



Travel Insurance

Policy Document

Your Financial Ally Call Us 00 800 00 01 02 03
0044 (0)345 658 1140
www.forcesmutual.org

**Forces
Mutual**

Contents

Policy Section	Page Number
Your policy	3
Table of benefits.....	4
Important conditions relating to health.....	5
Definitions	6
General conditions applicable to the whole policy	8
How to make a claim.....	10
Claims conditions	11
General exclusions applicable to all sections of the policy	12
Who to contact if you need help following a medical emergency	13
Hazardous activities	14
Section A – Holiday cancellation or curtailment charges.....	15
Section B – Delayed departure.....	17
Section C – Missed departure.....	18
Section D – Emergency purchases.....	19
Section E – Independent travellers cover	20
Section F – Emergency medical and other expenses.....	23
Section G – Hospital benefit.....	25
Section H - Personal accident.....	26
Section I - Personal belongings - up to £2,000	27
Section J - Money and documents - up to £500.....	28
Section K - Personal liability - up to £2 million.....	28
Section L - Travel Legal Guard – up to £25,000	29
Section M - Winter sports	33
Section N - Activity equipment	35
Making a complaint	36
Financial Services Compensation Scheme	36
Data Protection Notice.....	36

Your policy

Welcome to **your** Forces Mutual Travel insurance **policy**. It 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 5 – 15 for important information regarding 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.

Policy information or advice

If **you** take any **trip** (holiday);

- exceeding 45 days
 - or **you** would like more information or
 - **you** feel the insurance may not meet **your** needs
- telephone Forces Mutual on 00 800 01 02 03 or +44 (0) 345 658 1140

Age eligibility

This **policy** is not available to anyone aged 65 or over.

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**.

Ageas Insurance Limited

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202039.

Winter sports

This policy will provide up to 17 days **winter sports** cover in one year if **you** have paid the appropriate premium.

To help you we have included some explanatory notes in your policy.

Please also take some time to read **our** complaints procedure in the Making a complaint section on page 36.

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 unless **you** live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction.

Table of benefits

Holiday Travel Section	Sum Insured (per insured person)	Excess*
A - Cancellation & Curtailment	£4,000	£50
B - Delayed Departure:		
Delay	£100 (£20 first 12 hours then £20 for next 12 hours)	£0
Cancellation	£4,000	£50
C - Missed Departure	£500	£50
D - Emergency Purchases:		
Travel & Accommodation	£300	£0
Clothing/Medical	£150	£0
E - Independent Travellers Cover:		
Extended Cancellation & Curtailment cover	£4,000 (up to £250 for excursions)	£50
Extended Delayed Departure cover	£100 (£4,000 for cancellation)	£0
Missed Departure cover	£500	£50
Accommodation cover	£4,000	£50
F - Emergency Medical & Other Expenses	£5,000,000	£25
G - Hospital Benefit	£600 (£25 per day)	£0
H - Personal Accident:		
Death	£10,000	£0
Loss of sight/limb	£25,000	£0
Permanent Disablement	£25,000	£0
I - Personal Belongings		
Single article limit	£2,000 (£250)	£50
Total valuables	(£500)	
J - Money & Documents	£500	£50
K - Personal Liability	£2,000,000	£0**
L - Travel Legal Guard	£25,000	£0
M - Winter Sports (where selected):		
Ski Equipment	£1,500	£50
Single article limit	(£250)	
Equipment Hire	£150	£0
Ski Pack	£300	£0
Piste Closure	£200	£0
Avalanche Closure	£500	£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 **curtailment** charges, section F – Emergency medical and other expenses and section G – Hospital benefit for any claims arising directly or indirectly from:

1. At the time 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**
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 14.

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 business associate

Any person whose absence from business for one or more complete days at the same time as **your** absence prevents the proper continuation of that business.

Close relative

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.

Curtailment / curtail

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.

H.M. Base

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

Home

Your normal place of residence.

Insured person

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

Medical condition

Any disease illness or injury.

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.

