



TRAVEL INSURANCE

2012

WORLDWIDE TRAVEL INSURANCE

Annual Multi-Trip Protection
Single Trip Protection

THIS IS YOUR POLICY DOCUMENT
PLEASE ENSURE YOU READ IT CAREFULLY

KEEP THIS DOCUMENT WITH YOU
WHEN TRAVELLING

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USEFUL TELEPHONE NUMBERS

IF YOU HAVE A MEDICAL OR NON-MEDICAL EMERGENCY WHILE YOU ARE OUTSIDE THE UNITED KINGDOM PLEASE CALL MAPFRE ASSISTANCE ON 0044 20 7748 0673.

TRAVEL CLAIMS

If You have a medical or non-medical emergency Claim please call Mapfre Assistance on 020 7748 0673 if You are within the United Kingdom.

If You need to make any kind of non-emergency Claim, including Claims for travel assistance or Claims for Legal Advice and Expenses please call Mapfre Assistance on 020 7748 0674 if You are within the United Kingdom or 0044 20 7748 0674 if You are outside the United Kingdom. Lines are open 24 hours a day, 365 days a year.

GENERAL INFORMATION

Thank You for taking out travel insurance with Holiday Extras via Wexas Travel Ltd. Your Validation Certificate shows the sections of the Policy You have chosen, the people who are covered and the terms or conditions that may apply.

It is important that You read this document before You travel and make sure You understand what is and is not covered and what to do if You need to make a Claim.

Policy Information or advice

If You would like more information or if You feel the insurance may not meet Your needs, contact Holiday Extras: -

- phone: 0800 171 000
- email: ifteam@holidayextras.com
- post: Holiday Extras, Newingreen, Hythe, Kent CT21 4JF.

TABLE OF BENEFITS

Type of Cover (per person)	A Personal Assistance Services	B Cancellation, Curtailment and Trip Interruption	C Additional Accommodation and Travelling Costs	D Medical Expenses and Repatriation	E Hospital Benefit	F Personal Accident
Single Trip and Annual Multi Trip Europe and Worldwide	£250 per Trip	£5,000	£2,000	£10,000,000 Dental £150	£15 per day to £600 Spain* £75 up to £1,000	£25,000***
Excess**	Nil	£75 (£35 LOD)	Nil	£100	Nil	Nil

Type of Cover (per person)	G Baggage, Replacement Passport and Baggage Delay	H Personal Money	I Personal Liability	J Travel Delay	K Holiday Abandonment	L Missed Departure on outward journey
Single Trip and Annual Multi Trip Europe and Worldwide	£2,000 Single Item limit £300 Valuables limit £400 Passport £300 Baggage Delay £150 after 12 hours	Up to £300 £250 Cash Limit (£150 if under 18)	£2,000,000 per policy	£20 for the first 8 hours then £20 per 12 hours up to £60	£5,000	£1,000
Excess**	£75	£75	Nil	Nil	£75	£75

Type of Cover (per person)	M Home Country Departure Assistance and Missed Home Country Connection	N Legal Expenses	O Catastrophe Cover	P Mugging	Q Hijack	R Petcare Cover
Single Trip and Annual Multi Trip Europe and Worldwide	£500	£25,000 per policy	£1,000	£50 per 24hrs to £500	£50 per 24hrs to £5,000	£50 per 24hrs to £500
Excess**	Nil	Nil	£75	Nil	Nil	Nil

* Within state hospital subject to all medical expenses being paid under a EHIC.

** Unless you have purchased an excess waiver. This does not apply to Golf, Business or Wedding Cover.

*** Loss of limb/eye/permanent total disablement £25,000(aged 16-64 only); Death £10,000; Death under 16 £1,000;

Insurer

This insurance is underwritten by Mapfre Asistencia Compania Internacional de Seguros y Reaseguros Sociedad Anonima. 5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS Company number: FC021974. Branch Number BR008042. Trading under the name Mapfre Assistance.

We (Mapfre Asistencia) are authorised by Direccion General de Seguros and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request.

Our Regulator

Mapfre Asistencia Financial Services Authority Registration number: 203041.

You can visit the Financial Services Authority website, which includes a register of all regulated companies, at www.fsa.gov.uk/register, You can telephone them on 0845 606 1234.

Residents of the Channel Islands and Isle of Man

Please note that sales of Mapfre Assistance's General Insurance products in the Channel Islands and Isle of Man do not fall within the jurisdiction of the Financial Services Authority, the Financial Ombudsman Service or the Financial Services Compensation Scheme. Local regulations apply. For further details please contact the compliance department at Your local branch.

Contract of Travel Insurance

This is a contract of insurance between You and Mapfre Asistencia trading under the name of Mapfre Assistance. It contains certain conditions and exclusions in each section and general conditions and exclusions that apply to all sections. You must meet these conditions or We may not accept Your Claim. We will pay for any Claim You make which is covered by this Policy and happens during the period of cover. Your Policy does not cover all possible events and expenses. This Policy is only valid when You have a Validation Certificate attached.

Health Agreements

If You are travelling to a country in the European Union, You should collect an application form for a European Health Insurance Card from Your local post office or download an application form from www.ehic.org.uk. This entitles European citizens to benefit from the health agreements which exist between countries in the European Union. (This used to be known as the E111).

If You are travelling to Australia or New Zealand and You have to go to hospital, You must register for treatment under the national Medicare or equivalent scheme in that country.

If You make use of any health agreement that exists between the United Kingdom and another country, or any other worldwide reciprocal health agreement and Your Claim under section B is reduced, You will not have to pay an Excess.

Conditions, exclusions and warranties

Conditions, exclusions and warranties will apply to individual sections of the Policy while general conditions, exclusions and warranties will apply to the whole of the Policy.

Claims for Baggage or personal possessions

We will pay Claims for Baggage or personal possessions based on the value of the goods at the time You lost them and not on a new for old or replacement cost basis unless otherwise stated in the Policy.

Policy limits

Most sections of the Policy contain limits to the amount We will pay under that section. Some sections also include other specific limits.

Reasonable care

You must take all reasonable care to protect Yourself and Your belongings.

COMPLAINTS PROCEDURE

If You have to make a Claim under Your Policy You must carefully read the instructions in the Making a Claim section below. You must quote Your insurance Validation Certificate number in all correspondence with You.

We will do everything possible to ensure that You receive a high standard of service. If You are not satisfied with the service received please write to:

The Customer Care Manager
Maitland House
Warrior Square
Southend-on-Sea
Essex SS1 2JY

If You are still not satisfied with the way in which We have handled the complaint then You may refer the matter to the Financial Ombudsman Service who will investigate the complaint:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9ST
Telephone: 0845 080 1800

MAKING A CLAIM

If You have an emergency during Your Trip and require medical treatment while outside the United Kingdom, or if You have to cut Your journey short, or You are in any of the circumstances listed in sections A, B (not cancellation), C and D You must phone Mapfre Assistance as soon as possible, and quote Your Validation Certificate number:

If You have a medical or non-medical emergency, please call (0)20 7748 0673. These lines are open 24 hours a day.

For all other Claims (such as cancellations, missed departure, travel delay, personal Accident, personal possessions and Personal Money) please phone 020 7748 0674.

You can also register Your Claim online at www.mapfreassistance.co.uk.

Lines are open 9am - 5pm Monday to Friday (except for Public Holidays). Please have Your insurance Validation Certificate number to hand, and have ready any documents You may have that could be relevant to Your Claim for cover as detailed under sections A to W (for example medical certificates, travel tickets, boarding passes, letters from authorities/Public Transport providers/airlines, depending on which section of cover You are Claiming for).

If You do not have any documents with You, Your Claim might be delayed, please ask the operator for assistance. You may need to get additional information about Your Claim while You are away. You may also be asked to send Us additional information and documentation (We will give

You advice if this becomes necessary). The nature of the documentation We need may include hotel bills, hospital bills, pharmacy receipts and/or taxi receipts and will depend on Your individual circumstances and the type of Claim You are making. Please read the General Conditions on page 13 of this Policy document and the relevant sections of Your Policy for more information.

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

You must retain any property which is damaged, and, if requested, send it to Us at Your own expense. If We pay a Claim for the full value of the property and it is subsequently recovered or there is any salvage then it will become Our property.

We may also pursue any Claim to recover any amount due from a Third Party in the name of anyone claiming cover under this Policy.

We may refuse to reimburse You for any expenses for which You cannot provide receipts or bills.

IMPORTANT – VALIDATION CERTIFICATE AND POLICY DOCUMENT

This is Your travel insurance Policy. It contains details of cover, conditions and exclusions relating to each Insured Person and is the basis on which all Claims will be settled. It is validated only when issued with a Validation Certificate which must be attached to the Policy.

Subject to You paying Us the correct Premium We will insure You in accordance with the terms and conditions of this Policy during the Period of Insurance. The Validation Certificate and any endorsements are all part of the Policy.

Your Policy is evidence of the contract of insurance.

Please keep Your Validation Certificate and this Policy document for reference.

Your Validation Certificate details exactly what You are covered for.

Please read the whole of this Policy document before You travel and make sure that You understand exactly what is and is not covered. The Policy document is important because it contains information about how We will deal with Your Claim. If You have any questions or You wish to make a change to Your cover, please contact the Holiday Extras Customer Service helpline on 0800 171 000.

If You wish to arrange additional cover on Your Policy, You may have to pay an additional Premium.

IMPORTANT – SPECIAL INFORMATION AND UPGRADES

Stopovers

If You have purchased cover to Area 2, You are permitted to stopover in any country within Area 3, 4 or 5 provided the stopover is for 72 hours or less.

If You have purchased cover to Area 3, You are permitted to travel to any country within any area for an unlimited period provided it falls within the cover dates of Your Trip.

If You have purchased cover to Area 4, You are permitted to stopover in any country within Area 1, 2, 3 or 5 provided the stopover is for 72 hours or less.

If You have purchased cover to Area 5, You are permitted to stopover in any country within Area 3 provided the stopover is for 72 hours or less; or travel to any country within Areas 1, 2 or 4 for an unlimited period provided it falls within the cover dates

Policy Extensions

If You have already started Your Trip but would like to extend Your cover dates, please contact Holiday Extras on 0800 171 000. We can extend Your Trip cover automatically provided You have no Pre-Existing Medical Conditions and have not made a Claim nor have a Claim pending. This is on the basis that You pay any additional Premium due and that the cover extension does not exceed the maximum individual Trip duration permitted on the Policy.

Excess Waiver

The Excess is reduced to nil when You have paid the additional Premium for Excess waiver.

- In the event of a Claim arising from voluntary Manual Work or Your participation in any Dangerous Activity, the

Policy Excess under Section D will be increased to £250 and purchase of the Excess waiver will not delete this increased Excess.

Increased Cancellation Cover

On payment of the appropriate additional Premium and confirmation of Our acceptance in writing, You are able to increase Your benefit under Section B - Cancellation, Curtailment and Trip Interruption up to a maximum of £25,000 per person.

Increased Baggage Cover

On payment of the appropriate additional Premium and confirmation of Our acceptance in writing, You are able to double Your benefit under Section G - Baggage, Replacement Passport and Baggage Delay.

Upgrades

On payment of the appropriate additional Premium and/or written confirmation of Our acceptance of any Dangerous Activity, You may be able to extend Your cover to include Dangerous Activities (Section S), Winter Sports (Section T), Golf (Section U), Business (Section V) or Wedding (Section W).

DEFINITIONS

Wherever the following words or phrases appear in this Policy document, they will always have following meanings:

Accident(s) - an unexpected event which results in Your Bodily Injury, that is due to a violent, sudden and external cause which occurs during the term of the Policy. The following are also defined as Accident under the terms of this Policy:

- Asphyxia or injuries caused by gases or vapours, immersion or submersion, or from the consumption of liquid or solid matter other than foodstuffs.
- Infections resulting from an Accident covered by the Policy.
- Injuries which are a direct result of surgical operations or medical treatments undertaken as a result of an Accident covered by the Policy.
- Injuries sustained as a result of self-defence.

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

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

Business Equipment - computer equipment, communication devices and other business related equipment which You carry during the course of Your Trip.

Cancellation Period - the 14 days following receipt of the Policy documents at new business or the 14 days from the renewal date.

Claim(s) - any event which leads to a Claim being made by You under the terms of this Policy. A series of Claims arising out of one event shall constitute one Claim.

Close Business Associate(s) - any person whose absence from business for one or more complete days at the same time as Your absence prevents the proper continuation of that business.

Close Relative(s) - for the purpose of this Policy, Close Relatives are considered to be the following persons only:

- the person that You live with, in a relationship, at the same address, whether married or cohabiting (as if husband and wife) regardless of gender;

- Your Children;
- Your parents;
- Your grandparents;
- Your grandchildren
- Your brothers and sisters;
- Your parents-in-law;
- Your sons-in-law;
- Your daughters-in-law;
- Your brothers-in-law and sisters-in-law.
- You may be required to demonstrate the existence of the relationship.

Couple - You and Your wife, husband, civil partner or partner who lives with You in a domestic relationship at the same address as You. On an annual multi Trip Policy Insured Persons can travel independently.

Curtailed/Curtail/Curtailed - either:

- a) cutting short the Trip by immediate direct early return to Your Home Area, in which case Claims will be calculated from the day You returned to Your Home Area and based on the number of complete days of Your Trip You have not used, or
- b) being a hospital in-patient outside Your Home Area as an in-patient for a period in Excess of 48 hours. Claims will be calculated from the day You were admitted to hospital and based on the number of complete days for which You were hospitalised.

Daily Living Expenses - day to day living costs which include food, accommodation and the cost of replacing essential items, which have been lost, stolen or made unavailable to You due to any delay in reclaiming checked-in Baggage.

Damages - compensation or indemnity for loss suffered owing to the deterioration or destruction of Your property, You suffering Bodily Injury and injuries caused to animals.

Dangerous Activity - means any professional sporting activity, any kind of racing except racing on foot, Winter Sports over 17 days when You have purchased an Annual Multi Trip, or any sporting or physical activity except those listed in the accepted list of Sports and Activities or those accepted by Us in writing.

Dependent Child/Children - a child/children accompanying You on Your journey who is/are under 18 years of age.

Destination - the geographic area to which You travel during Your Trip.

Doctor - a registered practising member of the medical profession who is not related to You or anyone You are travelling with.

Excess - under most sections of this Policy You have to pay the first part of any Claim. This is called an Excess. The Excess will apply to each person claiming, and to each incident and to each section of the Policy You Claim under. The Excess amount is shown in the table of benefits under each section.

Golf Equipment - means golf clubs, golf balls, golf bag, golf shoes and non-motorised golf trolleys.

