



Travel Insurance

Policy
Document



Call 0151 363 5290
www.forcesmutual.org

Underwritten by SiriusPoint International Insurance Corporation

Forces
Mutual

Contents

Your policy	3
Table of benefits	5
Important conditions relating to health	6
Definitions	7
General conditions applicable to the whole policy	11
How to make a claim	14
Claims Conditions	15
General exclusions applicable to all sections of the policy	16
Hazardous activities	19
Section A – Holiday cancellation or cutting short your trip charges	21
Section B – Delayed departure	24
Section C – Missed departure	25
Section D – Emergency purchases	27
Section E – Independent travellers cover	28
Section F – Emergency medical and other expenses	32
Section G – Hospital benefit	35
Section H - Personal accident	36
Section I - Personal belongings – up to £2,000	38
Section J – Money and documents – up to £500	40
Section K – Personal liability – up to £2 million	41
Section L –Legal Expenses– up to £25,000	42
Section M – Winter sports	44
Section N – Activity equipment	47
Making a complaint	48
Financial Services Compensation Scheme	49
Your Personal Information	49

Your policy

Welcome to **your** Forces Mutual Travel insurance **policy**.

This insurance is arranged and administered by PMGI Limited, trading as Forces Mutual and underwritten by SiriusPoint International Insurance Corporation.

SiriusPoint International Insurance Corporation (UK Branch) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered on the Financial Services Register, Firm Registration Number (FRN) 202912. This insurance is effected in England and is subject to the laws of England and Wales.

PMGI Limited, trading as Forces Mutual, is authorised and regulated by the Financial Conduct Authority. Financial Services Register No. 114942. Registered in England & Wales No. 1073408.

Registered office: Brookfield Court, Selby Road, Leeds, LS25 1NB.

This **policy** is designed to cover **your trip** (holiday) that **you** take not exceeding 45 days (or 17 days in total for winter sports **trips**) in duration either as a 'package deal' or as an independent traveller.

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 by the issue of the schedule which forms part of the **policy**.

This **policy** will not cover **you** for all eventualities. Please see pages 3-15 for important information regarding **your policy**, including eligibility criteria, health conditions and general conditions and exclusions.

In return for having accepted **your** premium, **we** will in the event of **bodily injury**, death, illness, disease, loss, theft, damage or other specified events happening within the **period of insurance**, provide insurance in accordance with the operative sections of **your policy** as referred to in **your** schedule.

The schedule and any endorsements are all part of the **policy**. **Your policy** is evidence of the contract of insurance.

Your responsibility

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- a) supply accurate and complete answers to all the questions **we** or Forces Mutual may ask as part of **your** application for cover under the **policy**.
- b) to make sure that all information supplied as part of **your** application for cover is true and correct.
- c) advise Forces Mutual of any changes to the answers **you** have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **your policy** is invalid, and **you** won't be able to make a claim.

If any of the above circumstances change, **you** must inform Forces Mutual immediately as **you** may no longer meet the requirement of the **policy**. **You** can telephone Forces Mutual on 0151 363 5920.

Eligibility

To buy this policy, **you** must be:

- aged under 65 years of age, and
- a serving member of H.M. Forces, or
- civilian staff of the MoD, or
- the husband, wife, civil partner or partner of the above

or with **our** prior approval:

- a member of the Army Reserve, or
- a contractor employed by the MoD, or
- an employee of an affinity partner of the MoD

Policy excess

Under most sections of the **policy**, claims will be subject to an excess. This means that **you** will be responsible for paying the first part of each and every claim per incident claimed for, under each section by each **insured person**.

Winter sports

This **policy** will provide up to 17 days winter sports cover in a rolling 12-month period if **you** have paid the appropriate premium.

The law which applies to this policy

This **policy** will be governed by English law, and **you** and the insurers agree to submit to the non-exclusive jurisdiction of the courts of England and Wales.

Table of benefits

Holiday Travel Section	Sum Insured (per insured person)	Excess*
A – Cancellation & Cutting Short Your Trip charges	£4,000	£50
B – Delayed Departure: Delay Cancellation	£100 (£20 for each 12 hours) £4,000	£0 £50
C – Missed Departure	£500	£50
D – Emergency Purchases: Travel & Accommodation Clothing/Medical	£300 £150	£0 £0
E – Independent Travellers Cover: Extended Cancellation & Cutting Short Your Trip cover Extended Delayed Departure cover Missed Departure cover Accommodation covers	£4,000 (up to £250 for excursions) £100 (£4,000 for cancellation) £500 £4,000	£50 £0 £50 £50
F – Emergency Medical & Other Expenses	£5,000,000	£25
G – Hospital Benefit	£600 (£25 per day)	£0
H – Personal Accident: Death Loss of sight/limb Permanent Disablement	£10,000 £25,000 £25,000	£0 £0 £0
I – Personal Belongings Single article limit Total valuables	£2,000 £250 £500	£50
J – Money and Documents	£500	£50
K – Personal Liability	£2,000,000	£0**
L – Legal Expenses	£25,000	£0
M – Winter Sports (where selected): Ski Equipment Equipment Hire Ski Pack Piste Closure Avalanche Closure	£1,500 (single article limit £250) £150 £300 £200 £500	£50 £0 £0 £0 £0
N – Activity Equipment	£1,000 (max £250 any single article)	£50

* Where an excess applies, it applies to each **insured person** for each and every claim, subject to a maximum per claim of £100 or £50 in respect of Emergency Medical and Other Expenses only.

** An Excess of £250 applies only in respect of claims relating to rented accommodation.

Important conditions relating to health

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

If **you** do not comply, **we** may cancel the **policy** or refuse to deal with **your** claim or reduce the amount of any claim payment.

It is a condition of this **policy** that **you** will not be covered under section A – Cancellation or **cutting short your trip** charges, section F – Emergency medical and other expenses and section G – Hospital benefit for any claims arising directly or indirectly from:

1. At each anniversary date of taking out this **policy**;
 - a) any **medical condition** **you** have, or have had, for which **you** are taking or have been taking prescribed medication
 - b) any **medical condition** **you** have, or have had, for which **you** are waiting to receive, or have received treatment (including surgery, tests or investigations)
 - c) any **medical condition** for which **you** have received a terminal prognosis
 - d) any **medical condition** **you** are aware of but for which **you** have not had a diagnosis
 - e) any **medical condition** for which **you** are on a waiting list for or have knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home
 - f) any **medical condition** affecting **you**, a **close relative** or a close business associate that **you** are aware of that could reasonably be expected to result in a claim on this **policy**.

You will also not be covered under Section A - Cancellation or **cutting short your trip** charges for any claims arising directly or indirectly from points a. to f. above that apply at the time of booking any **trip**.

2. At any time:
 - a) any **medical condition** **you** have which a **medical practitioner** has advised **you** not to travel (or would have done so had **you** sought his/her advice), but despite this **you** still travel
 - b) any surgery, treatment or investigations for which **you** are travelling to receive (including any expenses incurred due to the discovery of other **medical conditions** during and/or complications arising from these procedures)
 - c) any **medical condition** for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**
 - d) **you** travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider

You should also refer to What is not covered – applicable to all sections of the policy.

Definitions

These definitions apply throughout **your policy** booklet. Where **we** explain what a word means that word will appear highlighted in bold print and have the same meaning wherever it is used in the **policy**. **We** have listed the definitions alphabetically:

Activity equipment

Specialised clothing and equipment used specifically for an Insured Activity listed on page 19.

Bodily injury

An identifiable physical injury caused by sudden, unexpected, external and visible means including injury as a result of unavoidable exposure to the elements.

Close relative

Mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, domestic partner, common law partner (defined as living together at the same address and including same sex relationships) or fiancé/fiancée.

Cut short / cutting short

Either:

- a) Abandoning or cutting short the **trip** by direct early return to the **United Kingdom**, or **your home** or **H.M. Base** in which case claims will be calculated from the day **you** returned to **your home** area and based on the number of complete days of **your trip** **you** have not used, or
- b) by attending a hospital outside **your home** area as an in-patient or being confined to **your** accommodation abroad due to compulsory quarantine or on the orders of a **medical practitioner**, in either case for a period in excess of 48 hours. Claims will be calculated from the day the ill/injured person was admitted to hospital or confined to **your** accommodation and based on the number of complete days for which **you** were hospitalised, quarantined or confined to **your** accommodation. Cover only applies to ill/injured persons.

Epidemic

An outbreak of disease that spreads quickly and affects many individuals at the same time in a community.

H.M. Base

Any location outside the **United Kingdom** where **you** are normally residing immediately prior to departure for **your trip**. This includes **your** ship.

Home

Your normal place of residence.

Insured person

See definition of **you** / **your** / **yourself** / **insured person**.

Medical condition

Any medical or dental condition, or related complication that has required in the past, is currently ongoing, or is awaiting medical advice, diagnosis, treatment, prescribed medication, consultations, check-ups, surgery, tests or investigations at the time **you** purchase this **policy** or at each anniversary date of taking this **policy** out, whichever is last.

Medical practitioner

A registered practising member of the medical profession recognised by the law of the country where they are practising, who is not related to **you** or any person who **you** are travelling with.

Money

Hard currency, i.e. bank notes and coins.

Operational tour

A tour of duty for which an operational allowance is paid to **you**.

Pandemic

An **epidemic** occurring worldwide, or over a very wide area which crosses international boundaries.