Operational Tour

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

Period of Insurance

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

- o **you** or **we** cancel this **policy** or
- o **you** are no longer a member of H.M. Forces or **you** do not meet the **age eligibility**
- o provided that **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 with 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 not exceeding 45 days made by **you** which begins and ends in the **United Kingdom**.

or

if **your** holiday or pleasure journey starts outside the **United Kingdom** it must exceed 8 hours or be more than 50 miles (80 kilometres) from the **H.M. Base** area where the **insured person** would not reasonably expect to be covered by the medical service provided by Her Majesty's Armed Forces and shall start from the time of leaving **H.M. Base** area and continue until arrival back at such 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.

Each **trip** is deemed to be a separate insurance each being subject to the terms definitions exclusions and conditions explained in this **policy**.

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

Ageas Insurance Limited whose registered office address is: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA. Registered in England and Wales No. 354568.

You /your / yourself / insured person

The policyholder 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 policyholder) 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 policyholder 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 policyholder) 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. 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.

2. 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.

3. Cancelling your cover

You may cancel this policy at any time by;
Telephoning Forces Mutual on 00 800 00 01 02 03

Writing to Forces Mutual at 100 Cedarwood, Crockford Lane, Chineham Park Basingstoke , Hampshire RG24 8WD

Or visiting the 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 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 90 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;

- o **you** fail to pay the premium when it is due;
- o you are no longer eligible for this insurance; or
- o **you** or anyone acting for **you** acts fraudulently as detailed on page 11-12.

4. Payments by direct debit

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 the administrator 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 collect twice the monthly amount on the collection date in the subsequent 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 your administrator. Cover will cease with effect from the end of the month immediately before the date of the first failed collection. We 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 collections will take place on the first working day of the month

5. 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 60 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 UK, 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;

- o 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** 60 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** 60 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.

6. 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**;
- An explanation as to why Forces Mutual considers that **your policy** still remains suitable for **your** demands and needs and that **you** need take no further action;
- Confirmation that **your policy** will continue on a monthly basis, provided that **you** continue to pay the current premium and that **we** accept it.

7. Language

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

8. 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 **curtailment** 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

If **you** need to make a claim please contact us using the contact details shown below:

Forces Mutual
100 Cedarwood
Crockford Lane
Chineham Park
Basingstoke
Hampshire
RG24 8WD

Telephone: 00 800 00 01 02 03 or 0345 658 1140
Email: claims@forcesmutual.org

In the event of a medical emergency please refer to the 'who to contact if **you** need help following a medical emergency' section on page 13-14.

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 31 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

Throughout your dealings with Forces Mutual and us we expect you to act honestly.

If **you** or anyone acting for **you**;

- knowingly provides information to Forces Mutual or **us** as part of **your** application that is not true and complete to the best of **your** knowledge and belief
- knowingly makes a fraudulent or exaggerated claim under the **policy** or
- knowingly makes a false statement in support of a claim or
- submits a knowingly false or forged document in support of a claim or
- makes a claim for any loss or damage caused by **your** wilful act or caused with **your** agreement, knowledge or collusion.

Then;

- **we** may prosecute fraudulent claimants
- **we** may make the **policy** void from the date of the fraudulent act
- **we** will not pay the claim
- **we** may not pay any other claim which has been or will be made under the **policy**

- o **we** shall be entitled to recover from **you** the amount of any claim already paid under the **policy** since the last renewal date
- o **we** shall not return any premium
- o **we** may inform the police or military authorities of the circumstances.

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 – Cancellation or curtailment 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.

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, 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).

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).

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 **curtailment** charges).

13. Travelling against FCO or WHO advice

Your travel to a country, specific area or event when the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which **you** are travelling has advised against all, or all but essential travel (other than claims arising from **you** not being able to travel and use **your** booked accommodation or **curtailing** the **trip** before completion, as provided for under the extended cancellation or **curtailment** cover under section E - Independent travellers cover when operative).

