundancy.
6. **You** or any person who **You** are travelling or have arranged to travel with are a member of the Armed Forces, Territorial Army, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **Your**/their authorised leave cancelled or are called up for operational reasons, provided that such cancellation or **Curtailment** could not reasonably have been expected at the time when **You** purchased this insurance or at the time of booking any **Trip**.
7. In the event of Burglary at **Your Home** within 48 hours of **Your** departure or the police requesting **You** to return to **Your Home** due to serious damage to **Your Home** caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.

Special Conditions Relating to Claims

1. **You** must obtain a medical certificate from a **Medical Practitioner** and prior approval of the Emergency Assistance Service to confirm the necessity to return **Home** prior to **Curtailment** of the **Trip** due to death, **Bodily Injury**, **Serious Illness** or complications arising as a direct result of pregnancy.
2. If **You** cancel the **Trip** due to **Bodily Injury**, **Serious Illness** or complications arising as a direct result of pregnancy, **You** must provide a medical certificate from the **Medical Practitioner** of the person whose condition has led to the cancellation stating this was necessary and unavoidable.
3. If **You** fail to notify the travel agent, tour operator or

provider of transport/accommodation, at the time it is found necessary to cancel the **Trip**, the amount **We** will pay will be limited to the cancellation charges that would have otherwise applied.

What is Not Covered

1. **You** will not be covered for any **COVID** claims arising within 7 days of the date **You** purchased this insurance or the time of booking any **Trip**, whichever is the later, except where the insurance is purchased within 48 hours of booking the **Trip**.
2. Cancelling or **Curtailment** of **Your Trip** due to: (a) restrictions implemented by any government or administration; or (b) actions taken by a transport or accommodation provider; if those restrictions or actions relate to a pandemic illness (as declared by the World Health Organisation), including **COVID**.
3. The **Excess** as shown in the **Policy Schedule**.
4. The cost of any recoverable air passenger duty (APD) charges made by a scheduled airline as a part of **Your** booking, ATOL protection fees and any administration fees included in the cost of the flight booking or refund process.
5. Any claims arising directly or indirectly from:
   a) Redundancy caused by or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy or where a warning or notification of redundancy was given prior to the date this insurance is affected by **You** or the time of booking any **Trip**.
   b) Circumstances known to **You** prior to the date this insurance is effected by **You** or the time of booking any **Trip** which could reasonably have been expected to give rise to cancellation or **Curtailment** of the **Trip**.
   c) Normal pregnancy, without any accompanying **Bodily Injury**, **Serious Illness**, disease or complication. This section is designed to provide cover for unforeseen events, accidents, **Serious Illness** and diseases and normal childbirth would not constitute an unforeseen event.
6. Claims arising directly or indirectly as a result of **Your** failure to comply with the important conditions relating to health shown on page 7-9.
7. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.
8. Travel tickets paid for using any mileage or supermarket reward scheme for example Avios Awards.
9. **Your** failure to obtain the required passport or visa.
10. Any claim arising from **Your** failure to arrive at **Your International Departure Point** in time to board the **Public Transport** on which **You** are booked to travel and **You** return back to **Your Home** rather than make alternative travel arrangements to reach **Your** intended overseas destination.
11. Anything mentioned in the general exclusions on page 10.

YOU SHOULD ALWAYS CONTACT THE EMERGENCY ASSISTANCE SERVICE BEFORE CURTAILMENT.

Section B: Emergency Medical and Other Expenses

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule**, for the following expenses which are necessarily incurred as a result of **You** suffering unforeseen **Bodily Injury**, **Serious Illness**, disease or **Complication of Pregnancy and Childbirth**:

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of **Your Home Area**.
2. Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to the amount shown in the **Policy Schedule** incurred incurred outside of **Your Home Area**.

Insurance

3. In the event of **Your** death:
   a) outside **Your Home Area** the reasonable additional cost of funeral expenses abroad up to a maximum of £5,000 plus the reasonable cost of conveying **Your** ashes to **Your Home**, or the additional costs of returning **Your** body to **Your Home**.
   b) within **Your Home Area** the reasonable additional cost of returning **Your** body to **Your Home**.
4. Reasonable additional transport (economy class) or accommodation expenses incurred, up to the standard of **Your** original booking, if it is medically necessary for **You** to stay beyond **Your** scheduled return date. This includes, with the prior authorisation of the Emergency Assistance Service, reasonable additional transport or accommodation expenses for a friend, **Travelling Companion** or **Close Relative** to remain with **You** or travel to **You** from **Your Home Area** or escort **You** and additional travel expenses to return **You** to **Your Home** if **You** are unable to use the return ticket.
5. With the prior authorisation of the Emergency Assistance Service, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate **You** to **Your Home** if it is medically necessary. Repatriation expenses will be in respect only of the identical class of travel utilised on the outward journey unless the Emergency Assistance Service agree otherwise.

Special Conditions Relating to Claims

1. **You** must give notice immediately to the Emergency Assistance Service of any **Bodily Injury** or **Serious Illness** which necessitates **Your** admittance to hospital as an inpatient or before any arrangements are made for **Your** repatriation.
2. In the event of **Your Bodily Injury** or **Serious Illness We** reserve the right to relocate **You** from one hospital to another and arrange for **Your** repatriation to **Your Home Area** at any time during the **Trip**. **We** will do this if in the opinion of the **Medical Practitioner** in attendance or the Emergency Assistance Service **You** can be moved safely and/or travel safely to **Your Home Area** to continue treatment.
3. For medical expenses incurred in the United States of America (USA), **We** will only pay for reasonable and necessary emergency treatment, surgical, hospital and transportation costs in accordance to the negotiated rate with the provider, if one exists. If no negotiated rate with a provider exists, then **We** will pay a maximum amount of 150% of the USA Medicare rate.

What is Not Covered

1. The **Excess** as shown in the **Policy Schedule**.
2. Any claims arising directly or indirectly in respect of:
   a) Costs of telephone calls other than:
      i) Calls to the Emergency Assistance Service notifying and dealing with the problem for which **You** are able to provide receipts or other reasonable evidence to show the cost of the calls and the numbers **You** telephoned.
      ii) Any costs incurred by **You** when **You** receive calls on **Your** mobile telephone from the Emergency Assistance Service for which **You** are able to provide receipts or other reasonable evidence to show the cost of the calls.
   b) The cost of taxi fares, other than those for travel to or from hospital relating to **Your** admission, discharge, attendance for outpatient treatment or appointments or for collection of medication prescribed by the hospital.
   c) The cost of treatment or surgery, including exploratory tests e.g. **COVID** test, which are not directly related to the **Bodily Injury** or **Serious Illness** which necessitated **Your** admittance into hospital.
   d) Any expenses which are not usual, reasonable or

customary to treat **Your Bodily Injury** or **Serious Illness**.

e) Any form of treatment or surgery which in the opinion of the **Medical Practitioner** in attendance and the Emergency Assistance Service can be delayed reasonably until **Your** return to **Your Home Area**.
f) Expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside **Your Home Area**.
g) Additional costs arising from single or private room accommodation.
h) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by the Emergency Assistance Service.
i) Any expenses incurred after **You** have returned to **Your Home Area**.
j) Expenses incurred as a result of a tropical disease where **You** have not had the recommended inoculations and/or taken the recommended medication.
k) Expenses incurred as a result of **Your** decision not to be repatriated after the date when in the opinion of the Emergency Assistance Service it is safe to do so.
l) Normal pregnancy, without any accompanying **Bodily Injury**, **Serious Illness**, disease or **Complications of Pregnancy and Childbirth** . This section is designed to provide cover for unforeseen events, accidents, **Serious Illness** and diseases and normal childbirth would not constitute an unforeseen event.
m) Any expenses incurred in England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands which:
   i) for private treatment, or
   ii) funded by, or are recoverable from the Health Authority in **Your Home Area**.

