



CAROLE NASH

The care it deserves



**UK TRAVEL
INSURANCE DOCUMENTS**

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WELCOME

We are only too well aware that our continued success depends on delivering nothing short of excellence to you, the policyholder. Indeed it is our unwavering commitment to the highest standards of personal service that has enabled us to become one of the UK and Ireland's biggest motorcycle insurance specialists, and a fast - growing force in the modern and classic car sector.

We share and understand your passion, which means we can deliver knowledgeable advice and, backed by the latest technology, prompt and courteous service.

We also operate one of the best training and development programmes in the industry to ensure our staff are equipped with the broad range of skills necessary to deliver service excellence.

We hope you find this booklet useful in ensuring you get the most out of your insurance policy.

Contained within this booklet is the following important information:

- The Carole Nash Promise - highlighting our commitment to achieving high service standards.
- The Carole Nash Service - providing you with details of our other product offerings.
- Insurance policy wordings - containing information about your policy cover.

Please take time to read the policy wordings and your Carole Nash Terms of Business (enclosed with your documents) as they contain vital information about your policy.



Thank you for choosing Carole Nash.

David Newman
Managing Director
Carole Nash Insurance Consultants Ltd.

THE CAROLE NASH PROMISE

OUR COMMITMENT TO YOU

We believe that as a Carole Nash customer you have the right to know what you can expect from us.

We also believe that as we are committed to excellent service, we should be honest and confident enough to publish our service standards. This is why we give every customer a copy of our Customer Promise.

If you feel we have failed to meet any of these promises we have made to you, please contact our Customer Relations Team on 0800 130 0647 or by emailing customerrelations@carolenash.com

OUR PROMISES TO YOU ARE:

1. We will handle your business quickly and efficiently, if we say we will do something, we will do it.
 - We will endeavour to ensure our call centre and administration departments are staffed appropriately to deal with your needs.
 - We complete extensive system accuracy checks to ensure we get things right and that we achieve what we have promised you.
2. Our products and services are designed specifically to meet your particular needs.
 - We hold regular reviews with our Insurers, and are able to design unique and innovative policies.
 - We respond to the feedback from the biking community to ensure the products we provide are customer focused.

3. You will only deal with knowledgeable and properly trained staff.
 - Every new member of staff spends an appropriate amount of time with our training team and must undertake an extensive training course before they may even begin to assist you.
 - We continually review both our products and industry regulation to ensure every member of staff has the necessary competency to fulfil your requirements.
 - Through call recording we are able to monitor and evaluate calls to ensure that our staff members consistently offer you a professional service and advice that is clear, fair and not misleading.
4. Where we offer advice we will only recommend a policy which is right for your needs and which takes into account your particular circumstances.
 - We will make you aware of any particular exclusions or limitations on your policy before you commit to purchasing.
 - We will tailor our advice to ensure you have a clear understanding of the products and services we offer.
5. We will give you clear information at all times. We will not use jargon and we will check to make sure you clearly understand the information provided.
 - All documentation is written in plain English.
 - Our website and our document packs are regularly reviewed to ensure the information that they contain is clear and easy to understand.

6. We will continue to keep in touch with you to ensure we remain up-to-date with any issues that are important to you.
 - The use of customer surveys ensures that we keep up-to-date with your needs, and measures your opinion of Carole Nash and the service we provide.
 - Continued support of motorcycle shows and working closely with local motorcycle clubs ensures we understand the needs of the biking community.
7. We do not like to make mistakes, but if they do happen, we will be honest and open enough to apologise, and correct them as quickly as we can.
 - We accept we are responsible for our actions, we admit to mistakes and put matters right at the first opportunity.
 - Management Information enables us to look at where things have gone wrong. We are then able to implement systems and controls to reduce the risk of it happening again.
 - If you are unhappy in any way with the service you have received from Carole Nash, our complaints procedure enables you to express your dissatisfaction and have a full understanding of how your complaint will be handled.

If unfortunately you feel our customer service levels have failed to meet your expectations, please contact us:

By telephone:

For claims related complaints, call the Carole Nash Claims Service Dept on 0800 298 5533.

For any other type of complaint, call the Carole Nash Customer Services Dept on 0800 298 5511.

In writing:

Customer Relations Team
Carole Nash Insurance Consultants Ltd
Trafalgar House
110 Manchester Road
Altrincham
Cheshire
WA14 1NU

If you are not satisfied, you may be entitled to refer the matter to the Financial Ombudsman Service.

BIKE INSURANCE

Many people buy Carole Nash travel insurance because they are bikers looking for genuinely bike-friendly cover. If you're among them then have you checked out the superb bike policies Carole Nash offer as the UK's favourite motorcycle insurance specialist?*

Whether you ride a modern or classic bike you'll enjoy great value, great cover and great service. That's because every policy includes extensive UK and European breakdown cover – including home start – plus up to 90 days foreign travel entitlement. We also include Motorcycle Legal Protection to help you recover your uninsured losses should you be involved in an accident for which you are not to blame.

Backed by our highly trained, highly experienced specialist motorcycle quotes, customer service and claims teams, it all adds up to a great deal on two wheels.

For more information or a quote call us now on 0800 231 5047.

*Voted Most Used Broker by readers of RIDE magazine in its 2002, 2003, 2004, 2006, 2007, 2008 and 2009 RIDER Power surveys.

CAR INSURANCE

If you ride on two wheels and drive on four you can now protect both your bike and car through Carole Nash. You may even qualify for a significant discount with our new 'no claims bonus match' scheme! Many Carole Nash car policies allow you to take any no claims bonus you have gained from riding your bike and carry this across to your car insurance.*

Modelled on our long-established "addedvalue" motorcycle policies and drawing upon the varied strengths of an extensive panel of Insurers, our car insurance offers impressive cover with many additional Carole Nash benefits included as standard.

These include breakdown cover with free roadside and home assistance, overnight hotel accommodation, courtesy car, medical assistance, 24-hour legal advice and onward travel to your intended destination if your vehicle cannot be immediately repaired. In addition, each policy includes legal protection insurance and European cover.

For more information or a quote, call us on 0800 803 0550.

* Available on selected policies only. Qualifying criteria vary according to Insurer. Please ask for details. Currently not available in Northern Ireland.

SIX WHEEL INSURANCE

If like many bikers you also own a car you can now protect both vehicles on one great value Carole Nash policy - and we'll guarantee to save you at least £50!

Saving you time and money our groundbreaking new Six Wheel policy includes, at no extra cost, fantastic benefits such as protected no claims bonus for your bike and car and foreign travel entitlement. It also includes motor legal protection and enhanced UK and European accident and breakdown recovery to protect you whatever you're riding or driving.

With just the one policy comes just the one renewal date, meaning a lot less hassle. To make life even easier you can also manage your payments through bite-sized monthly direct debit payment.

And don't forget our promise that Six Wheel will save you at least £50 on the cost of taking out motorcycle and car insurance separately.

You can set the Six Wheels in motion using your new Carole Nash bike policy - call us for more details now on 0800 988 6989.

Currently not available in Northern Ireland.

HOME INSURANCE

Using our position as one of the UK's biggest insurance intermediaries, we have secured both excellent cover and highly competitive home insurance rates from our panel of leading Insurers.

As you would expect from Carole Nash, our home policies provide a range of benefits as standard, including cover for the contents of your fridge and freezer, Christmas and wedding gifts and garden furniture and ornaments.

Some policies also enable motorcyclists to benefit from up to £1000 cover for helmets and leathers, boots and gloves, up to £500 for motorcycle spare parts, specialist tools and up to £250 for motorcycling memorabilia (all cover for when items are within the home).

For more information or a quote, call us on 0800 977 6886.

VAN INSURANCE

As an existing Carole Nash customer you will already be aware of the whole host of benefits on offer to our policyholders, but did you know that these Carole Nash benefits now come as standard on our van insurance products?

Regardless of the level of cover, from comprehensive to third party only, and whether you use your van for business or personal use, you will receive UK and European breakdown recovery, legal protection and up to 90 days of European cover as standard.

What's more, some policies also allow you to use no claims bonus secured on a private vehicle to minimise your van premium.

For more information or a quote, call on 0800 988 9096.

Currently not available in Northern Ireland.

MOTORHOME INSURANCE

Have you purchased Carole Nash travel insurance to cover you for voyages abroad in a motorhome? If so, did you know we can now offer you excellent and affordable motorhome insurance?

Not only does our motorhome policy include up to 90 days foreign travel entitlement, it protects left hand drive vehicles and offers £1,000 personal effects cover. Backed by a dedicated, specially trained team our policies provide comprehensive, third party fire and theft and third party only insurance.

What's more you can enjoy discounts of up to 12 percent if you are a member of a recognised owners club.

For more information or a quote call us on 0800 231 5046.

HOW DO I RENEW?

To ensure you continue to enjoy the great value and service offered by Carole Nash, we will write to you at least 21 days before your insurance is due for renewal, to give you details of your new quote and policy.

Then all you need do is call us on 0800 298 5522, having to hand:

- Your broker reference number (you will find this on your renewal notice)
- Details of your debit or credit card number

If you prefer, you can pay by cheque (made out to Carole Nash Insurance) by simply signing and returning your renewal form in the envelope provided. Please refer to your renewal invite for details.

SCHEDULE OF BENEFITS, LIMITS AND EXCESSES (SINGLE TRIP AND ANNUAL MULTI TRIP COVER)

Section	Cover Limit per Insured Person	Excess per Insured Person
A Cancellation or curtailment charges	Up to £5,000	£50
B Emergency medical and other expenses Including emergency assistance services Emergency dental pain relief	Up to £10,000,000 Up to £200	£50
C Hospital benefit	£25 per day up to £750	n/a
D Personal accident Loss of limbs or sight Permanent total disablement Death benefit (aged 18 to 65 years) Death benefit (under 18 or 66 years and over) All benefits (aged 66 years and over)	Maximum Benefit £30,000 £30,000 £15,000 £3,000 £3,000	n/a
E Baggage, baggage delay and travel documents Single Item limit Valuables limit in total Travel documents Delayed baggage	Up to £1,500 £250 £300 Up to £250 Up to £250 (£50 per day)	£50 n/a
F Personal money Cash limit Cash (aged under 18)	Up to £500 £250 £100	£50
G Motorcycle apparel Single Item limit	£1,000 £250	n/a
H Motorcycle accessories Single Item limit	£350 £100	n/a
I Camping equipment	£200	n/a
J Travel delay	£25 for first full 12 hours and £25 for each subsequent full 12 hour period Up to £300	n/a
K Holiday abandonment	Up to £5,000	£50
L Missed departure	Up to £1,000	£50
M Personal liability	Up to £2,000,000	£50
N Overseas legal expenses	Up to £25,000	n/a
O Catastrophe	£1,000	n/a
P Withdrawal of services	£25 per day up to £750	n/a

Q Kennel/Cattery fees	£40 per day up to £400	n/a
R Hijack	£100 per day up to £2,000	n/a
S Third party supplier insolvency	Up to £1,000	£50
T Search and rescue	£20,000	£50

OPTIONAL COVERS

	Winter Sports subject to additional premium and shown on validation certificate	Cover Limit per Insured Person	Excess per Insured Person
U1 Ski Equipment Owned Hired Single Item limit		£750 £500 £250	£50
U2 Ski hire		£50 per day up to £500	n/a
U3 Ski pack		£50 per day up to £500	n/a
U4 Piste closure		£50 per day up to £500	n/a
U5 Delay due to avalanche		Up to £500	£50
	Wedding/Civil Partnership subject to additional premium and shown on validation certificate	Cover Limit per Insured Person	Excess per Insured Person
V Wedding/civil partnership cover Single Item limit Wedding/civil partnership ring limit		Up to £1,000 £250 £300	£50
	Golf subject to additional premium and shown on validation certificate	Cover Limit per Insured Person	Excess per Insured Person
W1 Golf equipment Single Item limit		Up to £ 1,000 £200	£50
W2 Golf equipment hire		£25 per day up to £250	£50
W3 Non refundable golfing fees		£50 per day up to £250	£50
	Business subject to additional premium and shown on validation certificate	Cover Limit per Insured Person	Excess per Insured Person
X1 Business equipment Single Item limit Computer equipment single Item limit Samples limit Emergency courier of essential business equipment Delayed business equipment		Up to £2,000 £200 £500 £200 Up to £200 £50 per day up to £200	£50 n/a
X2 Business equipment hire		£50 per day up to £250	£50
X3 Business money Cash limit		Up to £500 £200	£50

INTRODUCTION

This is Your travel insurance policy. It contains details of cover, conditions and exclusions relating to each Insured Person and is the basis on which all claims will be settled. It is validated by the issue of the validation certificate which must be attached to the policy.