Period of Insurance

The dates shown in **your policy** schedule and any further calendar month and will continue until;

- **you** or **we** cancel this **policy** or
- **you** are no longer a member of H.M. Forces or **you** do not meet the age eligibility
- **you** pay the current monthly premium due on the first working day of the calendar month and **we** accept it.

During this period any **trip** not exceeding 45 days within the geographical area shown on the schedule is covered. The insurance is only valid if **you** have insured the whole duration of each individual **trip**. There is no cover offered by the **policy** whatsoever for **trips** which are longer than the maximum **trip** duration of 45 days.

Section A – Holiday cancellation cover shall be operative from the date stated in the schedule or the time of booking any **trip** (whichever is the later) and terminates on commencement of any **trip** or expiry of this cover which is the earlier.

For all other sections of the **policy** the insurance commences when **you** leave **your home** or **H.M. Base** to commence the **trip** and terminates at the time of **your** return to **your home** or **H.M. Base** (whichever is the earlier) on completion of the **trip**.

The **period of insurance** is automatically extended for the period of the delay in the event that **your** return to **your home** or **H.M. Base** is unavoidably delayed due to an event insured by this **policy**.

However any **trip** that had already begun when **you** purchased this insurance will not be covered.

Personal belongings

Items of a personal nature such as clothing and items designed to be worn or carried, owned by **you** and used by **you** for **your** own personal use, suitcases, or similar luggage carriers and infants pushchairs but excluding tents, dinghies, bicycles and other items not normally carried in a suitcase or similar luggage carrier.

Policy

Your policy booklet and most recent schedule which includes any endorsement(s).

Public transport

Any publicly licensed aircraft, sea vessel, train, coach or bus on which **you** are booked or had planned to travel.

Terrorism

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.

Trip

Any holiday or private pleasure journey which is in excess of 8hrs in duration but not exceeding 45 days made by **you** which begins and ends in the **United Kingdom, your home or H.M. Base.**

Any holiday or private pleasure journey solely within the **United Kingdom** is only covered where **you** have pre booked at least one nights accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee.

The terms and conditions, exclusions and **policy** cover limits detailed in this **policy** wording apply to each trip taken during the **period of insurance.**

Travel documents

Travel tickets, green card, driving licence, visas, prepaid car-hire or accommodation vouchers and passports.

Unattended

Where **you** are not in a position to prevent unauthorised interference with the theft or damage to **your** property.

United Kingdom

England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

Valuables

Watches, furs, jewellery, audio equipment, computers and computer games, binoculars, telescopes, musical instruments, video and photographic equipment.

We / us / our

PMGI Limited trading as Forces Mutual on behalf of SiriusPoint International Insurance Corporation.

You / your / yourself / insured person

The policyholder and each person whose name appears in the schedule.

And if Single Parent Family cover is selected:

Any number of his or her children, step children or foster children aged under 18 (or aged under 23 if in full time education), accompanying the parent insured on the same **policy**, travelling on any **trip** to the same destination. Children under the age of 18 are only insured when travelling with the insured adult, (or accompanied by another responsible adult to the same destination as the **policy**holder) or, if aged between 18 and 23 and in full time education, when travelling to visit or holiday with their parents or legal guardian. The **policy**holder is also insured to travel on their own.

And if Family cover is selected:

Their spouse/partner and any number of their children, step children or foster children aged under 18 (or aged under 23 if in full time education), accompanying the parents or legal guardian insured on the same **policy** travelling on any **trip** to the same destination. Children under the age of 18 are only insured when travelling with one or both of the insured adults, (or accompanied by another responsible adult to the same destination as the **policy**holder) or, if aged between 18 and 23 and in full time education, when travelling to visit or holiday with their parents or legal guardian. Either adult is also insured to travel on their own.

General conditions applicable to the whole policy

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

If **you** do not comply, **we** may at **our** option cancel the **policy** or refuse to deal with **your** claim, or reduce the amount of any claims payment.

1. Your responsibility

At the time of purchasing this insurance **you** will have been asked questions to enable **us** to assess **your** risk, failure to answer accurately and honestly could lead to **your** policy being invalid and all claims will be forfeited. If the answers given change after the policy was purchased **you** must notify **us** of this change.

2. Dual insurance

If at the time of any incident which results in a claim under this **policy** there is another insurance covering the same loss, damage, expense or liability **we** will not pay more than **our** proportional share.

3. Reasonable precautions

At all times **you** must take all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take all reasonable steps to safeguard **your** property from loss or damage and to recover property lost or stolen.

4. Cancelling your cover

You may cancel this **policy** at any time by;

Telephoning Forces Mutual on 0151 363 5290

Writing to Forces Mutual at Floor 3, Exchange Station, Tithebarn Street, Liverpool, L2 2QP

Or visiting www.forcesmutual.org

Please quote **your policy** number.

If **you** cancel within the first 14 days of receipt of **your policy**, providing there has been no claim or incident likely to give rise to a claim, **we** will treat the policy as if it had never been in force and refund any premium paid.

If **you** cancel **your policy** at any other time, as **you** pay monthly by direct debit, **we** will continue to provide cover until the end of that calendar month and no refund will be provided.

We reserve the right to cancel this **policy** at any time by giving **you** no less than 30 days written notice to the postal address or email address **we** have on file for **you**.

Any such written notice will explain **our** reasons for cancellation.

We reserve the right to cancel this **policy** as soon as practicable in the event that;

- **you** fail to pay the premium when it is due;
- **you** are no longer eligible for this insurance; or
- **you** or anyone acting for **you** acts fraudulently as detailed on pages 15-16.

5. Period of insurance

One month from the date shown in **your policy** schedule and any further monthly period for which **we** accept a premium. This **policy** is annually reviewable 12 months on from the date shown against 'period of insurance from' on **your** schedule and every 12 months thereafter. This means **we** recommend that **you** review the terms and conditions of this **policy** and ensure that it continues to meet **your** needs.

This **policy** is a monthly **policy**, which means that Forces Mutual will collect a premium by Direct Debit from **your** bank account on the first working day of each month* and, subject to the successful collection of that premium, **we** will provide the cover detailed in this **policy** wording for the month in which the premium has been collected. This insurance commences on the date shown on **your policy** schedule and continues by periods of one month upon receipt of **your** monthly premium payment. This insurance does not have a specified end date and cover will continue until either **you** or **we** cancel the **policy**. However, if **you** fail to make a monthly premium payment when it is due, **we** will attempt to recollect the payment on the next available collection date (15th or 1st of the month). If **you** fail to make this payment, or if the payment instruction has been cancelled for any reason, cover under this insurance will be cancelled by Forces Mutual. Cover will cease with effect from the end of the month immediately before the date of the first failed collection. Forces Mutual will then send **you** confirmation of the cancellation.

*The first payment date may fall on the 15th of the month depending upon inception date, however all subsequent monthly collections will take place on the first working day of the month.

6. Changes to cover terms or premiums

This clause explains how **we** may make changes to **your policy**.

We may change the price, benefits, terms, cover and/or exclusions of **your policy** by giving **you** no less than 30 days notice in writing to **your** last known address. Any such written notice will explain **our** reasons for making the changes. This does not apply to any changes in the law, regulation and/or taxation of insurance business within the **United Kingdom**, when changes will be made in accordance with **our** statutory and regulatory obligations without prior notice.

We will only exercise **our** ability to make changes to **your policy** in order to make changes to reflect;

- any changes that are required to give effect to decisions and/or guidance of a regulator or an Ombudsman;
- any changes that are required to give effect to new or revised insurance industry codes of practice that **we** intend to comply with;
- inflationary increases in general claims costs or administrative costs which affect the cost to **us** of providing cover under and administering **your policy**;
- other increases or decreases in the relative cost and/or relative number of claims which affect the cost to **us** of providing cover under and administering **your policy**;
- increases in the relative cost of purchasing reinsurance, which affects the cost to **us** of providing cover under **your policy**.

We will not make any change to **your policy** during the first 3 months of **your policy**, unless **we** told **you** before **you** purchased **your policy** that these changes would happen or such changes are required by law or regulation (in which case **we** will give **you** 30 days notice).

Where **we** do make a change to **your policy**, **we** will not make any further changes to **your policy** for at least 6 months, unless **we** are required to do so by law or regulation.

We may change the benefits, terms, cover or exclusions of **your policy** at any time and on giving **you** 30 days notice, where such change does not restrict **your** cover or benefits, makes the **policy** easier for **you** to understand and/or makes the **policy** fairer to **you**.

If **you** are on an **operational tour** when **we** notify **you** of any changes to **your policy**, or **you** start an **operational tour** within 30 days of that notification, **we** will treat any claim arising during that same **operational tour** under the previous **policy** wording if it is beneficial to **you** to do so.

7. Communications

Forces Mutual will write to **you** or email **you** at **your** last known address at least annually and will include the following:

- Details of how to contact **us**;
- A reminder that the **policy** wording is shown on the Forces Mutual website and that **you** also have a right to a copy of the **policy** wording;
- A reminder that **you** have a duty to inform **us** of any changes in **your** circumstances;
- A summary of the key facts held about **you**;
- A reminder to check that **your policy** still remains suitable for **your** requirements;
- Confirmation that **your policy** will continue on a monthly basis, provided that **you** continue to pay the current premium and that **we** accept it.

8. Language

The contractual terms and conditions, and other information relating to this contract will be in the English language.

9. Limits of cover

Each section of the insurance cover shows the most **you** can claim, but other limits may apply. For example under Section A – Holiday cancellation and cutting short **your** trip charges, the overall limit is £4,000 but there is a limit of £250 for irrecoverable unused excursions. The limits of the cover apply to each **insured person** and each insured **trip** separately.