3. Claims arising directly or indirectly as a result of **Your** failure to comply with the important conditions relating to health shown on page 7-9.
4. Anything mentioned in the general exclusions on page 10.

Section C: Hospital Benefit

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule**, for every complete 24 hours **You** have to stay in hospital as an inpatient or are confined to **Your** accommodation on the order of a **Medical Practitioner** outside of **Your Home Area** up to a maximum as stated in the **Policy Schedule** as a result of **Bodily Injury** or **Serious Illness You** sustain. **We** will pay the amount above in addition to any amount payable under Section B – Emergency Medical and Other Expenses. This payment is meant to help **You** pay for additional expenses such as taxi fares and phone calls incurred during **Your** stay in hospital.

Special Conditions Relating to Claims

You must give notice as soon as possible to the Emergency Assistance Service of any **Bodily Injury** or **Serious Illness** which necessitates **Your** admittance to hospital as an inpatient, or confinement to **Your** accommodation on the orders of a **Medical Practitioner**.

What is Not Covered

1. Any claims arising directly or indirectly from:
   a) Any additional period of hospitalisation, or confinement to **Your** accommodation:
      i) Relating to treatment or surgery, including exploratory tests e.g. **COVID** test, which are not directly related to the **Bodily Injury** or **Serious Illness** which necessitated **Your** admittance into hospital.
      ii) Relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
      iii) Following **Your** decision not to be repatriated after the date when in the opinion of the Emergency Assistance Service it is safe to do so.
   b) Hospitalisation, or confinement to **Your** accommodation:
      i) Relating to any form of treatment or surgery which in the opinion of the **Medical Practitioner** in attendance and the Emergency Assistance Service can be delayed reasonably until **Your** return to **Your Home Area**.
      ii) As a result of a tropical disease where **You** have not had the recommended inoculations and/or taken the recommended medication.
      iii) Occurring in England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands and relating to either private treatment or tests, surgery or treatment the costs of which are funded by, or are recoverable from the Health Authority in **Your Home Area**.
2. Claims arising directly or indirectly as a result of **Your** failure to comply with the important conditions relating to **Your** health shown in page 7-9.
3. Anything mentioned in the general exclusions on page 10.

Section D: Personal Accident

What is Covered

We will pay **You**, the amount shown in the **Policy Schedule**, if **You** sustain **Bodily Injury** which shall solely and independently of any other cause, result within two years in **Your** death, **Loss Of Limb, Loss Of Sight** or **Permanent Total Disablement**.

Special Conditions Relating to Claims

Our Medical Practitioner may examine **You** as often as they deem necessary in the event of a claim.

Provisions

1. Benefit is not payable to **You**:
   a) Under more than one of the items shown in the **Policy Schedule**.
   b) Under **Permanent Total Disablement**, until one year after the date **You** sustain **Bodily Injury**.
   c) Under **Permanent Total Disablement**, if **You** are able or may be able to carry out any relevant employment or relevant occupation.
2. The death benefit payment will be paid into the deceased's estate.

What is Not Covered

1. Claims arising directly or indirectly as a result of **Your** failure to comply with the important conditions relating to health shown in page 7-9.
2. Anything mentioned in the general exclusions on page 10.

Section E: Baggage, Baggage Delay, Passport & Travel Documents

What is Covered

1. **We** will pay **You** up to the amount shown in the **Policy Schedule** for the accidental loss of, theft of or damage to **Baggage** and documents. The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Baggage**). The maximum **We** will pay for any **Single Item**, and in total for **Valuables** or **Gadgets** is as shown in the **Policy Schedule**.
2. **We** will also pay **You** up to the amounts shown in the **Policy Schedule** for:
   a) Delayed **Baggage** – The emergency replacement of clothing, medication and toiletries if the **Baggage** is temporarily lost in transit during the outward journey and not returned to **You** within 12 hours, provided written confirmation is obtained and sent to **Us** from the carrier, confirming the number of hours the

Baggage was delayed. If the loss is permanent the amount paid will be deducted from the final amount to be paid under this section.

b1) Replacement of Passport – reasonable additional travel and accommodation expenses necessarily incurred outside **Your Home Area** to obtain a replacement of **Your** lost or stolen passport or visa which has been lost or stolen outside **Your Home Area**. This would include any fees payable specifically for **You** to obtain the replacement passport itself.

b2) Emergency Passport Travel – reasonable additional transport costs if **You** are unable to make **Your** pre booked return flight **Home** following the loss or theft of **Your** passport within 48 hours of **Your** pre booked return flight **Home**.

You may claim only under one of either Section E – **Baggage**, **Baggage** Delay and Passport or Section U – Wedding/Civil Partnership Cover for the same event, not both.

Special Conditions Relating to Claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Baggage**. A Holiday Representatives Report is not sufficient.
2. If **Baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain an official report from an appropriate local authority. If **Baggage** is lost, stolen or damaged whilst in the care of an airline **You** must:
   a) obtain a Property Irregularity Report from the airline.
   b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
   c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged or proof of ownership should be retained as these will help **You** to substantiate **Your** claim.
4. All claims are settled on the purchase price less a deduction for wear, tear and depreciation as follows:
   Up to 1 year old - **We** will pay 85% of the purchase price.
   Up to 2 years old - **We** will pay 70% of the purchase price.
   Up to 3 years old - **We** will pay 50% of the purchase price.
   Up to 4 years old - **We** will pay 25% of the purchase price.
   Up to 5 years old - **We** will pay 10% of the purchase price.
   Over 5 years old - Nil

What is Not Covered

1. The **Excess** as shown in the **Policy Schedule** (except claims under subsection 2 above).
2. Loss, theft of or damage to **Your Valuables**, **Gadgets**, passport or documents left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
3. Loss, theft of or damage to **Baggage** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:
   a) overnight between 9pm and 8am (local time) or
   b) at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, deeds, manuscripts, securities, perishable goods, surfboards, sailboards, bicycles, marine equipment or craft or any related equipment or fittings of any kind, **Ski Equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Baggage**.
8. Claims arising for **Personal Money and Documents**.
9. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
10. Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other items used in connection with **Your** business, trade, profession or occupation.
11. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
12. Claims arising for **Gadgets** if **You** have purchased Backpacker Cover.
13. Anything mentioned in the general exclusions on page 10.

Section F: Personal Money and Documents

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule**, for the accidental loss of, theft of or damage to **Personal Money and Documents**.

Special Conditions Relating to Claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Personal Money and Documents**. A Holiday Representatives report is not sufficient.
2. Receipts for items lost, stolen or damaged should be retained, including foreign currency exchange receipts showing the amount, as these will help **You** to substantiate **Your** claim.

What is Not Covered

1. The **Excess** as shown in the **Policy Schedule**.
2. Loss, theft of or damage to **Personal Money and Documents** left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
3. Loss, theft of or damage to travellers' cheques if **You** have not complied with the issuers conditions or where the issuer provides a replacement service.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
6. Anything mentioned in the general exclusions on page 10.

Section G: Personal Liability

What is Covered

We will pay **You** up to the amount shown on **Your Policy Schedule** (inclusive of legal costs and expenses) if **You** become legally liable to pay damages in respect of:

1. Accidental **Bodily Injury**, including death and **Serious Illness** to a person; and/or
2. Accidental loss of or damage to material property (property that is both material and tangible) arising during the **Trip**. **We** 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.