In return for having accepted Your premium We will in the event of Bodily Injury, death, illness, disease, loss, theft, damage, legal liability 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 validation certificate. The validation certificate and any endorsements are all part of the policy.

Your policy is evidence of the contract of insurance.

ELIGIBILITY

This policy is only available to You if:

- You are permanently resident in the United Kingdom.
- You are registered with a Medical Practitioner in the United Kingdom.
- You are in the United Kingdom at the time of purchasing this policy.
- Your Trip starts and ends in the United Kingdom (single trip or annual multi trip).
- Your Trip starts in the United Kingdom (one way trip cover only).

MAXIMUM AGE LIMITS

In respect of single trip cover, cover is only available for Insured Persons who are up to and including age 75 years at the time the validation certificate is issued.

In respect of annual multi trip cover, cover is only available for Insured Persons who are up to and including age 75 years at the time the validation certificate is issued.

In respect of Winter Sports cover, cover is only available for Insured Persons who are up to and including age 65 years at the time the validation certificate is issued.

THE LAW APPLICABLE TO THIS CONTRACT

You and We can choose the law which applies to this policy. We propose that English law applies. Unless We and You agree otherwise English law will apply to this policy.

HELPLINES

Please carry this policy and the Emergency Assistance helpline telephone number with You in case of an emergency.

POLICY INFORMATION OR ADVICE

If You would like more information or if You feel the insurance may not meet Your needs, telephone the customer helpline on the number shown on Your validation certificate.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event We cannot meet Our obligations to You. This depends on the type of insurance, size of the business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

TERRITORIAL LIMITS

AREA 1

The United Kingdom, Channel Islands, Isle of Man and the Republic of Ireland

AREA 2

The Continent of Europe west of the Ural Mountains including all countries with a Mediterranean coastline (except Algeria, Israel, Lebanon and Libya)

AREA 3

Australia And New Zealand

AREA 4

Worldwide including The United States of America, Canada and the Caribbean.

UNDERWRITER

Benefits under this policy are underwritten by AXA Insurance UK plc. Registered in England No. 78950. Registered Office: 5 Old Broad Street, London EC2N 1AD. AXA Insurance UK plc is authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

DEFINITIONS

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this policy. For ease of reading the definitions will start with a capital letter.

ACCOMMODATION

means hotel, motel, holiday park, holiday camp, bed and breakfast, holiday cottage or similar rented for a fee.

BAGGAGE

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

BODILY INJURY

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

BUSINESS EQUIPMENT

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

BUSINESS MONEY

means bank notes, currency notes and coins in current use, travellers' and other cheques, travel tickets and credit/debit or charge cards all held for business purposes.

CAMPING EQUIPMENT

means, tents and camping accessories including sleeping bags, bedding, cooking equipment.

CANCELLATION PERIOD

means the 14 days following receipt of the policy documents at new business or the 14 days from the renewal date.

CLOSE BUSINESS ASSOCIATE

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

CLOSE RELATIVE

means mother, father, sister, brother, wife, husband, civil partner, partner (who have co-habited for at least 6 months), son, daughter (including fostered/adopted), grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother, step-sister or legal guardian.

CURTAILMENT/CURTAIL

means either:

- a) abandoning or cutting short the Trip by immediate direct early return to Your Home Area, in which case claims will be calculated from the day You returned to Your Home Area and based on the number of complete days of Your Trip You have not used, or
- b) by attending a hospital outside Your Home Area as an in-patient or being confined to Your accommodation outside Your Home Area 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 You were 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.

EXCESS

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

FAMILY COVER

means You and Your husband/wife or civil partner, partner (who have co-habited for at least 6 months), Your unmarried, dependant children of either of You (including fostered or adopted) under the age of 18 years. On an annual multi trip policy, adults and children can travel independently but children must always be accompanied by a responsible adult over 18 years.

HIJACK

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

HOME

means Your normal place of residence in the United Kingdom.

HOME AREA

For residents of the United Kingdom excluding Channel Islands and the Isle of Man, Your home area means the United Kingdom excluding Channel Islands and the Isle of Man. For residents of the Channel Islands and Isle of Man, Your home area means the Channel Islands or Isle of Man depending on where Your Home is.

INCIDENTAL

means happening on a casual or occasional basis.

MEDICAL CONDITION

means any disease, illness or injury.

MEDICAL PRACTITIONER

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

MOTORCYCLE ACCESSORIES

means panniers, saddlebags, tail boxes, top boxes, trunks, luggage racks and padlocks.

MOTORCYCLE APPAREL

means protective riding gear primarily designed and intended to be worn while riding Your motorcycle, including Your leathers, chaps, jacket, gloves, helmet, riding boots and goggles.

PERIOD OF INSURANCE

means if annual multi trip cover is selected; the period for which We have accepted the premium as stated in the validation certificate. During this period any Trip not exceeding 31 days or if You are age 71 to 75 years 17 days as indicated on Your validation certificate, and in any event limited to 24 days in total in each period of insurance for Winter Sports (if You have paid the appropriate Winter Sports premium to include this cover). Under these policies section A - Cancellation cover commences on the start date of the policy stated on the validation certificate or the time of booking any Trip (whichever is the later) and terminates on commencement of any Trip.

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

For the above policy types; for all other sections of the policy, whichever cover is selected, the insurance commences when You leave Your Home to commence the Trip and terminates at the time of Your return to Your Home on completion of the Trip.

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

The period of insurance is automatically extended for the period of the delay in the event that Your return to Your Home Area is unavoidably delayed due to an event insured by this policy.

-means if one way Trip cover is selected: the period of a single outward Trip (max 7 days) and terminating upon its completion, but not in any case exceeding 24 hours after the time You first leave the immigration

control of Your final destination country. Under these policies section A – Cancellation cover shall be operative from the time You pay the premium and evidence of insurance is issued and will cease upon departure of Your Trip or in the event of a cancellation claim on Your policy all remaining cover will cease for the planned Trip.

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

PERSONAL MONEY

means bank notes, currency notes and coins in current use, travellers' and other cheques, travel tickets, event and entertainment tickets, United Kingdom driving licence and credit/debit or charge cards all held for private purposes.

PUBLIC TRANSPORT

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

RACE TRACKS

means any track, field, circuit or road, including toll roads (with no maximum speed limit), which is being used at the time of the loss or damage for racing, rallies, pacemaking, speed trials or track.

SCHEDULE OF BENEFITS

means the details of cover as outlined on page 8 and 9 of this document.

SINGLE ITEM:

means any one article pair or set of articles (including golf clubs) or collection which is used or worn together, except when the additional Golf Equipment section is purchased and shown in the validation certificate then the single item limit applies to each individual golf club and not the set as a whole.

SKI EQUIPMENT

means skis (including bindings), ski boots, ski poles, snowboards (including bindings) and snowboard boots.

TERRORISM

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

TRAVELLING COMPANION

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

TRIP

means any holiday, business or pleasure trip or journey made by You within the area of travel shown in the validation certificate which begins and ends in Your Home Area during the Period of Insurance unless the trip is a one way trip or journey as defined under Period of Insurance.

If annual multi trip cover is selected any such trip not exceeding 31 days as indicated in Your validation certificate is covered, but limited to 24 days in total in each Period of Insurance for Winter Sports (if You have paid the appropriate Winter Sports premium to include this cover). In addition, any trip solely within Your Home Area is only covered where You have pre-booked at least two nights Accommodation. Each trip under annual multi trip cover is deemed to be a separate insurance with terms, definitions, exclusions and conditions contained in this policy applying to each Trip.

UNATTENDED

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

UNITED KINGDOM

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

VALUABLES

means jewellery, gold, silver, precious metal or precious or semi precious stone articles, watches, furs, leather goods, cameras, camcorders, photographic, audio, video, (including CD's, DVD's, tapes, films, cassettes, cartridges and headphones), computers, laptops, computer game consoles, TV, computer games and associated equipment, telescopes, binoculars, portable DVD players, ipods, MP3/4 players and portable satellite navigation systems.

WE/US/OUR

means AXA Insurance UK plc, Registered Office: 5 Old Broad Street, London, EC2N 1AD. Registered in England No. 78950.

WINTER SPORTS

means guided cross country skiing (Nordic skiing), glacier skiing, recreational racing, snowmobiling, mono skiing, off piste skiing or snowboarding only when accompanied by a locally qualified guide, on piste skiing, on piste snowboarding and snow sledging.

YOU/YOUR/INSURED PERSON(S)

means each person travelling on a Trip whose name appears in the validation certificate.

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 claim payment.

1. DUAL INSURANCE

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

2. REASONABLE PRECAUTIONS

You must take and cause to be taken all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take and cause to be taken all practicable steps to safeguard Your property from loss or damage and to recover property lost or stolen.

3. STATUTORY CANCELLATION RIGHTS

You may cancel this policy within 14 days of receipt of the policy documents (new business) or for annual policies the renewal date (the Cancellation Period) by writing to Us at the address shown at the top of Your validation certificate during the Cancellation Period. Any premium already paid will be refunded to You providing You have not travelled and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

CANCELLATION OUTSIDE THE STATUTORY PERIOD

You may cancel this policy at any time after the Cancellation Period by writing to Us at the address shown at the top of Your validation certificate. If You cancel after the Cancellation Period no premium refund will be made. We reserve the right to cancel the policy by providing 21 days notice by registered post to Your last known address. No refund of premium will be made.

NON PAYMENT OF PREMIUMS

We reserve the right to cancel this policy immediately in the event of non payment of the premium.

CLAIMS CONDITIONS

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

1. CLAIMS

You must notify Us preferably by phone or alternatively by writing to Us at the address given below:

For Emergency Medical Assistance, repatriation or Curtailment please refer to page 20.