How to make a claim

First, check **your policy** schedule and the appropriate section of **your policy** wording to make sure that what **you** are claiming for is covered. **You** can set up a claim by telephone or by emailing **us**, **you** must ensure that **you** have all relevant documents and any receipts, please see claims evidence below.

- Telephone: 01444 442277

All claims must be submitted within 60 days of **your** return from **your trip**. **You** must assist **us** in providing all requested information, including completing any requested forms, or **you** may experience a delay in the processing of **your** claim. When claims settlements are made by BACS (Bank Automatic Clearing System) or other electronic banking system method, **you** will be responsible for supplying **us** with the correct bank account details and **your** full authority for **us** to remit monies directly to that account. Provided that payment is remitted to the bank account designated by **you**, **we** shall have no further liability or responsibility in respect of such payment, and it shall be **your** sole responsibility to make collection of any misdirected payment in the event of incorrect details having been provided to us.

Claims consortium group have been appointed to handle claims on this policy.

24-hour Emergency Medical Assistance

You must contact the medical emergency service once **you** know **you** will be in a medical facility for at least 24 hours.

- Telephone 01444 442277

Paying medical fees

If possible, **you** should pay for **your** medical treatment and then claim these costs back when **you** return **home**. If **you** cannot pay the medical costs out of **your** own **money**, contact **our** medical emergency service.

Reciprocal Health Agreements

If **we** agree to a claim for medical expenses which has been reduced because **you** used a reciprocal health agreement or private health insurance, an excess will not apply under this section.

Claims Conditions

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

1. Claims

The claim notification must be made within 60 days or as soon as possible after that following any **bodily injury**, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may lead to a claim under this **policy**.

You must also tell **us** if **you** are aware of any court claim form, summons or impending prosecution.

Every communication relating to a claim must be sent to **us** as soon as possible. **You** or anyone acting on **your** behalf must not negotiate, admit or repudiate (refuse) any claim without **our** permission in writing.

You or **your** legal representative must supply at **your** own expense, all information, evidence, details of household insurance, proof of ownership and medical certificates as required by **us**. **You** should refer to the section under which **you** are claiming for further details of the evidence that **we** need to deal with **your** claim.

We reserve the right to require **you** to undergo an independent medical examination at **our** expense or to contact **your medical practitioner** to check **your** medical records. **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 then recovered it will then become **our** property.

We may refuse to reimburse **you** for any property which **you** cannot provide proof of ownership such as an original receipt, a valuation, user manual or bank or credit card statements.

2. Transferring of rights

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.

3. Fraud

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

- Fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your policy**,
- Fails to reveal or hides a fact likely to influence the cover **we** provide,
- Makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false,

- Sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false,
- Makes a claim under the **policy**, knowing the claim to be false or fraudulent in any way,
- Makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge.

If **your** claim is in any way dishonest or exaggerated, **we** will not pay any benefit under this **policy** or return any premium to **you**, and **we** may cancel **your policy** immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and inform the appropriate authorities (this includes military authorities).

4. Sanctions

No cover shall be provided, and no payment shall be made under this **policy**, including return of premium, to the extent that such provision or payment would expose **us** to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions laws or regulations of the **United Kingdom**, European Union, United States of America, or any other jurisdiction whose laws are applicable to this contract. Our obligations shall be suspended for the duration of such exposure.

General exclusions applicable to all sections of the policy

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

1. War

War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **terrorism**, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, but this exclusion shall not apply to losses under section

A – Holiday cancellation or cutting short your trip charges

F – Emergency medical and other expenses

G – Hospital benefit

unless such losses are caused by nuclear, chemical or biological attack or the disturbances were already taking place prior to booking any **trip**.

2. Radioactive contamination

Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.

3. Sonic boom

Loss, destruction or damage directly caused by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

4. Professional sports or entertaining

Your participation in or practice of any professional sports or professional entertaining (except where the appropriate additional activities cover has been selected).

5. Your participation in

Base jumping, sky diving or sky surfing.

6. Your use of

A motorised vehicle unless a full **United Kingdom** driving licence is held permitting the use of such vehicles in the **United Kingdom**.

7. Suicide and putting yourself at needless risk

Your wilfully self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases and putting **yourself** at needless risk (except in an attempt to save human life).

8. Balcony exclusion

We will not cover any claim related to **you** falling, climbing or moving around the outside of any building (apart from access ways), sitting, planking, balconing, owling or lying on any part of any building, and **you** jumping from any height (unless in an attempt to save someone's life).

9. Alcohol exclusion

We will not cover:

- a) The effect of **your** alcohol, solvent or drug dependency or long-term abuse.
- b) **You** being under the influence of alcohol, solvents or drugs, or doing anything as a result of using these substances (this excludes drugs prescribed by a **medical practitioner**, unless they are for the treatment of drug addiction).
- c) When **you** drink too much alcohol which is evidenced by one of the following:
 - a **medical practitioner** stating that **your** alcohol consumption has caused or actively contributed to **your** injury or illness.
 - the results of a blood test which shows that **your** blood alcohol level exceeds 0.19% which is approximately 2.5 times the legal drink driving limit in the United Kingdom.
 - a witness report from a 3rd party or a police incident report.
 - **your** own admission.

10. Unlawful action

Your own unlawful action or any criminal proceedings against **you**.

11. Additional loss or expense

Any other loss, damage or additional expense following on from the event for which **you** are claiming, unless **we** provide cover under this insurance.

Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim, telephone calls, meals and refreshments or loss of earnings following **bodily injury**, illness or disease.

12. Armed Forces

Operational duties of a member of the Armed Forces (other than claims arising from authorised leave being cancelled due to operational reasons, as provided for under sub section 4. of section A – Holiday cancellation or **cutting short your trip** charges).

13. Cyber outage or cyber terrorism

Any loss arising from or as a result of any cyber outage or cyber terrorism.

14. Travelling against government restrictions

Any loss if **you** travel against government restrictions (such as the Travel Advice Unit of the Foreign & Commonwealth Office (FCDO) or similar body) which have been put in place to prevent or limit travel from where **you** live or to the destination **you** are travelling to, such as, but not limited to, locking down a geographical region, closing borders, or making **your** travel illegal.

Hazardous activities

You are not covered for claims caused by **you** taking part in winter sports (unless **you** have paid the extra winter sports premium) or mountaineering, potholing, riding or driving in any kind of race, flying (except as a passenger in a fully licensed passenger-carrying aircraft) or doing any other dangerous activity unless they are listed as an additional activity below, and **you** have paid the appropriate extra premium.

However, **we** automatically cover the activities listed below under **our** standard cover and under the winter sports cover.

Angling (not at sea from a boat)	Paragliding
Archery	Parascending
Badminton	Roller skating/blading
Bowls	Rowing
Cross-country skiing*	Sailing (less than 12 miles from coast)#
Curling*	Scuba diving (to depth of less than 30 metres)#
Cycling	Shooting (on a range only, no hunting)#
Dry slope skiing*	Skiing*
Go-karting#	Snorkelling
Golf	Snowboarding*
Hiking	Snow-mobiling*#
Hill trekking	Soccer
Hockey	Squash
Horse riding	Surfing
Ice skating*	Swimming
Jet skiing#	Tennis
Kite boarding	Tobogganing*
Kite surfing	Tug of war
Motor cycling (up to 125cc)#	Volleyball
Mountain biking	Water skiing
Off piste skiing*	Water polo
Orienteering	Windsurfing
Paddle boarding	

*Only covered where Winter Sports cover is selected.

#No cover under the Personal Accident and Personal Liability cover sections.

Other sporting activities may be covered if **you** select Hazardous Activity Insurance.

Activities covered under the two levels of Hazardous Activity Insurance are as follows: - Please note, non-hazardous winter sports activities (as listed above) will not be covered unless winter sports cover is also selected.

Level 1 – additional activities cover

Abseiling, fencing, martial arts, piloting an aircraft, scuba diving (depths greater than 30m provided a recognised qualification is held), sailing outside coastal waters, white water rafting and canoeing, high diving, micro-lighting, sea fishing from a boat, boxing, hot air ballooning, motor rallying, playing American football, polo, rugby or war games.

Level 2 – additional activities cover

Bungee jumping, mountaineering, trekking high altitudes, hang gliding, rock climbing, caving, pot holing, performing ski acrobatics and other dangerous skiing such as the use of bobsleighs or skeletons, ski jumping, heli-skiing, freestyle skiing, mogul skiing, ski-touring and ski racing in major events, triathlons, if **you** plan to go on overland **trips** in Africa, Asia and South America exceeding 2 nights, expeditions (journeys of exploration) or playing ice hockey or professional sport.