Guardian - the person with a legal duty of care for a Child or group of Children aged under 18 or the person with a legal duty of care for a disabled person or group of disabled persons during the period of the Policy.

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

Home - the place You usually live in the United Kingdom.

Home Area or Home Country
Your country of residence within the United Kingdom.

Incidental - means happening on a casual or occasional basis.

Illness/Injuries - any condition, disease, set of symptoms or sickness leading to a change in Your health and as diagnosed and confirmed by a Doctor during the Period of Insurance and which is not a Pre-existing Medical Condition unless the Pre-existing Medical Condition has been disclosed to Us and accepted in writing by Us.

Losses - financial Losses which are a direct result of a Bodily Injury or material damage to Your real and/or personal property.

Manual Labour - 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 (other than in the catering industry). Cover for Manual Labour 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 meters 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 D (Medical Expenses & Repatriation) will be increased to £250 and application of Excess Waiver will not

delete this increased Excess. Cover excludes interaction with wild animals of any kind.

Medical Condition - any disease, illness or injury.

Medical Practitioner - a registered practising member of the medical profession who is not related to You or any person with whom You are travelling.

Mugging - a violent, threatening attack by a third party causing actual bodily harm.

Osteosynthesis Material - parts or pieces of metal or of any other kind used to join together the ends of a fractured bone, or to knit together the tips of joints, by surgical operation and which can be reused.

Orthopaedic Material or Orthosis - anatomical parts or items of any kind used to prevent or correct temporary or permanent deformations of the body (including but not limited to walking sticks, cervical collars and wheelchairs).

Period of Insurance -

Annual Multi-Trip cover
The period as stated in the Validation Certificate. During this period any Trip not exceeding 31 days is covered as indicated on Your Validation Certificate. On payment of an additional Premium, You can extend this to a maximum of 92 days if You are under 65 or 60 days if You are aged 66-69. Winter Sports cover is limited to 17 days in total in each Period of Insurance. Irrespective of the number of Trips You undertake in each Period of Insurance, the maximum number of days You can spend abroad must not exceed 183. Under these policies Section B - Cancellation or Curtailment cover commences on the start date of the Policy stated on the Validation Certificate or the time of booking any Trip (whichever is the later) and terminates on commencement of any Trip.

Single Trip cover
The period of the Trip terminating upon the Trip's completion, but not in any case exceeding the period shown on the Validation Certificate. The maximum Trip duration is limited to 365 days. Under Single Trip policies, Section B - Cancellation cover shall start from the time You pay the Premium and evidence of insurance is issued and will stop at the departure of Your Trip or, in the event of You making a cancellation Claim, all remaining cover will immediately cease for that Trip. For all other sections of the Policy the insurance commences when You leave Your Home to start the Trip and stops at the time of Your return to Your Home on completion of the Trip.

Please note:

- Any Trip that had already begun when You purchased this insurance will not be covered, except where You renew an existing annual multi Trip Policy which fell due for renewal during the Trip.

- The Period of Insurance is automatically extended for the period of the delay in the event that Your return to Your Home Area is unavoidably delayed due to an event Insured by this Policy.

Permanent Disability - means the permanent, complete or partial loss (of function) of any part or organ of Your body, regardless of Your profession.

Personal Money - means bank notes, currency notes and coins in current use, travellers' and other cheques, travel tickets, event and entertainment tickets, driving licence and Your personal credit/debit or charge cards.

Policy - means this insurance, the terms and conditions and any supplements, endorsements or appendices issued thereto.

Pre-Existing Medical Condition - means:

- Any Medical Condition You have, or have had, 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.
- Any cancer, respiratory, cardiovascular or circulatory condition(eg heart condition, blood clots, stroke, aneurysm) that has occurred at any time prior to the commencement of the cover under this Policy (other than those conditions which meet the criteria shown in the Automatically Accepted Minor Conditions List and Note 1, defined on page 16 and explained further under the Medical Declaration section on page 15).

Premium - the sum that You must pay Us for this Policy, including any surcharges and taxes legally applicable. Except where otherwise stated, all amounts shall be expressed in Pound Sterling and the £ symbol may be used.

Prostheses - the replacement (whether on a temporary or permanent basis) of a missing body part including but not limited to, mechanical or biological items such as cardiac valve parts, joint replacements, synthetic skin, intraocular lenses, biological materials (cornea), fluids, gels and synthetic or semi-synthetic liquids that replace organic humours or liquids, medicine reservoirs and mobile oxygen therapy systems.

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

Single Item - means any one article, pair or set of articles (including golf clubs) or collection which is used or worn together, except when the optional Golf Cover section is purchased and shown in the Validation Certificate then the Single Item limit applies to each individual golf club and not the set as a whole.

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

Theft - the dishonest appropriation of property from other people including the use of or threatening to use force or violence.

Third Party - any natural person or legal entity other than:

- You;
- Your Close Relative(s);
- Your partners, directors, employees and other Close Business Associates

Travelling Companion - means a person(s) with whom You have booked to travel on the same travel itinerary and without whom Your travel plans would be impossible.

Trip(s) - a holiday or journey for leisure or business purposes that takes place during the Period of Insurance which begins when You leave Home and ends when You get back Home, or to a hospital or nursing home in the United Kingdom, whichever is earlier. For Single Trip cover, any other holiday or Trip which begins after You get back Home is not covered.

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

United Kingdom - means England, Scotland, Wales, Northern Ireland, Isle of Man.

Validation Certificate - The document that shows the names and other details of all the people Insured under this Policy. The Validation Certificate proves You have the cover shown in the Policy Document.

Valuables - including but not limited to jewellery, furs, watches and clocks, photographic or film equipment, items of gold, silver and precious metals, works of art, carpets and silks, musical instruments, cassette players and cassettes, record players and records, CD Players and CD discs, DVD/MP3 Players and DVD/MP3 discs, electrical and electronic equipment, mobile/satellite telephones, scientific instruments and equipment, sunglasses, any optical instrument such as binoculars and telescopes, sports equipment, windsurfers, tools and animal skins and hides, hunting items, weapons of any type and any ammunition, valuable papers and other documentation.

We, Us, Our, Mapfre Assistance, The Insurer -
Mapfre Asistencia Compania Internacional de Seguros y Reaseguros Sociedad Anonima, trading under the name MAPFRE ASSISTANCE, Mapfre House, 5th Floor. Alpha House, 24a Lime Street, London EC3M 7HS.

Company number: FC021974. Branch Number BR008042.

Once You have paid the Premium, We assume responsibility for providing cover according to the terms and Conditions of the Policy.

Winter Sports - means ice skating (outdoor), glacier skiing, off piste skiing or off piste snowboarding, on piste skiing, on piste snowboarding and tobogganing.

You, Your, Insured - each person for whom an insurance Premium has been paid as shown on the Validation Certificate.

GEOGRAPHICAL AREAS

Territorial Limits

Area 1 The United Kingdom, the Isle of Man and the Republic of Ireland

Area 2 The Continent of Europe west of the Ural Mountains, Iceland, Madeira, the Canary Islands, the Azores, Lapland and any country or island with a Mediterranean coastline (but not Israel, Algeria, Syria, Lebanon or Libya).

Area 3 Worldwide including the United States of America, Canada, Mexico, the Caribbean Islands and the Bahamas, Cuba and Bermuda.

Area 4 Australia, New Zealand and their dependencies.

Area 5 Worldwide excluding the United States of America, Canada, Mexico, the Caribbean Islands and the Bahamas, Cuba and Bermuda.

HOW YOUR POLICY WORKS

Eligibility

You are eligible for this insurance if You are:

- a) a permanent resident of the United Kingdom
- b) registered with a UK Medical Practitioner
- c) You are in the United Kingdom at the time of purchasing this Policy.
- d) Your Trip starts and ends in the United Kingdom.

Period of Cover

This document only constitutes a valid insurance when it is issued with a Validation Certificate.

Underwriter

This insurance is underwritten by Mapfre Asistencia Compania Internacional de Seguros y Reaseguros Sociedad Anonima. 5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS.

Company number: FC021974. Branch Number BR008042.

Trading under the name Mapfre Assistance.

Mapfre Asistencia are authorised and regulated by the Financial Services Authority.

Independent travel on Annual Multi-Trip policies

All Insured persons on an Annual Multi-Trip Policy may travel independently, but Children under 18 who travel alone must be travelling to meet a responsible adult and must be met at the departure and arrival points by a responsible adult aged over 18 years.

Premium

This Insurance will only be valid once You have paid the Premium and provided that You intend to return to the United Kingdom after Your Trip.

Annual Multi-Trip and Single Trip policies

You have chosen either an Annual Multi-Trip or a Single Trip Policy.

The Annual Multi-Trip Policy covers any number of Trips during one year, each up to a maximum of 31 days (up until Your 74th) birthday. This can be extended to 92 days if You are under 65 or 60 days if You are aged 66 - 69 years. You are not covered for any Trip that lasts over the maximum applicable Trip duration. The Single Trip Policy covers individual Trips up to a maximum of 365 days in length up until Your 86th birthday. The dates of cover will be specified on Your Validation Certificate and must match

the outgoing and return dates of Your Trip for Your Single Trip cover to be valid. The period of cover will be shown on Your Validation Certificate. You will not be covered for any period over this limit.

Telling Holiday Extras about relevant information

It is Your responsibility to ensure that You provide Holiday Extras with complete and accurate information when You take out Your insurance Policy, throughout the life of Your Policy, and when You renew Your insurance.

Relevant information includes details of and changes to Your health and medical history.

- suffers from a Pre-Existing Medical Condition
- are diagnosed with a new Medical Condition after You have taken out Your Policy
- have an existing Pre-Existing Medical Condition which changes at any point during the term of Your Policy
- have recently undergone or are waiting for tests or have sought medical advice for any Medical Condition, disease or Illness (whether this has been diagnosed or not)

You must tell Holiday Extras before You travel by calling Us on 0845 458 1268.

Lines are open Monday to Friday, 8am to 7pm and Saturday 8.30am to 5pm.

If You do not disclose all relevant information to Holiday Extras, this may invalidate Your insurance cover and either part of Your Claim or the whole of Your Claim will not be paid. If You are in any doubt about what information is relevant, You should call Holiday Extras to disclose it.

Policy Excess

Under most sections of Your Policy, You and each person covered by the Policy will have to pay an Excess if You make a Claim (unless You have purchased the Excess waiver). You will have to pay an Excess for each incident You Claim for and for each section of insurance You Claim under. The Excess amount You will have to pay depends on the section or sections of cover relevant to the Claim You are making.

Cancellation rights

You have the right to cancel Your Policy during the first 14 days after You have bought the Policy. If You wish to cancel within this 14 day period, You will be entitled to a full refund of the Premium paid, provided You have not already started Your Trip. Please note that if You wish to cancel Your Policy after You have made a Claim, We may seek to recover the monies paid to You in settlement of the Claim.

To cancel Your Policy please call Holiday Extras on 0800 171 000.

Please quote Your Validation Certificate number. Unless You exercise Your right to cancel within this 14 day period You will not be entitled to any refund of Premium.

If You do not exercise Your right to cancel Your Policy, it will remain in force for the term of the Policy and You will be required to pay the Premium as stated.

Period of Insurance

Cancellation cover begins on the start date of Your Policy if You have an Annual Multi-Trip Policy, or on the day You pay the Premium if You have a Single Trip Policy.

The cover for all other sections starts at the beginning of Your Trip and finishes at the end of Your Trip but will be no longer than the Period of Insurance shown on Your Validation Certificate. Annual Multi-Trip cover ends 12 months after the start date. If You have a Single Trip Policy You must ensure that You begin and end Your journey on the same dates shown by the period of cover on Your Validation Certificate.

Extending the period of cover

If You or anyone travelling with You cannot return from Your Trip as planned because of death, Illness or Injury, or there is an unavoidable delay to the Public Transport system, We will extend Your cover free of charge until the earliest time that You are no longer prevented from travelling by the effects of death, Illness or Injury or delay to the Public Transport system and until You are no longer physically or medically restricted from travelling back to the United Kingdom.

Non payment of Premiums

We reserve the right to cancel this Policy immediately in the event of non payment of the Premium.

Subrogation

We are entitled to take over any rights in the defence or settlement of any Claim and to take proceedings in Your name for Our benefit against any other party.

Fraud

You must not act in a fraudulent manner. If You or anyone acting for You:

- a) Make a Claim under the Policy knowing the Claim to be false or fraudulently exaggerated in any respect or
- b) Make a statement in support of a Claim knowing the statement to be false in any respect or
- c) Submit a document in support of a Claim knowing the document to be forged or false in any respect or
- d) Make a Claim in respect of any loss or damage caused by Your wilful act or with Your connivance.

Then

- a) We shall not pay the Claim.
- b) We shall not pay any other Claim which has been or will be made under the Policy.

- c) We may at Our option declare the Policy void.
- d) We shall be entitled to recover from You the amount of any Claim already paid under the Policy.
- e) We shall not make any return of Premium.
- f) We may inform the police of the circumstances.

Disclosure of Information

In the unfortunate event that You need to make a Claim then We will need to disclose information to any other party involved in the Claim. This may include:

- Third parties involved with the Claim, their insurer, solicitor or representative.
- Medical teams, the police or other investigators.
- Our Claims handlers or other agents involved in dealing with Your Claim.

Please Note

Should there be any contradiction between the General Conditions and the Specific Policy Conditions relating to each Section of Insurance, the Specific Policy Conditions shall take precedence over the General Conditions.

The following General Conditions set out the circumstances for which You can make a Claim and the benefits You can expect if You make a Claim. Any breach of the General Conditions may mean that Your Claim is invalidated.

GENERAL CONDITIONS

The following conditions apply to this Policy:

1. You must be a resident of the United Kingdom.
2. You must take reasonable care to protect Yourself and Your property against Accident, injury, loss and damage and take all reasonable steps to recover Your property if it is lost or stolen.
3. The date of the incident which leads to You making a Claim must fall within the Period of Insurance shown on Your Validation Certificate.
4. If You make a Claim for medical reasons, You must get a medical certificate from the Doctor who treated You. In the event of Your death, We need to see the death certificate, and any other necessary documents. When You call to Claim, the operator will be able to provide further guidance on the documentation required.
5. You must write to Us as soon as reasonably possible with full details of anything which may result in a Claim.
6. You must send Us every Claim form, summons or other communication to do with a Claim as soon as possible after You get it.
7. You must provide Us with any information, documents, evidence, vouchers, receipts and bills We need to process Your Claim. You must do this at Your own expense.
8. You must provide Us with details of Your household insurance under which Your Valuables may need to be Insured separately depending on their value. You must do this at Your own expense.
9. You must not admit liability or offer to pay any Claim to a Third Party unless You have Our written permission.
10. You accept that no alterations to the cover and conditions of the Policy apply, unless We have agreed them in writing.
11. Single Trip cover - You accept that We may not extend the period of cover for a journey if the original Policy plus any extensions have either ended, been in force for 365 days or You know You will be making a Claim.
12. You must not be 86 or over on Single Trip policies or 75 years or over on Annual Multi-Trip policies at the start date of the Policy.
13. If You have a Single Trip Policy, all Dependent Children

must be travelling with an adult Insured under the same Validation Certificate number.