ALL CLAIMS EXCEPT LEGAL EXPENSES:

Carole Nash Claims
Airport House
Purley Way
Croydon
CR0 0XZ.

Tel: 020 8667 8984

Email: carolenash@rpclaims.com

LEGAL EXPENSES CLAIMS ONLY:

Stones Solicitors
Linacre House
Southernhay Gardens
Exeter
EX1 1UG.

Tel: 0797 626 5211

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

When contacting the claims department, please quote Ref: Carole Nash 2010 Travel policy and have the following information to hand:

- Name of Your policy and where it was purchased
- Policy number
- Resort and country visited
- Value of claim
- Brief circumstances
- Travel dates
- Incident date

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

You must also inform Us if You are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to Us without delay. You or anyone acting on Your behalf must not negotiate admit or repudiate any claim without Our written consent.

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

You must retain any property which is damaged, and, if requested, send it to Us at Your own expense. If We pay a claim for the full value of the property and it is subsequently recovered or there is any salvage then it will become Our property. We may also pursue any claim to recover any amount due from a third party in the name of anyone claiming cover under this policy.

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

2. TRANSFERRING OF RIGHTS

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

3. FRAUD

You must not act in a fraudulent manner.

If You or anyone acting for You:

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

Then

- a) We shall not pay the claim.
- b) We shall not pay any other claim which has been or will be made under the policy.
- c) We may at Our option declare the policy void.
- d) We shall be entitled to recover from You the amount of any claim already paid under the policy.
- e) We shall not make any return of premium.
- f) We may inform the police of the circumstances.

4. DISCLOSURE OF INFORMATION

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

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

IMPORTANT CONDITIONS RELATING TO HEALTH

Telephone: 0845 250 5245

**Medical Screening Lines Opening Hours:
Monday to Friday, 8am to 8pm, Saturday 9am
to 5pm, Sunday 10am to 4pm (excluding bank
holidays)**

Ref: Carole Nash 2010 Travel Policy

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

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

It is a condition of this policy that You will not be covered under section A - Cancellation or Curtailment charges, section B - Emergency medical and other expenses, section C - Hospital benefit and section D - Personal accident for any claims arising directly or indirectly from:

a. At the time of taking out this policy:

- i. Any Medical Condition You have, or have had, for which You are taking prescribed medication or are waiting to receive, or have received treatment (including surgery, tests or investigations) within the last 2 years unless You have contacted Us on 0845 250 5245 and We have agreed, in writing, to cover You.

If You have only one Medical Condition and this is one of those shown in the table of NO SCREEN CONDITIONS* then this will be covered under the policy without the need to contact Us.

- ii. Any Medical Condition for which You, a Close Relative or a Travelling Companion have received a terminal prognosis.
- iii. Any Medical Condition for which You, a Close Relative or a Travelling Companion(s) are aware of but have not had a diagnosis.
- iv. Any Medical Condition for which You, a Close Relative or a Travelling Companion are on a waiting list for or have knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home.

v. Any circumstances You are aware of that could reasonably be expected to give rise to a claim on this policy

Unless You have been given Our agreement

b. You will also not be covered at any time for:

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

* NO SCREEN CONDITIONS (for which You do not have to contact Us if You only have one of these):

- Acid reflux
- Acne
- Attention Deficit Hyperactivity Disorder (ADHD)
- Allergy (requiring non prescriptive treatment only)
- Broken bones
- Cataracts
- Colds or influenza
- Dyspepsia
- Eczema
- Gout
- Hayfever
- Hypercholesterolaemia (high cholesterol)
- Hysterectomy (provided carried out more than 6 months ago)
- Irritable bowel Syndrome
- Menopause
- Migraine
- Psoriasis
- Tonsillitis
- Underactive thyroid
- Varicose Veins

You should also refer to the general exclusions on page 19.

SPORTS AND ACTIVITIES

SPORTS AND ACTIVITIES - GRADE 1 - NO ADDITIONAL CHARGE

You are covered under Section B – Emergency Medical Expenses and Section D - Personal Accident sections for the following activities automatically, provided that the activity is on an Incidental basis You do not need to contact Carole Nash Travel Insurance.

Archery
Badminton

Banana boat rides
Baseball
Basketball
Beach games
Bowls
Bungee jump (1)
Camel / Elephant riding+
Canoeing (Grades 1 to 3) life jacket and helmet must be worn
Clay pigeon shooting+
Cricket
Curling
Cycling (excluding mountain biking) helmet must be worn
Dinghy sailing+
Fell walking/running (no climbing)
Fencing
Fishing
Flying as a fare paying passenger in a fully licensed passenger carrying aircraft
Football
GAA football
Golf
Hiking (under 2,000 metres altitude)
Hockey
Horse riding (up to 7 days, no polo, no hunting or jumping – riding hat to be worn)
Hot air ballooning (organised pleasure rides only)
Husky dog rides
Ice skating(rink)
Jet boating (passenger only)+
Jet ski-ing+
Jogging
Kayaking (Grades 1 to 3) life jacket and helmet must be worn
Manual work (bar and restaurant, waitress, waiter, chalet maids, au pair, nanny and occasional light manual work including retail work and fruit picking but excluding the use of power tools and machinery)+
Marathon running
Motorcycling on public roads (no racing) safety helmet to be worn and must possess a licence allowing You to ride an equivalent motorcycle in the UK+
Netball
Non manual work (including professional administrative or clerical duties only)
Orienteering (no climbing)
Paintballing (with eye protection)+
Parascending/parasailing (over water)
Passenger on a ski-doo+
Passenger on a snowmobile+
Pony trekking - riding hat must be worn
Racquetball
Rambling (under 2000m altitude)
River canoeing (Up to Grade 3) life jacket and helmet must be worn

Roller skating
Roller blading
Rounders
Rowing
Running-sprint/long distance
Safari (UK organised)
Sail boarding
Scuba diving* down to 30 metres if qualified and not diving alone or accompanied by a qualified instructor (see notes below)
Sea fishing
Skate boarding
Sleigh rides
Snorkelling
Squash
Surfing (under 14 days)
Tennis
Tour operator safari
Track events
Trekking (under 2,000 metres altitude)
Volleyball
War games (with eye protection)+
Water polo
Water ski-ing
Windsurfing
Yachting/Sailing (passenger only, inside territorial waters)
Yoga

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

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

BSAC Ocean Diver - 20 metres
BSAC Sports Diver - 30 metres**
BSAC Dive Leader - 30 metres**

PADI Open Water - 18 metres
PADI Advanced Open Water - 30 metres**
PADI Dive Master – 30 metres**
PADI Deep Dive Speciality – 30 metres**

SSI Open Water Diver - 18 metres
SSI Advanced Open Water - 30 metres
SSAC Sports Diver - 30 metres**
SSAC Master Diver - 30 metres**

**For the purpose of diving under sports and activities Grade 1.

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

You will not be covered under this policy if You travel by air within 24 hours of participating in scuba diving.

SPORTS AND ACTIVITIES - GRADE 2 - SUBJECT TO AN ADDITIONAL PREMIUM

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

Medical Excess increased to £250
Personal Accident Sum insured reduced by 50%
Personal Liability Cover is excluded

Black water rafting (Grade 1 to 4) life jacket and helmet must be worn
Boxing training (no contact)
Bungee jump (up to 3 additional)
Camel/Elephant riding/trekking (non Incidental)
Cycle touring
Dry ski-ing
Go karting (within organisers guidelines)
High diving under 5m (no cliff diving)
Horse riding (over 7 days, no polo, no hunting or jumping – riding hat to be worn)
Hot air ballooning (organised pleasure rides only - non Incidental)
Hurling
Jet skiing (non Incidental)
Martial arts (no contact - training only)
Mountain biking (no downhill, no racing) wearing a helmet
Parasailing/parasailing (over water, non Incidental)
Rambling/trekking between 2,001m and 4,000m
Safari (non-UK organised)
Sand boarding
Scuba diving* non Incidental, down to 50m if qualified and not diving alone or accompanied by a qualified instructor (see notes below)
Sea canoeing - life jacket must be worn
Sea fishing (non Incidental)
Snow mobiling and skidoo
Surfing
Triathlon
White water rafting – (Grades 1 to 3)) life jacket and helmet must be worn
Waterskiing/Windsurfing/Snorkelling (non Incidental)
Yachting/Sailing (non Incidental or as member of crew, inside territorial waters)

*Scuba diving - scuba diving to the following depths. Provided You are diving under the direction of

an accredited dive marshal, instructor or guide. Alternatively, if qualified, within the guidelines of the relevant diving or training agency or organisation and not diving alone:

BSAC Ocean Diver - 20 metres
BSAC Sports Diver - 35 metres**
BSAC Dive Leader - 50 metres**

PADI Open Water - 18 metres
PADI Advanced Open Water - 30 metres**
PADI Dive Master – 40 metres**
PADI Deep Dive Speciality – 40 metres**

SSI Open Water Diver - 18 metres
SSI Advanced Open Water - 30 metres
SSAC Sports Diver - 35 metres**
SSAC Master Diver - 50 metres**

**For the purpose of diving under sports and activities Grade 2.

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

You will not be covered under this policy if You travel by air within 24 hours of participating in scuba diving.

SPORTS AND ACTIVITIES - GRADE 3 - SUBJECT TO AN ADDITIONAL PREMIUM

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

Medical Excess increased to £500
Personal Accident Sum insured reduced by 50%
Personal Liability Cover is excluded

Abseiling
American football
Canoeing (Grade 4) life jacket and helmet must be worn
Kayaking (Grade 4) life jacket and helmet must be worn
Rugby
Sand yachting
Tandem skydive (up to 2 jumps maximum)
White water rafting (grade 4) Life jacket and Helmet must be worn
Yachting/Sailing (passenger only, outside territorial waters)
Zip lining/trekking (safety harness must be worn)

SPORTS AND ACTIVITIES - GRADE 4 - SUBJECT TO AN ADDITIONAL PREMIUM

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

Medical Excess increased to £500
Personal Accident Sum insured reduced by 50%
Personal Liability Cover is excluded

Canyoning
Horse jumping (no polo, no hunting - riding hat to be worn)
Kite surfing
Parasailing/parascending (over land, non Incidental)
Rock climbing (under 2,000m)
Rock scrambling (under 4,000m)

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THE POLICY

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

- War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, Terrorism, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under section B - Emergency medical and other expenses, section C - Hospital benefit and section D - Personal accident unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any Trip.
 - 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.
 - Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
 - The failure or fear of failure or inability of any equipment or any computer programme, whether or not You own it, to recognise or to interpret correctly or process any date as its true calendar date, or to continue to function correctly beyond that date.
- Your pursuit of Winter Sports unless the appropriate additional premium has been paid and sections U1, U2, U3, U4 and U5 are shown as operative in Your validation certificate. However, even if Winter Sports cover is included You are still not covered for the following activities: Off piste skiing or snowboarding unless accompanied by a locally qualified guide, skiing against local authoritative warning or advice, ski stunting, free-style skiing, ice hockey, bobbing, tobogganing, heliskiing, ski acrobatics, ski flying, ski jumping, ski mountaineering, ski racing, snow scooting, snow biking, snowcat skiing, snow carting or the use of bob sleighs, luges or skeletons.
 - Your engagement in or practice of: flying except as a fare paying passenger in a fully-licensed passenger-carrying aircraft, the use of motorised vehicles unless an applicable current United Kingdom driving licence is held permitting the use of such vehicles in the United Kingdom and the country visited and a crash helmet is worn professional entertaining, professional sports, racing (other than on foot), motor rallies and motor competitions.
 - Your participation in or practice of any other sport, activity or manual work unless:
 - shown as covered without charge in the grade 1 sports and activities on page 16.or
 - shown as operative in Your validation certificate.
 - Any loss occurring on Race Tracks.
 - Your wilfully, self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, alcohol abuse, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a Medical Practitioner, but not for the treatment of drug addiction), self-exposure to needless peril (except in an attempt to save human life).
 - Your own unlawful action or any criminal proceedings against You.
 - 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 or loss of earnings following Bodily Injury or illness.
 - 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 - Cancellation or Curtailment charges.