Who to contact if you need help following a medical emergency

Assistance International is a 24-hour worldwide emergency service. If **you** need help following a medical emergency, please call **+44 23 8064 4633**

The numbers from the countries most often visited are as follows:

- o France, Greece, Portugal, Spain and Italy: **00 44 23 8064 4633**
- o USA and Canada: **011 44 23 8064 4633**
- o Fax number: **+44 23 8064 4616**

or e-mail: **ai@ageas.co.uk**

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

Information needed in medical emergencies:

- o **Your** contact details
- o **Your policy** number shown on the schedule
- o The details of **your** booked outward and return journeys
- o The type of help **you** need

If **you** go into a hospital abroad and **you** are likely to be in for more than 48 hours, or if **you** have to return **home** early, someone must contact Assistance International for **you** as soon as possible. **We** may be required to contact **your medical practitioner** to check **your** medical records.

Getting you home after a medical emergency

If **you** are too ill to return **home** using **your** return travel tickets, **we** can arrange other travel for **you**. In special circumstances, **we** will arrange a road or air ambulance. Before **you** travel, the doctors looking after **you** must provide a certificate confirming that it is medically necessary for **you** to return **home** and that **you** are fit to travel.

The conditions of Section F 'Medical and other expenses' apply to the service provided by Assistance International.

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 Assistance International.

European Insurance Card

A European Health Insurance Card (EHIC) entitles **you** to reduced-cost, sometimes free, medical treatment that becomes necessary while **you** are travelling in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway.

You can pick up an EHIC application form from **your** local Post Office or **you** can complete this online by visiting www.dh.gov.uk/travellers.

If **we** agree to a claim for medical expenses which has been reduced because **you** used an EHIC or private health insurance, an excess will not apply under this section. If **you** do not have an EHIC, this insurance **policy** will still be valid.

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)
Archery
Badminton
Bowls
Cross-country skiing*
Curling
Cycling
Dry slope skiing
Go-karting
Golf
Hiking
Hill trekking
Horse riding
Ice skating
Jet skiing#
Motor cycling (up to 125cc)#
Mountain biking
Off piste skiing*
Orienteering
Paragliding

Parascending
Roller skating/blading
Rowing
Sailing (less than 12 miles from coast)#
Scuba diving (to depth of less than 30 metres)#
Shooting
Skiing*
Snorkelling
Snowboarding*
Snow-mobiling*#
Soccer
Squash
Surfing
Swimming
Tennis
Tobogganing*
Tug of war
Volleyball
Water skiing
Water polo
Windsurfing

*Only where Winter Sports cover is selected.

#No cover for Personal Liability.

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, hang gliding, rock climbing, 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, 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 curtailment 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) **curtailment** of the **trip** before completion

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

1. The death **bodily injury** illness disease of;
 - o **you**
 - o any person with whom **you** are travelling or have arranged to travel with
 - o any person with whom **you** have arranged to stay with
 - o **your close relative**
 - o **your close business associate**
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. Redundancy of **you** or any person who **you** are travelling or have arranged to travel with (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 anyone 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, Territorial Army, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **your**/their authorised leave cancelled or are called up for operational reasons, provided that the cancellation or **curtailment** could not reasonably have been expected at the time when **you** purchased this insurance or at the time of booking any **trip**.
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.

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 Assistance International to confirm the necessity to return **home**, prior to **curtailment** of the **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;
 - o 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
 - o any other **bodily injury**, illness, disease or, **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** or a **close business associate** 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 **curtailment** of the **trip**.
 - d. Knowing or deliberately putting **yourself** at risk (unless **you** are trying to save someone's life)
- 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. 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:

- o 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 **curtail** the **trip**.
- o In the case of death causing cancellation or **curtailment** of the **trip**, the original death certificate.
- o Booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or provider of transport/accommodation.
- o In the case of **curtailment** claims, written details from **your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the **trip**.
- o **Your** unused travel tickets.
- o Receipts or bills for any costs, charges or expenses claimed for.
- o In the case of compulsory quarantine, a letter from the relevant authority or the treating **medical practitioner**.