14. We will not extend the period of cover. The Period of Cover ends 12 months after the start date if You have an Annual Policy, or at the end date shown on Your Validation Certificate if You have a Single Trip Policy.

We have the right to:

1. Cancel Your Policy if You make a fraudulent Claim without making any payment to You.
2. Cover You for no more than the whole of Your Trip and refuse to issue a Policy if You have already begun Your Trip.
3. Obtain information from Your medical history to help Us or Our agents deal with any Claim, providing You have given Us permission to do so. We will not pass on any of Your information to another individual or organisation unless You have given Us permission to do so.
4. Send You Home at any point during Your Trip if You suffer Illness or injury if the emergency assistance company Doctor and the Doctor treating You agree. If they do not agree We will seek independent medical advice.
5. Not pay Your Claim if You refuse to be repatriated.
6. Refuse to refund Your Premium or transfer Your Premium to any other Policy. If You are not satisfied with the cover or the terms and conditions of Your Policy, You may cancel the Policy and receive a full refund of Premium providing You do this within 14 days after You have paid the Premium and You have not travelled or made a Claim.
7. Cancel Your Policy without any refund if You have a Single Trip Policy and Your Trip is cancelled or cut short.
8. Cancel the cover for Your Trip if You have an Annual Multi-Trip Policy and You decide to cancel or cut short that particular Trip.
9. Withhold any Claim payment if Your Claim will also be covered by another travel insurance Policy.
10. Take over the defence or settlement of any Claim, recover expenses or compensation from any other third parties involved at any time, or take legal action in Your name or in the name of anyone else Claiming under this Policy.

GENERAL EXCLUSIONS

We will not pay any Claim for loss, damage, illness, injury, death or legal liability:

1. Resulting directly or indirectly from an incident or a relevant fact which You knew about before You travelled unless We agreed to it in writing.
2. If You have not complied with the conditions of the Medical Declaration on page 15.
3. If You are 86 years old or over on Single Trip policies or 75 years or over on Annual Multi-Trip policies at the commencement of the Period of Insurance.
4. If You have Annual Multi-Trip cover and Your Trip is within the United Kingdom only and lasts less than two days unless this involves a sea crossing.
5. If You have Annual Multi-Trip cover and Your Trip is within the United Kingdom only and You have not pre-booked Your accommodation.
6. If You have Annual Multi-Trip cover and Your Trip lasts longer than 31 days (or 60 or 92 days if You have paid the additional Premium for Your cover and this is shown on Your Validation Certificate).
7. If You have Single Trip cover and Your Trip lasts longer than the dates of Period of Cover You have selected and is shown on Your Validation Certificate.
8. Arising or resulting from You being involved in any malicious, reckless, illegal or criminal act.
9. Arising from:
 - a. war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion or uprising, blockade, military or usurped power;
 - b. any act of Terrorism not involving the use or release of or threat thereof of any nuclear weapon or any chemical or biological agents:
 - i. this exclusion will not apply to Section D - Medical Expenses and Repatriation or Section F - Personal Accident provided that the Insured Person suffering personal accident injury or illness has not participated in or conspired in such activities,
 - ii. provided also that in the event of benefit being payable the maximum payable in respect of any one Claim or series of Claims arising from a single act of Terrorism or series of acts of terrorism occurring within a 72 hour period is £2,500,000 in the aggregate.
 - c. any act of Terrorism involving the use or release of or threat thereof of any nuclear weapon or any chemical or biological agents:
10. For loss or damage directly or indirectly caused by any government, customs officials or public or local authority legally taking or damaging Your property.
11. Arising from currency exchange fluctuations.
12. Resulting from the contamination by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
13. Arising from Your participation in any Dangerous Activity, or any sporting or physical activity not listed as an acceptable sport or activity or agreed in writing by Us.
14. Arising from You being in, entering or leaving any aircraft other than as a fare paying passenger in a fully licensed passenger carrying aircraft or any Claim arising from You being in, entering or leaving any helicopter.
15. Resulting from You doing Manual Labour in connection with Your trade, business or profession unless specifically approved by Us or falling within the agreed definition of Manual Labour within this Policy wording.
16. Resulting from the tour operator, airline or any other company, firm or person becoming insolvent or being unable or unwilling to fulfil any part of their obligations to You except in those cases accepted by Us in writing or where Your Policy includes End Supplier Failure cover as detailed on the Table of Benefits.
17. Relating to charges for services that You have arranged for Yourself, without the consent of Mapfre Assistance, except in the case of emergency. In the event of emergency, You must provide Us with original receipts and invoices.
18. For assistance or compensation for events that occurred during a Trip:
 - a) That began before the Period of Insurance.
 - b) You took with the intention to receive medical treatment.
 - c) For medical treatments, medical compensation and medical assistance after You were diagnosed with a terminal illness unless We have agreed in writing.
19. For expenses that:
 - a) Arise once You are at Your usual place of residence in the United Kingdom
 - b) Occur after the Trip has finished
20. Resulting from Your failure to get the inoculations or vaccinations that You need for the Trip.
21. Arising from You acting against the advice of a Medical Practitioner.
22. For any search and rescue costs unless You are participating in a covered Dangerous Activity and You are Claiming under Section 5.
23. Operational duties of a member of the Armed Forces other than Claims arising from authorised leave being cancelled due to operational reasons, as provided under Section B - Cancellation, Curtailment and Trip Interruption.
24. Your travel to a country or specific area or event to which the Travel Advice Unit of the Foreign & Commonwealth Office or the World Health Organisation (WHO) or similar body has advised against all or all but essential travel.
25. Arising from You being intoxicated by alcohol, solvents or under the influence of drugs that have not been prescribed by a Doctor.
26. Arising from volcanic ash clouds.

MEDICAL DECLARATION

It is important that You declare all Pre-Existing Medical Conditions for Yourself and anyone Insured on Your Policy. If You make a Claim for a Pre-Existing Medical Condition that You have not declared to Us and has not been agreed in writing by Us, Your Claim will be declined.

Telephone: 0845 458 1268

Medical Screening Lines Opening Hours:
Monday to Friday, 8am to 7pm and Saturday 8.30am to 5pm.

Ref: Wexas Travel Ltd

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

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

1. It is a condition of this Policy that You will not be covered under section B - Cancellation, Curtailment or Trip Interruption, Section C - Additional Accommodation and Travelling costs, section D - Medical Expenses and Repatriation, section E - Hospital Benefit and section F - Personal Accident for any Claims arising directly or indirectly from:

- a. At the time of taking out this Policy:
 - i) Any Medical Condition You have, or have had, 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.
 - ii) Any cancer, respiratory, cardiovascular or circulatory condition (e.g. heart condition, blood clots, stroke, aneurysm) that has occurred at any time prior to the commencement of cover under this Policy (other than those conditions which meet the criteria shown in the Automatically Accepted Minor Conditions List and Note 1, detailed on Page 16 and explained further below).

unless You have contacted Us on 0845 458 1268 or declared this via Our website and We have agreed, in writing, to cover You. When You contact Us You must provide details of ALL Pre-Existing Medical Conditions.

If You have Pre-Existing Medical Conditions and they are all within the table of Automatically Accepted Minor Conditions below these will be covered under the Policy without the need to contact Us and without additional charge provided:

- the Insured Person is not awaiting surgery for the condition and

- the Insured Person has been fully discharged from any post-operative follow-up
- the Insured Person meets the criteria stated next to the condition

You must declare ALL Pre-Existing Medical Conditions if:

- a. an Insured Person has any Pre-Existing Medical Condition which is not in the Automatically Accepted Minor Conditions list and/or
- b. an Insured Person has any Pre-Existing Medical Condition in the Automatically Accepted Minor Conditions list* which is awaiting surgery or the Insured Person has not been discharged from any post operative follow up and/or
- c. an Insured Person does not meet the criteria stated next to the condition and/or
- d. an Insured Person has more than one of the conditions listed in NOTE 1** at the end of the list of conditions.

iii) Any Medical Condition for which You, a Close Relative, a Travelling Companion or a person with whom You intend to stay whilst on Your Trip have received a terminal prognosis.

iv) Any Medical Condition for which You, a Close Relative, a Travelling Companion or a person with whom You intend to stay whilst on Your Trip are aware of but have not had a diagnosis.

v) Any Medical Condition for which You, a Close Relative, a Travelling Companion or a person with whom You intend to stay whilst on Your Trip are on a waiting list for or have knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home.

b. At any time:

i) Any Medical Condition You have in respect of which a Medical Practitioner has advised You not to travel (or would have done so had You sought his/her advice), but despite which You still travel.

ii) Any surgery, treatment or investigations for which You intend to travel outside of Your Home Area to receive (including expenses incurred due to the discovery of other Medical Conditions during and/or complications arising from these procedures).

iii) Any Medical Condition for which You are not taking the recommended treatment or prescribed medication as directed by a Medical Practitioner.

iv) Your travel against any health requirements stipulated by the carrier, their handling agents or any other Public Transport provider.

2. It is a condition of this Policy that You will not be

covered under section B - Cancellation, Curtailment or Trip Interruption, for any Medical Condition affecting You, a Close Relative or a Travelling Companion that You are aware of at the time of booking any Trip which could reasonably have been expected to lead to cancellation or Curtailment of the Trip.

3. If Your health changes after the start date of Your Policy and the date Your travel tickets or confirmation of booking were issued, You must telephone Our customer helpline on 0845 458 1268.

If You are unsure about anything stated on this page, please don't hesitate to contact Us by calling 0845 458 1268. We will be happy to help.

You should also refer to the general exclusions on page 14.

Automatically Accepted Minor Conditions

Abnormal Smear Test
Achilles Tendon Injury
Acne
Acronyx (Ingrowing Toe-nail)
Adenoids
Allergic Rhinitis
Alopecia
Anal Fissure/Fistula
Appendectomy
Astigmatism
Athlete's Foot (Tinea Pedis)
Attention Deficit Hyperactivity Disorder
Bell's Palsy (Facial Paralysis)
Benign Prostatic Enlargement
Bladder Infection (no ongoing treatment, no hospital admissions)
Blepharitis
Blindness
Blocked Tear Ducts
Breast Fibroadenoma
Breast Cyst(s)
Breast Enlargement/Reduction
Broken Bones (other than head or spine) - (no longer in plaster)
Bunion (Hallux Valgus)
Bursitis
Caesarean Section
Candidiasis (oral or vaginal)
Carpal Tunnel Syndrome
Cartilage Injury
Cataracts
Cervical Erosion
Cervicitis
Chalazion
Chicken Pox (fully resolved)
Cholecystectomy
Chronic fatigue syndrome (if only symptom is fatigue and no hospital admissions)
Coeliac Disease
Cold Sore (Herpes Simplex)

Common Cold(s)
Conjunctivitis
Constipation
Corneal Graft
Cosmetic Surgery
Cyst Breast
Cyst Testicular
Cystitis (no ongoing treatment, no hospital admissions)
Cystocele (fully recovered, no hospital admissions)
D & C
Deaf Mutism
Deafness
Dental Surgery
Dermatitis (no hospital admissions or consultations)
Deviated Nasal Septum
Diarrhoea and/or Vomiting (resolved)
Dilatation and Curettage
Dislocations (no joint replacement or hospital admissions)
Dry Eye Syndrome
Dyspepsia
Ear Infections (resolved must be all clear prior to travel if flying)
Eczema (no hospital admissions or consultations)
Endocervical Polyp
Endocervicitis
Endometrial Polyp
Epididymitis
Epiphora (Watery Eye)
Epispadias
Epistaxis (Nosebleed)
Erythema Nodosum
Essential Tremor
Facial Neuritis (Trigeminal Neuralgia)
Facial Paralysis (Bell's Palsy)
Femoral Hernia
Fibroadenoma
Fibroid Uterine
Fibromyalgia
Fibromyositis
Fibrositis
Frozen Shoulder
Gall Bladder Removal

Ganglion
 Glandular Fever (full recovery made)
 Glaucoma
 Glue Ear (resolved must be all clear prior to travel if flying)
 Goitre
 Gout
 Grave's Disease
 Grommet(s) inserted (Glue Ear)
 Gynaecomastia
 Haematoma (external)
 Haemorrhoidectomy
 Haemorrhoids (Piles)
 Hallux Valgus (Bunion)
 Hammer Toe
 Hay Fever
 Hernia (not Hiatus)
 Herpes Simplex (Cold Sore)
 Herpes Zoster (Shingles)
 Hip Replacement (no subsequent arthritis and never any dislocation of a joint replacement)
 Hives (Nettle Rash)
 Housemaid's Knee (Bursitis)
 HRT (Hormone Replacement Therapy)
 Hyperthyroidism (Overactive Thyroid)
 Hypospadias
 Hypothyroidism (Underactive Thyroid)
 Hysterectomy (provided no malignancy)
 Impetigo
 Indigestion
 Influenza (full recovery made)
 Ingrowing Toe-nail (Acronyx)
 Inguinal Hernia
 Insomnia
 Intercostal Neuralgia (no admissions)
 Intertrigo
 Irritable Bowel Syndrome (IBS) (provided definite diagnosis made and no ongoing investigations)
 Keinboeck's Disease
 Keratoconus
 Knee Injury Collateral/cruciate ligaments
 Knee Replacement (no subsequent arthritis and never any dislocation of a joint replacement)
 Kohlers Disease
 Labyrinthitis
 Laryngitis
 Learning Difficulties
 Leptothrix
 Leucoderma
 Lichen Planus
 Ligaments (injury)
 Lipoma
 Macular Degeneration
 Mastitis
 Mastoidectomy (resolved must be all clear prior to travel if flying)
 Menopause
 Menorrhagia
 Migraine (provided definite diagnosis made and no ongoing investigations)
 Miscarriage
 Mole(s)
 Molluscum Contagiosum
 Myalgic Encephalomyelitis (ME) (if the only symptom is fatigue and no hospital admissions)
 Myxoedema
 Nasal Infection
 Nasal Polyp(s)
 Nettle Rash (Hives)
 Neuralgia (no hospital admissions)
 Nosebleed(s)
 Nystagmus
 Osgood-schlatter's Disease
 Osteochondritis
 Otosclerosis
 Overactive Thyroid
 Parametritis
 Pediculosis
 Pelvic Inflammatory Disease
 Photodermatitis
 Piles
 Pityriasis Rosea
 Post Viral Fatigue Syndrome (if the only symptom is fatigue and no hospital admissions)
 Pregnancy (provided no complications)
 Prickly Heat
 Prolapsed Uterus (womb)
 Pruritis
 Psoriasis (no hospital admissions or consultations)
 Repetitive Strain Injury
 Retinitis Pigmentosa
 Rhinitis (Allergic)
 Rosacea
 Ruptured Tendons
 Salpingo-ophoritis
 Scabies
 Scalp Ringworm (Tinea Capitis)
 Scheuermann's Disease (provided no respiratory issues)
 Sebaceous Cyst
 Shingles (Herpes Zoster)
 Sinusitis
 Skin Ringworm (Tinea Corporis)
 Sleep Apnoea (no machine used to assist breathing)
 Sore Throat
 Sprains
 Stigmatism
 Stomach Bug (resolved)
 Strabismus (Squint)