13. Your travel to a country or specific area or event to which the Travel Advice Unit of the Foreign & Commonwealth Office or the World Health Organisation (WHO) or similar body has advised against all or all but essential travel.
14. Loss of enjoyment.

EMERGENCY AND MEDICAL SERVICE

Contact the Emergency Assistance Service on +44 (0) 844 556 9644

In the event of difficulty dialling from overseas please call: + 44 (0) 203 281 1075

Ref: Carole Nash 2010 Travel Policy

In the event of Your Bodily Injury or Illness which may lead to in-patient hospital treatment or before any arrangements are made for repatriation or in the event of Curtailment necessitating Your early return to Your Home Area You must contact the Emergency Assistance Service. The service is available to You and operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation and authorisation of medical expenses. If this is not possible because the condition requires immediate emergency treatment You must contact the Emergency Assistance Service as soon as possible.

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

MEDICAL ASSISTANCE ABROAD

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

PAYMENT FOR MEDICAL TREATMENT ABROAD

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

OUTPATIENT TREATMENT

For out-patient treatment, You should pay the hospital/clinic yourself and claim back medical expenses from Us on Your return Home. Beware of

requests for You to sign for excessive treatment or charges. If in doubt regarding any such requests, please call The Emergency Assistance Service for guidance.

Contact the Emergency Assistance Services on +44 (0) 844 556 9644

RECIPROCAL HEALTH AGREEMENTS EU, EEA OR SWITZERLAND

If You are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland You are strongly advised to obtain a European Health Insurance Card (EHIC) application from Your local Post Office. You can also apply either online through www.dh.gov.uk/travellers or by telephoning 0845 606 2030. This will entitle You to benefit from the reciprocal health care arrangements which exist between countries within the EU/EEA or Switzerland.

In the event of liability being accepted for a medical expense which has been reduced by the use of a European Health Insurance Card We will not apply the deduction of Excess under section B - Emergency medical and other expenses.

AUSTRALIA

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

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

Contact the Emergency Assistance Services on +44 (0) 844 556 9644

SECTION A CANCELLATION OR CURTAILMENT CHARGES

WHAT IS COVERED

We will pay You up to the amount shown in the Schedule of Benefits 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 reasonable additional travel expenses incurred if:

- a) Cancellation of the Trip is necessary and unavoidable or
- b) the Trip is Curtailed before completion

as a result of any of the following events occurring:

1. The unforeseen Bodily Injury, illness, disease, complications arising as a direct result of pregnancy or death of:
 - a. You
 - b. Your Travelling Companion
 - c. any person with whom You have arranged to reside temporarily
 - d. Your Close Relative
 - e. Your Close Business Associate
2. Compulsory quarantine, jury service attendance or being called as a witness at a Court of Law of You or Your Travelling Companion.
3. Redundancy (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) of You or Your Travelling Companion.
4. You or any person with whom You are travelling or have arranged to travel with are a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have Your/their authorised leave cancelled for operational reasons, provided that such Cancellation or Curtailment could not reasonably have been expected at the time when You purchased this insurance or at the time of booking any Trip.
5. The Police requesting You to remain at or return to Your Home due to serious damage to Your Home caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.

SPECIAL CONDITIONS RELATING TO CLAIMS

1. It is a condition of the policy that You contact The Emergency Assistance Service prior to any Curtailment of Your Trip.
2. You must obtain a medical certificate from a Medical Practitioner and prior approval of the Emergency Assistance Service to confirm the necessity to return Home prior to Curtailment of the Trip due to death, Bodily Injury, illness, disease or complications arising as a direct result of pregnancy.
3. If You cancel the Trip due to:
 - a) stress, anxiety, depression or any other mental or nervous disorder that You are suffering from You must provide a medical certificate from a Medical Practitioner specialising in the relevant field; or

- b) any other Bodily Injury, illness, disease or complications arising as a direct result of pregnancy, You must provide a medical certificate from a Medical Practitioner

stating that this necessarily and reasonably prevented You from travelling.

4. If You fail to notify the travel agent, tour operator or provider of transport/ accommodation immediately when it is found necessary to cancel the Trip the amount We will pay will be limited to the cancellation charges that would have otherwise applied.

WHAT IS NOT COVERED

1. The Excess as shown on the Schedule of Benefits.
2. Claims arising directly or indirectly as a result of Your failure to comply with the Important Conditions Relating to Health shown on page 16.
3. The cost of Airport Departure Duty where separately identified.
4. Any claims arising directly or indirectly from:
 - a) Redundancy caused by or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy or where a warning or notification of redundancy was given prior to the date this insurance is purchased by You or the time of booking any Trip (whichever is the earlier).
 - b) Circumstances known to You prior to the date this insurance is purchased by You or the time of booking any Trip (whichever is the earlier) which could reasonably have been expected to give rise to cancellation or Curtailment of the Trip.
 - c) Normal pregnancy, without any accompanying Bodily Injury, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
5. Travel tickets or accommodation costs paid for using any Timeshare, Holiday Property Bond, airline mileage reward scheme, for example Air Miles or other holiday points scheme.
6. Your failure to obtain the required passport or visa.
7. Anything mentioned in the general exclusions on page 19.

SECTION B EMERGENCY MEDICAL AND OTHER EXPENSES

WHAT IS COVERED

We will pay You up to the amount shown in the Schedule of Benefits for the following expenses which are necessarily incurred as a result of You suffering unforeseen Bodily Injury, illness, disease, compulsory quarantine or complications as a direct result of pregnancy:

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of Your Home Area.
2. Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to a limit of £200 incurred outside of Your Home Area.
3. In the event of Your death outside of Your Home Area the reasonable additional cost of funeral expenses abroad up to a maximum of £3,000 plus the reasonable cost of conveying Your ashes to Your Home, or the additional costs of returning Your body to Your Home.
4. Reasonable additional transport (economy class) or accommodation expenses incurred, up to the standard of Your original booking, if it is medically necessary for You to stay beyond Your scheduled return date. This includes, with the prior authorisation of the Emergency Assistance Service, reasonable additional transport or accommodation expenses for a friend, Close Relative or Travelling Companion to remain with You or travel to You from the United Kingdom or escort You and additional travel expenses to return You to Your Home Area if You are unable to use the return ticket.
5. With the prior authorisation of the Emergency Assistance Service, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate You to Your Home if it is medically necessary. Repatriation expenses will be in respect only of the identical class of travel utilised on the outward journey unless the Emergency Assistance Service agree otherwise.

SPECIAL CONDITIONS RELATING TO CLAIMS

1. You must give notice as soon as possible to the Emergency Assistance Service of any Bodily Injury, illness, disease or complications arising as a direct result of pregnancy which necessitates Your admittance to hospital as an in-patient or before any arrangements are made for Your repatriation.

2. In the event of Your Bodily Injury, illness, disease or complications arising as a direct result of pregnancy We reserve the right to relocate You from one hospital to another and arrange for Your repatriation to Your Home Area at any time during the Trip. We will do this if in the opinion of the Medical Practitioner in attendance or the Emergency Assistance Service You can be moved safely and/or travel safely to Your Home Area to continue treatment.

WHAT IS NOT COVERED

1. The Excess as shown in the Schedule of Benefits.
2. Claims arising directly or indirectly as a result of Your failure to comply with the Important Conditions Relating to Health shown on page 16.
3. Any claims arising directly or indirectly in respect of:
 - a. Costs of telephone calls other than:
 - i. Calls to the Emergency Assistance Service notifying and dealing with the problem for which You are able to provide receipts or other reasonable evidence to show the cost of the calls and the numbers You telephoned.
 - ii. Any costs incurred by You when You receive calls on Your mobile telephone from the Emergency Assistance Service for which You are able to provide receipts or other reasonable evidence to show the cost of the calls.
 - b) The cost of taxi fares, other than those for travel to or from hospital relating to Your admission, discharge, attendance for outpatient treatment or appointments or for collection of medication prescribed by the hospital.
 - c) The cost of treatment or surgery, including exploratory tests, which are not directly related to the Bodily Injury, illness or disease which necessitated Your admittance into hospital.
 - d) Any expenses which are not usual, reasonable or customary to treat Your Bodily Injury, illness or disease.
 - e) Any form of treatment or surgery which in the opinion of the Medical Practitioner in attendance and the Emergency Assistance Service can be delayed until Your return to Your Home Area.
 - f) Expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside Your Home Area.
 - g) Additional costs arising from single or private room accommodation.

- h) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by the Emergency Assistance Service.
 - i) Any expenses incurred after You have returned to Your Home Area.
 - j) Any expenses incurred in England, Scotland, Wales or Northern Ireland which are:
 - i. for private treatment, or
 - ii. funded by, or are recoverable from the Health Authority in Your Home Area.
 - k) Expenses incurred as a result of a tropical disease where You have not had the recommended inoculations and/or taken the recommended medication.
 - l) Expenses incurred as a result of Your decision not to be repatriated after the date when in the opinion of the Emergency Assistance Service it is safe to do so.
 - m) Normal pregnancy, without any accompanying Bodily Injury, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
4. Anything mentioned in the general exclusions on page 19.

SECTION C HOSPITAL BENEFIT

WHAT IS COVERED

We will pay You up to the amount as shown in the Schedule of Benefits for every complete 24 hours You have to stay in hospital as an in-patient or are confined to Your Accommodation due to Your compulsory quarantine on the order of a Medical Practitioner outside of Your Home Area as a result of Bodily Injury or illness You sustain.

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

SPECIAL CONDITIONS RELATING TO CLAIMS

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

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 or illness which necessitated Your admittance into hospital.
 - ii. Relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
 - iii. Following Your decision not to be repatriated after the date when in the opinion of the Emergency Assistance Service it is safe to do so.
 - b) Hospitalisation, compulsory quarantine or confinement to Your Accommodation:
 - i. Relating to any form of treatment or surgery which in the opinion of the Medical Practitioner in attendance and the Emergency Assistance Service can be delayed reasonably until Your return to Your Home Area.
 - ii. As a result of a tropical disease where You have not had the recommended inoculations and/or taken the recommended medication.
 - iii. Occurring in England, Scotland, Wales or Northern Ireland and relating to either private treatment or tests, surgery or treatment the costs of which are funded by, or are recoverable from the Health Authority in Your Home Area.