- o In the case of jury service or witness attendance, the court summons.
- o The letter of redundancy for redundancy claims.
- o A letter from the commanding officer concerned, confirming cancellation of authorised leave or call up for operational reasons.
- o In the case of serious damage to **your home** a report from the police or relevant authority.
- o 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** 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:

- o Full details of the travel itinerary supplied to **you**.
- o 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.
- o 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**.
- o **Your** unused travel tickets.
- o Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- o 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

- a) **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:

- o A letter from the **public transport** provider detailing the reasons for failure.
- o A letter from the relevant **public transport** provider, carrier or authority confirming details of the strike, industrial action or adverse weather conditions.
- o **Your** unused travel tickets.
- o Receipts or bills or proof of purchase for any transport, accommodation or other costs, charges or expenses claimed for.
- o 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 curtailment charges cover

Section A – Holiday cancellation or **curtailment** 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 **curtailed** before completion as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) 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 **curtailment**, 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**, we will pay **you**:
 - a) £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** or **your home** 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** 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** 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 **curtail** the **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 – Cancellation or **curtailment** 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** or a close **business associate** 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 Office (FCO) or the World Health Organisation (WHO) 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 **curtailment** claims, written details from **your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the **trip**.
- **Your** unused travel tickets.
- A letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of **your** check in times.
- Written confirmation from the **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 Assistance International 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 Assistance International 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 **your** travel to or from hospital relating to **your** 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 **your** ashes to **your home** or **H.M. Base**, or the additional costs of returning **your** body to **your home** or **H.M. Base**
 - b) within the **United Kingdom** the additional cost of returning **your** 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 Assistance International, 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 a suitable hospital nearby if **you** cannot use the return ticket.
- 7) With the prior authorisation of Assistance International, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate **you** to **your home** if it is medically necessary. These expenses will be for the identical class of travel utilised on the outward journey unless Assistance International agree otherwise.

Special conditions relating to claims

- a) **You** must tell Assistance International 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 Assistance International, **you** can be moved safely and/or travel safely to the **United Kingdom** 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 UK, **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 Assistance International can be delayed reasonably until **your** return to the **United Kingdom** 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** 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 Assistance International.
 - g) Any costs incurred by **you** to visit another person in hospital.
 - h) Any expenses incurred after **you** have returned to the **United Kingdom** 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.

- 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 5.

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 Assistance International.
- 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** 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

- a) **You** must tell Assistance International 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 Assistance International 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 Assistance International, can be delayed reasonably until **your** return to the **United Kingdom 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:

- o 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.
- o 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) **You** motorcycling, as either the driver or a passenger, unless the driver holds a current and valid licence which allows them to ride a motorcycle and **you** are wearing a helmet
- 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 8 - 10 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

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. (**We** will take an amount off for wear and tear and loss of value.) 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 8 - 10 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 **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 aircraft, motorised vehicle, boat or any form of motorised leisure equipment.
- 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) **We** will not pay the first £250 of every claim to do with rented accommodation.
- 5) Anything mentioned in the General exclusion applicable to all sections of the **policy**.

Special Conditions

As well as the general conditions on pages 8 - 10, 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 - Travel Legal Guard – up to £25,000

This section of the policy is underwritten by DAS Legal Expenses Insurance Company Limited. The legal advice service is provided by DAS Law Limited and/or a **preferred law firm** on behalf of DAS. DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

DAS Legal Expenses Insurance Company Limited, Head and registered office: DAS House, Quay Side, Temple Back, Bristol, BS1 6NH. Registered in England and Wales. Company Number 103274.
Website: www.das.co.uk.

DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority (registered number 423113).

DAS Law Limited Head and Registered Office: DAS Law Limited, North Quay, Temple Back, Bristol, BS1 6FL.

Registered in England and Wales, Company number 5417859. Website: www.daslaw.co.uk

Definitions

The following definitions of words and terms apply to this section L only.

Appointed representative

The **preferred law firm**, law firm or other suitably qualified person appointed by **us** to act on **your** behalf, subject to the **DAS Standard Terms of Appointment**.