Stress Incontinence (no urinary infections)
 Talipes (Club Foot)
 Tendon Injury
 Tennis Elbow
 Tenosynovitis
 Termination of Pregnancy
 Testicles Epididymitis
 Testicles Hydrocele
 Testicles Varicocele
 Testicular Cyst
 Testicular Torsion (Twisted Testicle)
 Throat Infection(s)
 Thrush
 Thyroid Overactive
 Thyroid Deficiency
 Tinea Capitis (Scalp Ringworm)
 Tinea Corporis (Skin Ringworm)
 Tinea Pedis (Athlete's Foot)
 Tinnitus
 Tonsillitis
 Tooth Extraction
 Toothache
 Torn Ligament
 Torticollis (Wry Neck)
 Trichomycosis
 Trigeminal Neuralgia
 Turner's Syndrome
 Twisted Testicle
 Umbilical Hernia
 Underactive Thyroid
 Undescended Testicle
 Urethritis (fully recovered, no hospital admissions)
 URTI (Upper Respiratory Tract infection) (resolved, no further treatment)
 Urticaria
 Uterine Polyp(s)
 Uterine Prolapse
 Varicocele
 Varicose Veins - legs only, never any ulcers or cellulitis (if GP has confirmed that client is fit to travel)
 Vasectomy
 Verruca
 Vitiligo
 Warts (benign, non-genital)
 Womb Prolapse (uterus)
 Wry Neck (Torticollis)

NOTE 1 - In addition to the conditions listed above, You may be automatically accepted for cover, provided You do not have more than ONE of the following Pre-Existing Medical Conditions and do not have ANY other Pre-Existing Medical Conditions (other than those on the Automatically Accepted Minor Conditions list).

Arthritis (Juvenile, Osteoarthritis, Rheumatoid or Psoriatic Arthritis, Reiter's Syndrome, Rheumatism):

- There must have been NO hospital admissions within the last 12 months.
- Must NOT affect the back more than any other area of the body.
- No more than 2 medications.
- No mobility aids (other than walking stick or frame).
- There must have been NO dislocations of any joint replacements.
- Must NOT be awaiting surgery.
- Must have NO lung problems/respiratory disorders.

Asthma (Wheezing):

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

Diabetes Mellitus (Sugar Diabetes):

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

Hypercholesterolaemia (High/Raised Cholesterol):

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

Hypertension (High Blood Pressure, White Coat Syndrome):

- No more than 2 medications.
- There must have been no change in treatment within the last 6 months.
- Must have been a non-smoker for at least 12 months.

Hypotension (Low Blood Pressure):

- Must NOT be associated with any underlying condition.

Osteoporosis (Osteopaenia, Fragile Bones):

- There must have been no broken bones within the last 5 years.
- There must have been NO vertebral (backbone) fractures

IMPORTANT LIMITATIONS

Cancellation or Curtailment Cover

This Policy will not cover any Claims under Section B - Cancellation, Curtailment or Trip Interruption arising directly or indirectly from any Pre-Existing Medical Condition known to You before the start of the Period of Insurance affecting a Close Relative or Travelling Companion who is not Insured under this Policy, or a person with whom You intend to stay whilst on Your Trip if:

- they had received a terminal diagnosis at the start of the Period of Insurance; or

- they were on a waiting-list for, or knew they needed surgery, inpatient treatment or investigation at any hospital or clinic at the start of the Period of Insurance;
- they were aware of a Medical Condition or suffering from symptoms but had not had a diagnosis at the start of the Period of Insurance;
- they have had surgery, inpatient treatment or hospital consultations in the 90 days before the start of the Period of Insurance.

You should also refer to the General Exclusions.

DANGEROUS ACTIVITIES

Dangerous Activities Premium Loadings

CATEGORY A

The following sports and activities, when participated in for recreational purposes incidental to a Trip and not in organized competitions or in any professional capacity, are not considered to be Dangerous Activities and are covered as standard under Your Policy. This is on the proviso that the activity is adequately supervised, appropriate safety equipment (such as protective headwear, life jackets etc) is worn at all times and the participation is on an incidental basis only and not for the sole purpose of the Trip. Cover under the Personal Liability and Personal Accident sections is excluded for those activities marked with an asterisk(*):

- Archery*
- Athletics
- Badminton
- Baseball
- Basketball
- Bowls
- Boxing training (no contact)*
- Camel/elephant riding or trekking*
- Cricket
- Cross country running
- Curling
- Cycling
- Fell running, rambling and trekking (under 2,000m altitude)
- Field hockey*
- Fishing*
- Flying as a passenger (private/small aircraft)*
- Football*
- Gaelic football (non-competitive)*
- Go karting (recreational use)*
- Golf
- Heptathlon
- Hiking (under 2,000m altitude)
- Hiking/trekking (2000m - 6000m)*
- Horse riding (no polo, jumping, hunting)*
- Jogging
- Netball
- Orienteering
- Parascending (towed by boat)*
- Rafting, canoeing and kayaking (including white/black water up to grade 4)*
- Roller hockey/street hockey*
- Roller skating/blading
- Rounders
- Running (sprint/long distance)
- Safari (organised - no guns)
- Scuba diving (to 30 metres - qualified)
- Skateboarding
- Snorkelling
- Squash
- Tennis
- Triathlon
- Volleyball
- Water Polo
- Windsurfing
- Yachting, boating, sailing (only on inland waters or coastal waters within a 12-mile limit from land)

DANGEROUS ACTIVITIES

Dangerous Activities Premium Loadings

CATEGORY B

The following sports and activities, when participated in for recreational purposes incidental to a Trip and not in organized competitions or in any professional capacity, can be covered provided You have paid the appropriate additional premium and cover is shown on Your Validation Certificate. This is on the proviso that the activity is adequately supervised, appropriate safety equipment (such as protective headwear, life jackets etc) is worn at all times and the participation is on an incidental basis only and not for the sole purpose of the Trip. Cover under the Personal Liability and Personal Accident sections is excluded; and the medical excess is increased to £250 for those activities marked with an asterisk(*):

- Abseiling
- American Football*
- Animal conservation/game reserve work
- Bungee Jump (up to 3)*
- Clay pigeon shooting
- Cross channel swimming
- Fencing
- Gliding*
- Gymnastics
- Handball
- Hang Gliding*
- High Diving
- Hot Air Ballooning
- Hydro Zorbing/Zorbing
- Ice sailing/ice windsurfing (only when Winter Sports cover has been selected)
- Jet boating
- Jet skiing
- Kite surfing/land boarding/buggying
- Lacrosse
- Marathons
- Martial Arts (Training only)
- Motorcycling (over 50cc - no racing)*
- Motorcycling (under 50cc - no racing)
- Mountain Biking
- Mountain boarding
- Paintballing
- Parachuting/parapenting*
- Paragliding*
- Parascending (over land)*
- Rowing(inland and coastal)
- Rugby*
- Sand Boarding/sail boarding
- Sand Yachting
- Scuba Diving (up to 30m if unqualified, up to 40m if qualified)
- Skidoo (only when Winter Sports cover has been selected)
- Skiing (Dry Slope)
- Sky Diving*
- Snow mobilising (only when Winter Sports cover has been selected)
- Surfing
- Wakeboarding
- War games(non-armed forces)
- Water skiing
- White/black water rafting (grade 5 and 6)*
- Weight lifting
- Yachting (racing/crewing) - outside Coastal waters*

NB. Scuba Diving cover is only valid if You hold a British Sub Aqua Club (B.S.A.C.) or equivalent certificate of proficiency for the dive being undertaken or You are under the direct supervision of a qualified instructor; You are diving with proper equipment and not contrary to B.S.A.C. codes of good practice; You are not solo/cave/wreck diving and are not diving for hire or reward; You are not diving within 24 hours of flying or flying within 24 hours of diving and are not suffering from any Medical Condition likely to impair Your fitness to dive.

If You are undertaking an activity which is not listed in this Policy or are in any doubt as to whether cover will apply, please call Holiday Extras on 0800 171 000.

24 HOUR MEDICAL EMERGENCY AND REPATRIATION SERVICE

Contact the Emergency Assistance Service on:

Tel: (0)20 7748 0673

Ref: Wexas Travel Ltd

You can use this service outside the United Kingdom during Your journey. If You have a medical emergency please contact Mapfre Assistance as soon as possible.

Mapfre Assistance doctors and nurses and other technical support staff are on call 24 hours a day throughout the year. You may reverse the call charges when using this service. Please give Mapfre Assistance Your age and Your Validation Certificate number.

The service is available if medically necessary and when You have a valid Validation Certificate. It includes,

- a guarantee to pay hospital or doctors fees;
- a translation service;
- repatriation arrangements to send You Home by land, sea or air (accompanied by a nurse or Doctor if necessary);
- necessary travel arrangements for Your next-of-kin or the person with whom You are travelling (if covered under this Policy); and
- an ambulance service to a hospital or nursing home or Your Home when You arrive in the United Kingdom. (if necessary)

Outpatient treatment

For simple out-patient costs You should settle the clinic bill directly and Claim this back upon Your return.

Reciprocal health agreements

EU, EEA or Switzerland

If You are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland You are strongly advised to obtain a European Health Insurance Card (EHIC) application from Your local Post Office. You can also apply either online through www.dh.gov.uk/travellers or by telephoning 0845 606 2030. This will entitle You to benefit from the reciprocal health care arrangements which exist between countries within the EU/EEA or Switzerland. In the event of liability being accepted for a medical expense which has been reduced by the use of a European Health Insurance Card We will not apply the deduction of Excess under Section B - Medical Expenses and Repatriation.

Australia

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

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

Contact the Emergency Assistance Services on telephone number (0)20 7748 0673.

TRAVEL ASSISTANCE

You can use this service outside the United Kingdom during Your journey. If You have an emergency please contact Mapfre Assistance as soon as possible. When dialling from outside the United Kingdom phone 0044 20 7748 0673. You may reverse the call charges when using this service. Please give Mapfre Assistance Your age and Your Validation Certificate number.

The service includes:

- medical advice abroad related to Your Claim
- assistance in locating suitable doctors, hospitals, clinics and dentists when consultation or minor treatment is required;
- assistance with arrangements for a Doctor to call and if necessary hospitalisation;
- continued medical monitoring of the patient's condition;
- help to obtain special drugs if unobtainable locally, and dispatching of them to the patient;
- arranging for a translation service when necessary, where the provider of an assistance service does not speak English;

Mapfre Assistance will only help arrange these services. You or a relative or friend in the United Kingdom must pay for the tickets, travel documents, medication, drugs, emergency funds or any extra costs, or We can arrange for Your card to be debited which the operator will discuss with You at the time You call.

SECTION A - PERSONAL ASSISTANCE SERVICES

What You are covered for

We will pay up to the amount shown in the table of benefits on page 4 for the administrative and delivery costs incurred in providing the following services in respect of Your 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, the Isle of Man or the Channel Islands, We may need to refer You to the United Kingdom 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 are 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 United Kingdom.

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 You are not covered for:

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 the Insured person 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 Luggage

If Your luggage is lost or misdirected in transit, and the Carrier has failed to resolve the problem, We will help with tracing and re-delivering the luggage. You will need to have Your luggage 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 You are not covered for:

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 the appropriate card issuers.

i) Homecall Referral

If Your Home suffers damage during Your Trip, then We can arrange for a repairer from Our list of approved tradesmen to contact You to make 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 making the repair, including any call-out fee, and You should make arrangements to pay the repairer or Us at the time the work is carried out.

SECTION B - CANCELLATION, CURTAILMENT AND TRIP INTERRUPTION

Cover under this section begins:

- on the start date of the Policy if You have an Annual Multi-Trip Policy
- on the date You have paid the Premium if You have a Single Trip Policy

What You are covered for

We will pay up to the amount shown in the table of benefits on page 4 in compensation for Your part of the costs of unused personal accommodation, transport charges and extra travel expenses (and unused ski pass and ski school fees where You have paid the appropriate additional Premium for Winter Sports cover), which have been booked

and paid for, or where there is a contract to pay before Your journey began, which cannot be recovered from anywhere else if Your Trip is cancelled or Curtailed (cut short). In the event of a valid Curtailment Claim, and provided We make all the travel arrangements, We will also pay necessary additional travel costs to transport You back to the location abroad provided Your original booked Trip has not expired and air travel is limited to one economy class ticket for each Insured person. We shall only pay a Claim under this section for one of the following reasons:

1. If You, Your Close Relative, or Guardian suffer a Serious Illness, Serious Accident, or Bodily Injury.
2. If You, Your Close Relative or Your Close Business Associate accompanying You on the Trip are called to appear in a court hearing, as a witness in a court hearing or member of the jury panel at a court hearing in the United Kingdom. However, You will not be covered under this section if You knew about this before booking the Trip. You must provide Us with an original copy of the court summons.
3. If serious damage occurs to Your usual place of residence in the United Kingdom, or to Your business premises, that has been caused by fire, explosion, Theft or by force of nature, which has rendered the premises uninhabitable or there is a serious risk of greater damage which requires Your presence.
4. If You are injured or ill and are in hospital for the rest of Your journey.
5. If severe weather prevents You from making Your outward journey from the United Kingdom.
6. If Your passport is lost or stolen after check-in at Your departure point and prevents You from making Your outward journey from the United Kingdom.
7. If You, Your partner, a Close Relative, the person You are engaged to or someone You are travelling with, is a member of the Armed Forces and is ordered to return to duty.
8. If You are made redundant, provided that You are entitled to statutory redundancy pay under the current redundancy law and that You were unaware of the likelihood of being made redundant at the time of booking Your Trip.
9. Your compulsory quarantine.