Section A – Holiday cancellation or cutting short your trip charges

What is covered:

We will pay **you** up to £4,000 for any irrecoverable unused travel and accommodation costs (including excursions up to £250) and other pre-paid charges which **you** have paid or are contracted to pay, together with any additional travel expenses incurred up to the standard of **your** original booking for either:

- a) necessary and unavoidable cancellation of the **trip** or
- b) **cutting short your trip** of the **trip** before completion

as a result of one of the numbered reasons listed below:

1. The death, **bodily injury**, illness or disease of:
 - **you**
 - any person with whom **you** are travelling or have arranged to travel with
 - any person with whom **you** have arranged to stay with
 - **your close relative**
2. **You**, or any person who **you** are travelling or have arranged to travel with being quarantined, called as a witness at a Court of Law or for jury service attendance.
3. **You** being made redundant (which qualifies for payment under current **United Kingdom** redundancy payment legislation, and at the time of booking the **trip** there was no reason to believe **you** would be made redundant).
4. **You**, or any person with whom **you** are travelling or have arranged to travel with, are a member of the HM Forces, Army Reserve, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **your**/their authorised leave cancelled or are called up for operational reasons, provided that the cancellation or **cutting short your trip** could not reasonably have been expected at the time when **you** purchased this insurance or at the time of booking any **trip**.
5. The Police or other authorities requesting **you** to stay at or return to **your home** due to serious damage to **your home** caused by fire, aircraft, explosion, storm, flood, subsidence, fallen trees, collision by road vehicles, malicious people or theft.
6. A **medical practitioner** advises against travel due to **your** or **your** travelling companions underlying health conditions, including pregnancy.
7. Discovering that **you** or **your** travelling companion are pregnant after the date **you** bought this **policy** or after the date the **trip** was booked (whichever **you** did last). The booked return date must be within 12 weeks, (16 weeks for a multiple birth), of the expected date of delivery.

If the same costs, charges or expenses are covered under section E – Independent travellers cover, **you** can only claim for these under one section for the same event.

Special conditions relating to claims

- a) **You** must get (at **your** own expense) a medical certificate from a **medical practitioner** and the prior approval of **our** medical emergency service to confirm the necessity to return home, prior to **cutting short your trip** due to death, **bodily injury**, illness or disease.
- b) If **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the **trip**, the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.
- c) If **you** cancel the **trip** due to;
 - stress, anxiety, depression or any other mental or nervous disorder that **you** are suffering from, **you** must provide (at **your** own expense) a medical certificate from a consultant specialising in the relevant field or
 - any other **bodily injury**, illness, disease, **you** must provide (at **your** own expense) a medical certificate from a **medical practitioner** stating that this necessarily and reasonably prevented **you** from travelling.
- d) If **we** pay for **your** unused travel, **we** will not also make payment for **your** additional travel.

What is not covered:

1. The first £50 of each and every claim per incident for each **insured person** but limited to £100 in all.
2. The cost of Airport Passenger Duty (APD) whether irrecoverable or not.
3. Any claims arising directly or indirectly from:
 - a) Redundancy caused by or resulting from misconduct leading to dismissal or resignation or voluntary redundancy, or where **you** received a warning or notification of redundancy before **you** purchased this insurance or at the time of booking any **trip**.
 - b) At the time of taking out this **policy** any **medical condition** affecting **you**, a **close relative** that **you** were aware of that could reasonably be expected to result in a claim on this **policy**.
 - c) Circumstances known to **you** before **you** purchased this insurance or at the time of booking any **trip** which could reasonably have been expected to lead to cancellation or **cutting short your trip**.
 - d) Knowing or deliberately putting **yourself** at risk (unless **you** are trying to save someone's life).
 - e) An **epidemic** or **pandemic**.
4. Travel tickets paid for using any airline mileage or supermarket reward scheme, for example Air Miles.
5. Accommodation costs paid for using any timeshare, holiday property bond or other holiday points scheme.
6. Claims when self-isolation is not mandated by a **medical practitioner**, the NHS, or any **United Kingdom** government body.

7. Claims for additional accommodation costs incurred as a result of **you** having to self-isolate.
8. Anything mentioned in General exclusions applicable to all sections of the **policy**.

You should also refer to the important conditions relating to health.

Claims evidence

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

- A medical certificate from the treating **medical practitioner** (or in the case of stress, anxiety, depression or any other mental or nervous disorder, a consultant specialising in the relevant field) explaining why it was necessary for **you** to cancel or **cut short your trip**.
- In the case of death causing cancellation or **cutting short your trip**, the original death certificate.
- Booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or provider of transport/accommodation.
- In the case of **cutting short your trip** claims, written details from **your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the **trip**.
- **Your** unused travel tickets.
- Receipts or bills for any costs, charges or expenses claimed for.
- In the case of compulsory quarantine, a letter from the relevant authority or the treating **medical practitioner**.
- In the case of jury service or witness attendance, the court summons.
- The letter of redundancy for redundancy claims.
- A letter from the commanding officer concerned, confirming cancellation of authorised leave or call up for operational reasons.
- In the case of serious damage to **your home** a report from the police or relevant authority.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

Section B – Delayed departure

What is covered:

If departure of the **public transport** on which **you** are booked to travel is delayed either;

- a) at the final departure point from or to **your** normal country of residence, or;
- b) at the departure point of any onward connecting **public transport** to **your** overseas destination or on the return journey to **your** normal country of residence,

for at least 12 hours from the scheduled time of departure for a reason that **you** or the tour operator cannot control, **we** will pay **you**:

- 1. £20 for the first completed 12 hours delay and £20 for each full 12 hours delay thereafter up to a maximum of £100 (which is meant to help **you** pay for telephone calls made and meals and refreshments purchased during the delay) provided **you** eventually travel, or;
- 2. up to £4,000 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 12 hours has elapsed **you** choose to cancel **your trip** before departure from **your** normal country of residence.

You may claim only under subsection 1) or 2) above for the same event, not both.

You may claim only under one of either section B – Delayed departure, section C – Missed departure or section E – Independent travellers cover for the same event.

Special conditions relating to claims

- a) **You** must check in according to the itinerary given to **you** unless **your** tour operator has requested **you** not to travel to the airport.
- b) **You** must get written confirmation (at **your** own expense) from the carriers (or their handling agents) of the number of hours of delay and the reason for the delay.
- c) **You** must comply with the terms of contract of the travel agent, tour operator, carrier or transport provider.

What is not covered:

- 1. The first £50 of each and every claim per incident for each **insured person** under subsection 2 of What is covered, but limited to £100 in all.
- 2. Claims arising directly or indirectly from:
 - a) Strike or industrial action existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
 - b) Any aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling.
 - c) Any delays to any subsequent outbound or return connecting **public transport** following **your** departure from the final departure point from or to the **United Kingdom, your home** or **H.M. Base**.
- 3. Anything mentioned in General exclusions applicable to all sections of the **policy**.

Claims evidence

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

- Full details of the travel itinerary supplied to **you**.
- A letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of **your** check in time.
- In the case of cancellation claims, **your** booking confirmation together with written details from **your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and the pre-paid costs or charges that made up the total cost of the **trip**.
- **Your** unused travel tickets.
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

Section C – Missed departure

What is covered:

We will pay **you** up to £500 for additional accommodation (room only) and travel expenses up to the standard of **your** original booking necessarily incurred in reaching **your** overseas destination or returning to **your** normal country of residence, if **you** fail to arrive at the departure point in time to board the **public transport** on which **you** are booked to travel on the initial international outbound and return legs of the **trip** or as a result of;

- a) the failure of other **public transport** or
- b) an accident to or breakdown of the vehicle in which **you** are travelling or
- c) an accident or breakdown happening ahead of **you** on a public road which causes an unexpected delay to the vehicle in which **you** are travelling or
- d) strike, industrial action or adverse weather conditions.

If the same expenses are also covered under section B – Delayed departure or section E – Independent travellers cover, **you** can only claim under one section for the same event.

Special conditions relating to claims

You must allow enough time for the **public transport** or other transport to arrive on schedule and to deliver **you** to the departure point.

What is not covered:

1. The first £50 of each and every claim per incident for each **insured person** but limited to £100 in all.
2. Claims arising directly or indirectly from:
 - a) Strike or industrial action, existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
 - b) Any accident to or breakdown of the vehicle in which **you** are travelling when a repairers report or other evidence is not provided.
 - c) Breakdown of any vehicle owned by **you** which has not been serviced properly and maintained in accordance with manufacturer's instructions.
 - d) Any aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling.
 - e) **Your** failure to arrive at the departure point in time to board any connecting **public transport** after **your** departure on the initial international outbound and return legs of the **trip**.
3. Additional expenses where the scheduled **public transport** operator has offered alternative travel arrangements.
4. Anything mentioned in General exclusions applicable to all sections of the **policy**.

Claims Evidence

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

- A letter from the **public transport** provider detailing the reasons for failure.
- A letter from the relevant **public transport** provider, carrier or authority confirming details of the strike, industrial action or adverse weather conditions.
- **Your** unused travel tickets.
- Receipts or bills or proof of purchase for any transport, accommodation or other costs, charges or expenses claimed for.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

Section D – Emergency purchases

What is covered:

1. **We** will pay **you** up to £300 for additional travel and accommodation expenses up to the standard of **your** original booking incurred abroad to obtain a replacement of **your** lost or stolen passport, visa, travel tickets, green cards, driving licenses or admission tickets.
2. **We** will also pay up to £150 for the emergency replacement of clothing, medication and toiletries if **your** baggage is temporarily lost in transit during the outward journey and not returned to **you** within 12 hours provided written confirmation is obtained and sent to **us** from the carrier confirming the number of hours the baggage was delayed.

Special conditions relating to claims

- a) **You** must report to the local Police within 24 hours of discovery and obtain a written report of the loss theft or attempted theft of all passports, visas, travel tickets, green cards, driving licenses or admission tickets. Receipts for items lost or stolen must be retained, as these will help **you** to substantiate **your** claim.
- b) If baggage is temporarily lost in transit while in the care of a carrier transport company authority or hotel **you** must report the event to them and obtain written confirmation that this has been done.
- c) If **your** baggage was temporarily lost by an airline, **you** must:
 - i. obtain a property irregularity report from them
 - ii. give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).