Costs and expenses

- 1) All reasonable and necessary costs chargeable by the **appointed representative** and agreed by **us** in accordance with the **DAS Standard Terms of Appointment**
- 2) The costs incurred by opponents in civil cases if **you** have been ordered to pay them, or **you** pay them with **our** agreement.

Countries covered

As per the geographical area on **your** policy schedule.

DAS Standard Terms of Appointment

The terms, conditions and remuneration that an **appointed representative** must agree to prior to acting on **your** behalf, which could include a conditional fee agreement (no win, no fee) for certain

types of claim. Where a law firm is acting as an **appointed representative** the amount is currently £100 per hour. This amount may vary from time to time.

Date of occurrence

The date of the event which leads to a claim. If there is more than one event arising at different times from the same originating cause, the date of occurrence is the date of the first of these events. (This is the date the event happened, which may be before the date **you** first became aware of it).

Period of insurance

The period for which **we** have agreed to cover **you**.

Preferred law firm

A law firm or barristers chambers **we** choose to provide legal services. These legal specialists are chosen as they have the proven expertise to deal with **your** claim and must comply with **our** agreed service standard levels, which **we** audit at regular intervals. They are appointed according to the **DAS Standard Terms of Appointment**.

Reasonable prospects

In all claims the prospects that **you** will recover losses or damages (or obtain any other legal remedy which **we** have agreed to), make a successful defence or make a successful appeal or defence of an appeal must be at least 51%. **Reasonable prospects** will be assessed by **us** or a **preferred law firm** on **our** behalf.

We, us, our

DAS Legal Expenses Insurance Company Limited.

You/Your

Each insured person named on the insurance schedule.

What is covered:

Personal Injury

We will pay an **appointed representative** on **your** behalf **costs and expenses** to represent **you** following a specific or sudden accident that causes **your** death or bodily injury to **you**.

provided that:

- 1) **reasonable prospects** exist for the duration of the claim; and
- 2) the **date of occurrence** of the insured incident is during the **period of insurance**; and
- 3) any legal proceedings will be dealt with by a court, or other body which **we** agree to, within the **countries covered**; and
- 4) the insured incident happens within the countries covered and
- 5) the most **we** will pay for all claims resulting from one or more event arising at the same time or from the same originating cause is the amount shown above in this section; and
- 6) the most **we** will pay in **costs and expenses** is no more than the amount **we** would have paid to a **preferred law firm**. The amount **we** will pay a law firm (where acting as an **appointed representative**) is currently £100 per hour. This amount may vary from time to time.
- 7) in respect of an appeal or the defence of an appeal, **you** must tell **us** within the time limits allowed that **you** want to appeal; and

- 8) if an award of damages is likely to be less than the cost of pursuing a legal action, the most **we** will pay in **costs and expenses** is the value of the likely award.
- 9) in the event of a claim, should **you** decide not to use the services of a **preferred law firm, you** will be responsible for any **costs and expenses** that fall outside of the **DAS Standard Terms of Appointment** and these will not be paid by **us**.

Legal advice service

We provide confidential advice over the phone on any personal legal issue, under the laws of any European Union country, the Isle of Man, Channel Islands, Switzerland and Norway.

Advice about the law in England and Wales is available 24 hours a day, seven days a week. Legal advice about the other territories is provided by solicitors operating during normal office hours. **We** will arrange for them to call **you** at the most convenient time. To help **us** check and improve **our** service standards, **we** may record all calls.

To make a personal injury claim or request legal advice, please call **0117 934 0171**.

Please do not ask for help from a lawyer or anyone else before **we** have agreed that **you** should do so. If **you** do, **we** will not pay the costs involved even if **we** accept the claim.