You must notify Us and Your travel provider of the cancellation of Your Trip as soon as You become aware of the circumstances listed above. Unless You notify Us, We shall not be liable to pay any costs, expenses or penalties that You incur due to the cancellation of Your Trip.

We shall not make any payment unless You provide Us with the following documents:

1. A copy of the report relating to any incident such as a medical report, death certificate, firefighters' report or police report. That document must show:
 - a) the date of the event and if appropriate the date of hospital admission, death or Accident;
 - b) the diagnosis of the Medical Condition (if appropriate)
 - c) the type of damage caused;

- d) the clinical or background history; and where appropriate, the treatment prescribed.
2. The original copy of the invoice and/or receipts from the travel agent, airline, tour operator, hotel, train company, online travel agency or any other provider for payment of the Trip.
3. A copy of the cancellation expenses invoice issued by the travel agent, airline or tour operator hotel, train company, online travel agency or any other provider.
4. The original cancellation document issued by the travel agency airline, tour operator, hotel, train company, online travel agency or any other provider, as well as the cancellation expenses invoice or payment slip thereof.

What You are not covered for

1. The Excess shown in the table of benefits on page 4 unless You have purchased the Excess waiver.
2. Any Claim if You have not complied with the conditions of the Medical declaration on page 15.
3. Cosmetic treatment, or medical treatment that is not medically necessary.
4. Failure by You to provide to the relevant authorities, for whatever reason the documents which are required to allow travel, such as Passport, Visa, tickets, Identity Card or vaccination certificates.
5. Expenses arising where You:
 - a) travelled against the advice of Your Doctor,
 - b) are receiving or waiting for hospital tests or treatment for any condition or set of symptoms that have not been diagnosed;
 - c) if You know that You will need medical treatment while on Your Trip or travel specifically in order to receive medical treatment.
 - d) have received a terminal prognosis, which means Your condition will lead to Your eventual death unless You have declared this to Us and We have agreed to cover the underlying Medical Condition in writing;
6. any amount recoverable from a travel agent, tour operator, carrier or any other source;
7. You failing to allow sufficient time to reach Your departure point from the United Kingdom.
8. The cost of Airport Departure Duty where separately identified.

Any Claims arising directly or indirectly from:

9. Circumstances known to You prior to the date this insurance is purchased by You or the time of booking any Trip (whichever is the earlier) which could reasonably have been expected to give rise to cancellation or Curtailment of the Trip.
10. Normal pregnancy, without any accompanying Bodily Injury, illness, disease or complication. This section is designed to provide cover for unforeseen events, Accidents, Illnesses and diseases and normal childbirth would not constitute an unforeseen event.
11. Travel tickets or accommodation costs paid for using any Timeshare, Holiday Property Bond, airline mileage reward scheme, for example Air Miles or other holiday points scheme.
12. Disinclination to travel
13. Anything mentioned in the general exclusions on page 14.

Special conditions relating to Claims

1. It is a condition of the Policy that You contact The Emergency Assistance Service prior to any Curtailment of Your Trip.
2. You must obtain a medical certificate from a Medical Practitioner and prior approval of the Emergency Assistance Service to confirm the necessity to return Home prior to Curtailment of the Trip due to death, Bodily Injury, Illness, disease or complications arising as a direct result of pregnancy.
3. If You cancel the Trip due to:
 - a) stress, anxiety, depression or any other mental or nervous disorder that You are suffering from You must provide a medical certificate from a Medical Practitioner specialising in the relevant field; or
 - b) any other Bodily Injury, Illness, disease or complications arising as a direct result of pregnancy, You must provide a medical certificate from a Medical Practitioner stating that this necessarily and reasonably prevented You from travelling.
4. If You fail to notify the travel agent, tour operator or provider of transport/ accommodation immediately when it is found necessary to cancel the Trip the amount We will pay will be limited to the cancellation charges that would have otherwise applied.

SECTION C - ADDITIONAL ACCOMMODATION AND TRAVELLING COSTS

What You are covered for

We will pay up to the amount shown in the table of benefits on page 4 provided You contact Us first, We make all the travel arrangements and the Claim is valid under Section D, for the following:

- a) If Our Emergency Assistance Service 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.
- b) Additional travelling and accommodation costs arranged by Us for one person required, on medical advice, to fly out to You and accompany You Home.
- c) 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.
- d) 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 You are not covered for

1. Any air travel costs in excess of a return economy/tourist class ticket;
2. Accommodation costs other than the cost of the room;
3. For each Child to be repatriated, their air travel costs in excess of a one-way economy/tourist class ticket;
4. 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;
5. Anything mentioned in the General Exclusions on page 14.

SECTION D - MEDICAL EXPENSES AND REPATRIATION

If You have a medical emergency while on Your Trip or if You have to come Home early or have to extend the length of Your Trip due to Illness or Injury, You must contact Mapfre Assistance as soon as You can and no later than 180 days after the date that You knew about the incident or should have known about the incident.

What You are covered for

We will pay for Your necessary emergency expenses, providing these expenses are necessary, reasonable and due to Your unexpected Illness or Injury during Your Trip:

If You are outside the United Kingdom during Your Trip:

1. Up to the amount shown in the table of benefits on page 4 for reasonable fees and charges for:
 - a) Emergency medical, surgical and hospital treatment and ambulance costs. (You are covered up to £150 for emergency dental treatment, as long as it is for immediate pain relief only).
 - b) Necessary expenses for extra transport and accommodation for You if this is necessary due to medical advice.
 - c) The repatriation of Your body or ashes back to Your Home or up to £5,000 for funeral expenses in the country where You die if it is outside the United Kingdom.

If You are within the United Kingdom during Your Trip:

2. Up to £2,000 for:
 - a) Necessary expenses for extra transport and accommodation for You if this is necessary due to medical advice.
 - b) The reasonable cost of transporting Your body or ashes to Your Home.

What You are not covered for

1. Services or treatments which You have received in the United Kingdom.
2. The Excess shown in the table of benefits on page 41, unless Your Claim has been reduced because You used an EHIC card or any other kind of reciprocal health agreement if You were outside the United Kingdom or if You have purchased the Excess waiver.
3. Any Claim if You have not complied with the conditions of the Medical declaration on page 15.

4. The cost of replacing medication that You were using before Your Trip.
 5. For rehabilitation treatments.
 6. Relating to Prosthesis, Orthopaedic Material or Orthosis and Osteosynthesis Materials well as spectacles.
 7. For medical treatment for any complication as a result of a voluntary termination of pregnancy.
 8. For emergency dental expenses in excess of £150.
 9. Any Claim for transport or accommodation costs if it is of a higher standard than the transport or accommodation You have already used on Your Trip, unless the Emergency Assistance Service have deemed this medically necessary and We have agreed.
 10. As a result of the cancellation or delay, caused by You or anyone responsible for You, of the transfer to the medical centre or to the United Kingdom proposed by Us and agreed by Our medical service.
 11. Any Claim resulting from You being intoxicated by alcohol, solvents or under the influence of drugs that have not been prescribed by a Doctor.
 12. Any Claim resulting from Your suicide or attempted suicide, deliberately injuring Yourself, or putting Yourself in danger (unless trying to save someone's life).
 13. You travelling on a motorcycle over 125cc, unless the rider holds a valid licence which lets them ride a motorcycle of more than 125cc;
 14. You engaging in Manual Work or dangerous work unless We have agreed in writing.
 15. You participating in any Dangerous Activity unless We have agreed in writing and You have paid the appropriate extra Premium.
 16. Hospital treatment or repatriation which the Emergency Assistance Service has not authorised.
 17. Any treatment that does not relate directly to the Illness or Injury You are Claiming for.
 18. Cremation or burial in the United Kingdom.
 19. The replacement or repair of artificial or false teeth or dental work involving the use of precious metal.
 20. Any Claims arising directly or indirectly in respect of:
 - a) Costs of telephone calls other than:
 - i. Calls to the Emergency Assistance Service notifying and dealing with the problem for which You are able to provide receipts or other reasonable evidence to show the cost of the calls and the numbers You telephoned.
 - ii. Any costs incurred by You when You receive calls on Your mobile telephone from the Emergency Assistance Service for which You are able to provide receipts or other reasonable evidence to show the cost of the calls.
 - b) The cost of taxi fares, other than those for travel to or from hospital relating to Your admission, discharge, attendance for outpatient treatment or appointments or for collection of medication prescribed by the hospital.
 - c) The cost of treatment or surgery, including exploratory tests, which are not directly related to the Bodily Injury, Illness or disease which necessitated Your admittance into hospital.
 - d) Any expenses which are not usual, reasonable or customary to treat Your Bodily Injury, Illness or disease.
 - e) Any form of treatment or surgery which in the opinion of the Medical Practitioner in attendance and the Emergency Assistance Service can be delayed until Your return to Your Home Area.
 - f) Expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside Your Home Area.
 - g) Additional costs arising from single or private room accommodation.
 - h) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by the Emergency Assistance Service.
 - i) Any expenses incurred after You have returned to Your Home Area.
 - j) Any expenses incurred in England, Scotland, Wales or Northern Ireland which are:
 - i. for private treatment, or
 - ii. funded by, or are recoverable from the Health Authority in Your Home Area.
 - k) Expenses incurred as a result of a tropical disease where You have not had the recommended inoculations and/or taken the recommended medication.
 - l) Expenses incurred as a result of Your decision not to be repatriated after the date when in the opinion of the Emergency Assistance Service it is safe to do so.
 - m) Normal pregnancy, without any accompanying Bodily Injury, Illness, disease or complication. This section is designed to provide cover for unforeseen events, Accidents, Illnesses and diseases and normal childbirth would not constitute an unforeseen event.
21. Anything mentioned in the general exclusions on page 14.

Special conditions relating to Claims

1. You must give notice as soon as possible to the Emergency Assistance Service of any Bodily Injury, Illness, disease or complications arising as a direct result of pregnancy which necessitates Your admittance to hospital as an in-patient or before any arrangements are made for Your repatriation.
2. In the event of Your Bodily Injury, Illness, disease or complications arising as a direct result of pregnancy We reserve the right to relocate You from one hospital to another and arrange for Your repatriation to Your Home Area at any time during the Trip. We will do this if in the opinion of the Medical Practitioner in attendance or the Emergency Assistance Service You can be moved safely and/or travel safely to Your Home Area to continue treatment.

SECTION E - HOSPITAL BENEFIT

What You are covered for

We will pay You up to the amount shown in the table of benefits on page 4 for every complete 24 hours You have to stay in hospital as an in-patient or are confined to Your accommodation due to Your compulsory quarantine on the

order of a Medical Practitioner outside of Your Home Area as a result of Bodily Injury or Illness You sustain.

We will pay the amount as shown in the Schedule of Benefits in addition to any amount payable under the Medical Expenses and Repatriation section. This payment is meant to help You pay for additional expenses such as taxi fares and phone calls incurred during Your stay in hospital.

What You are not covered for

1. Any Claims arising directly or indirectly from:
 - a) Any additional period of hospitalisation, compulsory quarantine or confinement to Your accommodation:
 - i. Relating to treatment or surgery, including exploratory tests, which are not directly related to the Bodily Injury or Illness which necessitated Your admittance into hospital.
 - ii. Relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
 - iii. Following Your decision not to be repatriated after the date when in the opinion of the Emergency Assistance Service it is safe to do so.
 - b) Hospitalisation, compulsory quarantine or confinement to Your accommodation:
 - i. Relating to any form of treatment or surgery which in the opinion of the Medical Practitioner in attendance and the Emergency Assistance Service can be delayed reasonably until Your return to Your Home Area.
 - ii. As a result of a tropical disease where You have not had the recommended inoculations and/or taken the recommended medication.
 - iii. Occurring in England, Scotland, Wales or Northern Ireland and relating to either private treatment or tests, surgery or treatment the costs of which are funded by, or are recoverable from the Health Authority in Your Home Area.
2. Any Claim if You have not complied with the conditions of the Medical declaration on page 15.
3. Anything mentioned in the general exclusions on page 14.

Special conditions relating to Claims

1. You must give notice as soon as possible to the Emergency Assistance Service of any Bodily Injury or Illness which necessitates Your admittance to hospital as an in-patient, compulsory quarantine or confinement to Your accommodation on the orders of a Medical Practitioner.

SECTION F - PERSONAL ACCIDENT

What You are covered for

We will pay You or Your legal representative up to the amount shown in the table of benefits on page 4 for an Accident which has been caused by something external and visible but not as a result of a Medical Condition and under the following circumstances:

1. Your death.
2. Total and permanent loss of sight in one or both of

Your eyes or total and permanent loss of use of one or both of Your hands or feet.

3. Permanent physical disability as a result of which there is no work which You are able to do.
4. If You are not in paid work, any Permanent Disability which prevents You from doing all Your usual activities.

We will not pay compensation for 2, 3 or 4 if You are under 16 or over 65 at the time of the Accident.

What You are not covered for

1. Any Accident that You suffer before You go on Your Trip;
2. Your sickness, disease, physical or mental condition that is gradually getting worse;
3. You travelling in an aircraft (except as a passenger in a fully-licensed, passenger Carrying aircraft);
4. Your suicide, self-injury or deliberately putting Yourself at risk (unless You were trying to save another person's life);
5. You being under the influence of drugs (except those prescribed by a registered Doctor but not for the treatment of drug addiction);
6. You being under the influence of alcohol or solvents;
7. You travelling on a motorcycle over 125cc, unless the rider holds a valid licence which lets them ride a motorcycle of more than 125cc;
8. You taking part in Manual Work or dangerous work, unless We have agreed in writing beforehand;
9. You taking part in any Dangerous Activities (unless We have agreed in writing beforehand and You have paid the appropriate extra Premium for this activity).
10. Anything mentioned in the general exclusions on page 14.

SECTION G - BAGGAGE, REPLACEMENT PASSPORT AND BAGGAGE DELAY

GI - BAGGAGE

What You are covered for

We will pay up to the amount shown in the table of benefits on page 4 in compensation to You for any loss, Theft or damage to Your Baggage (not including ski equipment) during Your Trip. There is a limit for each Single Item and for Valuables as shown in the table of benefits on page 4.