What is not covered:

1. Loss theft of or damage of **your** passport, visa, travel tickets, green cards, driving licenses or admission tickets whilst left **unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
2. Loss or damage due to delay confiscation or detention by customs or other authority.
3. Anything mentioned in the General exclusions applicable to all sections of the **policy**.

Section E – Independent travellers cover

This extension to the **policy** provides the following modifications to the insurance specifically in respect of **trips** that do not constitute a package (as described in the Special definition below).

Special definition relating to this section (which is shown in bold)

Package

- means the pre-arranged combination of at least two of the following components when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation;
 - a) transport
 - b) accommodation
 - c) other tourist services in addition to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package.

What is covered:

Extended cancellation or cutting short your trip charges cover

Section A – Holiday cancellation or **cutting short your trip** charges is extended to include the following cover.

We will pay **you** up to £4,000 for any irrecoverable, unused travel and accommodation costs (including excursions up to £250) and other pre-paid charges, which **you** have paid or are contracted to pay, together with any additional travel expenses incurred up to the standard of **your** original booking if either;

- a) **you** were not able to travel and use **your** booked accommodation or
- b) the **trip** was **cut short** before completion as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCDO) or similar body issuing a directive;
 - prohibiting all travel or all but essential travel to or
 - recommending evacuation from

the country or specific area or event to which **you** were travelling, providing such directive came into force after **you** purchased this insurance or booked the **trip** (whichever is the later), or in the case of **cutting short your trip**, after **you** had left **your** normal country of residence to commence the **trip**.

Extended delayed departure cover

Section B – Delayed departure is extended to include the following cover.

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

1. If the **public transport** on which **you** are booked to travel is cancelled or delayed, leading to **your** departure being delayed for more than 12 hours at the departure point of any connecting

public transport in the **United Kingdom** or to **your** overseas destination or on the return journey to **your home** or **H.M. Base**, **we** will pay **you** £20 for the first completed 12 hours delay and £20 for each full 12 hours delay after that, up to a maximum of £100 (which is meant to help **you** pay for telephone calls made and meals and refreshments purchased during the delay) provided **you** eventually continue the **trip**.

2. **We** will pay **you** up to £4,000 for either;

- a) any irrecoverable unused accommodation costs (including excursions up to £250) and other pre-paid charges which **you** have paid or are contracted to pay because **you** were not able to travel and use **your** booked accommodation as a result of;
 - i. the **public transport** on which **you** were booked to travel from **your** normal country of residence being cancelled or delayed for more than 12 hours, or
 - ii. **you** being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours and **you** choose to cancel **your trip** because the alternative transport to **your** overseas destination offered by the **public transport** operator was not reasonable, or;
- b) suitable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** overseas destination and/or in returning to the **United Kingdom, your home** or **H.M. Base** as a result of;
 - i. the **public transport** on which **you** were booked to travel being cancelled, delayed for more than 12 hours, diverted or re-directed after take-off, or
 - ii. **You** being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours and **you** choose to make other travel arrangements for **your trip** because the alternative transport offered by the **public transport** operator was not reasonable.

The amount payable will be calculated after deduction of the amount of the refund on **your** ticket(s) together with any compensation from the **public transport** operator.

You can only claim under subsections a) or b) for the same event, not both.

If the same costs, charges or expenses are also covered under section B – Delayed departure, **you** can only claim for these under one section for the same event.

Extended missed departure cover

Section C – Missed departure cover is extended to include the following cover.

1) **We** will pay **you** up to £500 for additional accommodation (room only) and travel expenses up to the standard of **your** original booking, necessarily incurred in reaching **your** overseas destination or returning to the **United Kingdom, your home** or **H.M. Base**, if **you** fail to arrive at the departure point in time to board any onward connecting **public transport** on which **you** are booked to travel, following completion of the initial international journey, including connections within the **United Kingdom** on the return journey to **your home** or **H.M. Base** as a result of;

- a) the failure of other **public transport**, or
- b) strike, industrial action or adverse weather conditions, or

- c) **you** being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 5 hours.

If the same expenses are also covered under section C – Missed departure, **you** can only claim for these under one section for the same event.

Accommodation cover

We will pay **you** up to £4,000 for either;

1. any irrecoverable unused accommodation costs (including excursions up to £250) and other prepaid charges which **you** have paid or are contracted to pay because **you** were not able to travel and use **your** booked accommodation, or;
2. additional accommodation and transport costs incurred:
 - a) up to the standard of **your** original booking, if **you** need to move to other accommodation on arrival or at any other time during the **trip** because **you** cannot use **your** booked accommodation, or;
 - b) to repatriate **you** to **your home** if it becomes necessary to **cut short your trip** as a result of the insolvency of the providers of the accommodation, fire, flood, earthquake, explosion, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease affecting **your** accommodation or resort.

You may claim only under one of subsections a) or b) of What is covered, for the same event, not both.

If the same costs and charges are also covered under section A – Holiday cancellation or **cutting short your trip** charges, **you** can only claim for these under one section for the same event.

Special conditions relating to claims

- a) If **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the **trip**, the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.
- b) **You** must get (at **your** own expense) written confirmation from the provider of the accommodation (or their administrators), the local police or relevant authority that **you** could not use **your** accommodation and the reason for this.
- c) **You** must check in, according to the itinerary supplied to **you** unless **your** tour operator has requested **you** not to travel to the airport.
- d) **You** must get (at **your** own expense) written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.
- e) **You** must comply with the terms of contract of the **public transport** operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (where applicable) **your** rights under EU Air Passenger Rights legislation in the event of denied boarding, cancellation or long delay of flights.

What is not covered:

1. The first £50 of each and every claim per incident for each **insured person** (except claims under subsection b) 1. of What is covered under the Extended delayed departure cover above) but limited to £100 in all.
2. The cost of Airport Passenger Duty (APD) whether irrecoverable or not.
3. Travel tickets paid for using any airline mileage reward scheme, for example Air Miles.
4. Accommodation costs paid for using any timeshare, holiday property bond or other holiday points scheme.
5. If **we** pay **your** unused travel, **we** will not also make payment for **your** additional travel.
6. Claims arising directly or indirectly from:
 - a) Knowingly or deliberately putting **yourself** at risk (unless **you** are trying to save someone's life).
 - b) Strike industrial action or a directive prohibiting all travel or all but essential travel, to the country or specific area or event to which **you** were travelling, existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
 - c) Any aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling.
 - d) Denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator or their handling agents.
 - e) If at the time of taking out this **policy** any **medical condition** affecting **you**, a **close relative** that **you** are aware of that could reasonably be expected to result in a claim on this **policy**.
7. Any costs incurred by **you** which are recoverable from the providers of the accommodation (or their administrators) or for which **you** receive or are expected to receive compensation or reimbursement.
8. Any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
9. Any accommodation costs, charges and expenses where the **public transport** operator has offered alternative travel arrangements.
10. Any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your trip**.
11. Anything mentioned in General exclusions applicable to all sections of the **policy**.

Claims evidence

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

- A copy of the advice against all travel or all but essential travel issued by the Foreign, Commonwealth and Development Office (FCDO) or the regulatory authority in a country to/ from which **you** are travelling.
- Booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or provider of transport/accommodation.
- In the case of **cutting short your trip** claims, written details from **your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the **trip**.
- **Your** unused travel tickets.
- A letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of **your** check in times.
- Written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.
- Written confirmation from the company providing the accommodation (or their administrators), the local police or relevant authority that **you** could not use **your** accommodation and the reason for this.
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

Section F – Emergency medical and other expenses

What is covered:

We will pay **you** up to £5,000,000 for the following expenses which are incurred during a **trip** as a result of **you** suffering unforeseen **bodily injury**, illness, disease and/or compulsory quarantine:

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges.
2. Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to a limit of £200.
3. Costs of telephone calls;
 - a) to **our** medical emergency service notifying and dealing with the problem for which **you** are able to provide receipts or other evidence to show the cost of the calls and the numbers **you** telephoned e.g. itemised phone bills
 - b) incurred by **you** when **you** received calls on **your** mobile phone from **our** medical emergency service for which **you** are able to provide receipts or other evidence to show the cost of the calls e.g. itemised phone bills.

4. The cost of taxi fares for **you** travel to or from hospital relating to **you** admission, discharge or attendance for outpatient treatment or appointments or for collection of medication prescribed for **you** by the hospital.
5. If **you** die;
 - a) outside the **United Kingdom** the additional cost of funeral expenses abroad up to a maximum of £1,500 plus the cost of returning **you** ashes to **your home** or **H.M. Base**, or the additional costs of returning **you** body to **your home** or **H.M. Base**
 - b) within the **United Kingdom** the additional cost of returning **you** ashes or body to **your home** up to a maximum of £750.
6. Additional transport and/or accommodation expenses incurred, up to the standard of **your** original booking, if it is medically necessary for **you** to stay beyond **your** scheduled return date. This includes with the prior authorisation of **our** medical emergency service, reasonable additional transport and/ or accommodation expenses for a travelling companion, friend or **close relative** to stay with **you** or travel to **you** from the **United Kingdom** or escort **you**. Also additional travel expenses to return **you** to **your home** or **H.M. Base** or a suitable hospital nearby if **you** cannot use the return ticket.
7. With the prior authorisation of **our** medical emergency service, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate **you** to **your home** or **H.M. Base** if it is medically necessary. These expenses will be for the identical class of travel utilised on the outward journey unless **our** medical emergency service agree otherwise.