What is not covered:

- 1) Excluded claims
 - a) Illness or bodily injury which happens gradually
 - b) Psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical bodily injury to **you**
 - c) Clinical negligence
 - d) Defending **your** legal rights, but defending a counter-claim is covered
 - e) Any legal action against the travel agent, tour operator or carrier
 - f) Any legal costs that **you** have to pay under a contingency fee arrangement (a contingency fee arrangement is when the lawyer takes a percentage of the damages as the fee).
- 2) Late reported claims
A claim where **you** have failed to notify **us** of the insured incident within a reasonable time of it happening and where this failure adversely affects the **reasonable prospects** of a claim or **we** consider **our** position has been prejudiced.
- 3) Costs not agreed by us
Costs and expenses incurred before **our** written acceptance of a claim.
- 4) Court awards and fines
Fines, penalties, compensation or damages which **you** are ordered to pay by a court or other authority.
- 5) Legal action not agreed by us
Any legal action that **you** take which **we** or the **appointed representative** have not agreed to, or where **you** do anything that hinders **us** or the **appointed representative**.
- 6) Defamation
Any claim relating to written or verbal remarks which damage **your** reputation.
- 7) A dispute with DAS
A dispute with **us** not otherwise dealt with under Condition 9.
- 8) Judicial review
Costs and expenses arising from or relating to Judicial Review, coroner's inquest or fatal accident inquiry.
- 9) Litigant in person
Any claim where **you** are not represented by a law firm or barrister.

Special Conditions

As well as the general conditions on pages 8 - 10, the following conditions apply

1) Observance of policy terms

You must:

- a) keep to the terms and conditions of this section
- b) take reasonable steps to avoid and prevent claims
- c) take reasonable steps to avoid incurring unnecessary costs
- d) send everything **we** ask for, in writing, and
- e) report to **us** full and factual details of any claim as soon as possible and give **us** any information **we** need.

2) Your legal representation

- a) On receipt of a claim, if legal representation is necessary, **we** will appoint a **preferred law firm** as **your appointed representative** to deal with **your** claim. They will try to settle **your** claim by negotiation without having to go to court.
- b) If the appointed **preferred law firm** is unable to negotiate settlement of **your** claim and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, **you** may choose **your appointed representative**.
- c) If **you** choose a law firm as **your appointed representative** who is not a **preferred law firm**, **we** will give **your** choice of law firm the opportunity to act on the same terms as a **preferred law firm**. However if they refuse to act on this basis, the most **we** will pay is the amount **we** would have paid if they had agreed to the **DAS Standard Terms of Appointment**. The amount **we** will pay a law firm (where acting as the **appointed representative**) is currently £100 per hour. This may vary from time to time.
- d) The **appointed representative** must co-operate with **us** at all times and must keep **us** up to date with the progress of the claim.

3) Your responsibilities

- a) **You** must co-operate fully with **us** and the **appointed representative**.
- b) **You** must give the **appointed representative** any instructions that **we** ask **you** to.

4) Offers to settle a claim

- a) **You** must tell **us** if anyone offers to settle a claim and **you** must not negotiate or agree to a settlement without **our** written consent
- b) If **you** do not accept a reasonable offer to settle a claim, **we** may refuse to pay further **costs and expenses**.
- c) **We** may decide to pay **you** the reasonable value of **your** claim, instead of starting or continuing legal action. In these circumstances **you** must allow **us** to take over and conduct in **your** name the pursuit or settlement of any claim. **You** will also allow **us** to pursue at **our** own expense and for **our** own benefit, any claim for compensation against any other person and **you** must give **us** all information and assistance required.

5) Assessment and recovery of costs

- a) **You** must instruct the **appointed representative** to have **costs and expenses** taxed, assessed or audited if **we** ask for this.
- b) **You** must take every step to recover **costs and expenses** that **we** have to pay and must pay **us** any amounts that are recovered.

6) Cancellation of a representative's appointment

If the **appointed representative** refuses to continue acting for **you** with good reason, or if **you** dismiss the **appointed representative** without good reason, the cover **we** provide will end immediately, unless **we** agree to appoint another **appointed representative**.