What You are not covered for

1. Any Compensation payment made under this section will be net of any compensation You received for the delay of that Baggage as Claimed under section G3.
2. The Excess shown in the table of benefits on page 4 unless You have purchased the Excess waiver.
3. For more than the amount shown in the table of benefits on page 4 for any Single Item or Valuables whether jointly owned or not.
4. Baggage or possessions that are damaged due to:
 - a) wear and tear, depreciation, moth, vermin, mechanical or electrical breakdown, any process of cleaning or restoration or alteration, atmospheric or climatic conditions or any gradually occurrence;

- b) them being of a fragile nature other than photographic and telescopic lenses.
5. Baggage or possessions are lost or stolen due to:
- delay, detention or confiscation by Customs or other officials;
 - them being left unaccompanied in Your tent and/or caravan;
 - them being left unaccompanied.
6. the Baggage or possessions are:
- sports equipment;
 - contact or corneal lenses, dentures, hearing aids, cycles, unset precious stones, motor vehicles and their accessories, water craft and their accessories, caravans, trailers and trailer tents and their accessories, and property carried in connection with any business, profession or trade;
 - made of china, pottery, glass or other fragile items, other than photographic and telescopic lenses;
 - accessories and/or subscriptions of mobile or satellite telephones;
 - money, cheques, bank cards and travel documents.
7. You have failed to take ordinary and reasonable precautions for the safety of Your Baggage, clothing and personal effects. Claims for the Theft of Baggage which is left Unattended shall not be covered unless it has been stored and locked in safe storage space or secure premises, or locked out of sight, in the boot of a motor vehicle. This exception shall only apply between the hours of 8am to 10pm. In addition, Valuables are not covered, at any time, when left Unattended in a motor vehicle, whether in a locked boot or not;
8. Any Claim for Baggage or the contents of any Baggage that is not sufficiently well packaged and labelled, as being fragile or perishable goods or as containing fragile or perishable goods.
9. Any loss, Theft or damage to checked-in Baggage or Personal Possessions unless You have provided supporting receipts or proof of ownership;
10. Any Claim which relates to any items which are not documented on the police report, or other official report, compiled at the time that the Theft is reported to the respective authority;
11. Any Claim, if You have left Your Baggage or possessions in a motor vehicle and the Baggage or possession are not stored in:
- a separate, locked boot in a passenger car;
 - a boot of a hatchback (3-door or 5-door) passenger car including an estate car which has been covered by a roller sheet, back shelf or similar means;
 - the interior of a camper, delivery van, car or caravan allowing no outside view of the goods due to a properly fixed provision;
 - a properly fixed and locked Baggage boot or Baggage compartment.
12. Any Claim, if during the Trip, You fail to take the remaining Baggage to Your accommodation address;
13. Any Claim, if during the cruise, flight or the journey by train, bus or boat You have failed to carry the Valuables, breakable goods, money and medicines as hand-Baggage;

14. Any Claim, if at the time of loss, damage or liability arising under this section there is any other insurance covering the same loss, damage or liability or under EU directives You are able to Claim money from the airline they travelled with, We will only pay for any balance due.
15. Any Claim during a stay at the holiday Destination if You do not leave valuable documents, valuable goods and Baggage locked away in a secure place of storage.
16. Anything mentioned in the general exclusions on page 14.

In any of the above circumstances, You will not be covered if You have failed to take reasonable measures to prevent or limit any damage to Your personal possessions or Baggage.

Special conditions relating to Claims

- You must provide a list of contents of any item of Baggage lost or damaged. The list of contents must include:
 - an estimated price of each item;
 - date of purchase of each item; and
 - details of any compensation paid by the airline or tour operator.
- Any payment will be based on the value of the item at the date of the loss and not on a new for old or replacement cost basis.
- Baggage shall be considered to have been lost once a minimum of 21 days have passed since the loss was reported.
- You must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, Theft or attempted Theft of all Baggage/Valuables. A Holiday Representative's report is not sufficient.
- For items damaged whilst on Your Trip You must obtain an official report from an appropriate local retailer confirming the item is damaged and beyond repair.
- If Valuables are lost, stolen or damaged while in a hotel safe or safety deposit box You must report to the hotel in writing, details of the loss, Theft or damage and obtain written confirmation.
- If Baggage is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel You must report to them, in writing, details of the loss, Theft or damage and obtain written confirmation. If Baggage is lost, stolen or damaged whilst in the care of an airline You must:
 - obtain a Property Irregularity Report from the airline.
 - give formal written notice of the Claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - retain all travel tickets and tags for submission if a Claim is to be made under this Policy.
- You must provide an original receipt or proof of ownership for items lost, stolen or damaged to help You to substantiate Your Claim.

In the event that Your Baggage or possessions are recovered, We will either forward them to You at Your location on the Trip or if the Trip has ended to Your usual

place of residence in the United Kingdom. Should You have received any compensation under section G1, You must return any payment to Us within 14 calendar days of the receipt of Your Baggage and/or possessions.

G2 - REPLACEMENT PASSPORT

What You are covered for

We will pay up to the amount shown in the table of benefits on page 4 towards any reasonable travel and accommodations costs incurred by You and deemed necessary in order to obtain a new Passport or equivalent consular document, if You lose Your Passport whilst on Your Trip.

What You are not covered for

1. The Excess shown in the table of benefits on page 4 unless You have purchased the Excess waiver.
2. You cannot Claim for Daily Living Expenses under this section.
3. Anything mentioned in the general exclusions on page 14.

G3 - BAGGAGE DELAY

What You are covered for

We will pay up to the amount shown in the table of benefits on page 4 for Daily Living Expenses in the event of a delay of the arrival of the flight to the delivery of Your checked-in Baggage provided that You have given Us the relevant original copies of the invoices and/or receipts.

Special conditions relating to Claims

1. If Baggage is delayed while in the care of a carrier, transport company, authority or hotel You must report to them, in writing, details of the loss, Theft or damage and obtain written confirmation. If Baggage is lost, stolen or damaged whilst in the care of an airline You must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the Claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a Claim is to be made under this Policy.

SECTION H - PERSONAL MONEY

What You are covered for

We will pay up to the amount shown in the table of benefits on page 4 if You lose Your cash or if Your traveller's cheques are stolen. You must produce copies of the relevant receipts, certificates or crime report before payment can be made.

What You are not covered for

1. The Excess shown in the table of benefits on page 4 unless You have purchased the Excess waiver.
2. Loss, Theft of or damage to Personal Money left Unattended at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or Public Transport operator) unless deposited in a hotel safe or safety deposit box.

3. Loss, Theft of or damage to travellers' cheques if You have not complied with the issuers' conditions or where the issuer provides a replacement service.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
6. Anything mentioned in the general exclusions on page 14.

Special conditions relating to Claims

1. You must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, Theft or attempted Theft of all Personal Money. A Holiday Representative report is not sufficient.
2. You must provide an original receipt for items lost, stolen or damaged including foreign currency exchange receipts showing the amount to help You to substantiate Your Claim.
3. If Personal Money is lost, stolen or damaged while deposited in a hotel safe or safety deposit box You must report to the hotel, in writing, details of the loss, Theft or damage and obtain written confirmation.
4. You must retain all travel tickets and tags for submission if a Claim is to be made under this Policy.

SECTION I - PERSONAL LIABILITY

What You are covered for

We will pay up to the amount shown in the table of benefits on page 4 for all Damages and Losses which You become legally liable to pay to a Third Party as a result of a Claim due to:

- a) Accidental Injury or death to a Third Party caused by You;
- b) damage to property of a Third Party caused by You. The damage must occur during the Period of Insurance and be as a result of Your private holiday pursuits whilst on the Trip.

We will also pay legal costs and expenses recoverable by any Claimant provided this is agreed in writing with You.

What You are not covered for

1. The Excess shown in the table of benefits on page 4 unless You have purchased the Excess waiver.
2. Your ownership, use, possession, occupation of any building including Your use of temporary holiday accommodation or;
3. Horse drawn, motorised or mechanically propelled vehicles, caravans, trailers, trailer tents, aircraft or watercraft;
4. Anything caused by a wilful act by You or deliberate neglect on Your part;
5. Bodily Injury or Illness to You or loss of or damage to property belonging to You or held in trust by You or in Your custody or control;
6. Bodily Injury or Illness to You or loss of or damage to property belonging to any person employed by You arising out of or in the course of the employment;
7. Bodily Injury to or Illness of or loss of or damage to

- property belonging to a person who is Your relative, Your Travelling Companion or a member of Your household, or damage to their property;
8. Any profession, trade or business, or work experience;
 9. Any agreement entered into by You, except where You would have incurred the liability even if the agreement had not existed;
 10. Any action not brought under the jurisdiction of the Courts of the country where the incident giving rise to the Claim occurred;
 11. The use and/or ownership of weapons;
 12. Bodily Injury to You if You are participating in Dangerous Activities, unless it is defined as an accepted Sport or Activity on page 19 and/or where You have paid the relevant additional Premium and We have accepted the activity for cover in writing.
 13. Anything mentioned in the general exclusions on page 14.

Special conditions relating to Claims

1. The Insurer's liability shall not exceed the sum Insured in respect of any or all occurrences in a series resulting from one original cause.
2. In the event of Your death, cover will be transferred to Your personal legal representatives as if they were You.
3. If You receive any communication from any person in connection with any event which may result in a Claim under this section, You must immediately pass this to Us without acknowledging the communication to the party who sent the communication.
4. No admission of liability, offer, promise of payment, or payment must be made by You, without Our written consent.

SECTION J - TRAVEL DELAY

What You are covered for

If the flight or sea vessel booked by You is delayed by more than 8 hours due to:

- a) strike or;
- b) industrial action or;
- c) adverse weather conditions or;
- d) mechanical breakdown of or a technical fault occurring in the scheduled Public Transport on which You are booked to travel or;
- e) an act of Terrorism

We will pay a benefit of £20 for the first 8 hours and then £20 for each further 12 hours up to the amount shown in the table of benefits on page 4 towards the cost of any transport, hotel accommodation and daily living expenses you incur as a result of the delay if you go on the Trip.

You may Claim under only one of the following sections: Section J - Travel Delay, Section K - Holiday abandonment or Section L - Missed departure on the Outward Journey for the same event.

What You are not covered for

1. Strike or industrial action or air traffic control delay or act of Terrorism existing or publicly declared by the date this insurance is purchased by You or the date Your Trip was booked whichever is the later.
2. Any Trip within the United Kingdom if You do not make a sea crossing.

3. Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any such regulatory body in a country to/from which You are travelling.
4. Anything mentioned in the general exclusions on page 14 except exclusion 9 relating to Terrorism.

Special conditions relating to Claims

1. You must check in according to the itinerary supplied to You.
2. You must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
3. You must comply with the terms of contract of the travel agent, tour operator or provider of transport.
4. You must produce originals of all receipts and invoices to Us before payment will be made.
5. Compensation for flight delays shall only be payable if You were a fare paying passenger on a fully licensed passenger carrying aircraft.

SECTION K - HOLIDAY ABANDONMENT

What You are covered for

If departure of the scheduled Public Transport on which You are booked to travel is delayed at the final departure point from or to the United Kingdom for at least 24 hours from the scheduled time of departure due to:

- a) strike or;
- b) industrial action or;
- c) adverse weather conditions or;
- d) mechanical breakdown of or a technical fault occurring in the scheduled Public Transport on which You are booked to travel or;
- e) an act of terrorism

We will pay up to the amount shown in the table of benefits on page 4 for any irrecoverable unused travel and accommodation costs and other pre-paid charges which You have paid or are contracted to pay if after a minimum 24 hours has elapsed, You choose to cancel Your Trip before departure from the United Kingdom.

You may Claim under only one of the following sections: Section J - Travel Delay, Section K - Holiday abandonment or Section L - Missed departure on the Outward Journey for the same event.

What You are not covered for

1. The Excess shown in the table of benefits on page 4 unless You have purchased the Excess waiver.
2. Claims arising directly or indirectly from:
 - a) Strike or industrial action or air traffic control delay or act of Terrorism existing or publicly declared by the date this insurance is purchased by You or the date Your Trip was booked whichever is the later.
 - b) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any such regulatory body in a country to/from which You are travelling.
 - c) Costs that are recoverable from the Public Transport provider
3. Anything mentioned in the general exclusions on page 14 except exclusion 9 relating to Terrorism.

Special conditions relating to Claims

1. You must check in according to the itinerary supplied to You.
2. You must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
3. You must comply with the terms of contract of the travel agent, tour operator or provider of transport.

SECTION L - MISSED DEPARTURE ON THE OUTWARD JOURNEY

What You are covered for

We will pay up to the amount shown in the table of benefits on page 4 for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching Your overseas Destination if You fail to arrive at the departure point in time to board the scheduled Public Transport on which You are booked to travel as a result of:

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

You may Claim under only one of the following sections: Section J - Delayed departure, Section K - Holiday abandonment or Section L - Missed departure on the Outward Journey for the same event.

What You are not covered for

1. The Excess shown in the table of benefits on page 4 unless You have purchased the Excess waiver.
2. Claims arising directly or indirectly from:
 - a) Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by You or the date Your Trip was booked whichever is the later.
 - b) An Accident to or breakdown of the vehicle in which You are travelling for which a professional repairers report is not provided.
 - c) Breakdown of any vehicle in which You are travelling if the vehicle is owned by You and has not been serviced properly and maintained in accordance with manufacturer's instructions.
 - d) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any such regulatory body in a country to/from which You are travelling.
3. Additional expenses where the scheduled Public Transport operator has offered reasonable alternative travel arrangements.

4. Anything mentioned in the general exclusions on page 14.

Special conditions relating to Claims

1. In the event of a Claim arising from any delay arising from traffic congestion You must obtain written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.
2. You must allow sufficient time for the scheduled Public Transport or other transport to arrive on schedule and to deliver You to the departure point.

SECTION M - HOME COUNTRY DEPARTURE ASSISTANCE AND MISSED HOME COUNTRY CONNECTION

What You are covered for

We will pay up to the amount shown in the table of benefits on page 4 for the additional costs incurred if You are delayed or miss Your connection as follows:

On Your Outward Journey:

If, after leaving Your Home You are delayed during Your internal/connecting journey to the airport, port, coach or rail terminal, which is the departure point from Your Home Country, 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 Trip to the international departure point from Your Home Country. 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 Your Home Country:

If Your main international air, sea, coach or rail carrier is delayed and You miss Your prebooked and pre-paid 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. We will also 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.

If You arrive at Your Home Country 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 whilst awaiting repairs to the private vehicle.

What You are not covered for

1. 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;
2. Claims due to You allowing insufficient time to complete Your journey to the departure point;
3. 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;
4. Additional costs where the scheduled Public Transport operator has offered reasonable alternative travel arrangements;
5. Immobilisation or loss of any vehicle You have taken abroad on Your Trip;
6. Anything mentioned in the general exclusions on page 14.

Special conditions relating to Claims

1. If You suffer delays You must obtain written confirmation from the carrier stating the period and reason for delay.
2. 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.
3. You must take every reasonable step to commence and complete the journey to the international departure point from Your Home Country on time.