Special Conditions Relating to Claims

1. **You** must give **Us** written notice as soon as possible of any incident, which may give rise to a claim.
2. **You** must forward every letter, writ, summons and process to **Us** as soon as **You** receive it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **Our** written consent.
4. **We** will be entitled if **We** so desire to take over and conduct in **Your** name the defence of any claims for indemnity or damages or otherwise against any third party. **We** shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **You** shall give **Us** all necessary information and assistance which **We** may require.
5. In the event of **Your** death, **Your** legal representative(s) will have the protection of this cover provided that such representative(s) comply(ies) with the terms and conditions outlined in this policy.
6. **We** may at any time pay **You** in connection with any claim or series of claims the sum insured (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 **We** 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.

What is Not Covered

1. The **Excess** as shown in the **Policy Schedule**.
2. **Bodily Injury** or **Serious Illness** of any person who is a **Close Relative** of **Yours**, a **Travelling Companion**, or under a contract of employment, service or apprenticeship with **You** when the **Bodily Injury** or **Serious Illness** arises out of and in the course of their employment to **You**;
3. 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** in the course of the **Trip**;
4. **Bodily Injury** or damage caused directly or indirectly in connection with the ownership, possession or use by **You** or on behalf of **You** of: aircraft, hovercraft, watercraft (other than non-mechanically powered watercraft less than 30 feet in length used on inland waters), mechanically propelled vehicles (other than golf buggies used on golf courses and not on public roads, this only applies if **You** have paid the appropriate **Golf Equipment** premium), firearms (other than sporting guns);
5. **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;
6. Fraudulent, dishonest or criminal acts of **You** or any person authorised by **You**;
7. Any claim resulting from venereal disease, sexually transmitted diseases, infection with the Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named;
8. Any claim assumed by **You** under any contract or agreement unless such liability would have attached in the absence of such contract or agreement;
9. Punitive or exemplary damages;
10. Anything mentioned in the general exclusions on page 10.

Insurance

Section H: Hijack

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule**, for every completed period of 24 hours in the event of **Hijack** of the transport on which **You** are travelling.

What is Not Covered

1. Claims not substantiated by a written police report confirming the length and exact nature of the incident.
2. Anything mentioned in the general exclusions on page 10.

Section I: Missed Departure

What is Covered

We will pay **You** up to the amount shown in the **Policy Schedule** for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **Your** overseas destination or returning to the **United Kingdom** if

1. **You** fail to arrive at the **International Departure Point** in time to board the **Public Transport** on which **You** are booked to travel on **Your** outward journey from the **United Kingdom;** or
2. **You** fail to arrive at the **International Departure Point** in time to board the **Public Transport** on which **You** are booked to travel on the final part of **Your** return journey to the **United Kingdom,** including missing an onward connecting flight between the **United Kingdom** or mainland Europe; or
3. **You** fail to arrive into the **United Kingdom** in time to board **Your** onward connecting flight on which **You** are booked to travel as a result of a delay.

Cover is only provided as a direct result of one of the following events:

1. the failure of other scheduled **Public Transport** or
2. an accident to or breakdown of the vehicle which **You** are travelling or
3. an accident or breakdown occurring ahead of **You** on a motorway or dual carriage way which causes an unexpected delay to the vehicle in which **You** are travelling or
4. strike, industrial action or adverse weather conditions.

You may claim only under Section K1 – Delayed Departure or Section I – Missed Departure for the same event, not both.

Special Conditions Relating to Claims

1. In the event of a claim arising from any delay occurring on a motorway or dual carriage way **You** must obtain written confirmation from the Police, emergency breakdown services or Highways Agency of the location, reason for and duration of the delay.
2. **You** must allow sufficient time for the scheduled **Public Transport** or other transport to arrive on schedule and to deliver **You** to the departure point.

What is Not Covered

1. The **Excess** as shown in the **Policy Schedule**.
2. Claims arising directly or indirectly from:
   a) Strike or industrial action or air traffic control delay existing or publicly announced by the date **You** purchased this insurance or at the time of booking any **Trip**.
   b) An accident to or breakdown of the vehicle in which **You** are travelling for which a professional repairers report is not provided.
   c) Breakdown of any vehicle in which **You** are travelling if the vehicle is owned by **You** and has not been serviced properly and maintained in accordance with manufacturers instructions
   d) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the

Civil Aviation Authority or a Port Authority or any such regulatory body in a country to/from which **You** are travelling.

3. Additional expenses where the scheduled **Public Transport** operator has offered reasonable alternative travel arrangements.
4. Costs which can be recovered from an airline or any other source, for example under Regulation (EC) No 261/2004 (as amended by The Air Passenger Rights and Air Travel Organisers' Licensing (Amendment) (EU Exit) Regulations 2019).
5. Anything mentioned in the general exclusions on page 10.

Section J: Catastrophe

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule**, in the event that the tour company is unable to assist and **You** are forced to move from the pre-booked accommodation as a result of fire, lightning, explosion, earthquake, storm, hurricane, flood, tsunami, medical epidemic which is confirmed in writing by a local or national authority for **Irrecoverable** travel or accommodation costs necessarily incurred to continue with the **Trip** or, if the **Trip** cannot be continued for **Your** return **Home**.

What is Not Covered

1. The **Excess** as shown in the **Policy Schedule**.
2. Claims where a report from local or national authority is not obtained stating that it was not acceptable for **You** to remain in **Your** booked accommodation.
3. Claims where the tour company has made alternative arrangements.
4. Anything mentioned in the general exclusions on page 10.

Section K1/K2: Delayed Departure/ Holiday Abandonment

What is Covered

If departure of the scheduled **Public Transport** on which **You** are booked to travel is delayed at the final departure point from or to the **United Kingdom** for:

1. at least 12 hours from the scheduled time of departure in respect of subsection K1 – Delayed Departure (see below) due to: or
2. at least 24 hours from the scheduled time of departure in respect of subsection K2 – Holiday Abandonment (see below) due to:
   a) strike or
   b) industrial action or
   c) adverse weather conditions or
   d) mechanical breakdown of or a technical fault occurring in the scheduled **Public Transport** on which **You** are booked to travel.

We will pay **You**:

K1. Delayed Departure – The amount shown in the **Policy Schedule** for the first completed 12 hours delay and an additional amount for each full 12 hours delay thereafter up to the maximum amount shown in the **Policy Schedule**.

K2. Holiday Abandonment – Up to the amount shown in the **Policy Schedule** for any **Irrecoverable** unused travel and accommodation costs and other pre-paid charges which **You** have paid or are contracted to pay if after a minimum 24 hours has elapsed, **You** choose to cancel **Your Trip** before departing from the **United Kingdom**.

You may claim only under subsection K1. or K2. above for the same event, not both.

You may claim only under Section K1 – Delayed Departure or Section I – Missed Departure for the same event, not both.

You may claim only under Section K1 – Delayed Departure or Section P – Strike for the same event, not both.

Insurance

Special Conditions Relating to Claims

1. **You** must check in according to the itinerary supplied to **You**.
2. **You** must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
3. **You** must comply with the terms of contract of the travel agent, tour operator or provider of transport.
4. In the case of a claim under sub section K2 – Holiday Abandonment **You** must provide **Your** booking confirmation together with written details from **Your** travel agent, tour operator or provider of transport/ accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the **Trip**.

What is Not Covered

1. The **Excess** as shown in the **Policy Schedule**.
2. Claims arising directly or indirectly from:
   a) Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is effected by **You** or the date **Your Trip** was booked.
   b) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any such regulatory body in a country to/from which **You** are travelling.
3. Anything mentioned in the general exclusions on page 10.

Section L: Third Party Supplier Insolvency

What is Covered

We will pay **You** up to the amount shown in the **Policy Schedule** for any **Irrecoverable** unused costs and charges relating to third party companies that become insolvent within **Your** booking, such as accommodation providers, hotels, car hire, ferries, coaches, which **You** have paid or are contracted to pay.

You may claim only under Section L – Third Party Supplier Insolvency or Section A – Cancellation or **Curtailment** Charges, not both.

Special Conditions Relating to Claims

You must obtain written confirmation from the liquidator that the third party provider has become insolvent.

