

Your Travel Insurance Policy

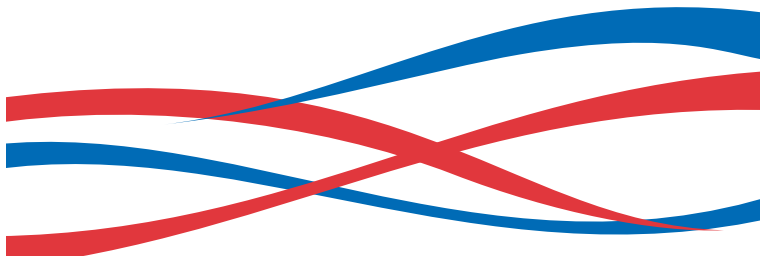
Single Trip
Annual Multi-Trip
Long Stay

2009 - 2010



flexicover
direct

www.flexicover.com



Dear Policyholder,

Thank you for choosing Flexicover Direct as your travel insurance provider.

Your insurance documents detail our terms of business and policy terms and conditions. Please read these carefully along with any applicable limitations, exclusions and endorsements to ensure that they meet with all your needs.

Flexicover is a wholly-owned subsidiary of Citybond Holdings Plc, which has been trading for 26 years. All of us at Flexicover are committed to providing you with the highest level of service, signified by over 1.5 million policyholders a year arranging their travel insurance with us.

We hope you and your companions have an enjoyable trip, safe in the knowledge that you will receive the highest quality of care should things go wrong whilst you are away. Our medical emergency assistance team is at your disposal, 24 hours day, 365 days a year to take good care of you.

If our service does not meet with your requirements, once you have followed the correct complaint procedures, you will have the right to present your case to me for a review and I will personally ensure that your case is dealt with equitably. That is my promise.

Have a great trip.

Yours sincerely,



Mansukh G Ganatra
Managing Director

Please find below the terms that apply for customers who are arranging their travel insurance through us with the insurer.

About Us

Flexicover Ltd of 109 Elmers End Road, Beckenham, Kent, BR3 4SY, is authorised and regulated by the Financial Services Authority (FSA) to transact general insurance business. Flexicover's FSA Registration number is 312900. You can check this information on the FSA's Register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Our Travel Insurance Products & Service

This travel insurance is suitable for those who wish to insure themselves when travelling in respect of medical emergencies, cancellation, losses to possessions/money, personal liability and similar expenses incurred from their travel.

We only offer travel insurance products from a single insurer. We do not give advice or make personal recommendations in connection with any travel insurance product. However, we will ask you questions in order to provide you with a quotation, leaving you to make your own decision as to how you wish to proceed and whether this product fulfils your specific insurance requirements.

Insurance Premiums & Fees

We collect and hold insurance premiums as agent of the insurer. When we provide you with a quotation, we will tell you about any fees which may apply in addition to the insurance premium.

Your Duty of Disclosure

You are responsible, on an ongoing basis, for providing us and/or your insurers with all material facts relating to the travel cover we arrange on your behalf. Material facts are those which are likely to affect the assessment and acceptance of the risks being insured. Failure to provide full and accurate information may mean that your travel policy is invalid. If you are in any doubt as to what facts might be considered to be material then you should disclose them to us or your insurers.

Complaints Procedure

We recognise the importance of service and set ourselves high standards. Should there be an occasion when we do not meet your expectations, we are equally committed to dealing with any complaint in a thorough and professional manner.

If you wish to make a complaint please contact us:

In writing, addressed to Flexicover Customer Services, 109 Elmers End Road, Beckenham, Kent BR3 4SY;

By telephone on 0845 223 4500; By email to quality@flexicover.co.uk

If you wish to make a complaint under Section 7 - Scheduled Airline Failure Insurance, please contact:

International Passenger Protection, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR. By telephone on 020 8776 3752; By e-mail to info@ipplondon.co.uk

If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service.

Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 of a claim and 90% of the remainder, without any upper limit. Further details about compensation scheme arrangements are available from the FSCS.

Your Cancellation Rights

If your cover does not meet your requirements, please notify us on info@flexicover.com or 0845 223 4500 within 14 days of receiving your policy documents and return all such documents for a refund of your premium. If during this 14 day period you have travelled, made a claim or intend to make a claim, we can recover all costs that you have used for those services. Please be aware that your cancellation rights are no longer valid after this initial 14 day period.

SUMMARY OF COVER

Section	Cover	Limits of Cover (per person unless otherwise shown)		Excess		Page
		Gold	Silver	Gold	Silver	
1	Personal Assistance Services	£250	£250	Nil	Nil	14
2	Medical Emergency & Repatriation	£10,000,000	£10,000,000	£65	£100	15
3	Emergency Dental Treatment	£250	£250	£65	£75	16
4	Additional Accommodation & Travelling Costs	£2,000	£2,000	Nil	Nil	16
5	Hospital Daily Benefit	£25 per complete day of inpatient treatment: up to £800	£25 per complete day of inpatient treatment: up to £800	Nil	Nil	17
6	Cancellation, Curtailment & Trip Interruption	£5,000	£1,000	£65	£75	17
7	Scheduled Airline Failure Insurance	£5,000	£1,000	Nil	Nil	19
8	Travel Delay	£20 for the first full 12 hour delay then £10 for each subsequent full 12 hours: maximum £300		Nil	Nil	19
	Hijack Cover	£50 per day / £5,000 max	£50 per day / £5,000 max	Nil	Nil	
9	UK Departure Assistance & Missed UK Connection	£500	£500	Nil	Nil	19
10	Missed Departure on the Outward Journey	£500 (Europe) £1,000 (Worldwide)	£500 (Europe) £1,000 (Worldwide)	Nil	Nil	20
11	Personal Baggage	£2,000	£500	£65	£75	21
	• Single article, or Pair or Set of articles	£300	£100	£65	£75	
	• Valuables	£300	£100	£65	£75	
	• Business equipment	£400	n/a	£65	n/a	
12	Baggage Delay	In excess of 12 hours but less than 48 hours: £50 In excess of 48 hours: £100	In excess of 12 hours but less than 48 hours: £50 In excess of 48 hours: £100	Nil	Nil	22

SUMMARY OF COVER (Contd)

Section	Cover	Limits of Cover (per person unless otherwise shown)		Excess		Page
		Gold	Silver	Gold	Silver	
13	Money & Passport	£500	£250	£65	£75	22
	• Cash	£200	£150	£65	£75	
14	Personal Liability	£2,000,000 per Policy	£2,000,000 per Policy	£65	£75	22
15	Personal Accident					23
	• Death	£20,000	£10,000	Nil	Nil	
	• Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eyes	£20,000	£10,000	Nil	Nil	
	• Permanent Total Disablement	£20,000	£10,000	Nil	Nil	
16	Legal Protection	£25,000 per Policy	£10,000 per Policy	Nil	Nil	23
17	Sports & Recreational Activities	Necessary costs	Necessary costs	£65	£75	24
18-22	Winter Sports (Optional)					25
	• Skis, ski equipment	£500	£500	£65	£75	
	• Ski pass	£250	£500	£65	£75	
	• Ski equipment delay	£15 per day up to a maximum of £300	£15 per day up to a maximum of £300	Nil	Nil	
	• Piste closure	£20 per day up to a maximum of £200	£20 per day up to a maximum of £200	Nil	Nil	
	• Adverse weather	£30 per day up to a maximum of £150	£30 per day up to a maximum of £150	Nil	Nil	
23-24	UK Cover					26
	• UK Medical Transfer	Necessary costs	Necessary costs	£65	£75	
	• Additional Accommodation Costs	£2,000	£2,000	Nil	Nil	

INTRODUCTION TO YOUR POLICY

This policy document provides You with the terms, conditions and exclusions of the insurance cover, together with information that will help You in the event of an emergency. The policy contains different levels of cover, some of which do not apply unless You have paid the appropriate additional premium. Conditions and exclusions will apply to individual sections of Your policy while general exclusions, conditions and notes will apply to the whole of Your policy.

Please read this document and Your Certificate very carefully to ensure You understand the extent of the cover and assistance services, exactly what is and is not covered, the conditions of cover, and that this meets Your requirements.

Cooling Off Period: Unless Your Trip will be completed within 1 month of buying this insurance, You have the right to cancel this policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to You any premium You have paid and will recover from You any payments We have made.

PLEASE KEEP THIS DOCUMENT IN A SAFE PLACE AND TAKE IT WITH YOU WHEN YOU TRAVEL IN CASE YOU NEED ASSISTANCE OR NEED TO MAKE A CLAIM. IF YOU HAVE ANY QUESTIONS OR ARE IN ANY DOUBT ABOUT THE COVER PROVIDED, PLEASE CONTACT FLEXICOVER LTD.

In all correspondence, please quote the correct product code below relating to the Insurance Policy You have purchased:

For **Single Trip policies** **09FLT**

For **Annual Multi-Trip policies** **09FLA**

For **Long Stay policies** **09FLI**

We would recommend that You enter Your certificate number / booking reference, emergency telephone numbers and correct product code as shown above into Your mobile phone.

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YOUR TRAVEL INSURANCE POLICY

This contract of insurance is made between You and the Insurer who will provide the services and benefits described in this policy:

- during the Period of Insurance
- within the specified Geographical Area limits
- subject to the Limits of Cover, and all other terms, conditions and exclusions contained in this policy
- to persons who habitually reside in the UK, Channel Islands or European Union for six months prior to issue of the policy and are registered with a local doctor
- following payment of the appropriate premium for the level of cover selected

Benefits under this policy (except Section 7) are underwritten by Europ Assistance Holding Irish Branch of 79 Merrion Square, Dublin 2, Ireland. Benefits under Section 7 are provided by International Passenger Protection Limited of IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR and are underwritten by a consortium of Association of British Insurers member Companies and Lloyds syndicates.

This policy is effected in England and is subject to the laws of England and Wales.

Europ Assistance Holdings Ltd is authorised and regulated by the Financial Services Authority.

IMPORTANT NOTES

We would like to draw Your attention to important features of Your policy including:

- **Emergency Medical Expenses:** This policy is NOT a Private Medical Insurance policy, and does not provide cover for procedures that can be carried out in Your country of residence after repatriation or for any medical expenses incurred in private facilities if a medically suitable State facility is available.
- **Material Facts:** You must declare to Us all Material Facts that are likely to affect this insurance. Failure to do so may prejudice Your entitlement to claim. If You are uncertain as to whether a fact is material, You should declare it to Us by contacting Flexicover Customer Services on 0845 223 4500. Please refer to the definition of a Material Fact in the Meaning of Words.
- **Health:** This policy contains restrictions regarding Pre-existing Medical Conditions which unless declared and accepted by Us in writing prior to travel may invalidate any subsequent claim. If You are in any doubt as to whether You would be covered by the policy please contact [Healthscreen247](http://www.healthscreen247.com) at www.healthscreen247.com or telephone them on 0845 223 4550.
- **Changes in Health or Medication:** You must contact Us and declare any changes in Your health or Your medication that occur between the date You take out this policy and the date You start any Trip.
- **Cancellation, Curtailment & Trip Interruption Cover:** It is important to note that the policy contains conditions and exclusions in relation to non-insured travelling companions, Close Relatives or persons with whom You intend to stay whilst on Your Trip, in the event of any need to cancel, curtail or interrupt a Trip as a result of changes in their health. Please refer to the Important Limitations – Cancellation, Curtailment & Trip Interruption Cover section for full details.
- **Sports & Recreational Activities:** Occasional participation in certain activities and sports, on a recreational and non-professional basis and not being the main purpose of the Trip, are covered within the terms of the policy at no additional premium. Certain activities and sports may however be subject to amended terms and conditions. Please see Section 17 (Sports & Recreational Activities) for further details or contact Flexicover Customer Services on 0845 223 4500 if You are in any doubt over the cover.
- **Age Limit:** No section of this policy shall apply in respect of any person who has reached the age of 86 years at the date of application (for Long Stay 76 years).
- **Trip Limits:** This policy contains strict limits on the length of time You can spend travelling abroad on each Trip. Please refer to the definition of Trip in the Meaning of Words. **IF YOU TRAVEL FOR MORE THAN THE NUMBER OF DAYS FOR WHICH YOU PAID FOR COVER, YOU WILL NOT BE COVERED AFTER THE LAST DAY FOR WHICH YOU HAVE PAID.** Trips must commence and end in the Home Country.
- **Medical Emergency:** In the event of a medical emergency You must contact Us as soon as possible. You **MUST** contact Us before incurring expenses in excess of £500. If You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 Hours.
- **Pregnancy and Childbirth:** Cover under this policy is provided for unforeseen events, In particular, cover is provided under section 2 for unforeseen bodily injury or illness. Pregnancy and Childbirth are not considered to be either an illness or injury. For the avoidance of Doubt, please note that cover is **ONLY** given under Sections 2, 4, 5 and 6 of this policy for claims arising from Complications of Pregnancy and Childbirth. Please make sure You read the definition of Complications of Pregnancy and Childbirth given under the Meaning of Words below.
- **Third Party Liability:** If You use any form of mechanically propelled vehicle (e.g. car, motor cycle, moped or scooter), sail or powered boat, or an airborne craft, no liability cover will apply under this policy and You must ensure that You have cover for third party injury or property damage in place.
- **For residents of the UK Area only:** When You have paid the appropriate premium for Trip Travel, the policy will cover You for each Trip You undertake solely within the UK Area and under Your Annual Multi-Trip policy provided You have pre-booked a minimum of 3 consecutive nights in paid accommodation away from Home. All conditions and exclusions (except where these are amended below) continue to apply to the sections mentioned

- **Personal Possessions:** While this policy provides cover for Your Personal Baggage (Gold Cover only), if You are planning to take expensive items such as sophisticated photographic equipment, jewellery and other Valuables with You then You should check that You have appropriate personal possessions cover, under a specific home contents insurance. The maximum We will pay under this policy for Valuables (as defined) owned by each Insured Person is limited to **£300** (or **£100** if the Insured Person is aged under 18). Personal Baggage claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear and depreciation. Payment of any claims in respect of any one article or Pair or Set of articles will be limited to a maximum of **£50** unless satisfactory proof of ownership is submitted. Evidence of replacement value is not sufficient.
- **Policy Limits:** Most sections of Your policy have limits on the amount the Insurer will pay under that section. Some sections also include other specific limits, for example: for any one item or for Valuables in total. You are advised to check Your policy.
- **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 the claim up to the excess value per Insured Person for each and every incident. A definition of Policy Excess is in the Meaning of Words.
- **Reasonable Care:** You need to take all reasonable care to protect Yourself and Your property, as You would if You were not insured.