Special conditions relating to claims

- a) **You** must tell **our** medical emergency service as soon as possible of any **bodily injury**, illness or disease which necessitates **your** admittance to hospital as an in-patient or before any arrangements are made for **your** repatriation.
- b) If **you** suffer **bodily injury**, illness or disease **we** reserve the right to move **you** from one hospital to another and/or arrange for **your** repatriation to the **United Kingdom** or **H.M. Base** at any time during the **trip**. **We** will do this if in the opinion of the **medical practitioner** in attendance, or **our** medical emergency service, **you** can be moved safely and/or travel safely to the **United Kingdom, your home** or **H.M. Base** or a suitable hospital nearby to continue treatment.
- c) If **we** pay for **your** additional travel arrangements to return to the **United Kingdom**, **we** will not also pay for **your** unused travel.

What is not covered:

1. The first £25 of each and every claim per incident for each **insured person** but limited to £50 in all.
2. Any claims arising directly or indirectly in respect of:
 - a) The cost of treatment or surgery, including exploratory tests, which are not related to the **bodily injury** or illness which necessitate **your** admittance into hospital.
 - b) Any expenses which are not usual, or customary to treat **your bodily injury**, illness or disease.

- c) Any form of treatment or surgery which in the opinion of the **medical practitioner** in attendance and **our** medical emergency service can be delayed reasonably until **your** return to the **United Kingdom, your home** or **H.M. Base**.
 - d) Expenses incurred in obtaining or replacing medication which **you** know **you** will need at the time of departure or which will have to be continued outside the **United Kingdom, your home** or **H.M. Base**.
 - e) Additional costs arising from single or private room accommodation.
 - f) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by **our** medical emergency service.
 - g) Any costs incurred by **you** to visit another person in hospital.
 - h) Any expenses incurred after **you** have returned to the **United Kingdom, your home** or **H.M. Base**.
 - i) Knowingly or deliberately putting **yourself** at risk (unless **you** are trying to save someone's life).
 - j) The cost of treatment or surgery whilst on **your trip** where the requirement for this was known prior to **your** travelling.
 - k) Any sums which can be recovered by **you** and which are covered under any National Insurance Scheme or Reciprocal Health Agreement.
 - l) Any expenses incurred in England, Scotland, Wales or Northern Ireland which are:
 - i. for private treatment or
 - ii. are funded by, or are recoverable from the Health Authority in **your home** location.
 - m) Expenses incurred as a result of a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication.
 - n) Any expenses incurred after the date on which **we** exercise **our** rights under this section to move **you** from one hospital to another and/ or arrange for **your** repatriation but **you** decide not to be moved or repatriated.
 - o) Any claim arising as a result of **you** riding a motor car or riding a motorcycle unless the appropriate licence is held by the driver of the vehicle e.g. a full UK licence, or valid CBT certificate (DL196). The licence/certificate must be relevant to the vehicle in use. **You** must be following the local safety laws, ride on recognised roads and in respect of motorcycling the engine capacity is 125cc or lower.
3. Anything mentioned in General exclusions applicable to all sections of the **policy**.
 4. **We** will not cover any claim related to **you** falling, climbing or moving around outside of any building (apart from access ways), sitting, planking, balconying, owling or lying on any part of any building, and **you** jumping from any height (unless in an attempt to save someone's life).
 5. **We** will not cover:
 - a) The effect of **your** alcohol, solvent or drug dependency or long-term abuse.

- b) **You** being under the influence of alcohol, solvents or drugs, or doing anything as a result of using these substances (this excludes drugs prescribed by a **medical practitioner**, unless they are for the treatment of drug addiction).

You should also refer to the 'Important conditions relating to health' on page 4.

Claims Evidence

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

- Receipts or bills for all in-patient/out-patient treatment or emergency dental treatment received.
- In the event of death, the original death certificate and receipts or bills for funeral, cremation or repatriation expenses.
- Receipts or bills for taxi fares to or from hospital claimed for, stating details of the date, name and location of the hospital concerned.
- Receipts or bills or proof of purchase for any other transport, accommodation or other costs, charges or expenses claimed for, including calls to **our** medical emergency service.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

Section G – Hospital benefit

What is covered:

1. **We** will pay **you** £25 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 or on the orders of a **medical practitioner** outside the **United Kingdom, your home or H.M. Base**, up to a maximum of £600 as a result of **bodily injury**, illness or disease **you** sustain.

We will pay the amount above in addition to any amount payable under section F – Emergency medical and other expenses.

This payment is meant to help **you** pay for additional expenses such as taxi fares and phone calls incurred by **your** visitors during **your** stay in hospital.

Special conditions relating to claims

You must tell **our** medical emergency service as soon as possible of any **bodily injury**, illness or disease which necessitates **your** admittance to hospital as an inpatient, compulsory quarantine or confinement to **your** accommodation on the orders of a **medical practitioner**.

What is not covered:

1. Any claims arising directly or indirectly from:
 - a) Any additional period of hospitalisation, 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**, illness or disease 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 our medical emergency 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 **our** medical emergency service, can be delayed reasonably until **your** return to the **United Kingdom, your home** or **H.M. Base**.
 - ii. as a result of 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 other treatment, the costs of which are funded by, or are recoverable from the Health Authority in **your home** location.
 - iv. Knowing or deliberately putting **yourself** at risk (unless **you** are trying to save someone's life).
2. Anything mentioned in General exclusions applicable to all sections of the **policy**.

Claims Evidence

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

- Confirmation in writing from the hospital, relevant authority or the treating **medical practitioner** of the dates when **you** were admitted and subsequently discharged from hospital, compulsory quarantine or confinement to **your** accommodation.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

Section H - Personal accident

What is covered:

If, during the **period of insurance** and during a **trip you** suffer an accidental **bodily injury**, and lose **your** sight, lose a limb, become completely disabled or die within 12 months, directly as a result of the accident, **you** or **your** personal representatives can claim one of the following amounts:

Note

For children under 16 the death benefit is limited to £1,000.

a) For death	£10,000
b) For loss of one or more limbs at or above the wrist or ankle, or permanent loss of all sight in one or both eyes	£25,000
c) For permanent and complete disability which means that you cannot do any kind of paid work for the rest of your life	£25,000

What is not covered:

1. **You** are not covered for claims caused directly or indirectly by the following:
 - a) **You** taking part in winter sports (unless **you** have paid the extra winter sports premium), mountaineering, potholing, riding or driving in any kind of race, scuba diving to more than 30 metres (increased to 40 metres if **you** hold a recognised diving qualification which shows **you** are competent to make the dive), flying (except as a passenger travelling in a fully licensed passenger carrying aircraft) or any other dangerous activity;
 - b) Knowingly or deliberately putting **yourself** at risk (unless **you** are trying to save someone's life);
 - c) **You** taking part in manual work in connection with a profession, business or trade;
 - d) **Your** suicide or attempted suicide or deliberately injuring **yourself**;
 - e) Any claim arising as a result of **you** riding a motor car or riding a motorcycle unless the appropriate licence is held by the driver of the vehicle e.g. a full UK licence, or valid CBT certificate (DL196). The licence/certificate must be relevant to the vehicle in use. **You** must be following the local safety laws, ride on recognised roads and in respect of motorcycling the engine capacity is 125cc or lower;
2. **You** are not covered under this section for any claim if it was caused by medical or surgical treatment, unless it was necessary after the accident.
3. **You** are not covered if the accident was caused by a **medical condition** that existed before **your trip**.
4. Alcohol exclusion **we** will not cover;
 - a) The effect of **your** alcohol, solvent or drug dependency or long-term abuse,
 - b) **You** being under the influence of alcohol, solvents or drugs, or doing anything as a result of using these substances (this excludes drugs prescribed by a GP, unless they are for the treatment of drug addiction).
5. Anything mentioned in the General exclusion applicable to all sections of the **policy**.

Special Conditions

As well as the general conditions on pages 11-13 the following condition applies:

1. If **you** make a claim, **you** must allow **our** medical advisers to examine **you** as often as they need to. (**We** will pay any costs and **your** expenses for these examinations.)

Section I - Personal belongings – up to £2,000

IMPORTANT INFORMATION

How we assess how much we will pay you:

1. **Wear tear and loss of value** - What **we** pay is based on the value of the items when they were lost or damaged. A deduction will be made for wear, tear and loss of value based on the age of the property. The amount **we** will deduct is set out in the Depreciation Table below.
2. **Limits on single items / valuables** - A limit is applied to each single item and to all **valuables** **you** have taken with **you**. The limits are set out in the table of benefits on page 3.
3. If **your** claim involves a pair or set, **we** will only pay the value of the part of the pair or set which is lost, stolen or damaged.
4. **You** must keep any damaged property so that **we** can inspect it. When **we** make a payment for that property, it will then belong to **us**.

Depreciation Table – the table below sets out the amount **we** will deduct from **your** claim.

Age of property	Clothing and Personal Effects	Jewellery	Electronic Equipment	Cosmetics, Toiletries & Perfumes	Activity Equipment	Winter Sports Equipment (Upon payment of additional premium for the upgrade)
0 - 1 month	0	0	0	50%	5%	5%
1 - 6 month	5%	0	5%	50%	10%	10%
6 - 12 month	10%	0	10%	50%	15%	15%
1 - 2 years	15%	5%	20%	60%	35%	35%
2 - 3 years	20%	10%	30%	70%	55%	55%
3 - 4 years	25%	15%	40%	80%	70%	70%
4 - 5 years	30%	20%	50%	90%	80%	80%
6 years +	40%	25%	60%	95%	100%	100%

You must take reasonable steps to protect your personal baggage from loss, theft, or damage:

- **Unattended items.**

Do not leave **your** baggage **unattended**. There is no cover if **your** belongings are lost, stolen, damaged or destroyed while **unattended**.