What is Not Covered

1. The **Excess** as shown in the **Policy Schedule**.
2. Any costs incurred by **You** which are recoverable from the company providing the accommodation or for which **You** receive or are expected to receive compensation.
3. Any costs which **You** would have expected to pay during **Your Trip**.
4. Costs incurred relating to the insolvency of a third party company existing or being publicly announced by the date **You** purchased this insurance or at the time of booking any **Trip** whichever is the later.
5. Anything mentioned in the general exclusions on page 10.

Section M: Credit Card Fraud

What is Covered

We will pay **You** up to the amount shown in the **Policy Schedule** for losses suffered solely as a result of any credit or cash card for which **You** are responsible, being stolen or lost and/or fraudulently used outside the **United Kingdom** by any person other than **You** or a **Close Relative** or **Your Travelling Companion**.

What is Not Covered
1. The **Excess** as shown in the **Policy Schedule**.
2. Claims where **You** can or could have recovered **Your** losses from any other source.
3. Claims where the card's reporting of loss procedures have not been followed.
4. Any costs incurred in the replacement or return of the lost or stolen card.
5. Anything mentioned in the general exclusions on page 10.

Section N: Overseas Legal Expenses and Assistance

Definition of words that apply to this section of cover.
Throughout this section only, the words and phrases listed below have the meanings given next to them:

Specific Definitions
Legal Expenses shall mean:
1. Fees, expenses and other disbursements reasonably incurred (as determined by **Our** 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 **Serious Illness**.
2. Fees, expenses and other disbursements reasonably incurred (as determined by **Our** legal counsel) by a **Legal Representative** in appealing or resisting an appeal against the judgement 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 shall mean a solicitor, firm of solicitors, lawyer, or any appropriately qualified person, firm or company, appointed by **Us** to act on **Your** behalf.

What is Covered
Up to the amount shown in the **Policy Schedule** for any one **Trip** if **You** suffer an incident that results in **Bodily Injury**, death or **Serious Illness** caused by a third party during the journey. **We** will indemnify **You** for **Legal Expenses** incurred in pursuit of a claim for damages or compensation against the third party.

What is Not Covered
1. The **Excess** as shown in the **Policy Schedule**;
2. Any claim reported to **Us** more than 12 months after the beginning of the incident which led to the claim;
3. **Legal Expenses** incurred in the defence against any civil claim or legal proceedings made or brought against **You**;
4. **Legal Expenses** incurred before receiving **Our** prior written approval, unless such costs would have been incurred subsequently to **Our** approval;
5. **Legal Expenses** incurred in connection with any criminal or wilful act committed by **You**;
6. **Legal Expenses** incurred for any claim or legal proceedings brought against a travel agent, tour operator, carrier, insurer or their agent, **Us**, **You**, or any company or person involved in arranging this policy;
7. **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 **Us** to settle a claim;
8. **Legal Expenses** which **We** consider to be unreasonable or excessive or unreasonably incurred (as determined by **Our** legal counsel);
9. Anything mentioned in the general exclusions on page 10.

Insurance

Section O: Scheduled Airline Failure

What is Covered
We will pay **You** up to the amount shown in the **Policy Schedule** for:
1. **Irrecoverable** sums paid in advance in the event of insolvency of the scheduled airline provider not forming part of a package holiday arranged by a tour operator prior to departure; or
2. In the event of insolvency of the scheduled airline after **Your** departure:
   a) additional pro rata costs incurred by **You** in replacing that part of the flight arrangements to a similar standard to that originally booked; or
   b) if **Curtailment** of the holiday is unavoidable the cost of return flights to the **United Kingdom** to a similar standard to that originally booked.

What is Not Covered
1. The **Excess** as shown in the **Policy Schedule**.
2. Scheduled flights not booked within the **United Kingdom**.
3. Scheduled flights not booked through a bonded travel agent or direct with a scheduled airline.
4. The financial failure of:
   a) any scheduled airline in chapter 11 or national equivalent, or for which threat of insolvency was public knowledge, at the date this insurance is effected by **You** or the date **Your Trip** was booked.
   b) any scheduled airline who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim); or
   c) any travel agent, tour organiser, booking agent or consolidator with whom **You** have booked a scheduled flight.
5. Anything mentioned in the general exclusions on page 10.

Section P: Strike

What is Covered
We will pay **You** up to the amount shown in the **Policy Schedule** for any **Irrecoverable** overseas accommodation costs at **Your Trip** destination which **You** have paid or are contracted to pay as a result of the cancellation of **Your** flight due to strike or industrial action taken by the airline on which **You** are due to travel.

Special Conditions Relating to Claims
1. In the event of strike or industrial action **You** must:
   a) obtain written confirmation from the airline of the date and duration on which this occurred.
   b) provide **Your** unused travel tickets.
   c) provide receipts or bills for any accommodation cost claimed for.
2. **You** may claim only under Section K1 – Delayed Departure or Section P – Strike for the same event, not both.

What is Not Covered
1. In the event of strike or industrial action any additional accommodation costs incurred by **You**:
   a) where the airline has offered reasonable alternative travel arrangements.
   b) which are recoverable from the airline or for which **You** receive or are expecting to receive compensation.
2. Claims arising directly or indirectly from strike or industrial action existing or being publicly announced prior to the date this insurance is effected by **You** or the time of booking any **Trip**.
3. Anything mentioned in the general exclusions on page 10.

Section Q1-Q5: Travel Disruption

This extension to the policy provides the following amendments to the insurance, specifically for costs and expenses that are not recoverable from any other source.

Section Q1: Extended Cancellation Or Curtailment Charges Cover

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule** for any **Irrecoverable** unused travel and accommodation costs and other pre-paid charges (including sports, concert and entertainment tickets) which **You** have paid or are legally contracted to pay together with any reasonable additional travel expenses incurred if:

a) cancellation of the **Trip** is necessary and unavoidable or

b) the **Trip** is **Curtailed** before completion as a result of any of the following events occurring:
The Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) issue a travel restriction notice or recommend evacuation from the country or specific area or event to which **You** were travelling, provided the restriction notice came into force after **You** purchased this insurance or booked the **Trip** (whichever is the later), or in the case of **Curtailment** after **You** had left the **United Kingdom** to commence the **Trip**.

Section Q2/Q3: Extended Delayed Departure / Extended Holiday Abandonment Cover

What is Covered

We will pay **You** one of the following amounts:

1. If the scheduled **Public Transport** on which **You** are booked to travel is cancelled or delayed, leading to **Your** departure being delayed for more than 12 hours at the departure point of any connecting **Public Transport** in the **United Kingdom** or to **Your** overseas destination or on the return journey to **Your Home We** will pay **You** the amount stated in the **Policy Schedule** for the first completed 12 hours delay and for each full 12 hours delay after that, up to a maximum amount shown in the **Policy Schedule** (which is meant to help **You** pay for telephone calls made and meals and refreshments purchased during the delay) provided **You** eventually continue the **Trip**.

Section **K2** – Holiday Abandonment is extended to include the following cover.

2. **We** will pay **You** up to the amount shown in the **Policy Schedule** for either:
   a) any **Irrecoverable** unused accommodation and travel costs (and other pre-paid charges) which **You** have paid or are contracted to pay because **You** were not able to travel and use **Your** booked accommodation as a result of:
      i) the scheduled **Public Transport** on which **You** were booked to travel from the **United Kingdom** being cancelled or delayed for more than 12 hours or
      ii) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours and **You** choose to cancel **Your Trip** because the alternative transport to **Your** overseas destination offered by the **Public Transport** operator was not reasonable or
   b) suitable additional accommodation (room only) and travel expenses necessarily incurred in reaching **Your** overseas destination and/or in returning to the **United Kingdom** as a result of:
      i) the **Public Transport** on which **You** were booked to travel being cancelled, delayed for more than 12 hours, diverted or re-directed after take-off or
      ii) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours and **You** choose to make other travel arrangements for **Your Trip** because the alternative transport offered by the scheduled **Public Transport** operator was not reasonable. The amount payable will be calculated after deduction of the amount of the refund on **Your** ticket(s) together with any compensation from the **Public Transport** operator.