2. Claims arising directly or indirectly as a result of Your failure to comply with the Important Conditions Relating to Health shown on page 16.
3. Anything mentioned in the general exclusions on page 19.

SECTION D PERSONAL ACCIDENT

SPECIAL DEFINITIONS

LOSS OF LIMB

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

LOSS OF SIGHT

means total and irrecoverable loss of sight which shall be considered as having occurred:

- a) in both eyes if Your name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist, and

- b) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

WHAT IS COVERED

We will pay one of the benefits as shown in the Schedule of Benefits if You sustain Bodily Injury which shall solely and independently of any other cause, result within two years in Your death, Loss of Limb, Loss of Sight or permanent total disablement.

SPECIAL CONDITIONS RELATING TO CLAIMS

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

PROVISIONS

1. Benefit is not payable to You:

- a) Under more than one of the items shown in the Schedule of Benefits under this section.
 - b) Under permanent total disablement until 24 continuous calendar months after the date You sustain Bodily Injury.
 - c) Under permanent total disablement if You are able or may be able to carry out any relevant employment or relevant occupation.
2. The death benefit payment will be paid into the deceased's estate.

WHAT IS NOT COVERED

1. Claims arising directly or indirectly as a result of Your failure to comply with the Important Conditions Relating to Health shown on page 16.
2. Anything mentioned in the general exclusions on page 19.

SECTION E

BAGGAGE, BAGGAGE DELAY AND TRAVEL DOCUMENTS

WHAT IS COVERED

1. We will pay You up to the amount as shown in the Schedule of Benefits for the accidental loss of, theft of or damage to Baggage/Valuables. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (or We may at Our option replace, reinstate or repair the lost or damaged Baggage/Valuables).

The maximum We will pay for the following items is:

- a) For any Single Item as shown in the Schedule of Benefits.
- b) For the total for all Valuables is as shown in the Schedule of Benefits.

2. We will also pay You up to the amounts as shown in the Schedule of Benefits for:

- a) Delayed Baggage - the emergency replacement of clothing, medication and toiletries if the Baggage is temporarily lost in transit during the outward journey and not returned to You within 24 hours, provided written confirmation is obtained and sent to Us from the carrier, confirming the number of hours the Baggage was delayed. If the loss is permanent the amount paid will be deducted from the final amount to be paid under this section.

- b) Replacement of passport and travel documents - reasonable additional travel and Accommodation expenses necessarily incurred outside Your Home Area to obtain a replacement of Your lost or stolen passport, visa or travel documents which have been lost or stolen outside Your Home Area.

SPECIAL CONDITIONS RELATING TO CLAIMS

1. You must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all Baggage/Valuables, passport, visa or travel documents. A Holiday Representatives report is not sufficient.
2. For items damaged whilst on Your Trip You must obtain an official report from an appropriate local retailer confirming the item is damaged and beyond repair.
3. If Valuables, passport, visa or travel documents are lost, stolen or damaged while in a hotel safe or safety deposit box You must report to the hotel in writing, details of the loss, theft or damage and obtain written confirmation.
4. If Baggage is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel You must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If Baggage is lost, stolen or damaged whilst in the care of an airline You must:

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

WHAT IS NOT COVERED

1. The Excess as shown in the Schedule of Benefits (except claims under subsection 2.a).

2. Loss, theft of or damage to Valuables or Your passport, visa or travel documents left Unattended at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or Public Transport operator) unless deposited in a hotel safe or safety deposit box.

3. Loss, theft of or damage to Baggage contained in an Unattended vehicle:

- a) overnight between 9 p.m. and 8 a.m. (local time) or
- b) at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment, or for Motorcycles in the permanently fitted and locked pannier, tail box, top box or trunk, or for those vehicles without a separate boot, locked in the vehicle and covered from view and there is evidence of forced entry which is confirmed by a police report.

4. Loss or damage due to delay, confiscation or detention by customs or other authority.

5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, mobile telephones, smart phones or telecommunication equipment of any kind, documents of any kind, bonds, securities, perishable goods, surfboards/sailboards, bicycles, marine equipment or craft or any related equipment or fittings of any kind, Ski Equipment and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).

6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.

7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.

8. Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other items used in connection with Your business, trade, profession or occupation.

9. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.

10. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or Baggage/Valuables.

11. Claims arising from loss or theft from Your accommodation unless there is evidence of forced entry which is confirmed by a police report.

12. Claims arising from Baggage left Unattended in a place to which the general public has access (e.g. on a beach/around a swimming pool) or left in the custody of anyone other than the Insured Person or Your Travelling Companion.

13. Claims arising for Personal Money.

14. Anything mentioned in the general exclusions on page 19.

SECTION F

PERSONAL MONEY

WHAT IS COVERED

We will pay You up to the amounts shown in the Schedule of Benefits for the accidental loss of, theft of or damage to Personal Money.

The maximum We will pay for the following items is:

- a) For cash (bank notes, currency notes and coins) is as shown in the Schedule of Benefits.
- b) If You are under the age of 18, for cash (bank notes currency notes and coins) is as shown in the Schedule of Benefits.
- c) For all other Personal Money is as shown in the Schedule of Benefits.

SPECIAL CONDITIONS RELATING TO CLAIMS

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

WHAT IS NOT COVERED

1. The Excess as shown in the Schedule of Benefits.
2. Loss, theft of or damage to Personal Money left Unattended at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or Public Transport operator) unless deposited in a hotel safe or safety deposit box.
3. Loss, theft of or damage to travellers' cheques if You have not complied with the issuers' conditions or where the issuer provides a replacement service.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
6. Anything mentioned in the general exclusions on page 19.

SECTION G MOTORCYCLE APPAREL

WHAT IS COVERED

1. We will pay You up to the amount as shown in the Schedule of Benefits for the accidental loss of, theft of or damage to Motorcycle Apparel. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (or We may at Our option replace, reinstate or repair the lost or damaged Motorcycle Apparel). A Holiday Representatives report is not sufficient.

The maximum We will pay for the following items is:

- a) for any Single Item as shown in the Schedule of Benefits.

You may claim under only one of the following sections: section G - Motorcycle Apparel or section E - Baggage, Baggage delay and travel documents for the same event.

SPECIAL CONDITIONS RELATING TO CLAIMS

1. You must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all Motorcycle Apparel. A Holiday Representatives report is not sufficient.
2. For items damaged whilst on Your Trip You must obtain an official report from an appropriate local retailer confirming the item is damaged and beyond repair.

3. If Motorcycle Apparel is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel You must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If Motorcycle Apparel is lost, stolen or damaged whilst in the care of an airline You must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
4. You must provide an original receipt or proof of ownership for items lost, stolen or damaged to help You to substantiate Your claim.

WHAT IS NOT COVERED

1. Loss, theft of or damage to Motorcycle Apparel contained in an Unattended vehicle:
 - a. overnight between 9 p.m. and 8 a.m. (local time) or
 - b. at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment, or for Motorcycles in the permanently fitted and locked pannier, tail box, top box or trunk, or for other vehicles without a separate boot, locked in the vehicle and covered from view and in all instances there is evidence of forced entry which is confirmed by a police report.
2. Loss or damage due to delay, confiscation or detention by customs or other authority.
3. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
4. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or Motorcycle Apparel.
5. Claims arising from loss or theft from Your accommodation unless there is evidence of forced entry which is confirmed by a police report.
6. Claims arising from Motorcycle Apparel left Unattended in a place to which the general public has access or left in the custody of anyone other than an Insured Person or Your Travelling Companion.
7. Anything mentioned in the general exclusions on page 19.

SECTION H MOTORCYCLE ACCESSORIES

WHAT IS COVERED

1. We will pay You up to the amount as shown in the Schedule of Benefits for the accidental loss of, theft of or damage to Motorcycle Accessories. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (or We may at Our option replace, reinstate or repair the lost or damaged Motorcycle Accessories).

The maximum We will pay for the following items is:

- a) for any Single Item as shown in the Schedule of Benefits.

You may claim under only one of the following sections: section H - Motorcycle Accessories or section E - Baggage, Baggage delay and travel documents for the same event.

SPECIAL CONDITIONS RELATING TO CLAIMS

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

WHAT IS NOT COVERED

1. Loss, theft of or damage to Motorcycle Accessories contained in an Unattended vehicle:

- a) overnight between 9 p.m. and 8 a.m. (local time) or
 - b) at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment, or for Motorcycles in the permanently fitted and locked pannier, tail box, top box or trunk, or for other vehicles without a separate boot, locked in the vehicle and covered from view and in all instances there is evidence of forced entry which is confirmed by a police report.
2. Loss or damage due to delay, confiscation or detention by customs or other authority.
 3. Loss, theft of or damage to Your motorcycle including fairings, windscreen, sissy bars, frame sliders and crash bars, computer, global positioning system (GPS), audio systems including MP3 players, sidecars, trailers, trailer/tow hitches and any replacement parts.
 4. Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other items used in connection with Your business, trade, profession or occupation.
 5. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
 6. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or Motorcycle Accessories.
 7. Claims arising from loss or theft from Your Accommodation unless there is evidence of forced entry which is confirmed by a police report.
 8. Anything mentioned in the general exclusions on page 19.

SECTION I CAMPING EQUIPMENT

WHAT IS COVERED

1. We will pay You up to the amount as shown in the Schedule of Benefits for the accidental loss of, theft of or damage to Your Camping Equipment. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (or We may at Our option replace, reinstate or repair the lost or damaged Camping Equipment).
2. We will also pay You up to the amounts as shown in the Schedule of Benefits for:

- a) the cost of hiring a suitable replacement tent or reasonable overnight accommodation following the accidental loss of, theft of or damage to Your Camping Equipment rendering it unusable for more than 24 hours.

You may claim under only one of the following sections: section I - Camping Equipment or section E - Baggage, Baggage delay and travel documents for the same event.

SPECIAL CONDITIONS RELATING TO CLAIMS

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

WHAT IS NOT COVERED

1. Any expenses incurred as a result of storm or flood that has damaged the Camping Equipment rendering it unusable.
2. Loss or damage to Camping Equipment caused by any portable heating or cooking appliances.
3. Loss, theft of or damage to Camping Equipment contained in an Unattended vehicle:
 - a) overnight between 9 p.m. and 8 a.m. (local time) or

- b) at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment, or for Motorcycles in the permanently fitted and locked pannier, tail box, top box or trunk, or for other vehicles without a separate boot, locked in the vehicle and covered from view and in all instances there is evidence of forced entry which is confirmed by a police report.

4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
6. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
7. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or Camping Equipment.
8. Anything mentioned in the general exclusions on page 19.

SECTION J TRAVEL DELAY

WHAT IS COVERED

If departure of the scheduled Public Transport on which You are booked to travel is delayed at the final departure point from or to the United Kingdom for at least 12 hours from the scheduled time of departure due to:

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

WE WILL PAY YOU:

1. Up to the amount shown in the Schedule of Benefits for the first full 12 consecutive hours delay, followed by the subsequent amount shown in the Schedule of Benefits for each full 12 hours delay thereafter up to a maximum as shown in the Schedule of Benefits.

You may claim under only one of the following sections: section J – travel delay, section K - holiday abandonment or section L - missed departure for the same event.