IMPORTANT - MEDICAL HEALTH DECLARATION

This travel insurance operates on the basis that all Insured Persons are not travelling against medical advice nor with the intention of obtaining medical treatment abroad. The insurance will NOT cover You if You have any undiagnosed symptoms that may require treatment in the future (i.e. symptoms for which are You awaiting investigations/consultations, or awaiting results of investigations, and where the underlying cause has not been established).

No claim arising directly or indirectly from any Pre-existing Medical Condition affecting any person travelling under this insurance will be covered unless You declare ALL conditions to *Healthscreen247*, prior to the commencement of the Trip and they are accepted for insurance in writing.

For the purposes of this insurance, a **Pre-existing Medical Condition** is considered to be:

- Any past or current Medical Condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received **during the 2 years prior to the commencement of cover under this policy and/or prior to any Trip; and**
- **Any cardiovascular or circulatory conditions (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has occurred at any time prior to the commencement of cover under this policy and/or prior to any Trip.**

Other than for the Accepted Conditions listed opposite, has ANYONE travelling under this policy:

- Been prescribed any medication, received any treatment, or attended any consultations, investigations or follow-ups, for **ANY** medical or psychological conditions in the last 2 years? Yes No
- **EVER** been prescribed medication, received treatment or had investigations, for:
 - A heart attack, angina, chest pain(s), or any other heart condition? Yes No
 - High blood pressure, blood clots, raised cholesterol, or circulatory disease? Yes No
 - Any form of stroke, TIA (transient ischaemic attack), or brain haemorrhage? Yes No

If You have answered 'Yes' to any of the above questions in respect of Yourself or anyone travelling under this policy, You should contact *Healthscreen247* at www.healthscreen247.com or by telephone on 0845 223 4550 to declare the condition(s) and ensure that the cover will meet Your needs. You will be asked further questions about the condition(s) and an additional premium may be payable to cover the declared condition(s), and/or further terms (including increased excess levels) may be imposed.

CANCELLATION AND CURTAILMENT COVER

It is important to note that the policy contains conditions and exclusions relating to non-insured travelling companions, Close Relatives or persons with whom You intend to stay whilst on Your Trip in the event of any need to cancel or curtail a Trip. **Please refer to Important Health Requirements.**

DECLARATION: I hereby confirm that, to the best of my knowledge and belief, the above statements are true and correct and understand that the Insurers must be notified of any changes in any Material Facts prior to the commencement of any Trip. (If You are in any doubt as to what constitutes a Material Fact, please contact *Healthscreen247*.) I agree that this declaration shall be incorporated in, and form part of, the contract between the Insurers and all persons to be insured, and I understand that failure to declare any Material Fact may nullify this insurance.

IMPORTANT NOTE:

THIS POLICY DOCUMENT WILL CONTAIN FULL DETAILS OF WHAT IS AND IS NOT COVERED, TOGETHER WITH THE LIMITS OF COVER AND ALL OTHER APPLICABLE TERMS, CONDITIONS AND EXCLUSIONS. WE STRONGLY ADVISE YOU TO READ THIS DOCUMENT VERY CAREFULLY.

ACCEPTED CONDITIONS

The following Medical Conditions are covered without additional charge without having to declare them to us in advance and subject to the normal terms and conditions of this insurance, **provided** (a) You are not awaiting surgery for the condition, AND (b) You have been fully discharged from any post-operative follow-up.

The Accepted Conditions List

- | | | |
|---|---|---|
| <input type="checkbox"/> Achilles Tendon Injury | <input type="checkbox"/> Fibrositis | <input type="checkbox"/> Myalgia (Muscular Rheumatism) |
| <input type="checkbox"/> Allergies (no hospital admissions) | <input type="checkbox"/> Food Poisoning/Stomach Bug (resolved) | <input type="checkbox"/> Myalgic Encephalomyelitis (ME) (if the only symptom is fatigue) |
| <input type="checkbox"/> Anal Fissure/Fistula | <input type="checkbox"/> Frozen Shoulder | <input type="checkbox"/> Nasal Polyp(s) |
| <input type="checkbox"/> Attention Deficit Hyperactivity Disorder | <input type="checkbox"/> Fungal Nail infection | <input type="checkbox"/> Neuralgia, Neuritis |
| <input type="checkbox"/> Benign Breast Lump(s) | <input type="checkbox"/> Gall Bladder Removal | <input type="checkbox"/> Pelvic Inflammatory Disease |
| <input type="checkbox"/> Benign Prostatic Enlargement | <input type="checkbox"/> Gastric Reflux | <input type="checkbox"/> Piles |
| <input type="checkbox"/> Blindness | <input type="checkbox"/> Glandular Fever (full recovery made) | <input type="checkbox"/> Pregnancy (no complications) |
| <input type="checkbox"/> Broken/Fractured Bones (not head or spine, no longer in plaster) | <input type="checkbox"/> Glaucoma | <input type="checkbox"/> Reflux Oesophagitis |
| <input type="checkbox"/> Carpal Tunnel Syndrome | <input type="checkbox"/> Gout | <input type="checkbox"/> Rhinitis (Allergic) |
| <input type="checkbox"/> Cataracts | <input type="checkbox"/> Haemorrhoids (Piles) | <input type="checkbox"/> Shingles (Herpes Zoster) |
| <input type="checkbox"/> Colitis (simple) | <input type="checkbox"/> Hernia (not Hiatus) | <input type="checkbox"/> Shoulder Injury |
| <input type="checkbox"/> Common Cold(s)/Influenza | <input type="checkbox"/> HRT (Hormone Replacement Therapy) | <input type="checkbox"/> Sinusitis |
| <input type="checkbox"/> Corneal Graft | <input type="checkbox"/> Hyperthyroidism (Overactive Thyroid) | <input type="checkbox"/> Sleep Apnoea |
| <input type="checkbox"/> Cosmetic Surgery | <input type="checkbox"/> Hypothyroidism (Underactive Thyroid) | <input type="checkbox"/> Tendon Injury |
| <input type="checkbox"/> Cuts & Abrasions (non self-inflicted) | <input type="checkbox"/> Hysterectomy (no malignancy) | <input type="checkbox"/> Testicular Cyst |
| <input type="checkbox"/> Cystitis (fully recovered, no hospital admissions) | <input type="checkbox"/> Irritable Bowel Syndrome (IBS) | <input type="checkbox"/> Upper Respiratory Tract Infection (fully recovered, no further treatment) |
| <input type="checkbox"/> Diarrhoea and/or Vomiting (resolved) | <input type="checkbox"/> Joint Replacement/Resurfacing (non-arthritic; no subsequent arthritis) | <input type="checkbox"/> Urticaria |
| <input type="checkbox"/> Dislocations | <input type="checkbox"/> Knee Injury - Collateral/cruciate ligaments | <input type="checkbox"/> Varicose Veins - legs only, no ulcers or cellulitis (if GP has confirmed that client is fit to travel) |
| <input type="checkbox"/> Eczema (no hospital admissions or consultations) | <input type="checkbox"/> Ligament or Muscular Injury (not back-related) | <input type="checkbox"/> Weak Bladder (no infections) |
| <input type="checkbox"/> Essential Tremor | <input type="checkbox"/> Macular Degeneration | |
| <input type="checkbox"/> Fibromyalgia | <input type="checkbox"/> Migraine (Confirmed diagnosis, no ongoing investigations) | |

In addition to any Medical Condition on the 'Accepted Conditions' list, You may be automatically accepted for cover, **provided You do not have more than ONE of the following Medical Conditions or ANY other Pre-existing 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 be awaiting surgery.
- Asthma (Wheezing):**
 - There must have been NO hospital admissions within the last 12 months.
 - Must be controlled with no more than 2 medications (NO nebulizer, NO home oxygen).
 - Must have been a non-smoker for at least 12 months.
 - Must 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.
- Down's Syndrome:**
 - There must be NO associated conditions or complications (e.g. congenital heart disease, epilepsy, gastrointestinal abnormalities).
- Hypercholesterolaemia (High/Raised Cholesterol):**
 - No more than 1 medication.
 - Must NOT be the inherited 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 vertebral (backbone) fractures.

If You have any other Pre-existing Medical Condition(s) or Your Medical Condition does not meet the above criteria, You must contact *Healthscreen247* at www.healthscreen247.com or telephone them on 0845 223 4550 to declare the condition(s) and ensure that the cover will meet Your needs.

IMPORTANT HEALTH REQUIREMENTS

You must comply with the following conditions in order to have full protection under this policy. If you do not comply We may cancel the policy, refuse to deal with Your claim or reduce the amount of any claim payment.

This insurance operates on the following basis:

1. To be covered, You must be healthy, fit to travel and able to undertake Your planned Trip;
2. The insurance will **NOT** cover You when You are travelling against the advice of a Medical Practitioner (or would be travelling against the advice of a Medical Practitioner had You sought his/her advice);
3. The insurance will **NOT** cover You when You are travelling with the intention of obtaining medical treatment or consultation abroad;
4. The insurance will **NOT** cover You if You have any undiagnosed symptoms that may require attention or investigation in the future (i.e. symptoms for which You are awaiting investigations/consultation or awaiting results of investigations and where the underlying cause has not been established).

No claim arising directly or indirectly from a Pre-existing Medical Condition affecting You will be covered unless:

- The Pre-existing medical condition qualifies as an Accepted Condition shown under IMPORTANT - MEDICAL HEALTH DECLARATION;
- You have declared all Pre-Existing Medical Conditions to Us as required; and
- You have declared any changes in Your health or prescribed medication; and
- We have accepted these conditions for insurance in writing.

Each Insured Person who has a Pre-existing Medical Condition must make a Medical Health Declaration before each Period of Insurance and, if there are any changes in Your health or prescribed medication, prior to commencement of the Period of Insurance or departing on any Trip. **Failure to declare ALL Pre-existing Medical Conditions that are relevant to the insurance may invalidate the claim. However, You do not need to contact us if Your Pre-Existing Medical Condition(s) meet the Accepted Condition requirements on page 9.**

If necessary, We may require You to obtain a medical report from Your general practitioner or consultant in order to assess whether cover applies. Any costs incurred in obtaining this medical report shall be borne by You.

Based on Our assessment of the medical information supplied to Us, We will decide whether or not the person is suitable for insurance, if certain exclusions or restrictions should be imposed, or if cover can be offered subject to the payment of an additional premium. If We offer cover and, if the cover is subject to the payment of an additional premium, cover will not commence until full payment has been received by Us and written confirmation has been provided by Us.

To declare a Pre-existing Medical Condition or a change in Your state of health or prescribed medication, You should contact [Healthscreen247](mailto:Healthscreen247@www.healthscreen247.com) at www.healthscreen247.com or telephone them on 0845 223 4550.

You should also refer to the General Exclusions.

Important Limitations – Cancellation, Curtailment & Trip Interruption Cover

This policy will **NOT** cover any claims under Section 6 (Cancellation, Curtailment or Trip Interruption) arising directly or indirectly from any Pre-existing Medical Condition (known to You prior to the commencement of the Period of Insurance), affecting any:

- Close Relative who is not travelling as an Insured Person under this policy; or
- travelling companion who is not insured under this policy; or
- person with whom You intend to stay whilst on Your Trip,

if they had:

1. during the 90 days immediately prior to the commencement of the Period of Insurance (unless for conditions covered by the "Accepted Conditions" list criteria):
 - a. required surgery, in-patient treatment or hospital consultations; or
 - b. been taking (or should have been taking) more than one prescribed medication or have been prescribed new medication or change in medication, or undergone any treatment; or
2. if they were on a waiting-list for, or had knowledge of the need for, surgery, in-patient treatment or investigation at any hospital or clinic at the commencement of the Period of Insurance; or
3. if a terminal diagnosis had been received prior to the commencement of the Period of Insurance.

You should also refer to the General Exclusions.

EMERGENCY ASSISTANCE – 24 HOURS A DAY, 365 DAYS A YEAR

You should first check that the circumstances are covered by Your policy.

Having done this please contact the appropriate 24-hour telephone number shown after the appropriate section of cover. Give Your name, insurance details, reference number and as much information as possible. Please provide Us with a telephone or fax number, or email address where You can be contacted or left messages at any time of the day or night.

To comply with the terms and conditions of the insurance You must obtain Our prior authorisation before incurring any expenses over £500 except in case of emergency. In case of emergency, if You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours.