You can only claim under subsections 1. or 2. for the same event, not both. If the same costs, charges or expenses are also covered under any other section of this policy **You** can only claim for these under one section for the same event.

Section Q4: Extended Missed Departure Cover

What is Covered

We will pay **You** up to the amount shown in the **Policy Schedule** for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **Your** overseas destination or returning to the **United Kingdom** if **You** fail to arrive at the departure point in time to board any onward connecting **Public Transport** on which **You** are booked to travel, following completion of the initial international journey, including connections within the **United Kingdom** on the return journey to **Your Home** as a result of:

a) the failure of other scheduled **Public Transport** or

b) strike, industrial action or adverse weather conditions or

c) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours. If the same expenses are also covered under any other section of this policy **You** can only claim for these under one section for the same event.

Section Q5: Accommodation Cover

What is Covered

We will pay **You** up to the amount shown in the **Policy Schedule** for either:

1. any **Irrecoverable** unused accommodation costs (and other pre-paid charges) which **You** have paid or are contracted to pay because **You** were not able to travel and use **Your** booked accommodation or
2. reasonable additional accommodation and transport costs incurred:
   a) up to the standard of **Your** original booking, if **You** need to move to other accommodation on arrival or at any other time during the **Trip** because **You** cannot use **Your** booked accommodation or
   b) with the prior authorisation of the Emergency Assistance Service to repatriate **You** to **Your Home** if it becomes necessary to **Curtail** the **Trip** as a result of, fire, flood, earthquake, explosion, tsunami, landslide, avalanche, volcanic eruption, hurricane, storm or an outbreak of food poisoning or an infectious disease affecting **Your** accommodation or resort. **You** can only claim under one of subsections 1. or 2. of What is covered for the same event, not both. If the same costs and charges are also covered under any other section of this policy **You** can only claim for these under one section for the same event.

Special Conditions Relating to Claims (applicable to Section Q)

1. If **You** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **You** find out it is necessary to cancel the **Trip,** the amount **We** will pay

will be limited to the cancellation charges that would have otherwise applied.
2. **You** must get (at **Your** own expense) written confirmation from the provider of the accommodation (or their administrators), the local Police or relevant authority that **You** could not use **Your** accommodation and the reason for this.
3. For **Curtailment** claims only: **You** must tell the Emergency Assistance Service as soon as possible of any circumstances making it necessary for **You** to return **Home** and before any arrangements are made for **Your** repatriation.
4. **You** must check in, according to the itinerary supplied to **You** unless **Your** tour operator or airline has requested **You** not to travel to the airport.
5. **You** must get (at **Your** own expense) written confirmation from the scheduled **Public Transport** operator (or their handling agents) of the cancellation, number of hours of delay or involuntarily denied boarding and the reason for these together with details of any alternative transport offered.
6. **You** must comply with the terms of contract of the scheduled **Public Transport** operator and seek financial compensation, assistance or a refund of **Your** ticket from them, in accordance with the terms and/or (where applicable) **Your** rights under The Air Passenger Rights and Air Travel Organisers' Licensing (Amendment) (EU Exit) Regulations 2019 in the event of denied boarding, cancellation or long delay of flights.
7. **You** must get (at **Your** own expense) written confirmation from the scheduled **Public Transport** operator/ accommodation provider that reimbursement will not be provided.

What Is Not Covered (Applicable To Section Q)

1. The **Excess** as shown in the **Policy Schedule** of each and every claim, per incident claimed for, under this section by each **Insured Person** (except claims under subsection 1. a) of What is covered under the Extended delayed departure cover above)
2. The cost of Airport Departure Duty/Tax (whether **Irrecoverable** or not).
3. Travel tickets paid for using any airline mileage reward scheme, for example Avios Awards.
4. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.
5. Claims arising directly or indirectly from:
   a) Strike, industrial action, **Cancellation** of **Public Transport** or a directive prohibiting all travel or all but essential travel, to the country or specific area or event to which **You** were travelling, existing or being publicly announced by the date **You** purchased this insurance or at the time of booking any **Trip**.
   b) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **You** are travelling.
   c) Denied boarding due to **Your** drug use, alcohol or solvent abuse or **Your** inability to provide a valid passport, visa or other documentation required by the **Public Transport** operator or their handling agents.
6. Any costs incurred by **You** which are recoverable from the providers of the accommodation (or their administrators) or for which **You** receive or are expected to receive compensation or reimbursement.
7. Any costs incurred by **You** which are recoverable from the **Public Transport** operator or for which **You** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
8. Any accommodation costs, charges and expenses where the **Public Transport** operator has offered reasonable alternative travel arrangements.
9. Any costs for normal day to day living such as food and drink which **You** would have expected to pay during **Your Trip**.
10. Claims arising within 7 days of the date **You** purchased this insurance or the time of booking any **Trip**.
11. Anything mentioned in the general exclusions applicable to all sections of the policy.

Claims Evidence (Applicable To Section Q)

We will require (at **Your** own expense) the following evidence where relevant:

- A copy of.the travel restriction notice issued by the Foreign, Commonwealth & Development Office (FCDO).
- Booking confirmation together with a cancellation invoice from **Your** travel agent, tour operator or provider of transport/accommodation.
- In the case of **Curtailment** claims, written details from **Your** travel agent, tour operator or provider of transport/ accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the **Trip**.
- **Your** unused travel tickets.
- A letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of **Your** check in times.
- Written confirmation from the scheduled **Public Transport** operator (or their handling agents) of the cancellation, number of hours of delay or involuntarily denied boarding and the reason for these together with details of any alternative transport offered.
- Written confirmation from the company providing the accommodation (or their administrators), the local Police or relevant authority that **You** could not use **Your** accommodation and the reason for this.
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- Any other relevant information relating to **Your** claim under this section that **We** may ask **You** for.

Sections R1-R5: Winter Sports

*(Only operative if indicated in the **Validation Certificate** and additional premium paid).*

Cover In Respect Of Sections R1-R5 Only Operates:

1. Under single **Trip** policies if the appropriate **Winter Sports** extension has been chosen and the appropriate additional premium has been paid.
2. Under annual multi **Trip** policies for a period not exceeding 17 days in total in each **Period Of Insurance**, if the appropriate **Winter Sports** extension has been chosen and the appropriate additional premium has been paid.

Section R1: Ski Equipment

*(Only operative if indicated in the **Validation Certificate** and additional premium paid).*

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule**, for the accidental loss of, theft of or damage to **Your** own **Ski Equipment**, or for hired **Ski Equipment**. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (calculated from the table below) or **We** may at **Our** option replace, re-instate or repair the lost or damaged **Ski Equipment**.

Age of Item	Amount payable
Up to 1 year old	- **We** will pay 85% of the purchase price.
Up to 2 years old	- **We** will pay 70% of the purchase price.
Up to 3 years old	- **We** will pay 50% of the purchase price.
Up to 4 years old	- **We** will pay 25% of the purchase price.
Up to 5 years old	- **We** will pay 10% of the purchase price.
Over 5 years old	- Nil

The maximum **We** will pay for any **Single Item** is calculated from the table above or shown in the **Policy Schedule**, whichever is the less.

Special Conditions Relating to Claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Ski Equipment**.
2. For items damaged whilst on **Your Trip**, **You** must obtain an official report from a retailer confirming the item is damaged and beyond repair.
3. If **Ski Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Ski Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
   a) obtain a Property Irregularity Report from the airline.
   b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
   c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
4. Receipts for items lost, stolen or damaged or proof of ownership should be retained as these will help **You** to substantiate **Your** claim.