SPECIAL CONDITIONS RELATING TO CLAIMS

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

WHAT IS NOT COVERED

1. Claims arising directly or indirectly from:
 - a) Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by You or the date Your Trip was booked whichever is the later.
 - b) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any such regulatory body in a country to/from which You are travelling.
2. Anything mentioned in the general exclusions on page 19.

SECTION K HOLIDAY ABANDONMENT

WHAT IS COVERED

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

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

WE WILL PAY YOU:

1. Up to the amount as shown in the Schedule of Benefits for any irrecoverable unused travel and accommodation costs and other pre-paid charges which You have paid or are contracted to pay if after a minimum 24 hours has elapsed, You choose to cancel Your Trip before departure from the United Kingdom.

You may claim under only one of the following sections: section J – travel delay, section K - holiday abandonment or section L - missed departure for the same event.

SPECIAL CONDITIONS RELATING TO CLAIMS

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

WHAT IS NOT COVERED

1. The Excess as shown in the Schedule of Benefits.
2. Claims arising directly or indirectly from:
 - a) Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by You or the date Your Trip was booked whichever is the later.
 - b) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any such regulatory body in a country to/from which You are travelling.
3. Anything mentioned in the general exclusions on page 19.

SECTION L MISSED DEPARTURE

WHAT IS COVERED

We will pay You up to the amount as shown in the Schedule of Benefits for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching Your overseas destination or returning to the United Kingdom if You fail to arrive at the international departure point in time to board the scheduled Public Transport on which You are booked to travel on the initial international journey of the Trip as a result of:

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

You may claim under only one of the following sections: section J – travel delay, section K – holiday abandonment or section L – missed departure for the same event.

SPECIAL CONDITIONS RELATING TO CLAIMS

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

WHAT IS NOT COVERED

1. The Excess as shown in the Schedule of Benefits.
2. Claims arising directly or indirectly from:
 - a) Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by You or the date Your Trip was booked whichever is the later.
 - b) An accident to or breakdown of the vehicle in which You are travelling for which a professional repairer's report is not provided.
 - c) Breakdown of any vehicle in which You are travelling if the vehicle is owned by You and has not been serviced properly and maintained in accordance with manufacturers instructions.
 - d) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any such regulatory body in a country to/from which You are travelling.
 - e) Any connecting flights or Public Transport after the initial departure from Your Home Area.
3. Additional expenses where the scheduled Public Transport operator has offered reasonable alternative travel arrangements.
4. Anything mentioned in the general exclusions on page 19.

SECTION M PERSONAL LIABILITY

WHAT IS COVERED

We will pay You up to the amount shown in the Schedule of Benefits (inclusive of legal costs and expenses) against any amount You become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause in respect of accidental:

1. Bodily Injury, death, illness or disease to any person who is not in Your employment or who is not a Close Relative, Travelling Companion, or member of Your household.
2. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of You, Your Travelling Companion, a Close Relative, anyone in Your employment or any member of Your household other than any temporary Trip Accommodation occupied (but not owned) by You.

SPECIAL CONDITIONS RELATING TO CLAIMS

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

WHAT IS NOT COVERED

1. The Excess as shown in the Schedule of Benefits.
2. Compensation or legal costs arising directly or indirectly from:
 - a) Liability which has been assumed by You under agreement unless the liability would have attached in the absence of such agreement.
 - b) Pursuit of any business, trade, profession or occupation or the supply of goods or services.
 - c) Ownership possession or use of vehicles, aircraft or water craft (other than surfboards or manually propelled rowboats, punts or canoes and where the appropriate Golf Equipment premium has been paid, golf buggies whilst in use on a golf course).
 - d) The transmission of any communicable disease or virus.

- e) Ownership or occupation of land or buildings (other than occupation only of any temporary Trip Accommodation where We will not pay for the Excess as detailed in the Schedule of Benefits for each and every claim arising from the same incident).
 - f) Any wilful or criminal act or assault.
 - g) Any injury, loss or damage arising directly or indirectly from or due to ownership, possession or use of any firearms or weapons of any kind.
3. Anything mentioned in the general exclusions on page 19.

SECTION N OVERSEAS LEGAL EXPENSES AND ASSISTANCE

WHAT IS COVERED

We will pay You up to the amount shown in the Schedule of Benefits for legal costs to pursue a civil action for compensation if someone else causes You Bodily Injury, illness or death.

Where there are two or more Insured Person(s) insured by this policy, then the maximum amount payable by Us shall not exceed double the amount shown in the Schedule of Benefits.

SPECIAL CONDITIONS RELATING TO CLAIMS

1. We shall have complete control over the legal case through agents We nominate, by appointing agents of Our choice on Your behalf with the expertise to pursue Your claim.
2. You must follow Our agent's advice and provide any information and assistance required within a reasonable timescale.
3. You must advise Us of any offers of settlement made by the negligent third party and You must not accept any such offer without Our consent.
4. We will decide the point at which Your legal case cannot usefully be pursued further. After that no further claims can be made against Us.
5. We may include a claim for Our legal costs and other related expenses.
6. We may, at Our own expense, take proceedings in Your name to recover compensation from any third party in respect of any indemnity paid under this policy. You must give such assistance as We shall reasonably require and any amount recovered shall belong to Us.

WHAT IS NOT COVERED

1. Any claim where in Our opinion there is insufficient prospect of success in obtaining reasonable compensation.
2. Legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, Us or Our agents, Avid Insurance Services Limited, Carole Nash Insurance Consultants Limited, AXA Assistance or their agents, someone You were travelling with, a person related to You, or another Insured Person.
3. Legal costs and expenses incurred prior to Our written acceptance of the case.
4. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
5. Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded on the condition that Your action is successful (for example a Contingency Fee Agreement).
6. Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.
7. Legal costs and expenses incurred if an action is brought in more than one country.
8. Any claim where in Our opinion the estimated amount of compensation payment is less than £1,000 for each Insured Person.
9. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
10. Costs of any Appeal.
11. Claims occurring within the United Kingdom.
12. Claims by You other than in Your private capacity.
13. Anything mentioned in the general exclusions on page 19.

SECTION O CATASTROPHE COVER

WHAT IS COVERED

We will pay You up to the amounts shown in the Schedule of Benefits in the event that the tour company is unable to assist and You are forced to move from the pre-booked Trip Accommodation as a result of fire, lightning, explosion, earthquake, storm, tsunami, tempest, hurricane, flood, medical epidemic or local Government directive which is confirmed in writing by local or national authority for irrecoverable travel or accommodation costs necessarily incurred

to continue with the Trip or, if the Trip cannot be continued for Your return Home.

SPECIAL CONDITIONS RELATING TO CLAIMS

1. You must obtain a report from local or national authority stating that it was not acceptable for You to remain in Your pre booked accommodation.

WHAT IS NOT COVERED

1. Claims where the hotel or tour company have made alternative arrangements.
2. Circumstances known to You prior to the date this insurance is purchased by You or the time of booking any Trip (whichever is the earlier) which could reasonably have been expected to give rise to a claim under this section.
3. Anything mentioned in the general exclusions on page 19.

SECTION P WITHDRAWAL OF SERVICES

WHAT IS COVERED

We will pay You up to the amounts shown in the Schedule of Benefits for every complete period of 24 hours Your pre-booked Accommodation completely withdraws the following services due to strike or industrial action:

1. Water or electrical facilities, or
2. Swimming pool facilities, or
3. Kitchen services to the extent that no food is available, or
4. Chambermaid facilities.

WHAT IS NOT COVERED

1. Any claim not substantiated by a written report from the Accommodation management confirming the exact length, nature and cause of the disruption.
2. Claims arising directly or indirectly from strike or industrial action which was advised or known to You at the time this policy was purchased.
3. Claims for services which were not available prior to any strike or industrial action.
4. Claims where the Accommodation management or tour company have made alternative arrangements.
5. Anything mentioned in the general exclusions on page 19.

SECTION Q KENNEL/CATTERY FEES

WHAT IS COVERED

We will pay You up to the amounts shown in the Schedule of Benefits for every complete 24 hours that You are delayed if Your domestic dog(s)/cat(s) are in a kennel/cattery during Your Trip and Your return to Your Home has been delayed due to Your Bodily Injury, illness or disease.

SPECIAL CONDITIONS RELATING TO CLAIMS

1. You must send Us written confirmation (at Your own expense) from the appropriate kennel or cattery confirming the amount of additional fees that You have had to pay together with the dates for which these were payable.

WHAT IS NOT COVERED

1. Claims arising from Your Bodily Injury, illness or disease that is not covered under Section B - Emergency medical and other expenses.
2. Any claim where Your pet's stay does not exceed the pre-booked period of accommodation.
3. Anything mentioned in the general exclusions on page 19.

SECTION R HIJACK

WHAT IS COVERED

We will pay You up to the amounts shown in the Schedule of Benefits for every complete period of 24 hours in the event of Hijack of the transport on which You are travelling.

WHAT IS NOT COVERED

1. Any claim not substantiated by a written police report confirming the length and exact nature of the incident.
2. Anything mentioned in the general exclusions on page 19.

SECTION S THIRD PARTY SUPPLIER INSOLVENCY

WHAT IS COVERED

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

You may claim only under section S – Third Party Supplier Insolvency or section A – Cancellation or Curtailment Charges, not both.

SPECIAL CONDITIONS RELATING TO CLAIMS

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

WHAT IS NOT COVERED

1. The Excess as shown in the Schedule of Benefits.
2. Any costs relating to the failure of an airline.
3. Costs incurred relating to the insolvency of a third party company existing or being publicly announced by the date You purchased this insurance or at the time of booking any Trip whichever is the later.
4. Any costs incurred by You which are recoverable from the company providing the Accommodation or for which You receive or are expected to receive compensation.
5. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.
6. Any costs for normal day to day living such as food and drink which You would have expected to pay during Your Trip.
7. Any costs recoverable from any company who is bonded elsewhere.
8. Anything mentioned in the general exclusions on page 19.

SECTION T SEARCH AND RESCUE

WHAT IS COVERED

We will pay You up to the amount shown in the Schedule of Benefits for any charges You incur from a specialist local rescue organisation in respect of search, rescue or emergency transfer to hospital services for a period not exceeding 48 hours from the time at which assistance is first summoned as a direct result of Your Bodily Injury resulting from an accident You sustain which is covered under section B - Emergency medical and other expenses.

What is not covered

1. The Excess as shown in the Schedule of Benefits.
2. Any obligation upon Us to organise any search and rescue operation.
3. Your failure to comply with the Important Conditions Relating to Health shown on page 16.

4. Anything mentioned in the general exclusions on page 19.

SECTIONS U1, U2, U3, U4 AND U5 WINTER SPORTS

Cover in respect of sections U1, U2, U3, U4 and U5 only operates:

1. Under single trip policies if the appropriate Winter Sports extension has been chosen and the appropriate additional premium has been paid and is shown on the validation certificate.
2. Under annual multi trip policies for a period not exceeding 24 days in total in each Period of Insurance, if the appropriate Winter Sports extension has been chosen and the appropriate additional premium has been paid and is shown on the validation certificate.