7) Expert Opinion

We may require **you** to get at **your** own expense, an opinion from an expert that **we** consider appropriate, on the merits of the claim or proceedings, or on a legal principle. The expert must be

approved in advance by **us** and the cost agreed in writing between **you** and **us**. Subject to this, **we** will pay the cost of getting the opinion if the expert's opinion indicates that it is more likely than not that **you** will recover damages (or obtain any other legal remedy that **we** have agreed to) or make a successful defence.

8) Withdrawal of coverage

If **you** settle a claim or withdraw it without **our** agreement, or do not give suitable instructions to the **appointed representative**, **we** can withdraw cover and will be entitled to reclaim from **you** any **costs and expenses** **we** have paid.

9) Arbitration

If there is a disagreement between **you** and **us** regarding the handling of any claim, that is not resolved through **our** internal complaints procedure, **you** can contact the Financial Ombudsman Service for help. A disagreement can also be taken to an independent arbitrator. The arbitrator will be a Barrister chosen jointly by **us** and **you**. If there is a disagreement over the choice of arbitrator, **we** will ask the Chartered Institute of Arbitrators to decide.

10) Claims under this section by a third party

Apart from **us**, **you** are the only person who may enforce all or any part of this policy and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to the policy in relation to any third-party rights or interest.

11) Other insurances

If the insurance provided by this section is also covered by another policy, or would have been covered if this policy did not exist, **we** will only pay **our** share of the claim, even if the other insurer refuses the claim.

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 year.

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 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 **you** 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 8 - 10, 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 an 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 sub-section 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 othertime 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 8 - 10 the following conditions apply:

- 1) **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

We are dedicated to providing **you** with a high quality service and want to ensure that this is maintained at all times. Every effort will be made to resolve any problem **you** may have.

If **you** wish to make a complaint about any aspect of **your policy** **you** should contact Forces Mutual at:

100 Cedarwood, Crockford Lane, Chineham Park, Basingstoke, Hampshire, RG24 8WD

Tel: 00 800 00 01 02 03 or +44 (0) 345 658 1140

Email: complaints@forcesmutual.org

We have internal complaints procedures that are available on request.

Our promise to you

- a) **We** will acknowledge written complaints promptly.
- b) **We** will investigate quickly and thoroughly.
- c) **We** will keep **you** informed of progress.
- d) **We** will do everything possible to resolve **your** complaint.
- e) **We** will learn from **our** mistakes.
- f) **We** will use the information from complaints to continuously improve **our** service.

Telephone calls are recorded and monitored.

Complaints that cannot be resolved by Forces Mutual may be referred to:

Financial Ombudsman Service

Exchange Tower, London, E14 9SR

Telephone Number: 0800 0234 567 free for people phoning from a "fixed line", for example, a landline at home

Telephone Number: 0300 1239 123 free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

E-mail: complain.info@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk

The Financial Ombudsman Service opening hours are: Monday to Friday - 8am to 8pm Saturday - 9am to 1pm

Further details will be provided at the appropriate stage of the complaints process.

This complaints procedure is without prejudice to **your** right to take legal proceedings.

Financial Services Compensation Scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). If **we** cannot meet **our** obligations **you** may be entitled to compensation under the scheme.

For further information see www.fscs.org.uk or telephone 0207 741 4100.

Data Protection Notice

Please read this notice carefully as it contains important information about our use of **your** personal information. In this notice, **we** and **us** and **our** mean Ageas Insurance Limited. **Your** personal information means any information **we** hold about **you** and any information **you** give **us** about anyone else. **You** should show this notice to anyone else insured or proposed to be insured under **your policy**

as it will also apply to them. It explains how **we** use all the information **we** have about **you** and the other people insured under **your policy**.

Please note that if **you** give **us** false or inaccurate information this could give **us** the right to avoid **your** insurance **policy** or it could impact **your** ability to claim.

Sensitive information

Some of the personal information that **we** ask **you** to provide is known as “sensitive personal data”. This will include information relating to health issues, race, religion and any criminal convictions. **We** need to use sensitive personal data to provide **you** with quotes, arrange and manage **your** policy and to provide the services described in **your** policy documents (such as dealing with claims).