In all correspondence, please quote the correct product code below relating to the Insurance Policy You have purchased:

For **Single Trip policies**
For **Annual Multi-Trip policies**
For **Long Stay policies**

09FLT
09FLA
09FLL

Trips to Mainland Spain, The Canary Islands (Tenerife, Gran Canaria, Fuerteventura, Lanzarote, La Palma, La Gomera, El Hierro) and The Balearic Islands (Cabrera, Formentera, Ibiza, Majorca/ Mallorca, Menorca) – 24 Hour Emergency Service

When away from Home, it is most important that You have immediate access to professional medical attention in the event of an emergency. With this in mind, We have put in place, for Your benefit, a network of medical professionals throughout

mainland Spain, the Canary Islands and the Balearic Islands, at Your service 24 hours a day, 7 days a week. This is supported by a 24 hour medical emergency service, which can direct You to these professionals, and which will also follow Your case through from the moment You enter hospital until You are released and, in more serious cases, until You are safely repatriated (accompanied, if deemed medically necessary, by Our medical team).

In addition, **no Policy Excess will apply** when You receive **in-patient treatment** (where medically necessary) at:

- a) one of Our network hospitals, or
- b) a state hospital when You have used the European Health Insurance Card ("EHIC") to effectively reduce the cost of Your medical treatment or medicines.

For further information:

Telephone: 0044 (0) 1444 442077
E-mail: medicalops@europ-assistance.co.uk
Website: www.europ-assistance.co.uk/spanishmedicalnetwork

RECIPROCAL HEALTH AGREEMENTS

European Union Countries

If You intend travelling to European Union (EU) countries, the European Economic Area (EEA) or Switzerland, We would advise You to obtain a European Health Insurance Card (EHIC), which will entitle You to certain free or reduced cost health arrangements in the EU, EEA or Switzerland. Full details are available at www.flexicover.co.uk, <http://www.nhs.uk/Healthcareabroad/Pages/Healthcareabroad.aspx> or alternatively pick up a Form CM1 from Your local main Post Office.

Please note: For claims under Section 2 (Medical Emergency & Repatriation) and Section 3 (Emergency Dental Treatment), no Policy Excess will apply when You receive in-patient treatment (where medically necessary) at a state hospital within the EU, EEA or Switzerland if You have used the EHIC to effectively reduce the cost of Your treatment or medicines.

Australia

When You are travelling to Australia and You register for treatment under the national Medicare scheme, Medicare provides:

- free treatment as an in-patient or out-patient at a public hospital;
- subsidised medicines under the Pharmaceutical Benefits Scheme; and
- benefits for medical treatment provided by doctors through private surgeries and Government Health Centres (not hospitals).

You should enrol at Medicare offices in Australia if You will be receiving treatment. If You receive treatment before You enrol, Medicare benefits can be backdated, if You are eligible. To be eligible You must be a resident of the United Kingdom and will need to show Your British passport with an appropriate visa. In the event of a claim where You have not enrolled in the Medicare scheme, We shall require You to complete a retrospective application. If You need treatment which cannot be carried out under Medicare You MUST contact Our 24 hours Emergency Service before seeking private treatment. If You do not comply with the above, We may reject Your claim or limit the amount We pay to You.

If You hold an Irish passport You are entitled to free treatment as an in-patient or out-patient at a public hospital. You will need to show Your passport at the hospital.

To Register You should contact:

Health Insurance Commission, PO Box 1001, Tuggeranong, ACT 2901, Australia
or visit their website at: www.hic.gov.au

MEANING OF WORDS

Wherever the following words and phrases appear in this policy they will always have these meanings:

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

Business Goods or Equipment: Business goods or samples, laptop computers, presentation materials, packaging/cases, technical materials/equipment directly associated with the trade or profession of the Insured Person.

Carrier: A scheduled or chartered aircraft (excluding all non-pressurised single engine piston aircraft), land (excluding any hired motor vehicle) or water conveyance licensed to carry passengers for hire.

Certificate: The evidence of insurance issued in respect of this policy which sets out the names of the Insured Persons, the Geographical Area, the Period of Insurance and any other special conditions and terms.

Complications of Pregnancy and Childbirth: For the purpose of this Policy 'Complications of Pregnancy and Childbirth' shall only be deemed to include the following: toxæmia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirths, miscarriage, medically necessary emergency Caesarean section/medically necessary termination and/or premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

Close Relative: Spouse or Common Law Partner, parent, parent-in-law, step-parent, legal guardian, children (including legally adopted and step-children and daughter/son-in-law), sibling (including stepsiblings and sister/brother-in-law), grandparent, grandchild, or fiancé(e) of an Insured Person.

Common Law Partner: The person living with the Insured Person as if husband or wife, including same sex partner, for at least six consecutive months prior to the date of application and living at the same address.

Curtailment: Abandonment of a planned Trip, after commencement of the outward journey, by return to Home earlier than on the scheduled return date.

Family: The main Insured Person, their spouse or Common Law Partner, and/or their dependent children under 18 years of age (in full-time education and/or residing with them).

Geographical Area: The countries of the Area for which You have paid the appropriate premium, except those countries or parts of countries where the Foreign & Commonwealth Office (FCO) has advised against travel, as specified on the Certificate.

You will be covered when travelling by recognised public transport between countries, but not if You are being paid to crew a private motor or sailing vessel or are travelling by private plane, unless otherwise agreed by Insurers in writing.

UK Area: United Kingdom including Great Britain, Northern Ireland and the Isle of Man.

Area 1 - Europe: Albania, Andorra, Armenia, Austria, Azerbaijan, Belgium, Belarus, Bosnia-Herzegovina, Bulgaria, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark (including Faeroe Islands), Egypt, Estonia, Finland, France (including Corsica), Georgia, Germany, Gibraltar, Greece (including Greek Isles), Hungary, Iceland, Ireland, Italy (including Aeolian Islands, Sardinia, Sicily), Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway (including Jan Mayen, Svalbard Is), Poland, Portugal (including Azores, Madeira Islands), Romania, Russia (European), San Marino, Serbia (including Kosovo), Slovakia, Slovenia, Spain (including Balearic Islands, Canary Islands), Sweden, Switzerland, Tunisia, Turkey, Ukraine, UK Area and Vatican City.

Area 2 - Worldwide excluding USA, Canada & the Caribbean: Rest of the world including those countries defined under Area 1 but EXCLUDING USA, Canada & the Caribbean.

Area 3 - Worldwide including USA, Canada & the Caribbean: Countries defined under Area 1 & Area 2 and INCLUDING USA, Canada & the Caribbean.

Home: Your principal place of residence in the UK Area, Channel Islands or European Union, used for domestic purposes, including garage(s) and other outbuilding(s).

Insured Person or You/Your: Each person named on the Certificate and for whom the appropriate premium has been paid, resident in the European Union, registered with a local doctor for the last 6 months, and at the date of application being not more than 85 years of age (for Long Stay not more than 75 years of age).

Insurers: Europ Assistance Holding Irish Branch, 79 Merrion Square, Dublin 2, Ireland (Except under Section 7).

Limits of Cover: Unless stated to the contrary, Our maximum liability in any one Period of Insurance is limited to the amount stated in each section, per Insured Person.

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

Loss of Sight: Total and irrecoverable loss of sight in one or both eye(s); this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale. (This means being able to see at 3 feet or less what You should see at 60 feet.)

Manual Work: Work involving 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), or the undertaking of any trade of plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder, or manual labour of any kind. Cover for Manual Work will be provided where such work is solely in a voluntary capacity for a charity registered under the Charity Commission in England and Wales, the Scottish Charity regulator or the Department for Social Development in Northern Ireland, and where there is no financial gain. In such circumstances, there will be no cover for hands-on involvement with the installation, assembly, maintenance, repair or use of heavy electrical, mechanical or hydraulic plant or machinery, or for working more than 3 metres above the ground, and cover for Personal Accident and Personal Liability is excluded. In the event of an injury occurring as a result of voluntary labour, the Policy Excess under Section 2 (Medical Emergency & Repatriation) will be increased to **£250**. Cover excludes interaction with wild animals of any kind.

Material Fact: A fact likely to influence the acceptance or assessment of this insurance by Insurers. If in doubt as to what constitutes a Material Fact, please contact Flexicover Customer Services on 0845 223 4500.

Medical Condition: Any medical or psychological disease, sickness, condition, illness or injury that has affected You or any Close Relative, travelling companion or person with whom You intend to stay whilst on Your Trip.

Medical Health Declaration: Medical information that needs to be declared to Us before each Period of Insurance by any Insured Person who has suffered from a Pre-existing Medical Condition and updated in the event of any changes prior to any Trip.

Medical Practitioner: A legally licensed member of the medical profession, recognised by the law of the country where treatment is provided and who, in rendering such treatment is practising within the scope of his/her licence and training, and who is not related to You or any travelling companion.

Money: Sterling and foreign currency and travellers cheques.

Occasional: Regardless of the duration of the individual activity, cover is calculated on a per day basis and thus cover is defined as a minimum of one day and no more than 20% of the total Trip daily duration for all combined activities. The maximum duration of cover for Occasional activities is limited to 21 days in any one Period of Insurance. If You will be partaking in one or more of these activities on a regular basis throughout the duration of Your Trip, please contact Flexicover Customer Services on 0845 223 4500 for alternative terms.

One-Way Trip: A journey within the countries of the Geographical Area, during the Period of Insurance, but with cover ceasing 12 hours after the time You first leave the immigration control of Your final destination country.

Pair or Set: A number of items of Personal Baggage considered as being similar or complementary to one another or used together.

Period of Insurance: The period shown on the Certificate. Travelling in excess of the Trip limits as shown below may invalidate the whole policy.

SINGLE TRIP POLICY

For Insured Persons:

- Up to and including 75 years of age, the maximum duration of any one Trip will be 100 days;
- Between the ages of 76 and 85 years of age inclusive, the maximum duration of any one Trip is limited to 31 days.

ANNUAL MULTI-TRIP POLICY

The Period of Insurance is for 12 months during which You are covered for each Trip You book and undertake within that Period, on condition that:

- For each Insured Person aged up to and including 65 years, the maximum duration of any one Trip shall not exceed 50 days. This is extendable up to 100 days for Insured up to and including 65 years upon payment of an additional premium.

- For each Insured Person aged between 66 and 75 years inclusive, the maximum duration of any one Trip shall not exceed 35 days. This extendable up to 50 days for Insured aged between 66 and 75 inclusive upon payment of an additional premium.
- For each Insured Person aged between 76 and 85 years inclusive, the maximum duration of any one Trip shall not exceed 35 days. This is not extendable.
- For each Insured Person aged up to and including 65, Winter Sports cover may be included up to 17 days during the Period of Insurance upon payment of the appropriate premium.
- Irrespective of the number of individual Trips You undertake in each Period of Insurance, the maximum number of days abroad must not exceed 183 days.

LONG STAY POLICY

This policy covers one Trip with cover ceasing upon return to Your Home country.

Maximum Duration by Age	18 - 65 years	66 - 70 years	71 - 75 years
Europe	18 months	12 months	12 months
Worldwide excluding USA/Canada/Caribbean	18 months	9 months	6 months
Worldwide including USA/Canada/Caribbean	18 months	6 months	4 months

Note: If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid. Cancellation cover under Section 6 (Cancellation, Curtailment & Trip Interruption), operates from the date of booking a Trip or commencement date of the Period of Insurance, whichever is the later, providing the Trip commences within the Period of Insurance. In respect of the Annual Multi-Trip policy, there is no cover under this section outside of the Period of Insurance. If, during the Period of Insurance, You book a Trip with a start date after the expiry of Your Annual Multi-Trip policy then cancellation cover will continue for that Trip provided that You purchase a new Annual Multi-Trip policy prior to its expiry date and there is no gap in cover. If the Insured Person is prevented from returning Home before the expiration of the Period of Insurance for reasons beyond their control, this insurance will remain in force for a further 21 days or until return, whichever is the earlier, without additional premium.

Cover must be in place before commencing any Trip, especially if You are intended to be abroad when your Annual Multi-Trip policy is due for expiry.

Legal advice and the Homecall assistance service continue to apply for up to 7 days after You return Home.

Permanent Total Disablement: Permanent Total Disablement which, having lasted for a period of at least 12 consecutive months from the date of occurrence will, in the opinion of an independent qualified specialist, entirely prevent You from engaging in, or giving any attention to, any and every business or occupation for the remainder of Your life.

Personal Baggage: Items usually carried or worn by You for Your individual use during a Trip.

- Note 1: Items hired to You, and all items loaned or entrusted to You are excluded (other than skis and ski equipment where the appropriate Winter Sports premium has been paid).
- Note 2: This travel insurance is not intended to cover expensive items for which You should take out full 'Personal Possessions' insurance under Your Home Contents policy.

Policy Excess: The first **£65** (Economy Cover - **£75**, except under Section 2 Medical Emergency & Repatriation where the policy excess is increased to £100 per Insured Person), each and every section of cover where the Policy Excess applies.

- Note 1: In the event of an injury occurring as a result of voluntary Manual Work, the Policy Excess under Section 2 (Medical Emergency & Repatriation) will be increased to **£250**.
- Note 2: For loss of deposit claims, the Policy Excess under Section 6 (Cancellation, Curtailment & Trip Interruption) will be **£25**.

Pre-existing Medical Condition: Any past or current Medical Condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received during the 2 years prior to the commencement of cover under this policy and/or prior to any Trip; and

Any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has occurred at any time prior to commencement of cover under this policy and/or prior to any Trip.

Secure Baggage Area: Any of the following, as and where appropriate:

- The locked dashboard, boot or the locked Baggage compartment of a hatchback vehicle fitted with a lid closing off the Baggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats.
- The fixed storage units of a motorised or towed caravan.
- A locked Baggage box, locked to a roof rack which is itself locked to the vehicle roof.

Sports & Recreational Activities: Occasional participation in certain sporting activities may be covered at no additional premium, on a recreational and non professional basis and subject to the use of recognised safety equipment and standards. Please refer to Section 17 (Sports & Recreational Activities).