SECTION U1 SKI EQUIPMENT

WHAT IS COVERED

We will pay You up to the amount as shown in the Schedule of Benefits for the accidental loss of, theft of or damage to Your own Ski Equipment or for hired Ski Equipment. The maximum We will pay for any one article, pair or set of articles is the proportion of original purchase price shown below or the Single Item limit shown in the benefits table, whichever is the less. We may at Our option replace, reinstate or repair the lost or damaged Ski Equipment.

AGE OF ITEM	AMOUNT PAYABLE
Up to 1 year old	90% of purchase price
Up to 2 years old	70% of purchase price
Up to 3 years old	50% of purchase price
Up to 4 years old	30% of purchase price
Up to 5 years old	20% of purchase price
Over 5 years old	Nil payment

The maximum We will pay for the following items is:

- a) For any Single Item as shown in the Schedule of Benefits.
- b) for owned Ski Equipment as shown in the Schedule of Benefits.
- c) for hired Ski Equipment as shown in the Schedule of Benefits.

Our liability for Ski Equipment hired by You shall be further limited to Your liability for such loss or damage.

SPECIAL CONDITIONS RELATING TO CLAIMS

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

WHAT IS NOT COVERED

1. The Excess as shown in the Schedule of Benefits.
2. Loss, theft of or damage to Ski Equipment contained in or stolen from an Unattended vehicle:
 - a) overnight between 9 p.m and 8 a.m (local time) or
 - b) at any time between 8 a.m and 9 p.m (local time) unless it is in the locked boot which is separate from the passenger compartment, or for Motorcycles in the permanently fitted and locked pannier, tail box, top box or trunk, or for those vehicles without a separate boot or lockable ski rack, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.
3. Loss or damage due to delay, confiscation or detention by customs or other authority.
4. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.

5. Claims arising from Ski Equipment left Unattended in a place to which the general public has access (e.g. on the slopes/outside a restaurant) or left in the custody of anyone other than an Insured Person or Your Travelling Companion.
6. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or Ski Equipment.
7. Claims arising from loss or theft from Your Accommodation unless there is evidence of forced entry which is confirmed by a police report.
8. Claims arising from loss or theft or damage of Ski Equipment carried on vehicle roof rack unless secured by a lockable ski rack.
9. Anything mentioned in the general exclusions on page 19.

SECTION U2 SKI EQUIPMENT HIRE

WHAT IS COVERED

We will pay You up to the amount shown in the Schedule of Benefits for the reasonable cost of hiring replacement Ski Equipment as a result of the accidental loss of, theft of or damage to, or temporary loss in transit for more than 24 hours of Your own Ski Equipment.

SPECIAL CONDITIONS RELATING TO CLAIMS

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

4. You must provide an original receipt or proof of ownership for items lost, stolen or damaged to help You to substantiate Your claim.

WHAT IS NOT COVERED

1. Loss, theft of or damage to Ski Equipment contained in or stolen from an Unattended vehicle:
 - a) overnight between 9 p.m. and 8 a.m. (local time) or
 - b) at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment, or for Motorcycles in the permanently fitted and locked pannier, tail box, top box or trunk, or for those vehicles without a separate boot or lockable ski rack, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.
2. Loss or damage due to delay, confiscation or detention by customs or other authority.
3. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
4. Claims arising from loss or theft or damage of Ski Equipment carried on vehicle roof rack unless secured by a lockable ski rack.
5. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or Ski Equipment.
6. Claims arising from Ski Equipment left Unattended in a place to which the general public has access (e.g. on the slopes/outside a restaurant) or left in the custody of anyone other than an Insured Person or Your Travelling Companion.
7. Claims arising from loss or theft from Your Accommodation unless there is evidence of forced entry which is confirmed by a police report.
8. Anything mentioned in the general exclusions on page 19.

SECTION U3 SKI PACK

WHAT IS COVERED

We will pay You up to the amount as shown in the Schedule of Benefits

- a) for the unused portion of Your ski pack (ski school fees, lift passes and hired Ski Equipment) following Your Bodily Injury or illness.

- b) the unused portion of Your lift pass if You lose it.

SPECIAL CONDITIONS RELATING TO CLAIMS

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

WHAT IS NOT COVERED

1. Anything mentioned in the general exclusions on page 19.

SECTION U4 PISTE CLOSURE

WHAT IS COVERED

We will pay You the amount shown in the Schedule of Benefits for every complete 24 hour period, up to the maximum shown in the Schedule of Benefits for the cost of transport to an alternative site if lack of snow conditions results in the closure of skiing facilities (excluding cross country skiing) in Your resort and it is not possible to ski.

THE COVER ONLY APPLIES:

- a) To the resort which You have pre-booked for a period exceeding 12 hours and for so long as such conditions prevail at the resort, but not exceeding the pre-booked period of Your Trip and
- b) To Trips taken outside the United Kingdom during the published ski season for Your resort.

If no alternative sites are available We will pay You compensation as shown in the Schedule of Benefits.

SPECIAL CONDITIONS RELATING TO CLAIMS

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

WHAT IS NOT COVERED

1. Any circumstances where transport costs, compensation or alternative skiing facilities are provided to You.
2. Anything mentioned in the general exclusions on page 19.

SECTION U5

DELAY DUE TO AVALANCHE

WHAT IS COVERED

We will pay You up to the amount as shown in the Schedule of Benefits for reasonable additional Accommodation (room only) and travel expenses necessarily incurred in reaching Your overseas destination or returning to the United Kingdom if Your outward or return journey is delayed by at least 12 hours beyond the scheduled departure time as a direct result of an avalanche in Your pre-booked Winter Sports resort.

THE COVER ONLY APPLIES:

1. To Trips taken outside the United Kingdom during the published ski season for Your resort.

You may claim under only one of the following sections: section U5 - delay due to avalanche or section J - travel delay for the same event.

SPECIAL CONDITIONS RELATING TO CLAIMS

1. You must check in according to the itinerary supplied to You.
2. You must obtain written confirmation from the resort management of the avalanche.
3. You must comply with the terms of contract of the travel agent, tour operator or provider of transport.

WHAT IS NOT COVERED

1. The Excess as shown in the Schedule of Benefits.
2. Anything mentioned in the general exclusions on page 19.

SECTION V

WEDDING / CIVIL PARTNERSHIP

COVER IN RESPECT OF SECTION V ONLY OPERATES:

Under single trip policies and annual multi trip policies if the appropriate wedding/civil partnership cover extension has been chosen and the appropriate additional premium has been paid and is shown on the validation certificate.

SPECIAL DEFINITIONS

YOU/YOUR/INSURED PERSON/INSURED COUPLE

- means the couple travelling abroad to be married whose names appear in the validation certificate.

WEDDING/CIVIL PARTNERSHIP ATTIRE

- means dress, suits, shoes and other accessories bought specially for the Wedding/Civil Partnership and make-up, hair styling and flowers paid for or purchased for the Wedding/Civil Partnership forming

part of Your Baggage.

WHAT IS COVERED

1. We will pay up to the amounts shown in the Schedule of Benefits for the accidental loss of, theft of or damage to the items shown below forming part of Your Baggage/Valuables:
 - a) for each Wedding/Civil Partnership ring taken or purchased on the Trip for each insured person.
 - b) for Wedding/Civil Partnership gifts taken or purchased on the Trip for the insured couple.
 - c) for Your Wedding/Civil Partnership attire which is specifically to be worn by You on Your Wedding/Civil Partnership day.

The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, or We may at Our option replace, re-instate or repair the lost or damaged Baggage/Valuables.

The maximum payment for any Single Item is shown in the Schedule of Benefits.

2. We will pay the insured couple up to £200 for the reasonable additional costs incurred to reprint/ make a copy of or retake the photographs/video recordings either at a later date during the Trip or at a venue in United Kingdom if:
 - a) the professional photographer who was booked to take the photographs/video recordings on Your Wedding/Civil Partnership day is unable to fulfil such obligations due to Bodily Injury, illness or unavoidable and unforeseen transport problems, or
 - b) the photographs/video recordings of the Wedding/Civil Partnership day taken by a professional photographer are lost, stolen or damaged within 14 days after the Wedding/Civil Partnership day and whilst You are still at the holiday/honeymoon location.

You may claim only under one of either section V – Wedding/Civil Partnership or section E – Baggage, Baggage delay and passport for the same event, not both.

SPECIAL CONDITIONS RELATING TO CLAIMS

1. You must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all Baggage/Valuables. A Holiday Representatives report is not sufficient.
2. For items damaged whilst on Your Trip, You must obtain an official report from a retailer confirming the item is damaged and beyond repair.

3. If Valuables are lost, stolen or damaged while in a hotel safe or safety deposit box You must report to the hotel, in writing, details of the loss, theft, or damage and obtain written confirmation.
4. If Baggage is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel You must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If Baggage is lost, stolen or damaged whilst in the care of an airline You must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
5. You must provide an original receipt or proof of ownership for items lost, stolen or damaged to help You to substantiate Your claim

WHAT IS NOT COVERED

1. The Excess as shown in the Schedule of Benefits.
2. Loss, theft of or damage Valuables left Unattended at any time (including in a vehicle or in checked in luggage or while in the custody of a carrier, tour operator or Public Transport operator) unless deposited in a hotel safe or safety deposit box.
3. Claims arising from Baggage left Unattended in a place to which the general public has access (e.g. on a beach/around a swimming pool) or left in the custody of anyone other than an insured person or Your Travelling Companion.
4. Loss, theft of or damage to Baggage contained in an Unattended vehicle:
 - a) overnight between 9 p.m. and 8 a.m. (local time) or
 - b) at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment, or for Motorcycles in the permanently fitted and locked pannier, tail box, top box or trunk, or for those vehicles without a separate boot locked in the vehicle and covered from view and there is evidence of forced entry which is confirmed by a police report.
5. Loss or damage due to delay, confiscation or detention by customs or other authority.
6. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical

instruments, mobile telephones, smart phones or telecommunication equipment of any kind, documents of any kind, bonds, securities, perishable goods, surfboards/sailboards, bicycles, marine equipment or craft or any related equipment or fittings of any kind, Ski Equipment and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).

7. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
8. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
9. Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other items used in connection with Your business, trade, profession or occupation.
10. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
11. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or Baggage.
12. Claims arising for Personal Money.
13. Claims arising from loss or theft from Your Accommodation unless there is evidence of forced entry which is confirmed by a police report.
14. Anything mentioned in the general exclusions on page 19.

SECTIONS W1, W2 AND W3 GOLF COVER

Cover in respect of sections W1, W2 and W3 only operates:

Under single trip policies and annual multi trip policies if the appropriate golf cover extension has been chosen, the appropriate additional premium has been paid and is shown on the validation certificate.

SECTION W1 GOLF EQUIPMENT

WHAT IS COVERED

We will pay You up to the amount shown in the Schedule of Benefits for the accidental loss of, theft of or damage to Your Golf Equipment.

The maximum We will pay for any one article, pair or set of articles is the proportion of original purchase price shown below or the 'Single Item limit' shown in the benefits table, whichever is the less.

We may at Our option replace, re-instate or repair the lost or damaged Golf Equipment.