How we use your personal information

We are part of the Ageas group of companies. **We** may share **your** personal information with other companies in the group for any of the purposes set out in this notice. If **you** want to know more about the Ageas group please go to www.ageas.co.uk.

We will use **your** personal information to arrange and manage **your** insurance policy, including handling underwriting and claims and issuing renewal documents and information to **you** or **your** insurance adviser. **We** will also use **your personal information** to assess **your** insurance application and provide information to credit reference agencies. **We** may research, collect and use data about **you** from publically available sources including social media and networking sites. **We** may use this data for the purposes set out in this notice, including fraud detection and prevention. **We** may have to share **your** personal information with other insurers, statutory bodies, regulatory authorities, **our** business partners or agents providing services on **our** behalf and other authorised bodies.

We will share **your** personal information with others:

- if **we** need to do this to manage **your** policy with **us** including settling claims (if the claim relates to an incident which occurs abroad **we** may transfer **your** personal information outside the European Economic Area);
- for underwriting purposes, such as assessing **your** application and arranging **your** policy;
- for management information purposes;
- to prevent or detect crime, including fraud (see below);
- if **we** are required or permitted to do this by law (for example, if **we** receive a legitimate request from the police or another authority); and/or
- if **you** have given **us** permission.

You can ask for further information about **our** use of **your** personal information. If **you** require such information, please write to the Data Protection Officer at the address set out below.

Preventing and detecting crime

We may use **your** personal information to prevent crime. In order to prevent and detect crime **we** may:

- check **your** personal information against **our** own databases;
- share it with fraud prevention agencies. **Your** personal information will be checked with and recorded by a fraud prevention agency. Other companies within the financial services industry may also search such fraud prevention agencies when **you** make an application to them for financial products (including credit, savings, insurance, stockbroking or money transmission services). If such companies suspect fraud, **we** will share **your** relevant personal information with them. The information **we** share may be used by those companies when making decisions about **you**. **You** can find out which fraud prevention agencies are used by **us** by writing to **our** Data Protection Officer at the address set out below; and/or
- share it with operators of registers available to the insurance industry to check information and prevent fraud. These include the Claims and Underwriting Exchange Register administered by Insurance Database Services Ltd. **We** may pass information relating to **your** insurance policy and any incident (such as an accident, theft or loss) to the operators of these registers, their agents and suppliers.

Dealing with others on your behalf

To help **you** manage **your** insurance policy, subject to answering security questions, **we** will deal with **you** or **your** husband, wife or partner or any other person whom **we** reasonably believe to be acting for **you** if they call **us** on **your** behalf in connection with **your** policy or a claim relating to **your** policy. For **your** protection only **you** can cancel **your** policy or change the contact address.

Marketing

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

We will only use **your** personal information to market **our** products and services to **you** if **you** agree to this.

Monitoring and recording

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

Further information

You are entitled to receive a copy of any of **your** personal information **we** hold. If **you** would like to receive a copy, or if **you** would like further information on, or wish to complain about, the way that **we** use personal information, please write to the Data Protection Officer at Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA giving **your** name, address and insurance policy number. **We** may charge **you** a small fee for this.

If **we** change the way that **we** use **your** personal information, **we** will write to **you** to let **you** know. If **you** do not agree to that change in use, **you** must let **us** know as soon as possible by writing to **us** at the address above.

Finally, the personal information that we collect from you may be transferred to, stored and processed outside of the European Economic Area for the purposes of providing the services described in your policy documents. By submitting your personal information you are agreeing to this taking place. Where we do this we will take all reasonable steps to adequately protect your personal information to the same level as if it had remained in the European Economic Area.

You have the right to complain to the Information Commissioner's Office at any time if **you** object to the way **we** use **your** personal information. For more information please go to www.ico.org.uk.



Your Financial Ally

Your Financial Ally

Call Us 00 800 00 01 02 03
0044 (0)345 658 1140
www.forcesmutual.org

Forces
Mutual

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