SECTION N - LEGAL EXPENSES

What You are covered for

In the event of a Claim You may telephone the Emergency Assistance Service for advice on any personal legal matter arising from Your journey. If You die, or suffer an Illness or Injury during the Period of Insurance and You or Your legal representative take legal action to get compensation, We will do the following to get compensation for Your death, Injury or Illness:

1. Offer the following loans to You:
 - a) Up to the amount shown in the table of benefits on page 4 for legal costs and expenses, directly related to the legal action.
 - b) Up to £1,000, for travel and accommodation costs that You have to pay to go to a foreign court in connection with any legal action under point 1a) above.
2. If You do not get any or much compensation, We will cover You for any fees, costs and expenses of the proceedings, but only for the amount that these fees, costs and expenses are more than the compensation received, up to a maximum limit of £25,000.

What You are not covered for

1. Costs or expenses that We have not agreed to.
2. Any Claim not reported to Us within 90 days after the event giving rise to the Claim.

3. Any Claim against a travel agent, tour operator or carrier, Us, Our agent, the broker or an insurer who provides the cover under any section of this Policy.
4. Any Claim where We think a reasonable settlement is unlikely or where the cost of the action could be more than the settlement.
5. Actions between members of the same family or household, or actions to enforce a judgement or legally binding decision.
6. Anything mentioned in the general exclusions on page 14.

Special conditions relating to Claims

1. We have complete control over the legal proceedings, although You do not have to accept the lawyer We choose. If You and The Insurer cannot agree on a suitable lawyer, We will ask the Law Society or Bar Council (or similar organisation abroad) to choose another lawyer. In the meantime, We may appoint a lawyer to protect Your interests.
2. If You or Your lawyer receive any compensation, they must repay any amounts We have paid.
3. We will not pay the legal expenses for bringing legal action in more than one country for the same event.

SECTION O - CATASTROPHE COVER

What You are covered for

We will pay up to the amount shown in the table of benefits on page 4 for the cost You pay, or agree to pay overseas, for travel expenses and other similar accommodation to allow You to continue with Your holiday or journey. We will only do this if You cannot live in your booked accommodation because of a fire, flood, earthquake, storm, lightning, explosion, hurricane or a major outbreak of an infectious disease.

What You are not covered for

1. The Excess shown in the table of benefits on page 4 unless You have purchased the Excess waiver.
2. Any costs that You can get back from any tour operator, airline, hotel or other service provider.
3. Any costs that You would normally have to pay during the period shown on Your Validation certificate.
4. Any Claim that results from You travelling against the advice of the appropriate national or local authority.
5. Anything mentioned in the general exclusions on page 14.

Special conditions relating to Claims

1. You must give us a written statement from an appropriate public authority confirming the reason for and the type of the disaster and how long it lasted;
2. You must confirm that You did not know about any event that led to a claim, before You left Your international departure point;
3. You must give us proof of all the extra costs You had to pay.

SECTION P - MUGGING

What You are covered for

We will pay up to the amount shown in the table of benefits on page 4 for every complete period of 24 hours You receive in-patient hospital treatment which is covered under Section D - Medical Expenses and Repatriation as a direct result of a Mugging whilst on Your Trip.

What You are not covered for

1. Anything mentioned in the general exclusions on page 14.

Special conditions relating to Claims

1. You must give notice as soon as possible to the Emergency Assistance Service of any Bodily Injury which necessitates Your admittance to hospital as an in-patient.
2. You must report the Mugging to the police as soon as possible and obtain from them (at Your own expense) a written report of the incident.
3. You must get (at Your own expense) written confirmation of Your injuries and the period of inpatient treatment from the hospital.

SECTION Q - HIJACK

What You are covered for

We will pay up to the amount shown in the table of benefits on page 4 if the aircraft or ship You are travelling in is Hijacked (on the original journey You booked) for more than 24 hours.

What You are not covered for

1. Anything mentioned in the general exclusions on page 14.

Special conditions relating to Claims

1. You must give Us a written statement from an appropriate authority confirming the Hijack and how long it lasted.

SECTION R - PETCARE COVER

What You are covered for

We will pay up to the amount shown in the table of benefits on page 4 for the extra kennel or cattery fees that You incur if the start of Your original return journey (by aircraft, sea vessel or cross channel train) is delayed for at least 12 hours because of circumstances that You cannot control.

What You are not covered for

1. Any kennel or cattery fees You pay outside Your Home Country, as a result of quarantine regulations.
2. Anything mentioned in the general exclusions on page 14.

Special conditions relating to Claims

1. You must have checked in for Your Trip at or before the recommended time.
2. You must get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted.
3. You must be aware that any amount We pay under this section only applies to pet cats or dogs that You own.
4. You must get a written statement from the appropriate kennel or cattery confirming any extra charges that You have to pay.

SECTION S - END SUPPLIER FAILURE EXTENSION

This cover incorporates Scheduled Airline Failure and Dynamic Packaging cover and is only provided if cover is shown on Your Validation Certificate.

Definitions which only apply to this section:

	Cover	Benefit (per person)	Excess
S	End Supplier Failure	£500	Nil

Irrecoverable Loss

Deposits and charges paid by You for Your Trip which are not recoverable from any other source including but not limited to insurance policies or financial bonds and guarantees provided by the Scheduled Airline or another insurance company or a government agency or a travel agent or credit card company.

Trip

The outward journey and return journey on a Scheduled Airline booked and paid for by You.

Scheduled Airline

An airline upon whom Your Trip depends operating a regular systematic service to a published timetable whose flights are available to paying members of the general public on a seat only basis and which is not part of a package holiday arranged by a tour operator.

Insolvency or Financial Failure

An event causing the cancellation of all or part of Your Trip happening after You purchased this insurance which results in the Scheduled Airline no longer carrying on its business or service as a result of financial failure within the meaning of the Insolvency Act 1986 or any statutory modification or re-enactment thereof or a similar legal action in consequence of debt under the jurisdiction of a competent court in another country.

Scheduled Airline Failure

What You are covered for

- We will pay up to the amount shown in the table of benefits on page 1 for the irrecoverable loss of:
1. Your unused flight ticket charges, that were paid for a Scheduled Airline flight associated with Your Trip that are not refundable and which were incurred before Your departure date, if You have to cancel Your Trip or if You have already completed the outward journey.
 2. the extra cost of a one way airfare, of a standard no greater than the class of journey on the outward journey, to allow You to complete the return journey of Your Trip as a result of the Insolvency or Financial Failure of the airline on which You are booked to travel, causing the flight (or flights) on which Your Trip depends, that were subject to advanced booking, being discontinued and You not being offered from any other source any reasonable alternative flight or refund of charges You have already paid.

Dynamic Packaging

For the purposes of this cover the definition of Scheduled Airline shall include ferry, coach and train operators upon whom Your Trip depends.

What You are covered for

We will pay up to the amount shown in the table of benefits on page 1 for the irrecoverable loss of unused pre-paid expenses as a result of Insolvency or Financial Failure of any company for the following services associated with Your Trip booked independently by You and that have not been supplied as part of a tour operator's package:

- short let holiday accommodation including hotels
- car hire
- ferry operators
- coach operators
- train operators

What You are not covered for

- For any expenses following Your disinclination to travel or to continue with Your Trip or loss of enjoyment on Your Trip.
- For any expense arising from circumstances which could reasonably have been anticipated at the time You booked Your Trip.
- For any other form of travel delay or other temporary disruption to Your Trip.
- For any loss sustained by You when the insurance policy or other evidence or coverage was effected after the date of the first threat of Insolvency or Financial Failure (as defined herein) of the Scheduled Airline or other relevant company was announced.
- For any loss sustained in respect of Charter flight tickets associated with a package holiday and/or other flight tickets no on a Scheduled Airline as defined.

SECTION T - DANGEROUS ACTIVITIES COVER EXTENSION

You will only be covered under this section if You are participating in a Dangerous Activity for which We have confirmed cover in writing and for which You have paid the appropriate extra Premium.

	Cover	Benefit (per person)	Excess
T1	Search and Rescue	£750	£75
T2	Sports Gear and Activity Equipment	£500	£75

SECTION T1 - SEARCH AND RESCUE

What You are covered for

In addition to the cover provided under Section D - Medical Expenses and Repatriation, We will pay up to the amount shown in the table of benefits within this section for the necessary fees You are charged by specialist local rescue organisations for search, rescue and emergency transfer to hospital whilst participating in a covered Dangerous Activity.

What You are not covered for

- Participation as a professional sportsperson receiving payment for each appearance (other than sponsorship only);
- Any Dangerous Activity specifically shown as excluded or for which We have not confirmed cover in writing under this Policy;
- Participation in organised competitions involving any Dangerous Activity specifically shown as excluded or for which We have not confirmed cover in writing;
- Any obligation upon Us to organise any search and rescue operation;
- Anything mentioned in the general exclusions on page 14.

SECTION T2 - SPORTS GEAR AND ACTIVITY EQUIPMENT

What You are covered for

In addition to the cover provided under Section G - Baggage, Replacement Passport and Baggage Delay, We will pay up to the amount shown in the table of benefits within this section, if Your sports gear and/or activity equipment is damaged, destroyed, lost or stolen during the Trip. Your sports gear and/or activity equipment will be covered whilst in use.

What You are not covered for

- Anything mentioned in the general exclusions on page 14.

Special conditions relating to Claims

- You must take sufficient precautions to ensure the safety of Your sports gear and activity equipment and must not leave it unsecured or outside Your reach or Unattended at any time in a place to which the public have access.

SECTION U - OPTIONAL WINTERSPORTS COVER

You will only be covered under this section if You have opted for Winter Sports Cover and have paid the appropriate extra Premium.

	Cover	Benefit (per person)	Excess
U1	Ski Equipment	£350 owned £100 hired	£75 £75
U2	Ski Hire	£20 per 24hrs up to £200	Nil
U3	Ski Pack	£100 per week up to £300	Nil
U4	Piste Closure *Lost Skiing *Alternate Resort	£20 per 24hrs up to £200 £10 per 24hrs up to £100	Nil Nil
U5	Avalanche Cover	£250	Nil

SECTION U1 - SKI EQUIPMENT

What You are covered for

We will pay up to the amount shown in the table of benefits within this section if You Accidentally lose, or have Your skis, poles, ski boots and bindings, ski helmets, snowboards, snowboard boots and bindings or ice skates damaged or stolen. We will pay for their replacement or repair, whichever is lower, after making an allowance for wear and tear and loss of value using the scale below.

Up to 12 months old - 90% of the price You paid
Up to 24 months old - 70% of the price You paid
Up to 36 months old - 50% of the price You paid
Up to 48 months old - 30% of the price You paid
Up to 60 months old - 20% of the price You paid
Over 60 months old - Nothing

What You are not covered for

1. The Excess shown in the table of benefits within this section unless You have purchased the Excess waiver.
2. Any item that was lost or stolen if You did not report it to the police within 24 hours that You discovered it was lost or stolen, and for which You have not obtained a written police report.
3. Any Winter Sports equipment that You lost or was stolen or damaged during a journey, unless You report this to the carrier and get a property irregularity report at the time. You must make any Claims to the airline within seven days.
4. Any Winter Sports equipment that was damaged while You were using it.
5. Winter Sports equipment You left Unattended in a public place, unless the Claim is about skis, poles or snowboards, and You have taken all reasonable care to protect them by leaving them in a ski rack between 10am and 8pm.
6. Any Winter Sports equipment that is lost or damaged by people it was not designed for.
7. Anything mentioned in the general exclusions on page 14.

Special conditions relating to Claims

1. Under this Policy You must bring any damaged Winter Sports equipment You own back to the UK so We can inspect it.
2. You should make Claims about You losing Your Winter Sports equipment or it being stolen or damaged while being held by an airline, to the airline first. Any money You get under this Policy will be reduced by the amount of compensation You receive from the airline for the same event.

SECTION U2 - SKI HIRE

What You are covered for

We will pay up to amount shown in the table of benefits within this section for the replacement or repair of Your hired Winter Sports equipment if it is lost, stolen or damaged by Accident during Your Trip.

What You are not covered for

1. Any item that was lost or stolen if You did not report it to the police within 24 hours that You discovered it was lost or stolen, and for which You have not obtained a written police report.
2. Any Winter Sports equipment You lose or that is stolen or damaged during a journey, unless You report this to the carrier and get a property irregularity report at the time.
3. Winter Sports equipment You have left Unattended in a public place, unless the Claim is for skis, poles or snowboards and You have taken all reasonable care to protect them by leaving them in a ski rack between 10am and 8pm.
4. Any Winter Sports equipment that is lost or damaged by people it was not designed for.
5. Anything mentioned in the general exclusions on page 14.

Special conditions relating to Claims

Under this Policy You must:

1. Be aware that We take any payment made under this section from any Claim under section U1 (Ski equipment) of this insurance; and
2. Bring any damaged Winter Sports equipment back to the UK so We can inspect it. You should make Claims for Your Winter Sports equipment being delayed while being held by an airline, to the airline first. Any money You get under this Policy will be reduced by the amount of compensation You receive from the airline for the same event. Please read the general conditions and exclusions.

SECTION U3 - SKI PACK

What You are covered for

We will pay up to the amount shown in the table of benefits within this section above as a percentage of the cost of Your ski pack (if You have already paid and can't get the money back) if, due to Illness or Injury, You are medically certified as being unable to ski or snowboard. You must get a medical certificate to prove that You were not well enough to use the ski pack. A ski pack includes ski-school fees or ski instructor fees, hired skis, ski boots and bindings, snowboards, snowboard boots and bindings or ice skates, and the cost of any lift pass You have booked.

What You are not covered for

1. Anything mentioned in the general exclusions on page 14.

SECTION U4 - PISTE CLOSURE

This section only applies between 1 December and 15 April if You are travelling to the northern hemisphere or between 1 May and 30 September if You are travelling to the southern hemisphere.

What You are covered for

We will pay up to the amount shown in the table of benefits within this section if all the lift systems are closed for more than 12 hours as a result of high winds, or not enough or too much snow in Your holiday resort.

What You are not covered for

1. Anything mentioned in the general exclusions on page 14.

Special conditions relating to Claims

1. You must get a written statement from the resort managers confirming the reason for the piste closing and how long it lasted.
2. The holiday resort where You are staying must be at least 1,000 metres above sea level and outside the United Kingdom.

SECTION US - AVALANCHE COVER

What You are covered for

We will pay up to the amount shown in the table of benefits within this section for extra travel and accommodation costs You need to pay if Your outward or return journey is delayed for more than 12 hours because of an avalanche.

Special conditions relating to Claims

1. Under this Policy You must get a written statement from the appropriate authority confirming the reason for the delay and how long it lasted.