Stopover: Clients purchasing policies for Area 2 are able to stopover in Area 3 for a limited period, applicable to both the outward and return journey:

- For Single Trip policies, the permitted stopover time is 24 hours.
- For Long Stay policies, the permitted stopover time is 3 days.

Strike or Industrial Action: Any form of Industrial Action, whether organised by a trade union or not, which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

Travel Documents: Travel tickets, accommodation and other redeemable travel vouchers, Green Card, driving licences and passports.

Trip: A journey, within the countries of the Geographical Area during the Period of Insurance, which begins when You leave Your Home country and ends upon return to Your Home country (see meaning of words for One Way Trips). Cover applies door-to-door with appropriate benefits (unless stated otherwise) applying within Your country of departure upon commencement of Your Trip or and during the return journey to Your Home.

If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.

UK Area: Great Britain, Northern Ireland and the Isle of Man.

Unattended: When You cannot see and are not close enough to Your property or vehicle to prevent unauthorised interference or theft of Your property.

Valuables: Cameras, photographic, and video equipment, and associated equipment of any kind; computer hardware and software; games consoles (Playstation, Gameboy, Nintendo, etc) accessories and games; personal organisers; televisions; portable audio equipment (DVD, CD, mini-disc, MP3 players, I-Pods, etc) and all associated discs and accessories; spectacles; prescription sunglasses; hearing aids, telescopes; binoculars; jewellery; watches; furs; leather articles; perfumes; precious stones and articles made of or containing gold, silver or other precious metals

We, Our or Us: Europ Assistance Holdings Ltd, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN and their authorised agents.

Winter Sports: All sections of the policy may be extended to cover Winter Sports upon payment of an additional premium. Payment of the appropriate premium in respect of the Annual Multi-Trip policy extends cover to include 17 days Winter Sports in any Period of Insurance. Please see the Winter Sports Cover section for details of cover. These terms apply for Insured Persons aged under 66.

You/Your: Each person named on the Certificate and for whom the appropriate premium has been paid, resident in the European Union, registered with a local doctor for the last 6 months, and at the commencement of the Period of Insurance being not more than 85 years of age (for Long Stay not more than 75 years of age).

POLICY UPGRADES

This policy contains different levels of cover, some of which do not apply unless You have paid the appropriate additional premium. Any extra benefit You have purchased is shown on Your Certificate. Please read the wording and ensure the cover reflects Your requirements.

Upon payment of an additional premium, You may upgrade Your travel insurance coverage by purchasing any of the following upgrades prior to commencement of Your Trip:

- **Winter Sports Cover** – If You are aged up to and including 65, Your policy can be extended, subject to certain limitations, to cover Winter Sports. Please refer to the Winter Sports Cover section in this policy for full details.
- **Sports & Recreational Activities** – Should You be intending to participate in certain sporting activities on a regular and non-professional basis and/or as the main purpose of the Trip, cover may be available at an additional premium. Please contact Flexicover Customer Services on 0845 223 4500 for further details.

POLICY SECTIONS

SECTION 1 – PERSONAL ASSISTANCE SERVICES

What is covered:

We will pay the administrative and delivery costs, up to a maximum of **£250** per Trip, in providing the following services in respect of a Trip:

a) Information about Your destination

We can provide information on:

- current visa and entry permit requirements for any country. However, if You hold a passport from a country other than Great Britain, Northern Ireland or the Isle of Man, We may need to refer You to the UK embassy or consulate of that country;
- current requirements for inoculations and vaccinations for any country in the world and advice on current World Health Organisation warnings;
- arranging relevant inoculations and vaccinations before the commencement of a Trip abroad. We will not pay the cost of these inoculations or vaccinations;
- climate;
- local languages;
- time differences;
- main bank opening hours, including whether or not a bank holiday falls within Your intended Trip;
- motoring restrictions, regulations, Green Card and other insurance issues.

b) Transfer of Emergency Funds

We will transfer emergency funds to You in case of urgent need, up to a maximum under this policy, per Trip, of **£500**.

This service will apply when access to Your normal financial/banking arrangements is not available locally, and is intended to cover Your immediate emergency needs.

You must authorise Us to debit Your credit or charge card with the amount of the transfer, or You must make alternative arrangements to deposit the funds in Our account in the UK.

c) Message Relay

We will transmit two urgent messages following illness, accident or travel delay problems.

d) Drug Replacement

We will assist You in replacing lost drugs or other essential medication, or lost or broken prescription glasses or contact lenses, which are unobtainable overseas. We can source and deliver to You compatible blood supplies.

What is not covered: The cost of any items or of blood (unless insured under another section of this policy), and the costs of supplying any medication inadvertently not carried by You on the Trip.

e) Non-Emergency Medical Referral

We will provide the names and addresses of local doctors, hospitals, clinics and dentists when consultation or minor treatment is required. If any other treatment is involved, You must contact Us as soon as possible, before You incur charges of more than **£500**.

If Your child (aged under 18 years) who has been left in the country of departure becomes ill or suffers injury, We can provide medical advice and monitor the situation until Your return Home.

f) Tracing Lost Baggage

If Your Baggage is lost or misdirected in transit, and the Carrier has failed to resolve the problem, We will help with tracing and re-delivering the Baggage. You will need to have Your Baggage tag number available.

g) Replacement Travel Documents

We will help You replace lost or stolen tickets and Travel Documents and refer You to suitable travel offices.

What is not covered: The cost of any items insured under another section of this policy.

h) Lost Credit Cards

If Your credit or charge cards are lost or stolen while You are abroad, We can advise at Your request the appropriate card issuers on Your behalf.

i) Homecall Referral (For residents of the UK Area Only)

If Your Home within the UK Area suffers damage during Your Trip, then We can arrange for a repairer from Our list of Europ Assistance-approved tradesmen to contact You to effect emergency repairs to the domestic plumbing or drainage system, the domestic gas or electricity supply, the roofing, external locks, doors or windows, or the fixed heating system.

You can call Us for help up to 7 days after You have returned Home from a Trip.

You will be responsible for the payment of all charges associated with effecting the repair, including any call-out fee, and You should make arrangements to pay the repairer or Europ Assistance Holdings Limited at the time the work is carried out.

SECTION 2 – MEDICAL EMERGENCY & REPATRIATION

What is covered:

We will pay the following costs, up to **£10,000,000**, for each Insured Person who suffers sudden and unforeseen bodily injury or illness, or who dies during a Trip outside their Home country:

- Reasonable medical expenses for the immediate needs of an unforeseen medical emergency. Included are Medical Practitioner's fees, hospital expenses, in-patient and out-patient medical treatment and charges for medical transportation to the nearest suitable hospital abroad, when deemed necessary by a recognised Medical Practitioner.
- Burial or cremation of a deceased Insured Person abroad up to **£2,500**; or alternatively transportation costs of returning Home an Insured Person's body or ashes.
- Additional travelling costs to repatriate You Home when recommended by Our Medical Officer. We will pay for the cost of a medical escort if considered necessary.

We reserve the right to limit payment to what Our Medical Officer deems to be reasonable.

If Our Medical Officer advises a date when it is feasible and practical to repatriate You, but You choose instead to remain abroad, Our liability to pay any further costs under this section after that date will be limited to what We would have paid if Your repatriation had taken place.

What is not covered:

- costs in excess of **£500** which have not been authorised by Us in advance (see Important Notes);
- any claims arising directly or indirectly as a result of any Pre-existing Medical Conditions, unless You have declared ALL Pre-existing Medical Conditions to Us and We have written to You accepting them for insurance;
- any pre-planned or expected medical treatment or diagnostic procedure;
- treatment which, in the opinion of Our Medical Officer, can reasonably be delayed until Your return to the country of departure;
- any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury;
- treatment or services provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre unless confirmed as medically necessary by Our Medical Officer;
- treatment for cosmetic purposes unless Our Medical Officer agrees that such treatment is necessary as the result of an accident covered under this policy;
- expenses incurred as a result of a tropical disease when You have not had the recommended inoculations and/or taken the recommended medication;
- any costs incurred in the Home country other than in connection with transportation of You or Your remains to Home from abroad;
- any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- any costs incurred in Australia which would have been covered by Medicare had You enrolled, and You failed to enrol in Medicare;
- any costs where the transportation Home has not been arranged by Us;
- any costs in respect of unused pre-paid travel costs when We have paid to repatriate You;
- air-sea rescue and transfer costs unless medically necessary and authorised by Us;
- the Policy Excess except where You have received in-patient treatment at a state hospital within the European Union, European Economic Area or Switzerland and You have used the European Health Insurance Card to effectively reduce the cost of Your treatment or medicines;
- anything mentioned in the General Exclusions.

IN AN EMERGENCY

You should first check that the circumstances are covered by Your policy. Having done this please contact the number shown below, giving Your name, Certificate number, and as much information as possible.

Please give Us a telephone, fax or telex number where We can contact You or leave messages at any time of the day or night.

To comply with the terms and conditions of the insurance You MUST contact Us as soon as possible. You MUST obtain Our prior authorisation before incurring any expenses over £500, except in case of emergency. In case of emergency, if You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours.

For assistance in mainland Spain, the Canary Islands and the Balearic Islands, please dial +44 1444 442077.

For all other countries, please dial: +44 844 338 5815 (or +44 1444 442743)

In all correspondence, please quote the correct product code below relating to the Insurance Policy You have purchased:

For Single Trip policies	09FLT
For Annual Multi-Trip policies	09FLA
For Long Stay policies	09FLL

If travelling alone, We recommend that You should carry Your insurance documents with You at all times.

SECTION 3 – EMERGENCY DENTAL TREATMENT

What is covered:

We will pay up to **£250** for each Insured Person for the costs of providing necessary temporary treatment for the immediate relief of pain or discomfort, and/or emergency repairs to dentures and orthodontic appliances carried out solely to alleviate distress in eating.

What is not covered:

- the costs of any subsequent permanent or routine treatment;
- any pre-planned or pre-known dental treatment or diagnostic procedure;
- treatment which, in the opinion of Our Medical Officer, can reasonably be delayed until Your return to the country of departure;
- any dental treatment or diagnostic procedure which is not solely for the immediate relief of pain or discomfort, or to alleviate distress in eating;
- normal wear and tear;
- any self-inflicted damage, including damage caused by tooth-brushing or any other oral hygiene activity;
- any damage to dentures, other than whilst being worn by You;
- dental treatment involving the provision of dentures or the use of precious metals;
- any costs incurred in the UK Area or Home country;
- the Policy Excess except where You have received in-patient treatment at a state hospital within the European Union, European Economic Area or Switzerland and You have used the European Health Insurance Card to effectively reduce the cost of Your treatment or medicines;
- anything mentioned in the General Exclusions.

SECTION 4 – ADDITIONAL ACCOMMODATION & TRAVELLING COSTS

What is covered:

On condition that You contact Us first and We make all the travel arrangements, in the event of a valid claim for repatriation under Section 2 (Medical Emergency & Repatriation), We will pay up to an overall limit of **£2,000** per Trip for the following:

- If Our Medical Officer confirms that it is medically necessary for You to be accompanied on the Trip Home and the return journey cannot take place on the original scheduled date, We will pay for the additional travelling costs and accommodation costs incurred by one person staying with You and accompanying You on the Trip Home.
- Additional travelling and accommodation costs arranged by Us for one person required, on medical advice, to fly out to You and accompany You Home.
- A return journey air ticket plus reasonable accommodation costs to enable a business colleague, where necessary, to replace You in Your location outside Your Home country following Your medical repatriation or death during a Trip.
- Additional travelling costs incurred in returning Home Your children under 18 years of age and insured under this policy if You are incapacitated and there is no other responsible adult to supervise them. A competent person will be provided to accompany the children Home.

What is not covered:

- any air travel costs in excess of a return economy/tourist class ticket;
- accommodation costs other than the cost of the room;
- for each child to be repatriated, their air travel costs in excess of a one-way economy/tourist class ticket;
- any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- anything mentioned in the General Exclusions.

SECTION 5 – HOSPITAL DAILY BENEFIT

What is covered:

In the event of a valid claim under Section 2 (Medical Emergency & Repatriation) or Section 3 (Emergency Dental Treatment), when You are admitted to a recognised hospital abroad as an in-patient for more than 24 continuous hours, We will pay You a benefit of **£25** per Insured Person per complete day of in-patient treatment up to a maximum under this policy of **£800** per Insured Person.

What is not covered:

- any claim arising in connection with a Trip solely within the UK Area;
- any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- anything mentioned in the General Exclusions.

SECTION 6 – CANCELLATION, CURTAILMENT & TRIP INTERRUPTION

What is covered:

We will reimburse up to a maximum of **£5,000** (Silver Cover - **£1,000**) per Insured Person in total under this policy for financial loss You suffer, being non-refundable deposits and amounts You have paid (or have contracted to pay), for travel and accommodation You do not use because of Your inability to commence travel or complete the Trip.

Cancellation cover applies if You have booked a Trip to take place within the Period of Insurance, but You are forced to cancel Your travel plans because of one of the following changes in circumstances, which is beyond Your control, and of which You were unaware at the time You booked the Trip. See also Section 8 (Travel Delay).

Curtalement cover applies if You are forced to cut short a Trip You have commenced, and return to Your Home country, because of one of the following changes in circumstances which is beyond Your control, and of which You were unaware at the time You booked the Trip.