Our liability for **Ski Equipment** hired by **You** shall be further limited to the **Insured Persons** liability for such loss or damage.

What is Not Covered

1. The **Excess** as shown in the **Policy Schedule**.
2. Loss, theft of or damage to **Ski Equipment** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:
   a) overnight between 9pm and 8am (local time) or
   b) at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
3. Loss or damage due to delay, confiscation or detention by customs or other authority.
4. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
5. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Ski Equipment**.
6. Claims arising from loss or theft from **Your** accommodation unless there is evidence of forced entry which is confirmed by a police report.
7. Claims arising from loss or theft or damage of **Ski Equipment** carried on a vehicle roof rack unless secured by a lockable ski rack.
8. Anything mentioned in the general exclusions on page 10.

Section R2: Ski Equipment Hire

*(Only operative if indicated in the **Validation Certificate** and additional premium paid).*

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule**, for the reasonable cost of hiring replacement **Ski Equipment** as a result of the accidental loss of, theft of or damage to or temporary loss in transit for more than 12 hours of **Your Ski Equipment**.

Insurance

Special Conditions Relating to Claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Ski Equipment**.
2. For items damaged whilst on **Your Trip**, **You** must obtain an official report from a retailer confirming the item is damaged and beyond repair.
3. If **Ski Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the theft or damage and obtain written confirmation. If **Ski Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
   a) obtain a Property Irregularity Report from the airline.
   b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
   c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
4. Receipts for items lost, stolen or damaged or proof of ownership should be retained as these will help **You** to substantiate **Your** claim.

What is Not Covered

1. Loss, theft of or damage to **Ski Equipment** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:
   a) overnight between 9pm and 8am (local time) or
   b) at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
2. Loss or damage due to delay, confiscation or detention by customs or other authority.
3. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
4. Anything mentioned in the general exclusions on page 10.

Section R3: Ski Pack

*(Only operative if indicated in the **Validation Certificate** and additional premium paid).*

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule**:

a) For the unused portion of **Your** ski pack (ski school fees, lift passes and hired **Ski Equipment)** following **Your Bodily Injury** or **Serious Illness**.
b) For the unused portion of **Your** lift pass if **You** lose it.

Special Conditions Relating to Claims

1. **You** must provide written confirmation from a **Medical Practitioner** that such **Bodily Injury** or **Serious Illness** prevented **You** from using **Your** ski pack.
2. **You** must report to an appropriate authority within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss or theft of **Your** ski pass.

What is Not Covered

Anything mentioned in the general exclusions on page 10.

Section R4: Piste Closure

*(Only operative if indicated in the **Validation Certificate** and additional premium paid).*

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule**, for the cost of transport organised by the tour operator to an alternative site if due to lack of snow conditions results in the closure of skiing facilities (excluding cross-country skiing) in **Your** resort and it is not possible to ski. The cover only applies:

a) To the resort which **You** have pre-booked for a period exceeding 12 hours and for so long as such conditions prevail at the resort, but not exceeding the pre-booked period of **Your Trip** and

b) To **Trips** taken outside the **United Kingdom** during the published ski season for **Your** resort.

Special Conditions Relating to Claims

You must obtain written confirmation from the resort management of the piste conditions, confirming the closure of facilities and the dates applicable.

What is Not Covered

1. Any circumstances where transport costs, compensation or alternative skiing facilities are provided to **You**.
2. Anything mentioned in the general exclusions on page 10.

Section R5: Avalanche Closure

*(Only operative if indicated in the **Validation Certificate** and additional premium paid).*

What is Covered

We will pay **You** up to the amount shown in the **Policy Schedule** for the cost of transport organised by the tour operator to an alternative site if an avalanche results in the closure of skiing facilities (excluding cross-country skiing) in **Your** resort and it is not possible to ski. The cover only applies:

a) To the resort which **You** have pre-booked for a period exceeding 12 hours and for so long as such conditions prevail at the resort, but not exceeding the pre-booked period of **Your Trip** and

b) To **Trips** taken outside the **United Kingdom** during the published ski season for **Your** resort.

Special Conditions Relating to Claims

You must obtain written confirmation from the resort management of the piste conditions, confirming the closure of facilities and the dates applicable.

What is Not Covered

1. The **Excess** as shown in the **Policy Schedule**.
2. Anything mentioned in the general exclusions on page 10.

Section S1-S4: Cruise Cover

(Only operative if indicated in the **Validation Certificate** and additional premium paid).

S1: Cruise Connection

What is Covered

We will pay **You** up to the amount shown in the **Policy Schedule** for reasonable additional onward travel expenses and accommodation (room only) necessarily incurred in reaching the next available embarkation point of **Your** cruise itinerary if **You** fail to arrive at the original embarkation point in time to board the **Cruise** ship on which **You** are booked to travel, or **Your** failure to disembark at the original disembarkation place and time to reach **Your** international flight departure point, as a direct result of:

1. the failure of any scheduled **Public Transport**
2. the failure of **Your** booked **Cruise** ship
3. strike, industrial action or adverse weather conditions.

Insurance

Special Conditions Relating to Claims

You must allow sufficient time for the scheduled **Public Transport**, **Cruise** ship or other transport to arrive on schedule and to deliver **You** to **Your** embarkation point or **International Departure Point.**

What is Not Covered

1. The **Excess** as shown in the **Policy Schedule**.
2. Claims arising directly or indirectly from:
   a) Strike or industrial action or air traffic control delay existing or publicly announced by the date **You** purchased this insurance or at the time of booking any **Trip**.
   b) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
3. Additional expenses where the scheduled **Public Transport** operator has offered reasonable alternative travel arrangements.
4. Any delay caused by quarantine on the **Cruise** ship due to **COVID** or any other contagious disease.
5. Anything mentioned in the general exclusions on page 10.

S2: Cabin Confinement

What is Covered

We will pay up to the amount shown in the **Policy Schedule** for each 24 hour period that **You** are confined by the ships medical officer to **Your** cabin for medical reasons during the period of the **Trip**.

What is Not Covered

We will not cover the following:

1. Any confinement to **Your** cabin which has not been confirmed in writing by the ships medical officer.
2. Anything mentioned in the general exclusions on page 10.

S3: Missed Excursions

What is Covered

We will pay up to the amount shown in the **Policy Schedule** for the cost of pre-booked excursions, which **You** were unable to use as a direct result of being confined to **Your** own cabin due to an accident or **Serious Illness** which is covered under section B – Emergency Medical and other expenses.

What is Not Covered

We will not cover the following:

1. The **Excess** as shown in the **Policy Schedule**.
2. Anything mentioned in the general exclusions on page 10.

S4: Emergency Airlift

What is Covered

Section B: Emergency Medical and Other Expenses will extend to provide cover for necessarily incurred emergency airlift expenses if **You** require medical attention or facilities which are not available on board **Your** cruise ship, and **You** need to be transported to the nearest hospital onshore.

What is Not Covered

1. The **Excess** as shown in the **Policy Schedule**.
2. Anything mentioned in the general exclusions on page 10.
3. Anything mentioned under, What is Not Covered, of Section B: Emergency Medical and Other Expenses.

Optional Covers

*(Only operative if indicated in the **Validation Certificate** and additional premium paid).*

Cover In Respect Of Sections T, U, V And W Only Operates:
if the appropriate optional cover extension has been chosen and the appropriate additional premium has been paid.