- **While you are in transit.**

Valuables and electronic equipment, **money** and **travel documents** should be carried with **you** whenever possible. There is no cover for **valuables, money** and **travel documents** that are lost or damaged when checked into the hold or left **unattended** unless the **public transport** carrier insists, they are checked in.

- **Storing items while on the trip.**

When **you** are not traveling and not present in **your** accommodation, **valuables, money** and **travel documents** not taken with **you** must be kept in a locked safety deposit. If no safety deposit box is available, they must be stored out of plain view.

- **Requirement to report lost or stolen baggage:**

You must report lost or stolen items within 24 hours to the police and provide **us** with a police report. If **your** baggage goes missing while in the custody of a transport provider, **you** need to obtain a property irregularity report from them. This includes bags that are delayed in transit.

What is covered:

If **you** accidentally lose **your personal belongings**, or if they are stolen or damaged, **you** can claim up to £2,000 to replace or repair them. There is a limit of £250 for one item, pair or set. The overall limit for **valuables**, golf and sports equipment is £500.

What is not covered:

1. **You** are not covered for the following.

- a) Loss of, theft of or damage to **your personal belongings** during **your** outward or return journey if **you** do not get a written 'carrier's report', or a 'property irregularity report'. **You** must also provide written confirmation from the carrier or handling agent that tracing procedures have been completed and **your** belongings are now considered to be permanently lost. If **you** cannot report the loss, theft or damage to the carrier or handling agent straight away, **you** must do so in writing within seven days.
- b) Loss or theft of **your personal belongings** at any other time if **you** do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them.
- c) Breakage of or damage to fragile articles, audio, video or computer equipment (unless the breakage or damage is caused by a malicious or criminal act), and any other loss or damage caused by the breakage.
- d) Loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure.

- e) Loss of, theft of or damage to food, drink or tobacco products.
 - f) Loss of, theft of or damage to mobile phones (including smart phones and mobile electronic personal communication devices).
 - g) Loss of, theft of or damage to contact or corneal lenses, loose precious stones, securities, deeds, documents or property held for business purposes.
 - h) Loss of, theft of or damage to **valuables** if **you** leave them in baggage which is checked in to the carrier.
 - i) Loss of, theft of or damage to **valuables** **you** are not carrying with **you** unless **you** have kept them in locked accommodation, a safe or a safety deposit box.
 - j) There is no cover for **personal belongings** left in a vehicle overnight.
2. Winter sports equipment is not covered under this section.
 3. The first £50 of each and every claim per incident for each **insured person** but limited to £100 in all.
 4. Anything mentioned in the General exclusion applicable to all sections of the **policy**.

Special Conditions

As well as the general conditions on pages 11-13 the following conditions apply:

- 1) If **your** claim involves a pair or set, **we** will only pay the value of the part of the pair or set which is lost, stolen or damaged.
- 2) **You** must keep any damaged property so that **we** can inspect it. When **we** make a payment for that property, it will then belong to us.

Section J – Money and documents – up to £500

What is covered:

We will repay **you** if **you** lose any of the following or they are stolen:

- Bank notes
- Coins
- Traveller's cheques
- Travel tickets
- Admission tickets
- Meal vouchers
- Passports (residual value only)
- Qualification certificates

For cash there is a limit of £200 for each adult and £50 for each child under 16.

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

What is not covered:

1. **You** are not covered for the following:
 - a) Loss or theft if **you** have not reported it to the police within 24 hours of discovering the loss or theft and **you** have not got a police report.
 - b) Loss of value or shortages caused by a mistake.
 - c) **Money** left in baggage which **you** have checked in to the carrier or which **you** do not keep with **you**, unless it is in locked accommodation, a safety deposit box or a safe.
2. The first £50 of each and every claim per incident for each **insured person** but limited to £100 in all.
3. Anything mentioned in the General exclusion applicable to all sections of the **policy**.

Section K – Personal liability – up to £2 million

What is covered:

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

- a) to people who do not work for **you** or with **you** and who are not **your** travelling companions or a **close relative**;

and
- b) for accidental damage to property which is not owned or being looked after by **you** or a **close relative**. If **you** are legally responsible for accidental damage to rented accommodation, **we** will pay up to £100,000 for a single incident.

This cover includes legal expenses which **you** have paid with **our** permission.

What is not covered:

1. This section does not cover liability caused directly or indirectly by **you** owning or using any horse drawn, mechanical, electric or motorised vehicle including pedal cycles and scooters (and any towed vehicles), any waterborne vessel or craft (except manually propelled watercraft) any aircraft of any description, including unpowered flight and drones.
2. This section does not cover employer's liability or liability caused by **you** carrying out contracts, supplying goods and services, or doing any paid or voluntary work.
3. **You** will not be covered for damage, injury, illness or disease caused directly or indirectly by an infectious disease.
4. This section does not cover liability caused by **you** owning, handling, riding or looking after any animal.
5. This section does not cover liability caused by **you** owning, possessing or using a firearm.
6. **We** will not pay the first £250 of every claim to do with rented accommodation.
7. Anything mentioned in the General exclusion applicable to all sections of the **policy**.

Special Conditions

As well as the general conditions on pages 11-13, the following condition applies:

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

Section L –Legal Expenses– up to £25,000

Description of cover

This section will cover legal costs up to the sum insured as listed in **your** schedule to undertake a civil action for damages if someone else causes **you bodily injury** or death while **you** are on a **trip**. **You** must obtain **our** agreement to pursue the legal action if **you** are claiming under this section before **you** start proceedings.

IMPORTANT INFORMATION

- **We** shall have complete control over the legal proceedings, though **you** have the right not to agree to use the Lawyers **we** propose.
- **You** must notify **us** as soon as possible of any incident which may give rise to a claim, and at the latest, within 90 days of the incident happening.
- Lawyers appointed must be qualified to practice in the country where the event happened or the defendant's country of residence.
- If **we** cannot agree on which Lawyer to nominate, **we** will ask the relevant national law society to choose a suitably qualified party to represent **you**. While this process is on-going, **we** will appoint a Lawyer to protect **your** interests.
- If **you** are awarded damages, all sums advanced by **us** will be repaid out of the damages once **you** have received payment.
- **We** can choose to conduct legal proceedings instituted in the United States of America or Canada under the contingency fee system operating in North America.
- **We** will not begin legal proceedings in more than one country.

What is covered:

Reasonable and necessary legal costs to undertake a civil action, up to the sum insured as set out in the table of benefits on page 5 provided **you** obtain **our** agreement to pursue the legal action before **you** start proceedings.

What is not covered:

1. The pursuit of a claim against **us**, **our** agent or an Insurer underwriting any section of this **policy**, or a travel agent, tour operator **public transport** provider.
2. Actions between **insured persons**, or actions pursued to obtain satisfaction of a judgement or legally binding decision.
3. Any advice or any claim arising in connection with a **trip** taken within **your home** country.

4. Any expenses spent before obtaining **our** agreement to pursue legal action.
5. Any claim arising as a result of **you** riding a motor car or motorcycle unless the appropriate licence is held by the driver of the vehicle e.g. a full UK licence, or valid CBT certificate (DL196). The licence/certificate must be relevant to the vehicle in use. **You** must be following the local safety laws, ride on recognised roads and in respect of motorcycling the engine capacity is 125cc or lower.
6. When **you** do not provide the documentation **we** ask for to support **your** claim.
7. If at the time of the loss, injury or damage there is any other indemnity or insurance which wholly or partly covers the same occurrence, **we** shall not be liable to pay or contribute towards the loss or damage except in excess of the sums recovered or recoverable under the other indemnity or insurance.
8. Claims if **you** travel at a time when any government has imposed restrictions on travel to the geographical location **you** live in the **UK** or the area **you** are travelling to and **you** break the conditions of those restrictions.
9. Exposure to risk or danger, except in an endeavour to save a human life.
10. **Your** suicide or attempted suicide or deliberately injuring **yourself**.
11. When **You** drink too much alcohol which is evidenced by one of the following;
 - a) a **medical practitioner** stating that **your** alcohol consumption has caused or actively contributed to **your** injury or illness.
 - b) the results of a blood test which shows that **your** blood alcohol level exceeds 0.19% which is approximately 4 pints of beer or four 175ml glasses of wine.
 - c) a witness report from a 3rd party.
 - d) **your** own admission.
12. If **you** are under the influence and/or miss-use of any prescribed/un-prescribed/illegal medication or drug (including any solvents or substances).
13. **You** or any person climbing, jumping, or moving balcony to balcony or across the outside of a building, regardless of the height.
14. Claims if **you** travel against government restrictions which have been put in place to prevent or limit travel from where **you** live in the **United Kingdom** or to the destination **you** are travelling to. If **you** have travelled against the Foreign, Commonwealth and Development Office (FCDO) advising against non-essential **trips** and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the FCDO advisory. See information on Essential Travel.
15. Any claim resulting from the Foreign, Commonwealth and Development Office advising against all travel to **your** destination.
16. Any claim caused by **you** undertaking manual work.
17. Any claim where **you** are taking part in or training for any sport or activity in a professional capacity.