- Unforeseen illness, injury or death of You, a Close Relative or any person with whom You have arranged to travel or stay during the Trip.
- You abandoning Your Trip following the cancellation of or a delay of more than 12 hours in the departure of Your outward flight, sea-crossing or international coach or train journey, forming part of the booked Trip's itinerary, as a result of Strike or Industrial Action (of which You were unaware at the time You booked the Trip), adverse weather conditions, or the mechanical breakdown of, or accident of, the aircraft, sea vessel, coach or train.
- You or any person with whom You plan to travel being called up for jury service or being subpoenaed as a witness in a court of law (other than in a professional or advisory capacity).
- If You are made redundant and You qualify for redundancy payment under current legislation.
- A government directive prohibiting all travel to, or recommending evacuation from the country or area You were planning to visit or were staying in, as a result of natural disasters (such as earthquakes, fires, floods, hurricanes) or epidemic(s).
- Accidental damage, burglary, flooding or fire affecting Your Home, occurring during the Trip or within 48 hours before You depart, when the loss relating to Your Home is in excess of **£1,500** is involved or Your presence is required by the police in connection with such events.
- Your compulsory quarantine.

Trip interruption cover applies when You need to make an unscheduled return journey to the Home country during a Trip because of:

- the death, imminent demise, or hospitalisation due to serious accident or illness, of a Close Relative;
- accidental damage, burglary, flooding or fire affecting Your Home during Your Trip, when a loss in excess of **£1,500** is involved or when Your presence is required by the police in connection with such events.

What is covered:

On condition that You contact Us first, and that We make all the travel arrangements, We will pay necessary additional travelling costs incurred in returning You Home in the event You have a valid Curtailment claim. If the situation permits, and the period of Your original booked Trip has not expired, We will also pay necessary additional travel costs in transporting You back to the location abroad. Travel by air will be limited to one economy/tourist class ticket for each Insured Person.

If You cannot recoup the cost of any pre-paid accommodation or holiday costs, You may be able to submit a pro-rata Curtailment claim under this section for such costs.

The maximum amount We will pay under Section 6 in total for cancellation, Curtailment and Trip interruption claims is **£5,000** (Silver cover - **£1,000**) per Insured Person.

Special conditions relating to claims

You must obtain a medical certificate from the Medical Practitioner in attendance and Our prior approval to confirm the necessity to return Home prior to the scheduled return date of the Trip in the event of unforeseen illness or injury.

In the event of Curtailment or Trip interruption, You must contact Us first and allow Us to make all the necessary travel arrangements.

If, at the time of requesting Our assistance in the event of a Curtailment or interruption claim, satisfactory medical evidence is not supplied in order to substantiate that the claim is due to an unforeseen illness, injury or death of You, a Close Relative, travelling companion or person with whom You have arranged to stay whilst on Your Trip, We will make all necessary arrangements **at Your cost** and arrange appropriate reimbursement as soon as the claim has been validated.

You must notify the Carrier or travel provider immediately You know the Trip is to be cancelled or curtailed, to minimise Your loss as far as possible. If You fail to notify the Carrier or travel provider immediately it is found necessary to cancel the Trip, Our liability shall be restricted to the cancellation charges that would have applied had failure not occurred.

If You cancel the Trip due to unforeseen illness or injury You must provide a medical certificate from the treating Medical Practitioner stating that this prevented You from travelling.

If Your outward flight, sea-crossing or international coach or train journey is cancelled by the Carrier, You must produce to Us written documentation provided by the Carrier, specifying the reason for the cancellation. If You cancel, curtail or interrupt Your Trip because Your presence is required by the police in connection with accidental damage, burglary, flooding or fire affecting Your Home during Your Trip, You must produce to Us written documentation from the police confirming that the loss or damage occurred during the Trip - otherwise no claim will be paid.

Curtailment claims will be calculated from the date of return to the UK Area.

What is not covered:

- a) any disinclination to travel or continue travelling, unless Your change of travel plans is caused by one of the circumstances listed under **'What is Covered'**;
- b) any claim arising directly or indirectly from a known Pre-existing Medical Condition affecting You unless You have declared ALL Pre-existing Medical Conditions to Us and We have written to You accepting them for insurance;
- c) any claim arising directly or indirectly from a Pre-existing Medical Condition, known to You prior to the commencement of the Period of Insurance, affecting any Close Relative, travelling companion who is not insured under this policy or person with whom You intend to stay whilst on Your Trip if they:
 - during the 90 days immediately prior to the commencement of the Period of Insurance (unless for conditions covered by the "Accepted Conditions" list criteria) had required surgery, in-patient treatment or hospital consultations or had been taking (or should have been taking) more than one prescribed medication or have been prescribed new medication or change in medication, or undergone any treatment; or
 - were on a waiting-list for, or had knowledge of the need for, surgery, in-patient treatment or investigation at any hospital or clinic at the commencement of the Period of Insurance; or
 - had received a terminal diagnosis prior to the commencement of the Period of Insurance.
- d) Cancellation caused by pregnancy or childbirth unless the cancellation is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- e) claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You booked the Trip;
- f) any costs in respect of any unused pre-paid travel costs when We have paid to repatriate You;
- g) withdrawal from service of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim in this case to the transport operator involved;
- h) failure by the provider of any part of the booked Trip to supply the service or transport (whether as the result of error, insolvency, omission, default or otherwise) unless the event is specifically covered by this policy. You should direct any claim in this case to the provider involved;
- i) change of plans due to Your financial circumstances except if You are made redundant and qualify for redundancy payment under current UK legislation;
- j) any claim arising as a result of attendance of an Insured Person, or any other person on whom the holiday plans depend, in a court of law. This exclusion will not apply if You are called up for jury service or are subpoenaed as a witness (other than in any professional or advisory capacity);
- k) any costs relating to airport taxes or air passenger duty. You should obtain a refund from Your carrier for such charges;
- l) any Cancellation or Curtailment or Trip Interruption caused by work commitment or amendment of Your holiday entitlement by Your employer;
- m) any claim resulting from Your inability to travel due to an Insured Person's failure to hold, obtain or produce a valid passport or any required visa in time for the booked Trip;
- n) prohibitive regulations by the government of any country, or delay or amendment of the booked Trip due to government action;
- o) the Policy Excess in respect of each and every claim. If You are claiming only for loss of deposit then the excess is reduced to **£25** per Insured Person per claim;
- p) the cost of this policy;
- q) anything mentioned in the General Exclusions.

SECTION 7 – SCHEDULED AIRLINE FAILURE INSURANCE

Cover under this section is provided by International Passenger Protection and is underwritten by a consortium of Association of British Insurers member Companies and Lloyds syndicates.



What is covered:

We will pay up to a maximum of **£5,000** (Economy Cover - **£1,000**) in total per Insured Person named on the Invoice and Airline Ticket for:

- Irrecoverable sums paid in advance in the event of insolvency of the scheduled airline not forming part of an inclusive holiday prior to departure or
- In the event of insolvency after departure:
 - Additional pro rata costs incurred by the Insured Person in replacing that part of the flight arrangements to a similar standard to that originally booked or
 - If Curtailment of the holiday is unavoidable – the cost of return flights to the United Kingdom, Isle of Man, Channel Islands or Republic of Ireland to a similar standard to that originally booked.

Special conditions relating to claims:

Where practical, the Insured Person shall have obtained the approval of the Insurer prior to incurring the relevant costs.

Claims under this section of the policy are administered by International Passenger Protection Limited. Please refer to the HOW TO MAKE A CLAIM section for details on notifying a claim under this section.

What is not covered:

- a) Scheduled flights not booked within the United Kingdom, Isle of Man, Channel Islands or Republic of Ireland prior to departure.
- b) Any costs resulting from the insolvency of:
 - Any scheduled airline which is insolvent or in respect of which any prospect of insolvency is known at the date of issue of the certificate.
 - Any scheduled airline who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim).
- c) The failure of any travel agent, tour operator, booking agent or consolidator with whom the insured has booked a scheduled flight to meet any obligations under such booking.
- d) Any loss for which a third party is liable or which can be recovered by other legal means.
- e) Anything mentioned in the General Exclusions.

SECTION 8 – TRAVEL DELAY (Gold Cover only)

What is covered:

If the departure of Your first outward or final inward international flight, sea crossing or coach or train journey forming part of a booked Trip and specified on Your ticket, is delayed as a direct result of Strike, Industrial Action, adverse weather conditions, failure of air traffic control systems, or mechanical breakdown of aircraft, sea vessel, coach or train:

- for **more than 12 hours** beyond the intended **departure** time: We will pay the sum of **£20** per Insured Person for the first 12 hours Your departure is delayed and a further **£10** per Insured Person for each subsequent full 12 hours delay, up to a maximum of **£300** in all per Insured Person per Trip; or
- for **more than 12 hours** beyond the intended **departure** time: You can choose instead to abandon Your Trip and submit a cancellation claim under Section 6 (Cancellation, Curtailment & Trip Interruption).

Hijack Cover:

- If You are prevented from reaching Your scheduled destination as a result of hijack of the aircraft or ship in which You are travelling We will pay You **£50** for the first full 24 hours of delay and **£50** for each subsequent full 24 hours of delay up to a maximum of **£5,000**. This benefit is only payable if no claim is made under Section 6 (Cancellation, Curtailment & Trip Interruption) or under the Travel Delay element of this section.

Special conditions relating to claims

If You suffer delays You must obtain written confirmation from the Carrier stating the period and reason for delay.

What is not covered:

- a) claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You made travel arrangements for the Trip;
- b) withdrawal from service of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim to the transport operator involved;
- c) claims where You have not obtained written confirmation from the Carrier stating the period and reason for delay;
- d) anything mentioned in the General Exclusions.

SECTION 9 – UK DEPARTURE ASSISTANCE & MISSED UK CONNECTION

(For residents of the UK Area Only)

What is covered:

We will pay up to a maximum of **£500** per Insured Person to meet the additional costs incurred should You be delayed or miss Your connection as follows:

On Your Outward Journey from the UK Area:

If after leaving Your Home You are delayed during Your internal/connecting journey to the airport, port, coach or rail terminal, as a result of disruption, cancellation, delay, curtailment, suspension, failure or alteration of public transport, or breakdown or accident immobilising the private vehicle in which You are travelling:

- We will provide assistance to enable You to continue Your journey to the UK international departure point;
- where necessary, We will provide alternative transport or emergency local help, including the towing of Your vehicle to the nearest garage.

On Your Return to the UK:

If Your main international air, sea, coach or rail Carrier is delayed and You miss Your pre-booked and pre-paid UK internal travel connection by scheduled public transport We will:

- assist You to reach Home from the point where You transfer from the main international air, sea, coach or rail Carrier;
- liaise with the onward transport provider to advise of Your late arrival and will, if necessary, make alternative travel arrangements to enable You to get Home within a reasonable time.

Should You arrive at the UK transfer point on time but You are unable to continue Home as planned due to the disruption, cancellation, delay, curtailment, suspension, failure or alteration of Your planned internal travel connection by scheduled public transport; or the immobilisation or loss of the private vehicle, left in the country of departure or at the transfer point, and in which You proposed to travel We will:

- provide necessary alternative transport, local emergency assistance, recovery of the private vehicle and the passengers to Home or overnight accommodation if no alternative transport is available until the following day or whilst awaiting repairs to the private vehicle.

Special conditions relating to claims

If You suffer delays You must obtain written confirmation from the Carrier stating the period and reason for delay.

If the private vehicle in which You are travelling or intending to travel is immobilised by breakdown or accident, then You will be responsible for authorising repairs and for meeting any costs other than for 1 hour's roadside assistance and towing charges to the nearest garage.

You must take every reasonable step to commence and complete the journey to the UK international departure point on time.

What is not covered:

- claims arising from Strike or Industrial Action which had started, or for which a starting date had been announced, before You made any travel arrangements for Your Trip;
- claims due to You allowing insufficient time to complete Your journey to the departure point;
- withdrawal from service (temporary or otherwise) of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim to the transport operator involved;
- additional costs where the scheduled public transport operator has offered reasonable alternative travel arrangements;
- immobilisation or loss of any vehicle You have taken aboard on Your Trip;
- anything mentioned in the General Exclusions.

SECTION 10 – MISSED DEPARTURE ON THE OUTWARD JOURNEY

What is covered:

We will pay for reasonable additional travelling and accommodation expenses necessarily incurred to reach the booked destination by the most direct alternative route, up to a maximum under this policy of:

- **£500** per Insured Person in respect of travel to a European destination; or
- **£1,000** per Insured Person in respect of travel outside Europe,

if You arrive at the airport, port or international coach or rail terminal too late to commence the outward journey abroad of Your booked Trip, as a result of:

- the vehicle in which You are travelling is involved in traffic disruption beyond your control and prevents You from reaching Your departure point on time;
- breakdown of or accident involving the vehicle in which You are travelling; or
- cancellation or curtailment of scheduled public transport due to adverse weather conditions, Strike or Industrial Action or mechanical breakdown, derangement or accident; then

We will provide assistance by liaising with the Carrier and/or tour operator to advise of Your late arrival and, as necessary, We will make arrangements for overnight hotel accommodation and alternative international travel.

Special conditions relating to claims

You must take every reasonable step to commence and complete the journey to the departure point and check in for the flight, sea crossing, coach or train journey on time.

You must obtain written confirmation from the Carrier stating the period and reason for delay.

The amount of compensation or refund You may receive from any provider will be deducted from the amount of Your claim.

What is not covered:

- Claims which are not supported by confirmation from the police or an appropriate motoring authority of the traffic disruption affecting the vehicle You were travelling in;
- claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You booked the Trip;
- withdrawal from service of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim to the transport operator involved;
- additional costs where the scheduled public transport operator has offered reasonable alternative travel arrangements;
- claims for additional mechanical wear and tear or depreciation of Your vehicle or for mileage charges other than additional fuel and oil;
- claims under this section in addition to claims under Section 8 (Travel Delay);
- claims due to You allowing insufficient time to complete Your journey to the departure point;
- anything mentioned in the General Exclusions.