Section T: Flight Cancellation

*(Only operative if indicated in the **Validation Certificate** and additional premium paid).*

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule** for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **Your** overseas destination and/or in returning to the **United Kingdom** as a result of the flight on which **You** were booked to travel being cancelled or delayed for more than 24 hours and **You** choose to make other travel arrangements for **Your Trip** because the alternative transport offered by the airline was not within 24 hours of **Your** original scheduled departure time. The amount payable will be calculated after deduction of the amount of the refund on **Your** ticket(s) together with any compensation from the airline.
You may claim only under Section T – Flight Cancellation or Section K1 – Delayed Departure for the same event not both.

Special Conditions Relating to Claims

1. **You** must check in according to the itinerary supplied to **You**.
2. **You** must get written confirmation from the airline (or their handling agents) of the cancellation or number of hours delay and the reason for these together with details of any alternative transport offered.
3. **You** must comply with the terms of contract of the airline and seek financial compensation, assistance or a refund of **Your** ticket(s)from them in accordance with such terms and/or (where applicable) **Your** rights under The Air Passenger Rights and Air Travel Organisers' Licensing (Amendment) (EU Exit) Regulations 2019. Details of **Your** rights can be found here:
   https://www.caa.co.uk/Passengers/Resolving-Travel-Problems/Delays-and-cancellations/

What is Not Covered

1. The **Excess** as shown in the **Policy Schedule**.
2. The cost of recoverable airport charges and levies.
3. Claims arising directly or indirectly from:
   a) Strike, industrial action or air traffic control existing or being publicly announced by the date **You** purchased this insurance or at the time of booking any **Trip**.
   b) An aircraft being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority or any similar body in any country.
4. Any costs incurred by **You** which are recoverable from the airline or for which **You** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
5. Any accommodation costs, charges and expenses where the airline has offered alternative travel arrangements within 24 hours of **Your** original scheduled departure time.
6. Any costs which **You** would have expected to pay during **Your Trip**.
7. Anything mentioned in the general exclusions on page 10.

Section U: Wedding/Civil Partnership

*(Only operative if indicated in the V**alidation Certificate** and additional premium paid).*

Special Definitions *(which are shown in italics)*

You/Your/Insured Person/Insured Couple – means the couple travelling abroad to be married/entered into civil partnership whose names appear in the **Validation Certificate**
Wedding/Civil Partnership Attire – means dress, suits, shoes and other accessories bought specially for the wedding/civil partnership and make-up, hair styling and flowers paid for or purchased for the wedding/civil partnership forming part of *Your* **Baggage**.

Insurance

What is Covered

1. **We** will pay up to the amounts shown in the **Policy Schedule** for the accidental loss of, theft of or damage to the items shown below forming part of *Your* **Baggage:**
   a) for each wedding/civil partnership ring taken or purchased on the **Trip** for each **Insured Person**.
   b) for wedding/civil partnership gifts taken or purchased on the **Trip** for the *Insured Couple*.
   c) for *Your Wedding/Civil Partnership Attire* which is specifically to be worn by *You* on *Your* wedding/civil partnership day.

   The maximum payment for any **Single Item** is shown in the **Policy Schedule**.
   The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Baggage**).
2. **We** will pay the *Insured Couple* up to £300 for the reasonable additional costs incurred to reprint/make a copy of or retake the photographs/video recordings either at a later date during the **Trip** or at a venue in the **United Kingdom** if:
   a) the professional photographer who was booked to take the photographs/video recordings on **Your** wedding/civil partnership day is unable to fulfil such obligations due to **Bodily Injury**, **Serious Illness** or unavoidable and unforeseen transport problems, or
   b) the photographs/video recordings of the wedding day taken by a professional photographer are lost, stolen or damaged within 14 days after the wedding/civil partnership day and whilst **You** are still at the holiday/honeymoon location.

You may claim only under one of either Section U – Wedding/Civil Partnership Cover or Section E – **Baggage**, **Baggage** Delay, Passport & Travel Documents for the same event, not both.

Special Conditions Relating to Claims

1. **You** must report to the local Police within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Baggage**.
2. If **Baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Baggage** is lost, stolen or damaged whilst in the care of an airline **You** must:
   a) obtain a Property Irregularity Report from the airline.
   b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
   c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged or proof of ownership should be retained as these will help *You* to substantiate *Your* claim.
4. All claims are settled on the purchase price less a deduction for wear, tear and depreciation as follows:
   Age of Item Amount payable
   Up to 1 year old - **We** will pay 85% of the purchase price.
   Up to 2 years old - **We** will pay 70% of the purchase price.
   Up to 3 years old - **We** will pay 50% of the purchase price.
   Up to 4 years old - **We** will pay 25% of the purchase price.
   Up to 5 years old - **We** will pay 10% of the purchase price.
   Over 5 years old - Nil

What is Not Covered

1. The **Excess** as shown in the **Policy Schedule**.
2. Loss, theft of or damage to **Valuables** left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
3. Loss, theft of or damage to **Baggage** left **Unattended** at any time or contained in an **Unattended** vehicle:
   a) overnight between 9pm and 8am (local time) or

b) at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.

4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, deeds, manuscripts, securities, perishable goods, surfboards/sailboards bicycles, marine equipment or craft or any related equipment or fittings of any kind, **Ski Equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
8. Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other Items used in connection with *Your* employment or occupation.
9. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown or liquid damage.
10. Anything mentioned in the general exclusions on page 10.

Section V: Business Cover

*(Only operative if indicated in the **Validation Certificate** and additional premium paid).*

What is Covered

1. In addition to the cover provided under Section E – **Baggage**, Passport & Travel Documents **We** will pay **You** up to the amount shown in the **Policy Schedule** for the accidental loss of, theft of or damage to **Business Equipment** occurring during the **Period of Insurance**. The amount payable will be the current market value, which takes into account a deduction for wear tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Business Equipment).**
2. **We** will also pay reasonable additional accommodation and travelling expenses incurred in arranging for a colleague or business associate to take **Your** place on a pre-arranged **Business Trip** in the event that:
   a) **You** die.
   b) **You** are unable to make the **Business Trip** due to **You** being hospitalised or totally disabled as confirmed in writing by a **Medical Practitioner**.
   c) **Your Close Relative** or **Close Business Associate** in the **United Kingdom** dies, is seriously injured or falls seriously ill.

Special Conditions Relating to Claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Business Equipment**.
2. Receipts for items lost, stolen or damaged or proof of ownership should be retained as these will help **You** to substantiate **Your** claim.

Insurance

What is Not Covered

1. In respect of Cover 1 above:
   a) The **Excess** as shown in the **Policy Schedule**.
   b) Loss, theft or damage to **Business Equipment** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:
      i) overnight between 9pm and 8am (local time) or
      ii) at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.
   c) Loss or damage due to delay, confiscation or detention by customs or other authority.
   d) Wear and tear, depreciation, deterioration or loss or damage by atmospheric or climatic conditions by moth, vermin, any process of cleaning, repairing or restoring mechanical or electrical breakdown.
   e) Loss of, theft of or damage to films, tapes, cassettes, cartridges or discs other than for their value as unused materials unless purchased pre-recorded when **We** will pay up to the makers latest list price.
2. In respect of Cover 2 above:
   a) Additional costs under 2. b) above if **You** were totally disabled, hospitalised or **You** were on a waiting list to go into hospital at the time of arranging the **Business Trip**.
   b) Additional costs under 2. b) and c) above if **You** were aware of circumstances at the time of arranging the **Business Trip** which could reasonable have been expected to give rise to Cancellation of the **Business Trip**.
3. In respect of Cover 1 and 2 above:
   a) Any loss or damage arising out of **You** engaging in manual work.
   b) Any financial loss or costs incurred arising from the Interruption of **Your** business.
   c) Anything mentioned in the general exclusions on page 10.

Golf Cover

*(Only operative if indicated in the **Validation Certificate** and additional premium paid).*

Cover In Respect Of Sections W1–W3 Only Operates:
Under single **Trip** policies and multi **Trip** policies if the appropriate golf cover extension has been chosen and the appropriate additional premium has been paid and is shown on the **Validation Certificate**.