What You are not covered for

1. Anything mentioned in the general exclusions on page 14.

SECTION V - OPTIONAL GOLF COVER

You will only be covered under this section if You have opted for Golf Cover and have paid the appropriate extra Premium.

	Cover	Benefit (per person)	Excess
V1	Golf Equipment	Up to £1,000	£75
V2	Golf Equipment Hire	£25 per 24hrs up to £100	£75
V3	Non Refundable Golfing Fees	Up to £75 per 24hrs	£75

SECTION VI - GOLF EQUIPMENT

What You are covered for

We will pay up to the amount shown in the table of benefits within this section for the Accidental loss, Theft or damage to Your own Golf Equipment. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (calculated from the table below) or We may at Our option replace, re-instate or repair the lost or damaged Golf Equipment.

Age of Item	Amount Payable
Up to 1 year old	- 90% of purchase price
Up to 2 years old	- 70% of purchase price
Up to 3 years old	- 50% of purchase price
Up to 4 years old	- 30% of purchase price
Up to 5 years old	- 20% of purchase price
Over 5 years old	- Nil payment

The maximum We will pay for any Single Item for which You are unable to provide an original receipt is £50, limited to £200 on total.

What You are not covered for

1. The Excess shown in the table of benefits within this section.
2. Loss, Theft of or damage to Golf Equipment contained in or stolen from an Unattended vehicle:
3. Claims arising from Golf Equipment left Unattended in a place to which the general public has access (e.g. on a golf course) or left in the custody of anyone other than an Insured Person or Your Travelling Companion.
4. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or Golf Equipment
5. Loss or damage due to delay, confiscation or detention by customs or other authority.
6. Claims arising from loss or Theft from Your accommodation unless there is evidence of forced entry which is confirmed by a police report.
7. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
8. Claims arising for loss, Theft or damage of Golf Equipment carried on a vehicle roof rack.
9. Anything mentioned in the general exclusions on page 14.

Special conditions relating to Claims

1. You must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, Theft or attempted Theft of all Golf Equipment. A Holiday Representative's report is not sufficient.
2. For items damaged whilst on Your Trip, You must obtain an official report from a retailer confirming the item is damaged and beyond repair.
3. If Your Golf Equipment is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel You must report to them, in writing, details of the loss, Theft or damage and obtain written confirmation. If Golf Equipment is lost, stolen or damaged whilst in the care of an airline You must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the Claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a Claim is to be made under this Policy.
4. You must provide an original receipt or proof of ownership for items lost, stolen or damaged to help You substantiate Your Claim.

SECTION V2 - GOLF EQUIPMENT HIRE

What You are covered for

We will pay up to amount shown in the table of benefits within this section for the cost of necessary Golf Equipment hire following:

- a) Accidental loss, Theft or damage to of Your Golf Equipment; or
- b) temporary loss in transit during the outward journey for at least 24 hours of Your Golf Equipment.

What You are not covered for

1. The Excess shown in the table of benefits within this section.
2. Loss, Theft of or damage to Golf Equipment contained in or stolen from an Unattended vehicle
 - a) overnight between 9 p.m. and 8 a.m. (local time) or
 - b) at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report
3. Claims arising from Golf Equipment left Unattended in a place to which the general public has access (e.g. on a golf course) or left in the custody of anyone other than an Insured Person or Your Travelling Companion.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
6. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or Golf Equipment.
7. Claims arising from loss or Theft from Your accommodation unless there is evidence of forced entry which is confirmed by a police report.
8. Claims arising for loss, Theft or damage of Golf Equipment carried on a vehicle roof rack.
9. Anything mentioned in the general exclusions on page 14.

Special conditions relating to Claims

1. You must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, Theft or attempted Theft of all Golf Equipment. A Holiday Representative's report is not sufficient.
2. For items damaged whilst on Your Trip, You must obtain an official report from a retailer confirming the item is damaged and beyond repair.
3. If Your Golf Equipment is temporarily lost You must obtain written confirmation from the carrier as to the exact nature and length of delay or temporary loss.
4. If Your Golf Equipment is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel You must report to them, in writing, details of the loss, Theft or damage and obtain written confirmation. If Your Golf Equipment is lost, stolen or damaged whilst in the care of an airline You must:
 - a) obtain a Property Irregularity Report from the airline.

- b) give formal written notice of the Claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a Claim is to be made under this Policy.
5. You must provide an original receipt or proof of ownership for items lost, stolen or damaged to help You to substantiate Your Claim.

SECTION V3 - NON REFUNDABLE GOLFING FEES

What You are covered for

We will pay up to the amount shown in the table of benefits within this section for the proportionate value of any non-refundable, pre-paid green fees, Golf Equipment hire or tuition fee necessarily unused due to the following:

- a) Bodily Injury or Illness of an Insured Person; or
- b) loss or Theft of Your documentation which prevents Your participation in the pre-paid golfing activity.

What You are not covered for

1. The Excess shown in the table of benefits within this section.
2. Anything mentioned in the general exclusions on page 14.

Special conditions relating to Claims

1. You must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, Theft or attempted Theft of golfing documentation. A Holiday Representative's report is not sufficient.
2. You must obtain a medical certificate from the treating Doctor substantiating Your Medical Condition and confirming Your inability to play golf.

SECTION W - OPTIONAL BUSINESS COVER

You will only be covered under this section if You have opted for Business Cover and have paid the appropriate extra Premium.

	Cover	Benefit (per person)	Excess
W1	Business Equipment	Up to £2,000 owned	
	Business Samples	Up to £500	£100
	Single Article Limit	£500	
W2	Business Equipment Hire	£50 per 24hrs up to £500	£100
W3	Business Money	Up to £500	£100

SECTION W1 - BUSINESS EQUIPMENT

What You are covered for

We will pay up to the amount shown in the table of benefits within this section for the following:

1. Lost, stolen or damaged computer equipment, communication devices (including mobile phones and mobile phone accessories), samples and other business-related equipment that You need for Your business. (We will cover up to the single article limit for any item, set or pair and samples limit, as explained in the table of benefits.)
2. Buying essential items if Your Business Equipment is delayed or lost during Your outward journey for more than 24-hours. You must get written confirmation of the length of the delay and receipts for any items You buy. We will take any payment We make from the amount of any Claim if Your Business Equipment is permanently lost.
3. Emergency courier expenses You have to pay to replace any business-related equipment that You must have for Your business.

SECTION W2 - BUSINESS EQUIPMENT HIRE

What You are covered for

We will pay up to the amount shown in the table of benefits within this section for each 24-hour period for hiring Business Equipment if:

1. Your Business Equipment is delayed during Your outward journey for more than 24-hours (You must get written confirmation of the length of the delay); or
2. You lose Your Business Equipment or it is damaged during Your Trip.

Special conditions relating to Claims

1. You must keep all receipts for hire costs.
2. We take any payment made under this section from any Claim under section W1 if Your Business Equipment is permanently lost.

SECTION W3 - BUSINESS MONEY

What You are covered for

We will pay up to the amount shown in the table of benefits within this section if You lose any business money (cash or traveller's cheques) which is Yours (if You are self-employed) or Your employer's, and which You carry or leave in a locked safety-deposit box.

What You are not covered for under Sections W1, W2 and W3

We will not cover the following:

1. The Excess shown in the table of benefits within this section.
2. Any Business Equipment or business money You lose or that is stolen if You do not report it to the police within 24-hours of discovering it, and You do not get a written police report for it.
3. Any Business Equipment You lose or that is stolen or damaged during a journey, unless You report this to the carrier and get a property irregularity report at the time. You must make Claims for any item You lose or that is

stolen or damaged to the airline within seven days.

4. Business Equipment or business money You have left Unattended in a public place.
5. Any item, set or pair You are not able to prove You owned or to prove the value of (for example, with original receipts).
6. Any Valuables You do not carry in Your hand Baggage and You lose or that are stolen or damaged while You are travelling.
7. Any Business Equipment or business money You lose or that is stolen or damaged while being shipped as freight or under a bill of lading.
8. Business Equipment that is legally delayed or held by customs or other officials.
9. Anything mentioned in the general exclusions on page 14.

You should make Claims about losing Your Business Equipment or it being stolen or damaged while being held by an airline, to the airline first. Any money You get under this Policy will be reduced by the amount of compensation You receive from the airline for the same event.

SECTION X - OPTIONAL WEDDING COVER

You will only be covered under this section if You have opted for Wedding Cover and have paid the appropriate extra Premium.

	Cover	Benefit (per person)	Excess
X1	Wedding Rings	£250 per person	£50
X2	Wedding Gifts	£1,000 per couple	£50
X3	Wedding Attire	£1,500 per couple	£50
X4	Photographs and Videos	£750 per couple	£50

SECTION X1 - WEDDING RINGS

What You are covered for

We will pay up to the amount shown in the table of benefits within this section for the repair, replacement or reinstatement of the bride's or bridegroom's lost or damaged wedding rings at Our option, occurring within the Period of Insurance.

SECTION X2 - WEDDING GIFTS

What You are covered for

We will pay up to the amount shown in the table of benefits within this section for the repair, replacement or reinstatement of lost or damaged wedding gifts in the event of permanent loss or damage to Your wedding gifts during the Period of Insurance.

SECTION X3 - WEDDING ATTIRE

What You are covered for

We will pay up to the amount shown in the table of benefits within this section in the event of permanent loss or damage to Your wedding attire during the Period of Insurance, if You have to:

- a) repair the damaged item(s), or
- b) purchase similar replacement items.

What You are not covered for under Sections X1, X2 and X3

1. The Excess shown in the table of benefits within this section.
2. Any item loaned, hired or entrusted to You.
3. Any loss from an Unattended motor vehicle if:
 - the items concerned have not been locked out of sight in a secure luggage 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.
4. Theft of Valuables from an Unattended motor vehicle, luggage in transit, or from luggage left in the custody of the hotel.
5. Wear and tear, damage caused by moth or vermin, denting or scratching, atmospheric or climatic conditions, deterioration, depreciation or any process of dyeing or cleaning.
6. Confiscation or detention by Customs or other lawful officials and authorities.
7. Bonds, securities, stamps or documents of any kind, musical instruments, glass, china, antiques, pictures, coupons, personal organisers, portable telephones, televisions, portable CD and mini-disc players, vehicles or accessories, boats and/or ancillary equipment, samples or merchandise or business goods or specialised equipment relating to a trade or profession.
8. Damage to fragile or brittle articles unless by fire or resulting from an Accident to a sea going vessel, aircraft or vehicle.
9. Losses from a roof or boot luggage rack.
10. Anything mentioned in the general exclusions on page 14.

Special Conditions Relating to Claims

1. Any payment made will be on the basis of the current value of the items concerned after a deduction for normal wear and tear.

2. You must take all reasonable precautions to secure the safety of Your wedding rings, gifts and attire and must not leave them Unattended in a place to which the public have access.

SECTION X4 - PHOTOGRAPHS AND VIDEOS

What You are covered for

We will pay up to the amount shown in the table of benefits within this section for the following:

1. Reasonable additional costs incurred by the Insured couple if the pre-booked professional photographer cannot appear at Your wedding at the specified time due to Illness, injury or transport problems.
2. Reasonable additional costs incurred by the Insured couple to re-print or re-take the professionally taken photographs or video(s) of the wedding if the original photographs and video(s) are permanently lost or damaged up to 14 days after the wedding.

What You are not covered for

1. The Excess shown in the table of benefits within this section.
2. Additional costs arising from any change to the specified time of which You are aware prior to the commencement of Your holiday
3. The cost of reprinting photographs or video(s) not owned or ordered by You;
4. Anything mentioned in the General Exclusions on page 14.

Special Conditions Relating to Claims

1. If the professional photographer cannot appear, You should obtain written confirmation of the reason why he or she could not appear. In the event of loss or damage to photographs, negatives or videos of Your wedding whilst in the custody of the photographer, You should obtain a written report confirming the nature and extent of the damage. Receipts for any additional costs incurred must be retained if a Claim is to be made under this section of the Policy.
2. The Period of Insurance under this section starts on Your wedding day and ends on Your return Home on completion of Your Trip.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if We cannot meet Our obligations. This depends on the type of business and the circumstances of the Claim. Most insurance contracts are covered for 90% of the Claim and will be met with no upper limit. You can get more information about compensation scheme arrangements from the FSCS's website at www.fscs.org.uk

DATA PROTECTION

Some or all of the information which You supply to The Insurer in connection with this Policy will be held on their computer records to help with the administration of the Policy. It may be used for underwriting, Claims purposes or marketing purposes by The Insurer. Your information may be transferred outside of the European economic area. This will only happen when it is necessary for the conclusion, or performance of a contract that is entered into at Your request, or interest or for administrative, or marketing purposes.

Should You not wish Your details to be used for marketing purposes or if You require a copy of the personal information We hold, this can be requested by writing directly to The Insurer.

MAPFRE ASSISTANCE

Maitland House, Warrior Squar, Southend-on-Sea, Essex SSI 2JY.

PAYMENT OF PREMIUM

The present Policy will be valid ONLY once You have paid the Premium.

If the Premium has not been paid before a Claim occurs, We shall not be liable for any Claims You make.

COMMUNICATION

All correspondence that We send to You shall be deemed to be valid if We sent it to Your last known address. All correspondence from You must be sent to Our branch office in the United Kingdom.

It is Your responsibility to read the terms and conditions in this Policy document thoroughly.

YOUR DUTY TO DISCLOSE INFORMATION

It is Your responsibility to provide complete and accurate information to The Insurer(s) when You take out Your insurance Policy, throughout the life of Your Policy, and when You renew Your insurance. Failure to disclose any material facts (these are facts that The Insurer(s) would regard as likely to influence the assessment and acceptance of this insurance), could invalidate Your insurance cover and could mean that part or all of a Claim may not be paid.

OVERLAPPING INSURANCE

If **You** are making a **Claim** and **You** have another insurance **Policy** which provides the same cover as this insurance for an identical period of time, **You** must, inform **Us**.

If **You** fail to disclose details of any other insurance **Policy** held, this may result in **Your Claim** not being paid.

If **You** make a **Claim**, **You** must provide **Us** with the name(s) of any other insurance companies. Each insurance company will contribute a proportion of the full amount of **Your Claim** payment (providing **Your Claim** is valid).

Under no circumstances shall **You** benefit from double payment under the terms of any of **Your** insurance policies. In the event that **You** have received payment to which **You** were not entitled under this **Policy** **We** have the right to recover the value of the overpayment from **You**.

GOVERNING LAW

This **Policy** will be governed by the law of England and Wales unless expressly agreed otherwise. If any legal **Claims** arising out of this **Policy** are not advised within 6 years of the end of the **Period of Insurance**, then the legal **Claim** shall not subsist.

 **MAPFRE** | ASSISTANCE