SECTION 11 – PERSONAL BAGGAGE

What is covered:

If, in the course of a Trip, Your Personal Baggage is damaged, stolen, destroyed or lost (and not recovered), We will cover You up to an overall maximum of **£2,000** (Silver Cover - **£500**) per Insured Person in total under this policy.

Within this amount the following sub-limits apply:

- The maximum We will pay for any one article, or for any one Pair or Set of articles, is **£300** (Silver Cover - **£100**). If You cannot provide an original receipt, valuation report or other satisfactory proof of ownership (for example, a photograph of You wearing the article) and value to support the claim, payment for any one article, or for any one Pair or Set of articles, will be limited to a maximum of **£50**. Evidence of replacement value is not sufficient.
- The maximum We will pay for all articles lost, damaged or stolen in any one incident is limited to **£250** (Silver Cover - **£100**) if You cannot provide satisfactory proof of ownership and value.
- The maximum We will pay under this policy for all Valuables owned by each Insured Person is limited to **£300** (or **£100** under Silver Cover or if the Insured Person is aged under 18). The maximum We will pay for sunglasses or prescription glasses of any kind is limited to **£150** per Insured Person.
- The maximum We will pay for Personal Baggage or Valuables lost, damaged or stolen from a beach or pool-side is limited to **£100** per Insured Person.
- The maximum We will pay for any tobacco products or alcohol lost, damaged or stolen is limited to **£50** in total under this policy.
- The maximum We will pay for Business Goods or Equipment owned by (not hired, loaned or entrusted to) the Insured Person is limited to **£400** (Silver Cover - No cover).

Special conditions relating to claims

We have the option to either pay You for the loss, or replace, reinstate or repair the items concerned. Claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear, and depreciation, bearing in mind the age of the items.

You must take suitable precautions to secure the safety of Your Personal Baggage, and must not leave it unsecured or Unattended or beyond Your reach at any time in a place to which the public have access.

If claiming for Your goods that were stolen or lost You should produce proof of purchase of the original goods by way of receipts, credit card or bank statements, as failure to do so may affect the assessment of the claim.

Within 24 hours of discovery of the incident, You must report loss of Personal Baggage to the local police or to the Carrier, as appropriate, (damage to Personal Baggage in transit must be reported to the Carrier before You leave the baggage hall and a Property Irregularity Report (PIR) must be obtained), or to Your hotel or accommodation management, or to the tour operator representative.

You must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

What is not covered:

- any item loaned, hired or entrusted to You;
- any loss, theft of, or damage to Personal Baggage left in an Unattended motor vehicle if:
 - the items concerned have not been locked out of sight in a Secure Baggage Area;
 - no forcible and violent means have been used by an unauthorised person to affect entry into the vehicle; and
 - no evidence of such entry is available.
- theft of Valuables and/or Business Goods or Equipment from an Unattended motor vehicle;
- loss, theft of, or damage to, Valuables and/or Business Goods or Equipment from checked-in Baggage left in the custody of a Carrier and/or Valuables and/or Business Goods or Equipment packed in Baggage left in the baggage hold or storage area of a Carrier;
- electrical or mechanical breakdown or derangement of the article insured;
- wear and tear, damage caused by moth or vermin, denting or scratching, or any process of dyeing or cleaning;
- confiscation or detention by Customs or other lawful officials and authorities;
- dentures; bonds; securities; documents of any kind, including driving licences and passports; musical instruments;; glass; china; antiques; pictures; pedal cycles; mobile telephones; vehicles or accessories; boats and/or ancillary equipment; unused mobile telephone rental charges or pre-payments;
- damage to fragile or brittle articles unless by fire or resulting from an accident to a sea going vessel, aircraft or vehicle;
- liability in respect of a Pair or Set of articles where We shall be liable only for the value of that part of the Pair or Set which is lost or damaged;
- sports' gear whilst in use;
- equipment used in connection with any Winter Sports unless You have paid the appropriate additional premium to extend Your policy;
- loss or theft of or damage to Money (see Section 13);
- losses from a roof or boot Baggage rack (other than losses of camping equipment, which remains covered under this section);
- the Policy Excess;
- anything mentioned in the General Exclusions.

SECTION 12 – BAGGAGE DELAY ON YOUR OUTWARD JOURNEY

What is covered:

If Your Baggage is certified by the Carrier to have been lost or misplaced on the outward journey of a Trip for a period in excess of **12 hours but less than 48 hours**, then You can claim an amount of up to **£50** (or over 48 hours up to **£100**) per Insured Person for the purchase of essential items.

Such sums will be refundable to Us if the Baggage or any part of it proves to be permanently lost and/or a claim is made under Section 11 (Personal Baggage).

Special conditions relating to claims

You must provide receipts and a report from the Carrier confirming the length of the delay - otherwise no payment will be made.

What is not covered:

- any claim arising in connection with a Trip solely within the Home country;
- anything mentioned in the General Exclusions.

SECTION 13 – MONEY AND PASSPORT

What is covered:

- If during a Trip, the Money You are carrying on Your person or You have left in a safety deposit box is lost, stolen, damaged or destroyed, then subject to the following conditions and exclusions, We will indemnify You up to an overall maximum under this policy of **£500** (Silver cover - **£250**) per Insured Person in total.

The maximum We will pay for bank notes, currency notes and coins is **£200** (Silver cover - **£150**) per Insured Person.

The maximum We will pay for bank notes, currency notes and coins belonging to an Insured Person aged under 18 is **£50**.

- If Your passport is lost or stolen outside the country of departure during a Trip, We will pay up to **£500** (Silver cover - **£300**) per Insured Person in respect of reasonable additional travel and accommodation expenses You incur abroad to obtain a replacement passport. We do not cover the replacement cost of the passport itself.

Special conditions relating to claims

Within 24 hours of discovery of the incident You must report loss of Money or Your passport to the local police or to the Carrier, as appropriate, or to Your hotel or accommodation management, or to the tour operator representative.

You must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

You must produce to Us evidence of the withdrawal of bank notes, currency notes or coins - otherwise no payment will be made.

What is not covered:

- shortages or loss due to error, omission, depreciation in value, or confiscation or detention by Customs or other lawful officials and authorities;
- the Policy Excess;
- anything that can be replaced by the issuer;
- anything mentioned in the General Exclusions.

SECTION 14 – PERSONAL LIABILITY

What is covered:

If in the course of a Trip You become legally liable for Accidental Bodily Injury to, or the death of, any person and/or accidental loss of or damage to their property, then:

On condition that there is no other insurance in force covering the loss, the material damage or Your liability, We will indemnify You (or in the event of Your death, Your legal personal representatives) against:

- all sums which You shall become legally liable to pay as compensation; and
- all law costs awarded to any claimant or incurred in the defence of any claim that is contested by Us or with Our consent.

We will pay up to a maximum, including costs, of **£2,000,000** under this policy. This limit applies to any and all claimants in any one Period of Insurance affected by any and all occurrences with any one original cause.

What is not covered:

- injury to, or the death of, any member of Your family or household, or any person in Your service;
- property belonging to, or held in trust by You or Your family, household or servant;
- loss of or damage to property which is the legal responsibility of You or Your family, household or servant. (This exclusion will not apply to temporary accommodation which You occupy and for which You assume contractual responsibility during Your Trip);
- any liability which attaches by virtue of a contractual agreement, but which would not exist in law in the absence of such an agreement;
- claims for injury, loss or damage arising directly or indirectly from:

- ownership or use of: airborne craft; horse-drawn, motorised, mechanically-propelled or towed vehicles; vessels, sail or powered boat (other than row boats, punts or canoes); animals (other than horses, domestic dogs or cats); firearms;
- the pursuit or exercise of any trade, profession or gainful occupation, or the supply of goods and services by You;
- the ownership or occupation of any land or building;
- wilful or malicious acts.

- liability or material damage for which indemnity is provided under any other insurance;
- accidental injury or loss not caused through Your negligence;
- any injury, illness, death, loss, expense or other liability attributable to the transmission of any communicable disease or virus, or to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS and/or any mutant derivatives or variations thereof however caused;
- an Insured Person engaging in any Sports & Recreational Activities or Winter Sports where this policy specifically states that Personal Liability cover is excluded (regardless of whether an additional premium has been paid);
- the Policy Excess;
- anything mentioned in the General Exclusions.

SECTION 15 – PERSONAL ACCIDENT

What is covered:

If You suffer Accidental Bodily Injury during the Trip, which within 12 months is the sole and direct cause of death or disablement, We will pay to You or Your legal personal representatives the following benefits:

COVER	BENEFITS PER INSURED PERSON
Death	£20,000 (Silver Cover - £5,000)
Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eyes	£20,000 (Silver Cover - £10,000)
Permanent Total Disablement	£20,000 (Silver Cover - £10,000)

What is not covered:

- injury not caused solely by outward, violent and visible means;
- Your disablement caused by mental or psychological trauma not involving Your bodily injury;
- disease or any physical defect, infirmity or illness which existed prior to the commencement of the Trip;
- any payment per Insured Person in excess of **£20,000** (Economy Cover - **£10,000**);
- any payment in excess of **£1,000** arising from death of Insured Persons **under 18 years of age or over 65 years of age**;
- any payment in excess of **£1,000** arising from the Permanent Total Disablement of Insured Persons **over 65 years of age**;
- an Insured Person engaging in any Sports & Recreational Activities or Winter Sports where this policy specifically states that Personal Accident cover is excluded (regardless of whether an additional premium has been paid);
- anything mentioned in the General Exclusions.

SECTION 16 – LEGAL PROTECTION

What is covered:

We will provide telephone advice, guidance and assistance on any legal problem, which arises in connection with a Trip or in connection with Your Home. This service is available when You start Your Trip until 7 days after You return Home.

If You suffer death, illness or personal injury during the Trip, or if Your Home in the Home country suffers damage during the Trip, then in the event that You or Your personal representatives decide to take out legal proceedings in pursuit of compensation, and **We consider that You are likely to obtain a reasonable settlement**:

We will advance on Your behalf:

- Up to **£25,000** (Silver Cover - **£10,000**) in total under this policy per Insured Person (and in total for all Insured Persons in connection with any one event giving rise to a claim) for legal costs and expenses directly incurred in the pursuit of these proceedings.
- Additional travel expenses in the event that a court outside the Home country requires You to attend in connection with an event giving rise to an action under this section, up to a maximum per Insured Person of **£250**.
- When We have begun proceedings on Your behalf and You receive no compensation, or only limited compensation, We will indemnify You against claims for fees, costs and expenses arising out of the proceedings, to the extent that these fees, costs and expenses exceed the amount of any compensation You have received, up to **£25,000** (Silver Cover - **£10,000**) in total under this policy per Insured Person (and in total for all Insured Persons in connection with any one event giving rise to a claim). This benefit will be offset against the advance described above.

Special conditions relating to claims

We shall have complete control over the legal proceedings although You do not have to accept the lawyer nominated by Us. Lawyers must be qualified to practice in the courts of the country where the event giving rise to the claim occurred or where the proposed defendant under this section is resident.

If You are unable to agree with Us on a suitable lawyer We will ask the ruling body for lawyers in that country to nominate another lawyer. In the meantime, We may appoint a lawyer to protect Your interests.

If an award of compensation is made and payment is received by You, or by a lawyer instructed on Your behalf, then all sums advanced or paid by Us shall be repaid out of the compensation received.

We can opt to conduct legal proceedings instituted in the United States of America or Canada under the contingency fee system operating in North America.

We will not begin legal proceedings in more than one country in respect of the same occurrence.

You must notify Us as soon as possible of any incident which may give rise to a claim, and at the latest, within 90 days.

What is not covered:

- costs or expenses incurred without prior authorisation by Us;
- any incident, which may give rise to a claim, not notified to Us within 90 days;
- the pursuit of a claim against Us, Our agent or an Insurer underwriting any section of this policy, or a travel agent, tour operator or Carrier;
- actions between Insured Persons, or actions pursued in order to obtain satisfaction of a judgement or legally binding decision;
- any claim against the provider or organiser of any Sports & Recreational Activity;
- any advice or any claim arising in connection with a Trip solely within the Home country;
- anything mentioned in the General Exclusions.

SECTION 17 – SPORTS & RECREATIONAL ACTIVITIES

Occasional* participation in the following activities is covered at no additional premium and without the need for prior declaration, when participating on a recreational and non professional basis and subject to the use of recognised safety equipment and standards.

Whilst participating in any specified activity on an Occasional basis, You will not be covered for any claims under Section 15 (Personal Accident). Please also note that Personal Liability exclusions will apply in respect of certain Sports & Recreational Activities. Sports & Recreational Activities marked with ♦ are excluded under Section 14 (Personal Liability). All other terms and conditions of the policy will apply.