Section W1: Golf Equipment

*(Only operative if indicated in the **Validation Certificate** and additional premium paid).*

What is Covered

We will pay **You** up to the amount as shown in the **Policy Schedule** for loss, theft, or damage to **Your Golf Equipment**. The amount payable will be at today's prices less a deduction for wear tear and depreciation (calculated from the table below), or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Golf Equipment**. The maximum **We** will pay for any **Single Item** is shown in the **Policy Schedule**.

Age of Item		Amount payable
Up to 1 year old	-	**We** will pay 85% of the purchase price.
Up to 2 years old	-	**We** will pay 70% of the purchase price.
Up to 3 years old	-	**We** will pay 50% of the purchase price.
Up to 4 years old	-	**We** will pay 25% of the purchase price.
Up to 5 years old	-	**We** will pay 10% of the purchase price.
Over 5 years old	-	Nil

Special Conditions Relating to Claims

1. **You** must report to the police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss or theft of all **Golf Equipment.** A Holiday Representatives Report is not sufficient.
2. If **Golf Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Golf Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
   a) obtain a Property Irregularity Report from the airline.
   b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
   c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged or proof of ownership should be retained as these will help **You** to substantiate **Your** claim.

What is Not Covered

1. The **Excess** as shown in the **Policy Schedule**.
2. Loss, theft or damage to **Golf Equipment** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:
   a) overnight between 9pm and 8am (local time) or
   b) at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
3. Loss or damage due to delay, confiscation or detention by customs or other authority.
4. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
5. Claims arising for loss, theft or damage of **Golf Equipment** carried on a vehicle roof rack.
6. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Baggage**.
7. Anything mentioned in the general exclusions on page 10.

Section W2: Golf Equipment Hire

*(Only operative if indicated in the **Validation Certificate** and additional premium paid).*

What is Covered

We will pay **You** up to the amount as shown in the **Policy Schedule** for each 24 hour period, for the cost of necessary hire of **Golf Equipment** following:

a) accidental loss of, theft of or damage to **Your Golf Equipment**; or

b) the temporary loss in transit during the outward journey for at least 24 hours of **Your Golf Equipment**.

Special Conditions Relating to Claims

1. **You** must report to the police in the country where the incident occurred within 24 hours of discovery and or as soon as possible after that obtain a written report of the loss, theft or attempted theft of all **Golf Equipment**.
2. For items damaged whilst on **Your Trip You** must obtain an official report from an appropriate retailer confirming the item is damaged and beyond repair.
3. If **Your Golf Equipment** is temporarily lost in transit **You** must obtain written confirmation from the carrier as to the exact nature and length of time temporarily lost.
4. If **Your Golf Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation.
5. If **Your Golf Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
   a) obtain a Property Irregularity Report from the airline.
   b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
   c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
6. Receipts for items lost, stolen or damaged or proof of ownership should be retained as these will help **You** to substantiate **Your** claim.

What is Not Covered

1. Loss, theft or damage to **Golf Equipment** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:
   a) overnight between 9pm and 8am (local time) or
   b) at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
2. Loss or damage due to delay, confiscation or detention by customs or other authority.
3. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
4. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Baggage**.
5. Claims arising for loss, theft or damage of **Golf Equipment** carried on a vehicle roof rack.
6. Anything mentioned in the general exclusions on page 10.

Section W3: Green Fees

*(Only operative if indicated in the **Validation Certificate** and additional premium paid).*

What is Covered

We will pay **You** up to the amount shown in the **Policy Schedule**, for the proportionate value of any non-refundable, pre-paid green fees, **Golf Equipment** hire or tuition fee necessarily unused due to the following:

a) **Your Bodily Injury** or **Serious Illness**, or

b) The loss or theft of **Your** pre-booked and pre-paid documentation which prevents **Your** participation in the pre-paid golfing activity.

c) The closure due to adverse weather conditions of the golf course.

Special Conditions Relating to Claims

1. **You** must report to the police in the country where the incident occurred within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of **Your** documentation.
2. For claims as a result of **Your Bodily Injury** or **Serious Illness You** must obtain a report substantiating **Your Medical Condition**, it's occurrence and **Your** inability to play golf from the treating doctor.
3. **You** must obtain written confirmation from the golf club of the time(s) and date(s) of the golf course closure due to adverse weather conditions.

What is Not Covered

1. Claims arising directly or indirectly as a result of **Your** failure to comply with the important conditions relating to health shown on page 7-9.
2. Anything mentioned in the general exclusions on page 10.

Complaints Procedure

Making Yourself Heard

We know that sometimes, no matter how hard **We** try, **We** don't always get it right. If **We** give **You** cause for complaint, it's important that **You** know that **We** are committed to providing **You** with an exceptional level of service and customer care.

When this happens, **We** want to hear about it so that **We** can try to put things right.

STEP ONE
Initiating **Your** Complaint

Does **Your** complaint relate to:

A. The sale of **Your** policy?
B. A claim on **Your** policy?

If A, **You** need to contact the Agent who sold **You Your** policy.

If B, should **You** have any query or complaint regarding the way **Your** claim has been dealt with, in the first instance please contact:

The Customer Experience Manager
White Horse Insurance Ireland dac
First Floor, Rineanna House
Shannon Free Zone
Shannon
County Clare
Republic of Ireland

Email: complaints@white-horse.ie

STEP TWO
The Customer Experience Manager will issue a final response to **Your** complaint.

If **You** remain dissatisfied with this final response, **You** have the right to make an appeal to the Financial Ombudsman Service.

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Email: complaint.info@financial-ombudsman.org.uk
Telephone: 0800 023 4567 or 0300 123 9123

What We Aim To Do

- Acknowledge written complaints quickly.
- Investigate quickly and thoroughly.
- Keep **You** informed of the progress.
- Do everything possible to resolve **Your** complaint.
- Learn from **Our** mistakes.
- Use information from complaints to continuously improve **Our** service.

Calls are recorded and monitored.

Data Protection Notice

Data Protection Notice of White Horse Insurance Ireland dac

White Horse Insurance Ireland dac holds **Your** personal information in accordance with all applicable data protection laws.

To administer **Your** policy White Horse Insurance Ireland dac will collect and use information about **You** provided by **You** and Blue Insurance Limited. This notice applies to anyone who is insured under this travel insurance policy and whose personal information may be processed for the provision of insurance and related services.

Personal information may be used by **Us** for the purposes of administering **Your** policy; including decision making on provision of insurance cover, underwriting, processing and claims handling. **We** may also use **Your** personal information for other related matters such as customer service, analysis, complaints handling and the detection and prevention of crime. The information **You** have supplied may be passed to other insurers and reinsurers for underwriting and claims purposes or to other third party service providers used by **Us** in fulfilling **Your** insurance contract.

We may send **Your** personal information in confidence to other companies who provide services to **Us** for processing and storage. This may mean sending information to countries outside of the **United Kingdom**, European Union or European Economic Area that may not have the same levels of privacy legislation as in the **United Kingdom,** European Union or European Economic Area. When **We** do this, **We** will ensure that **We** transfer the data securely and according to regulatory requirements. By buying this insurance policy, **You** agree to **Us** using Your personal information in this way.

You have various rights in relation to personal information that is held by **Us**, including the right to request access to **Your** personal information, the right to correct inaccurate personal information, or the right to request the deletion or suppression of personal information where this is not restricted by any conflicting legitimate interest.

This notice explains certain aspects of how **We** use **Your** information and what rights **You** have in relation to **Your** personal information, however **You** can obtain more information about how **We** use **Your** data by reviewing **Our** full Privacy Policy. **Our** privacy policy is available on **Our** website www.whitehorseinsurance.eu
Your data will be treated in accordance with **Our** privacy policy.

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