18. Any claim arising from taking part in winter sports when **you** have not paid to upgrade **your** cover.
19. Claims arising when **you** are taking part in a sport or activity that **we** do not cover or excludes personal liability or personal accident cover.
20. Any claim arising or resulting from **you** being involved in any malicious, reckless, illegal, or criminal act including **your** failure to comply with the laws applicable to the country in which **you** are travelling.
21. **We** will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any trade or economic sanctions law or regulation.
22. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
23. Any claim arising from war and war like activities whether declared or not.
24. Anything mentioned in the General exclusion applicable to all sections of the **policy**.

Section M – Winter sports

What is covered:

We will only provide this cover if **you** have paid the extra premium.

You will automatically be covered for up to 17 days' winter sports cover in a rolling 12-month period.

You will be covered under all sections for all winter sports except for:

- ski racing in major events
- ski jumping
- ice hockey; and
- using bobsleighs and skeletons.

Unless agreed by **us** and **you** have taken the Level 2 Activity add-on and paid the appropriate additional premium.

You are not covered for winter sports equipment under section I – Personal belongings of this travel **policy**. Please see below for details of cover for winter sports equipment. Ski-lift passes are included in the cover provided by Section J - Money and documents of this travel **policy**. The following extra cover is also included in winter sports.

What is covered for sub-sections 1 and 2:

Sub-section 1: Winter sports equipment – up to £1,500

You will be covered for the replacement cost (after allowing for wear, tear and loss of value) of replacing **your** snowboard or skis (including bindings), boots and poles if they are lost, stolen or damaged. The total limit for hired equipment which is lost, stolen or damaged is £100.

We will only pay up to £250 for each single article.

Sub-section 2: Winter sports equipment hire – up to £150

If **your** own equipment is lost, stolen or damaged, **you** will be covered for the cost of hiring a snowboard or skis (including bindings), boots and poles up to £10 a day.

What is covered for sub-section 3:

Sub-section 3: Ski pack (lessons, hire and lift pass) – up to £300

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

What is covered for sub-section 4:

Sub-section 4: Piste closure – up to £200

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

If the weather prevents **you** from skiing at the resort **you** are booked into, **you** will be covered for transport costs to take **you** to a different resort and for the cost of a lift pass there. If it is not possible to arrange transport to a different resort, **you** will receive £30 for each whole day's skiing **you** have lost.

What is covered for sub-section 5:

Sub-section 5: Avalanche closure – up to £500

If **your** arrival at, or departure from, **your** resort is delayed due to an avalanche or a landslide, **you** will be covered for extra travel and accommodation expenses. **We** will pay up to £50 for each full 24 hours that **you** are delayed.

Special Conditions for Sub-sections 1 & 2:

As well as the general conditions on pages 11-13, the following conditions apply:

1. The following condition applies to claims for temporary loss of winter sports equipment: As well as getting an authorised 'carrier's report' or 'property irregularity report' from the carrier or handling agent, **you** must also write to them within 21 days of receiving **your** property back to confirm **you** had to buy replacement items.
2. **You** must keep any damaged property so that **we** can inspect it. When **we** make a payment for that property, it will then belong to **us**.

What is not covered for all sub-sections:

1. Anything mentioned in the General exclusion applicable to all sections of the **policy**.

What is not covered for sub-sections 1 and 2:

1. **You** are not covered for the following.
 - a) Loss of, theft of or damage to **your** winter sports equipment during **your** outward or return journey if **you** do not get a written 'carrier's report', or a 'property irregularity report'. **You** must also provide written confirmation from the carrier or handling agent that tracing procedures have been completed and **your** belongings are now considered to be permanently lost. If **you** cannot report the loss, theft or damage to the carrier or handling agent straight away, **you** must do so in writing within seven days.
 - b) Loss or theft of **your** winter sports equipment at any other time if **you** do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them.
 - c) Loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure.
 - d) Loss of, theft of or damage to property left in a vehicle overnight.
2. If **you** receive payment from someone or somewhere else, **we** will take this amount off **your** claim.
3. **You** are not covered for more than £250 for any one snowboard, or pair of skis, boots or poles.
4. The first £50 of each and every claim per incident for each **insured person** but limited to £100 in all.

This does not apply to claims for temporary loss or hire of winter sports equipment under subsection 2.

What is not covered for sub-section 4:

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

What is not covered for sub-section 5:

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

Section N – Activity equipment

What is covered:

Up to £1,000 to replace or repair **activity equipment**, after making an allowance for wear and tear and items losing their value, which **you** own or for which **you** are legally responsible, taken on or purchased during a **trip** which become lost, stolen or damaged during the **trip**.

We will only pay up to £250 for each single article.

If **you** claim for a pair or set of items **we** will only pay for that part of the pair or set which is lost or damaged.

What is not covered:

1. **You** are not covered for the following.
 - a) Loss of, theft of or damage to **your activity equipment** during **your** outward or return journey if **you** do not get a written 'carrier's report', or a 'property irregularity report'. **You** must also provide written confirmation from the carrier or handling agent that tracing procedures have been completed and **your** belongings are now considered to be permanently lost. If **you** cannot report the loss, theft or damage to the carrier or handling agent straight away, **you** must do so in writing within seven days.
 - b) Loss or theft of **your activity equipment** at any other time if **you** do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them.
 - c) Breakage of or damage to fragile articles, audio, video or computer equipment (unless the breakage or damage is caused by a malicious or criminal act), and any other loss or damage caused by the breakage.
 - d) Loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure.
 - e) Loss of, theft of or damage to mobile phones (including smart phones and mobile electronic personal communication devices).
 - f) Loss of, theft of or damage to **valuables** if **you** leave them in baggage which is checked in to the carrier.
 - g) Loss of, theft of or damage to **valuables** **you** are not carrying with **you** unless **you** have kept them in locked accommodation, a safe or a safety deposit box.
 - h) There is no cover for **activity equipment** left in a vehicle overnight.
2. Winter sports equipment is not covered under this section.
3. The first £50 of each and every claim per incident for each **insured person** but limited to £100 in all.
4. Anything mentioned in the General exclusion applicable to all sections of the **policy**.

Special Conditions

As well as the general conditions on pages 11-13 the following conditions apply:

You must keep any damaged property so that **we** can inspect it. When **we** make a payment for that property, it will then belong to **us**.

Making a complaint

If **your** complaint is in relation to how **your policy** was sold, please contact Forces Mutual at:

By post:

Forces Mutual
Floor 3, Exchange Station
Tithebarn Street
Liverpool
L2 2QP

Email: info@forcesmutual.org

By telephone: 0151 363 5920

If **your** complaint relates to a claim, or assistance **you** received whilst travelling, please contact:

By post:

Claims Consortium Group
Nightingale House, East Reach
Taunton
Somerset
TA1 3EN

Email: forcesmutualclaims@claimsconsortiumgroup.co.uk

By telephone: 01444 442277

Our promise of service - **we** will aim to provide **you** with a full response within 8 weeks of the date **we** receive **your** complaint, and **our** response will be **our** final decision based on the evidence presented. If for any reason there is a delay in completing **our** investigations, **we** will explain why and tell **you** when **we** hope to reach a decision. In any event, should **you** remain dissatisfied or fail to receive a final answer within 8 weeks of **us** receiving **your** complaint, **you** may have the right to refer **your** complaint to an independent authority for consideration. That authority is:

Financial Ombudsman Service (FOS)
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Telephone: 0800 0234 567 or 0300 1239 123

More information can be found on their website – www.financial-ombudsman.org.uk. Please note that if **you** wish to refer this matter to the FOS **you** must do so within 6 months of **our** final decision. **You** must have completed the above procedure before the FOS will consider **your** case. **Your** legal rights are not affected.

Financial Services Compensation Scheme

The Financial Services Compensation Scheme covers this **policy**. **You** may be entitled to compensation from this scheme if **we** cannot meet **our** liabilities under this **policy**. Further information about compensation scheme arrangements is available at www.fscs.org.uk or by telephoning 0207 741 4100.

Your Personal Information

Information about how Forces Mutual collect, use, share, transfer and store **your** personal information, and information about **your** rights in relation to the personal information which Forces Mutual hold about **you**, can be found in the terms of business provided in **your** new business documentation.

Alternatively **you** can read Forces Mutual's full Privacy notice online at: www.forcesmutual.org/about/privacy-policy

We collect and maintain personal information in order to administer this policy and provide the service detailed within this policy wording. All personal information is safeguarded with appropriate levels of security and in accordance with the Data Protection Act.

We will only share **your** information in the following circumstances:

- It is allowed by law
- It has been authorised by **you**
- It is to prevent fraud
- It is provided to recovery operators or other suppliers as required to fulfil **our** obligations in this policy wording and in which case **your** information will be limited to the minimum information ordinarily required.

Under the terms of the Data Protection Act **you** have the right to ask for a copy of any personal information **we** hold about **you**. **You** also have the right to ask for correction of any information held. Any inaccurate or misleading data will be corrected as soon as possible.

SiriusPoint International Insurance Corporation Privacy Notice

Personal data provided in connection with this policy will be used and processed in line with Our Privacy Notice for Policyholders. A copy of this is available at:

<https://www.siriuspt.com/uk-eu-privacy-notice-for-policyholders-8-oct-2021/>



Call 0151 363 5290
www.forcesmutual.org

Forces
Mutual



SiriusPoint International Insurance Corporation is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered on the Financial Services Register, Firm Registration Number (FRN) 202912.

PMGI Limited, trading as Forces Mutual is authorised and regulated by the Financial Conduct Authority. Financial Services Register No. 114942. Registered in England & Wales No.1073408. Registered office: Brookfield Court, Selby Road, Leeds, LS25 1NB. For your security, all telephone calls are recorded and may be monitored. FM1982 0126