Abseiling
 Archery
 Badminton
 Basketball
 Bungee Jumping
 Canoe/Kayak (incl. white water)
 Cricket
 Curling
 Dry Skiing
 Fell Walking/Running
 Field Hockey
 Football (Association)
 Gliding (under instruction) ♦
 Golf
 Handball
 High Diving
 Hot Air Ballooning ♦
 Ice Skating
 Jet Skiing ♦
 Kayak (Inland/Coastal)
 Marathon Running
 Mountain Biking
 Orienteering
 Parachuting (tandem only)
 Pony Trekking
 Roller Hockey
 Rounders
 Rugby (Union/League)
 Sailing (Inland/Coastal) ♦
 Scuba Diving to 30m (PADI qualified or equivalent) ♦
 Skiing - Alpine/Glacier/Nordic/Mono
 (on/off-piste but on recognised and authorised areas only)

American Football
 Athletics
 Baseball
 Bows
 Canoeing (Inland/Coastal)
 Clay Pigeon Shooting ♦
 Cross Country Running
 Cycling (non-competitive)
 Farm Work (incl. sheep shearing) ♦
 Fencing
 Fishing
 Fruit Picking (non-mechanical)
 Go-Karting ♦
 Gymnastics
 Heptathlon
 Horse Riding
 Ice Hockey
 Jet Boating ♦
 Judo
 Lacrosse
 Motor Cycling (under 125cc) ♦
 Netball
 Paintballing ♦
 Parascending (over water)
 Rambling
 Rollerblading
 Rowing (Inland/Coastal)
 Safaris (organised tours only)
 Sail Boarding ♦
 Skateboarding
 Snorkelling
 Snowboarding/Surfing

Snowmobiling (Skidoo) ♦
 Street Hockey
 Tennis
 Trekking/Hiking (Up to 3000m)
 Wake Boarding ♦
 Water Polo
 Weight Lifting (non-competitive)
 Windsurfing ♦

Squash
 Surfing
 Tobogganing
 Volleyball
 War Games (non-armed forces) ♦
 Water Skiing ♦
 White Water Rafting
 Zorbing/Hydrozorbing

WINTER SPORTS (Single Trip/Long Stay only): If You are up to and including 65 years of age, Occasional* participation in certain Winter Sports activities is also covered within the standard policy wording. However, if participating in Winter Sports for more than 21 days or more than 20% of the total Trip duration, payment of the optional Winter Sports additional premium is required to extend all sections of Your policy to include Winter Sports activities as detailed in the Winter Sports Cover section.

* **Occasional** – Regardless of the duration of the individual activity, cover is calculated on a per day basis and thus defined as a minimum of one day and no more than 20% of the total Trip daily duration for ALL combined activities. The maximum duration of cover for Occasional activities is limited to 21 days in any one Period of Insurance.

If You are undertaking a pursuit or activity which is not listed in this policy or will be participating in one or more of these activities on a regular basis throughout the duration of Your Trip, please contact Flexicover Customer Services on 0845 223 4500 for alternative terms.

WINTER SPORTS COVER

If You are up to and including 65 years of age, when are You covered for Winter Sports?

Single Trip / Long Stay: This policy specifically excludes participating in or practising for certain Winter Sports and activities unless on an Occasional basis as defined under Section 17 (Sports & Recreational Activities). Your policy can be extended to cover some of these sporting activities when You have paid the additional Winter Sports premium for the Period of the Insurance. Your policy can be extended before departure from Your Home country.

Annual Multi-Trip: You are covered when taking part in Winter Sports for up to 17 days in total during the Period of Insurance upon payment of the appropriate premium.

This policy will fully cover You when You are engaging in the following sports and activities on a non-competitive and non-professional basis during Your Trip:

Ice-skating	Snowboarding (on/off-piste but on recognised and authorised areas only)
Skiing (on/off-piste but on recognised and authorised areas only)	
Skiing (alpine / glacier / mono)	
Cross-country or Nordic skiing	Tobogganing
Training/Racing (ski school)	

You will **not** be covered for any claims arising directly or indirectly when engaging in or practising for the following sports and activities:

Bobsleigh	Ski Jumping
Heli-skiing	Ski Racing
Luge	Ski Stunting
Paraskiing	Skiing off-piste outside recognised and authorised areas
Skeleton	

Snowboarding off-piste outside recognised and authorised areas

You are **not** covered when engaging in organised competitions (other than as part of ski school instruction) or when skiing against local authoritative warning or advice.

If You are undertaking a pursuit or activity which is not listed in this policy, wish to partake in multiple activities during Your Trip or are in any doubt as to whether cover will apply, please contact Your Issuing Agent.

What is covered?

Benefits under the sections of cover already described are extended to cover Winter Sports as follows. Please note that all terms, conditions and exclusions (except where these are amended under this upgrade) continue to apply for all sections in respect of Winter Sports. You must read these extensions in conjunction with Sections 1-17 and refer back to them when appropriate for full cover details.

SECTION 18 – CANCELLATION OR CURTAILMENT

What is covered in addition to Section 6:

- Financial loss You suffer in connection with deposits You cannot recover, or for payments You have made (or have contracted to pay) for unused ski pass or ski school fees.
- If You are certified by a Medical Practitioner at the ski resort as being unable to ski as a direct result of injury or sudden and unforeseen illness occurring during the Trip, We will pay You a proportionate refund in respect of charges for unused ski-pack.

SECTION 19 – SKIS, SKI EQUIPMENT & SKI PASS

What is covered in addition to Section 11:

- We will pay up to **£500** per Insured Person if skis and ski equipment belonging to or hired by You is/are damaged, stolen, destroyed or lost (and not recovered) in the course of a Trip.
- We will pay up to **£250** per Insured Person if Your ski pass You are carrying on Your person or have left in a safety box is lost, stolen, damaged or destroyed in the course of a Trip.

Skis and ski equipment are covered against damage or loss whilst in use.

Skis are covered when locked to a roof rack, which is itself locked to the roof of a vehicle.

Special conditions relating to claims

You must take sufficient precautions to secure the safety of Your skis, ski equipment and ski pass and must not leave them Unattended at any time in a place to which the public has access.

SECTION 20 – BAGGAGE DELAY

What is covered:

If Your Baggage is certified by the Carrier to have been misplaced on the outward journey of a Trip in excess of 12 hours, then You can claim up to **£15** per day, with a maximum under this policy of **£300** per Insured Person, for hire of replacement skis and ski equipment. You must provide Us with receipts and written confirmation from the Carrier confirming the delay.

What is not covered:

- a) anything mentioned in the General Exclusions.

SECTION 21 – PISTE CLOSURE

What is covered:

If during a Trip You are prevented from skiing at the pre-booked resort for more than 24 consecutive hours, because insufficient snow causes a total closure of the lift system (other than baby drags and lifts used for transport within the resort by non-skiers), We will reimburse up to **£20** per day to a maximum of **£200** per Insured Person:

- for all reasonable travel costs and lift pass charges You have to pay to travel to and from a similar area to ski; OR
- as a cash benefit payable if no suitable alternative skiing is available.

What is not covered:

- a) claims arising from closure of the resort lift system due to avalanches or dangerous high winds;
- b) Trips in the Northern Hemisphere outside the period commencing 15th December and ending 15th April;
- c) Trips in the Southern Hemisphere outside the period commencing 1st May and ending 30th September;
- d) anything mentioned in the General Exclusions.

SECTION 22 – ADVERSE WEATHER BENEFIT

What is covered:

If, due to extreme adverse weather or following avalanches or landslides, access to and from the ski resort is blocked or scheduled public transport services are cancelled or curtailed, We will pay up to **£30** per day to a maximum of **£150** per Insured Person for reasonable extra accommodation and travel expenses. Evidence of limited access from an independent authority will be required.

UK COVER

For residents of the UK Area only When You have paid the appropriate premium for Trip Travel, the policy will cover You for each Trip You undertake solely within the UK Area and under Your Annual Multi-Trip policy provided You have pre-booked a minimum of 3 consecutive nights in paid accommodation away from Home. All conditions and exclusions (except where these are amended below) continue to apply to the sections mentioned.

SECTION 23 – UK MEDICAL TRANSFER

What is covered:

Medical transfer if You are hospitalised 50 miles or more from Home, either through sudden illness or accident, in the course of a Trip within the UK Area, We will arrange and pay for Your transfer to a suitable hospital near Your Home when it becomes medically feasible. As necessary We will also arrange and pay for a medical escort to accompany You.

What is not covered:

- a) claims when We have not been contacted at the time You are hospitalised or when We have not given You Our prior authorization that We will pay the costs;
- b) You being hospitalised less than 50 miles from Home;

- c) Pre-existing Medical Conditions, unless You have declared ALL Pre-existing Medical Conditions to Us, and We have written to You accepting them for insurance in writing;
- d) anything mentioned in the General Exclusions;
- e) the Policy Excess.

SECTION 24 – ADDITIONAL ACCOMMODATION COSTS

What is covered:

In the event of a valid claim under Section 22 (UK Medical Transfer), You are covered for additional accommodation and travelling costs as described in Section 4 (Additional Accommodation & Travelling Costs).

GENERAL CONDITIONS APPLYING TO ALL SECTIONS

1. No cover will come into force, or continue in force under Sections 2, 3, 4, 5 and 6, unless each Insured Person who, by reason of the Important Health Requirements, must make a Medical Health Declaration, in respect of the period for which insurance is required, has declared ALL Pre-existing Medical Conditions to Us and they have been formally accepted by Us in writing.
2. Any medical information supplied in a Medical Health Declaration will be treated in the strictest confidence, will be used solely for Our own internal purposes for the assessment of the risk, and will not be disclosed to any outside person or authority without the specific approval of the person whose details are shown in the Medical Health Declaration. We shall not refuse cover unless, in Our opinion, the risk associated with the particular person travelling is substantially greater than that represented by the average healthy traveller. The cost of any medical evidence produced in connection with a Medical Health Declaration shall be borne by You.
3. During each Period of Insurance and before You depart on each Trip You must declare to **Healthscreen247** any change in Your health or medical status. This change must be accepted in writing by Us before cover will be continued. If in doubt as to whether any change is material, You should contact **Healthscreen247** on **0845 223 4550**.
4. You must declare to Us all Material Facts which are likely to affect this insurance. Failure to do so may prejudice entitlement to claim. If You are uncertain as to whether a fact is material, You should declare it to Us.
5. You must exercise reasonable care for the supervision and safety of both You and Your property. You must take all reasonable steps to avoid or minimise any claim. You must act as if You are not insured.
6. You must avoid needless self-exposure to peril unless You are attempting to save human life.
7. We will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided.
8. You must comply in full with the terms and conditions of this policy before a claim will be paid. Please read this policy carefully, and if unsure as to what is covered or excluded, contact Flexicover Customer Services on 0845 223 4500.
9. In the event of an emergency or any occurrence that may give rise to a claim for more than **£500** under this insurance, You must contact Us as soon as possible. You must make no admission of liability, offer, promise or payment to anyone without Our prior consent.
10. We are entitled to take over Your rights in the defence or settlement of a claim, or to take proceedings in Your name for Our own benefit against another party and We shall have full discretion in such matters. This is to enable Us to recover any costs We have incurred from any third party who may have liability for the costs.
11. We may, at any time, pay to You Our full liability under this policy after which no further liability shall attach to Us in any respect or as a consequence of such action.
12. Where it is possible for Us to recover sums that We have paid out under the terms of the policy, You will cooperate fully with Us in any recovery attempt We make and We will pay all costs associated with the recovery of Our outlay. You agree not to take any action that may prejudice Our recovery rights and will advise Us if You instigate proceedings to recover compensation arising from any incident which has led to a successful claim against this policy. The sums We have paid out under the terms of the policy will be reimbursed from any recovery made.
13. You must take all practicable steps to recover any article lost or stolen and to identify and ensure the prosecution of the guilty person(s). We may at any time and at Our expense take such action as We deem fit to recover the property lost or stated to be lost.
14. In the event of a valid claim You shall allow Us the use of any relevant Travel Documents You are not able to use because of the claim.
15. You must notify Us in writing of any event which may lead to a claim, within 28 days of Your return Home. As often as We require You shall submit to medical examination at Our expense. In the event of the death of an Insured Person We shall be entitled to have a post mortem examination carried out at Our expense. You must supply Us with a written statement substantiating Your claim, together with (at Your own expense) all certificates, information, evidence and receipts that We reasonably require.

16. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under the insurance, this policy shall become void and the premium paid shall be forfeited. Any benefits so claimed and received must be repaid to Us.
17. In the event of any significant change to the Material Facts upon which this insurance has been based, We reserve the right to amend or cancel the policy and to meet any of Our outstanding liabilities by the serving of 7 days notice by recorded delivery to You at Your last known address.
18. If any dispute arises as to the policy interpretation, or as to any rights or obligations under this policy, We offer You the option of resolving this by using the arbitration procedure We have arranged. Please see the details shown under Customer Satisfaction. Using this service will not affect Your legal rights. If You are unsure of Your legal rights, You should obtain appropriate advice or contact the Citizens' Advice Bureau.
19. You will be required to repay to Us, within one month of Our request to You, any costs or expenses We have paid on Your behalf which are not covered under the terms and conditions of this policy.
20. This policy is subject to the laws of England and Wales unless We agree otherwise. The courts of England and Wales alone shall have jurisdiction in any disputes.
21. You must pay the appropriate premium for the full number of days comprising Your planned Trip. If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.
22. When engaging in any sport or holiday activity (not excluded under General Exclusion 14) You must accept and follow the supervision and tuition of experts qualified in the pursuit of activity in question, and You must use all appropriate precautions, equipment and protection.
23. Winter Sports are covered only if You have paid the appropriate additional premium required before departure from the Home country.
24. Although We are prepared to cover You when undertaking certain sports and activities, the availability of the insurance cover does not, in itself, imply that We or the underwriters consider such sports and activities as safe. At all times You must satisfy Yourself that You are capable of safely undertaking the planned sport or activity and You must take care to avoid injury, accident or loss to Yourself and to others.

GENERAL EXCLUSIONS APPLYING TO ALL SECTIONS

No Section of this policy shall apply in respect of:

1. Any person who has reached the age of 86 years (76 years with respect to Long Stay) prior to the date of application.
2. Any person participating in Winter Sports who has reached the age of 66 prior to the commencement of the Period of Insurance;
3. Claims arising from a Material Fact or facts, which have not been disclosed to Us and accepted by Us in writing prior to the commencement of the Period of Insurance.
4. Loss, damage or expense which at the time of happening is insured by, or would, but for the existence of this policy, be insured by any other existing certificate, policy or any motoring organisation's service. If You have any other policy in force, which may cover the event for which You are claiming, You must tell Us. This exclusion shall not apply to cover under Section 15 (Personal Accident).
5. Costs which would have been payable if the event being the subject of a claim had not occurred (for example, the cost of meals which You would have paid for in any case).
6. We will not pay for any losses which are not directly covered by the terms and conditions of this policy. Examples of losses we will not pay for include loss of earnings due to being unable to return to work following injury or illness happening while on a trip and replacing locks if You lose Your keys.
7. Costs of telephone calls or faxes, meals, taxi fares (with the sole exception of the taxi costs incurred for the initial journey to a hospital abroad due to an Insured Person's illness or injury), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of holiday, timeshare maintenance fees, holiday property bonds or points and any additional travel or accommodation costs unless pre-authorised by Us or part of a valid claim under Section 2 (Medical Emergency & Repatriation), Section 4 (Additional Accommodation & Travelling Costs), Section 6 (Cancellation, Curtailment & Trip Interruption) or Section 13 (Money & Passport).
8. Any deliberately careless or deliberately negligent act or omission by You.
9. Any claim arising or resulting from Your own illegal or criminal act.
10. Needless self-exposure to peril except in an endeavour to save human life.
11. Any claim arising directly or indirectly from Your drug addiction or solvent abuse, excessive alcohol intake, or You being under the influence of alcohol or drug(s).
12. You engaging in Manual Work in conjunction with any profession, business or trade during the Trip unless on a voluntary basis (see Meaning of Words).
13. You engaging in any Winter Sports unless the appropriate Winter Sports extension premium required has been paid. If You are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call Flexicover Customer Services on 0845 223 4500.
14. You engaging in or practising for the following sports and activities: bobsleigh; boxing; canyoning; caving/cave diving; heli-skiing; horse jumping or racing; hunting/shooting; hunting-on-horseback; hurling; luge; martial arts

(contact/competition); motor racing; mountaineering; off-piste skiing or snowboarding (outside recognised and authorised areas); parasailing; paraskiing; point-to-point; potholing; professional sports; quad biking; rock climbing or scrambling; shark feeding/cage diving; skeleton; ski jumping, racing or stunting; steeplechasing; wrestling; yacht racing or any other activities not mentioned under this policy unless You have referred these to Us and We have written to You accepting them for insurance.

15. Participation in any organised competition involving any Sports & Recreational Activities or Winter Sports, unless as part of ski school instruction or as agreed by Underwriters in writing.
16. You fighting except in self-defence.
17. Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance excludes any loss or expense of whatsoever nature directly or indirectly caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss: War, hostilities or warlike operations (whether war be declared or not); invasion; act of an enemy foreign to the nationality of the Insured Person or the country in, or over, which the act occurs; civil war; riot; rebellion; insurrection; revolution; overthrow of the legally constituted government; civil commotion assuming the proportions of, or amounting to, an uprising; military or usurped power; explosions of war weapons; release of weapons of mass destruction that do not involve an explosive sequence; murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the Insured Person whether war be declared with that state or not; terrorist activity. For the purpose of this exclusion terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the use of force or violence and/or the threat thereof. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s). Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, or suppressing any, or all, of the above incidents. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect. This exclusion does not apply to claims under Section 2 (Medical Emergency & Repatriation) and Section 15 (Personal Accident).
18. You travelling to a country or specific area or event to which the Foreign and Commonwealth Office has advised persons not to travel.
19. Loss or destruction or damage or any expense whatsoever resulting from: ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
20. Delay, loss, damage, injury or subsequent loss, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly recognise any date as its true calendar date or to continue to function correctly in respect of or beyond that date or to operate as a result of a computer virus - except under Section 2 (Medical Emergency & Repatriation) and Section 15 (Personal Accident). Computer viruses include any program or software, which prevents any operating system, computer program or software from working properly or at all.
21. Any claim when You have not paid the appropriate premium for the number of days comprising Your planned Trip. If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.
22. Subsequent loss of any kind arising from the provision of, or any delay in providing, the services to which this policy relates, unless negligence on Our part can be demonstrated.
23. Any loss or damage directly or indirectly caused by the provision of, or any delay in providing the medical (or medical related) services to which the cover under this policy relates, whether provided by Us or by anybody else (whether or not recommended by Us and/or acting on Our behalf) unless negligence on Our part can be demonstrated.

CUSTOMER SATISFACTION

If You have a complaint regarding Claims or Emergency Medical Assistance matters, please write to:

Quality Department, Europ Assistance Holdings Limited,
Sussex House, Perrymount Road,
Haywards Heath, West Sussex RH16 1DN

Telephone: 0844 338 5799 or e-mail on: quality@europ-assistance.co.uk

If you have a complaint about Flexicover Direct, in the first instance please write to:

Customer Care Manager, Flexicover Direct,
109 Elmers End Road, Beckenham, Kent BR3 4SY.
or e-mail on: quality@flexicover.co.uk

If, having followed this procedure, You remain dissatisfied with our response, You may write to our Chief Executive Officer at CEO@flexicover.co.uk and he will, in support of our promise of the highest level of service, personally ensure that your complaint is reviewed within 5 working days of the receipt of your communication.

If You have a complaint regarding the service provided by International Passenger Protection, please write to:

International Passenger Protection,
IPP House, 22-26 Station Road,
West Wickham, Kent, BR4 0PR.
or e-mail on: info@iplondon.co.uk

We will acknowledge Your complaint within 5 working days of receipt and advise You how We intend to deal with Your complaint. If We cannot give You a final decision by four weeks from the day We receive Your complaint, We will explain why and tell You when We hope to reach a decision.

Our decision is final and based on the evidence presented. If You feel that there is any new evidence or information that may change Our decision, You have the right to make an appeal.

If You are not satisfied with the results of Our investigation, You have the right to refer Your complaint to an independent authority for consideration. Please contact:

The Financial Ombudsman Service (FOS),
South Quay Plaza, 183 Marsh Wall, London E14 9SR
Telephone: 0845 080 1800

Please note that if You wish to refer this matter to the FOS, You must do so within 6 months of Our final decision. You must have completed the complaints procedure before the FOS will consider Your case.

CANCELLATION PROVISIONS

Right to return the insurance document Unless Your Trip will be completed within 1 month of buying the insurance, You have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to You any premium You have paid and will recover from You any payments We have made.

Cancellation by the Insured Person If You subsequently give notice in writing or by telephone to Us to cancel this policy such cancellation shall take effect on the date the notice is received or on the date specified in the notice, whichever is the later. If the notice of cancellation is received within the 14 day Cooling - Off Period the premium will be refunded in full less any sum that We have paid in respect of any claims made.

Cancellation by Us We may give 7 days notice of cancellation of this policy by recorded delivery letter to You at Your last known address.

Premium position upon cancellation by Us If premium has been paid for any period beyond the date of cancellation of this insurance, the relevant pro-rata portion of this premium will be refunded to You or Your estate.

If however an incident has arisen during the Period of Insurance which has or will give rise to a claim, then no refund will be made.

Effective time of cancellation This policy shall cease at 00.01 hours Greenwich Mean Time on the day following the last day of the Period of Insurance for which premium has been paid.

DATA PROTECTION ACT 1998 NOTICE

We collect and maintain personal information in order to underwrite and administer the policies of insurance that We or Our Agents issue. All personal information is treated with the utmost confidentiality and with appropriate levels of security. We will not keep Your information longer than is necessary.

Your information will be protected from accidental or unauthorised disclosure. We will only reveal Your information if it is allowed by law, authorised by You, to prevent fraud or in order that We can liaise with Our agents in the administration of this policy.

In order to assess the terms of the insurance contract or administer claims which arise, We may need to collect data which the Data Protection Act considers as sensitive (such as medical history or criminal convictions). If You proceed with an application for insurance, You will signify Your consent to such information being processed by Us or Our agents.

Under the terms of the Act You have the right to ask for a copy of any information We hold on You upon payment of an administrative fee and to require a correction of any incorrect information held. Any inaccurate or misleading data will be corrected as soon as possible.

The above principles apply whether We hold Your information on paper or in electronic form.

Enquiries in relation to data held by *Healthscreen247* should be directed to the Data Compliance Manager, *Healthscreen247* by e-mail to medicalscreening@flexicover.co.uk or by telephone on 0845 223 4550, while those in relation to data held by Europ Assistance Holdings Limited should be directed to the Customer Contact Centre Manager, Europ Assistance Holdings Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.

HOW TO MAKE A CLAIM

First, check Your Certificate and the appropriate section of Your policy to make sure that what You are claiming for is covered.

Claim forms can be obtained from www.eaclaims.co.uk/flexicover or alternatively telephone Europ Assistance Claims Helpline on 0844 338 5818 to obtain a claim form, giving Your name and Certificate number, and brief details of Your claim.

In all correspondence, please quote the correct product code below relating to the Insurance Policy You have purchased:

For Single Trip policies	09FLT
For Annual Multi-Trip policies	09FLA
For Long Stay policies	09FLL

All claims must be notified within 28 days of Your return on a policy claim form, accompanied by original invoices, receipts, reports, etc. Please refer to the relevant section of Your policy for specific conditions and details of the supporting evidence that We require. Please remember that it is always advisable to retain copies of all documents when submitting Your claim form. We recommend You use registered post and send Your claim form to the following address:

Europ Assistance,
Flexicover Claims Department,
Sussex House,
Perrymount Road,
Haywards Heath,
West Sussex, RH16 1DN.

Telephone: 0844 338 5818

In order to handle claims quickly, We may use appointed claims handling agents.

When claims settlements are made by the BACS (Bank Automatic Clearing System) or other electronic banking system method, You will be responsible for supplying Us with the correct bank account details and Your full authority for Us to remit monies directly to that account. Provided that payment is remitted to the bank account designated by You, Europ Assistance shall have no further liability or responsibility in respect of such payment, and it shall be Your sole responsibility to make collection of any misdirected payment in the event of incorrect details having been provided to Us. Europ Assistance reserves the right to charge an administration fee if it changes its practices of claims administration in the future.

Claims under Section 7 (Scheduled Airline Failure Insurance)

Claims under this section of the policy are administered by International Passenger Protection Limited. Any occurrence which may give rise to a claim under this section should be advised as soon as is reasonably practical, and in any event within 14 days to:

IPP Claims Office, IPP House, 22-26 Station Road,
West Wickham, Kent, BR4 0PR.
Telephone: +44 (0)20 8776 3752
Fax: +44 (0)20 8776 3751
E-mail: info@iplondon.co.uk

For all other claims, please refer to the procedures given previously.

Important notice

Under the new European Union (EU) travel regulations, You are entitled to claim compensation from Your Carrier if any of the following happen:

1. Denied boarding and cancelled flights

If You check in on time but You are denied boarding because there are not enough seats available or if Your flight is cancelled, the Carrier must offer You financial compensation.

2. Long delays

If Your flight is delayed for more than five hours, the airline must offer to refund Your ticket.

3. Luggage

If Your checked-in luggage is damaged or lost by an EU airline, You must claim compensation from the Carrier within seven days. If Your checked-in luggage is delayed, You must claim compensation from the Carrier within 21 days of its return.

You can download full details from

http://ec.europa.eu/transport/passengers/air/air_en.htm

Complaints about non-insured events and Your travel arrangements must be referred to Your travel organiser.

If You are deaf or hard of hearing, Europ Assistance provide the following number which is available for deaf, hard of hearing and speech impaired customers who have access to a minicom telephone: 01444 450389

REQUESTING ASSISTANCE

IN AN EMERGENCY, FIRST CHECK THAT THE CIRCUMSTANCES ARE COVERED BY THIS POLICY. HAVING DONE THIS TELEPHONE EUROP ASSISTANCE STATING YOUR NAME AND POLICY NUMBER.

In all correspondence, please quote the correct product code below relating to the Insurance Policy You have purchased:

For **Single Trip policies**

09FLT

For **Annual Multi-Trip policies**

09FLA

For **Long Stay policies**

09FLL

HELPLINE	NUMBER
TRAVEL INSURANCE CLAIMS - EUROP ASSISTANCE <i>claimsCTB@europ-assistance.co.uk</i>	0844 338 5818
MEDICAL SCREENING - HEALTHSCREEN247 <i>or www.healthscreen247.com</i>	0845 223 4550
MEDICAL EMERGENCY & REPATRIATION - EUROP ASSISTANCE <i>medicalops@europ-assistance.co.uk</i> MAINLAND SPAIN, CANARY ISLANDS & BALEARIC ISLANDS	0844 338 5815 or +44 1444 442743 +44 1444 410102 (Fax) +44 1444 442077 +44 1444 410102 (Fax)
SCHEDULED AIRLINE FAILURE CLAIMS - IPP LTD <i>info@ipplondon.co.uk</i>	020 8776 3752
PERSONAL ASSISTANCE SERVICES PRE TRAVEL ADVICE / OVERSEAS TRAVEL ASSISTANCE DOMESTIC EMERGENCY ASSISTANCE (Homecall Referral) LEGAL HELPLINE	0844 338 5777 or by +44 1444 415887 (Fax) 0844 338 5810 0844 338 5817
<i>Calls may be monitored or recorded for security purposes and to ensure We maintain a quality service at all times</i>	



Underwritten by Europ Assistance Holding Irish Branch

Complaints about non-insured events and your travel arrangements must be referred to your travel organiser

flexicover
direct

Flexicover Ltd, 109 Elmers End Road, Beckenham, Kent BR3 4SY

Tel: 0845 223 4500 Fax: 0845 223 4508

Flexicover Direct is a trading name of Flexicover Ltd