AGE OF ITEM	AMOUNT PAYABLE
Up to 1 year old	90% of purchase price
Up to 2 years old	70% of purchase price
Up to 3 years old	50% of purchase price
Up to 4 years old	30% of purchase price
Up to 5 years old	20% of purchase price
Over 5 years old	Nil payment

SPECIAL CONDITIONS RELATING TO CLAIMS

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

WHAT IS NOT COVERED

1. The Excess as shown in the Schedule of Benefits.
2. Loss, theft of or damage to Golf Equipment contained in or stolen from an Unattended vehicle:

- a) overnight between 9 p.m. and 8 a.m. (local time) or
 - b) at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment, or for Motorcycles in the permanently fitted and locked pannier, tail box, top box or trunk, or for those vehicles without a separate boot, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.
3. Claims arising from Golf Equipment left Unattended in a place to which the general public has access (e.g. on a golf course) or left in the custody of anyone other than an Insured Person or Your Travelling Companion.
 4. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or Golf Equipment .
 5. Loss or damage due to delay, confiscation or detention by customs or other authority.
 6. Claims arising from loss or theft from Your Accommodation unless there is evidence of forced entry which is confirmed by a police report.
 7. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
 8. Claims arising for loss, theft or damage of Golf Equipment carried on a vehicle roof rack.
 9. Anything mentioned in the general exclusions on page 19.

SECTION W2 GOLF EQUIPMENT HIRE

WHAT IS COVERED

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

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

SPECIAL CONDITIONS RELATING TO CLAIMS

1. You must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or

attempted theft of all Golf Equipment. A Holiday representatives report is not sufficient.

2. For items damaged whilst on Your Trip, You must obtain an official report from a retailer confirming the item is damaged and beyond repair.
3. If Your Golf Equipment is temporarily lost You must obtain written confirmation from the carrier as to the exact nature and length of delay or temporary loss.
4. If Your Golf Equipment is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel You must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If Your Golf Equipment is lost, stolen or damaged whilst in the care of an airline You must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
5. You must provide an original receipt or proof of ownership for items lost, stolen or damaged to help You to substantiate Your claim.

WHAT IS NOT COVERED

1. The Excess as shown in the Schedule of Benefits.
2. Loss, theft of or damage to Golf Equipment contained in or stolen from an Unattended vehicle:
 - a) overnight between 9 p.m. and 8 a.m. (local time) or
 - b) at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment, or for Motorcycles in the permanently fitted and locked pannier, tail box, top box or trunk, or for those vehicles without a separate boot, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
3. Claims arising from Golf Equipment left Unattended in a place to which the general public has access (e.g. on a golf course) or left in the custody of anyone other than an Insured Person or Your Travelling Companion.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic

conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.

6. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or Golf Equipment.
7. Claims arising from loss or theft from Your Accommodation unless there is evidence of forced entry which is confirmed by a police report.
8. Claims arising for loss, theft or damage of Golf Equipment carried on a vehicle roof rack.
9. Anything mentioned in the general exclusions on page 19.

SECTION W3 NON REFUNDABLE GOLFING FEES

WHAT IS COVERED

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

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

SPECIAL CONDITIONS RELATING TO CLAIMS

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

WHAT IS NOT COVERED

1. The Excess as shown in the Schedule of Benefits.
2. Anything mentioned in the general exclusions on page 19.

SECTIONS X1, X2 AND X3 BUSINESS COVER

Cover in respect of sections X1, X2 and X3 only operates:

Under single trip policies and annual multi trip policies if the appropriate business cover extension has been chosen, the appropriate additional premium has been paid and is shown on the validation certificate.

SECTION X1 BUSINESS EQUIPMENT

WHAT IS COVERED

1. We will pay You, up to the amount shown in the Schedule of Benefits, for the accidental loss of, theft of or damage to Your Business Equipment.

The maximum We will pay for any one article, pair or set of articles is the proportion of original purchase price shown below or the 'Single Item limit' shown in the benefits table, whichever is the less. We may at Our option replace, re-instate or repair the lost or damaged Business Equipment.

AGE OF ITEM	AMOUNT PAYABLE
Up to 1 year old	90% of purchase price
Up to 2 years old	70% of purchase price
Up to 3 years old	50% of purchase price
Up to 4 years old	30% of purchase price
Up to 5 years old	20% of purchase price
Over 5 years old	Nil payment

The maximum We will pay for the following items is:

- a) For any Single Item is as shown in the Schedule of Benefits.
 - b) For computer equipment as shown in the Schedule of Benefits.
 - c) For Business Equipment as shown in the Schedule of Benefits.
 - d) For samples as shown in the Schedule of Benefits.
2. We will also pay You up to the amount shown in the Schedule of Benefits for:

- a) emergency courier expenses You have incurred, in obtaining Business Equipment, which is essential to Your intended business itinerary.
- b) the purchase of essential items, if Your Business Equipment is delayed or lost in transit on Your outward journey for more than 12 hours.

SPECIAL CONDITIONS RELATING TO CLAIMS

1. You must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all Business Equipment. A Holiday Representative report is not sufficient.
2. For items damaged whilst on Your Trip, You must obtain an official report from a retailer confirming the item is damaged and beyond repair.
3. If Your Business Equipment is misdirected or delayed You must supply receipts for the essential items purchased and written confirmation from the

carrier as to the exact nature and length of delay or misdirection.

4. You must provide an original receipt or proof of ownership for items lost, stolen or damaged to help You to substantiate Your claim.

WHAT IS NOT COVERED

1. The Excess as shown in the Schedule of Benefits.
2. Loss, theft of or damage to Business Equipment contained in or stolen from an Unattended vehicle:
 - a) overnight between 9 p.m. and 8 a.m. (local time) or
 - b) at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment, or for Motorcycles in the permanently fitted and locked pannier, tail box, top box or trunk, or for those vehicles without a separate boot, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.
3. Claims arising from Business Equipment left Unattended in a place to which the general public has access (e.g. on a beach/around a swimming pool) or left in the custody of anyone other than an Insured Person or Your Travelling Companion.
4. Claims arising from Business Equipment whilst in the custody of a carrier, tour operator or Public Transport operator.
5. Loss or damage due to delay, confiscation or detention by customs or other authority.
6. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
7. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or Business Equipment.
8. Claims arising from loss or theft from Your Accommodation unless there is evidence of forced entry which is confirmed by a police report.
9. Any loss or damage arising out of You engaging in manual work.
10. Any financial loss, costs or expenses arising from the interruption of Your business.
11. Anything mentioned in the general exclusions on page 19.

SECTION X2 BUSINESS EQUIPMENT HIRE

WHAT IS COVERED

We will pay You up to the amount as shown in the

Schedule of Benefits for each 24 hour period, for the cost of necessary hire of Business Equipment following:

- a) loss or damage of Your Business Equipment or;
- b) the temporary loss in transit during the outward journey for at least 12 hours of Your Business Equipment.

SPECIAL CONDITIONS RELATING TO CLAIMS

1. You must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all Business Equipment. A Holiday Representative report is not sufficient.
2. For items damaged whilst on Your Trip, You must obtain an official report from a retailer confirming the item is damaged and beyond repair.
3. If Your Business Equipment is misdirected or delayed You must obtain written confirmation from the carrier as to the exact nature and length of delay or misdirection.
4. You must provide an original receipt or proof of ownership for items lost, stolen or damaged to help You to substantiate Your claim.

WHAT IS NOT COVERED

1. The Excess as shown in the Schedule of Benefits.
2. Loss, theft of or damage to Business Equipment contained in or stolen from an Unattended vehicle:
 - a) overnight between 9 p.m. and 8 a.m. (local time) or
 - b) at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment, or for Motorcycles in the permanently fitted and locked pannier, tail box, top box or trunk, or for those vehicles without a separate boot, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.
3. Claims arising from Business Equipment left Unattended in a place to which the general public has access (e.g. on a beach/around a swimming pool) or left in the custody of anyone other than an Insured Person or Your Travelling Companion.

4. Claims arising from Business Equipment whilst in the custody of a carrier, tour operator or Public Transport operator.
5. Loss or damage due to delay, confiscation or detention by customs or other authority.
6. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
7. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or Business Equipment.
8. Any loss or damage arising out of You engaging in manual work.
9. Claims arising from loss or theft from Your Accommodation unless there is evidence of forced entry which is confirmed by a police report.
10. Any financial loss, costs or expenses arising from the interruption of Your business.
11. Anything mentioned in the general exclusions on page 19.

SECTION X3 BUSINESS MONEY

WHAT IS COVERED

We will pay You up to the amount shown in the Schedule of Benefits for the accidental loss of, theft of or damage to Business Money.

The maximum We will pay for the following items is:

- a) For cash (bank notes, currency notes and coins) as shown in the Schedule of Benefits.
- b) For all other Business Money as shown in the Schedule of Benefits.

SPECIAL CONDITIONS RELATING TO CLAIMS

1. You must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all Business Money. A Holiday Representative's report is not sufficient.
2. You must provide an original receipt for items lost, stolen or damaged including foreign currency exchange receipts or statements, statement from Your business bank accounts showing the amounts withdrawn to help You to substantiate Your claim.
3. If Business Money is lost, stolen or damaged while deposited in a hotel safe or safety deposit box You must report to the Accommodation management,

in writing, details of the loss, theft or damage and obtain written confirmation.

WHAT IS NOT COVERED

1. The Excess as shown in the Schedule of Benefits.
2. Loss or theft of Business Money left Unattended at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or Public Transport operator) unless deposited in a hotel safe or safety deposit box.
3. Loss, theft of or damage to travellers' cheques if You have not complied with the issuers conditions or where the issuer provides a replacement service.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
6. Anything mentioned in the general exclusions on page 19.

COMPLAINTS PROCEDURE

MAKING YOURSELF HEARD

If You have cause for complaint, it is important that You know that We are committed to providing You with an exceptional level of service and customer care.

We realise that things can go wrong and there may be occasions when You feel that We have not provided the service You expected. When this happens, We want to hear about it so that We can try to put things right.

WHO TO CONTACT?

The most important factors in getting Your complaint dealt with as quickly and efficiently as possible are:

- to be sure You are talking to the right person, and;
- that You are giving them the right information.

When You contact Us:

- Please give Us Your name and contact telephone number.
- Please quote Your policy and/or claim number and the type of policy You hold.
- Please explain clearly and concisely the reason for Your complaint.

So We begin by establishing Your first point of contact:

STEP ONE - INITIATING YOUR COMPLAINT:

Does Your complaint relate to:

- A. Your policy?
- B. a claim on Your policy?

If A, You need to contact Carole Nash Insurance Consultants on Tel: 0800 298 5511.

If B, You need to contact Carole Nash Claims on Tel: 0800 298 5533.

We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if You are not satisfied, You can take the issue further:

STEP TWO - CONTACTING AXA HEAD OFFICE:

If Your complaint is one of the few that cannot be resolved by this stage contact the Head of Customer Care, who will arrange for an investigation on behalf of the Chief Executive: Head of Customer Care, AXA Insurance, 7th Floor, Civic Drive, Ipswich IP1 2AN. Tel: 01473 205926, Fax: 01473 205101, Email: customercare@axa-insurance.co.uk

STEP THREE - BEYOND AXA:

If We have given You Our final response and You are still dissatisfied You may refer Your case to the Financial Ombudsman Service (Ombudsman). The FOS is an independent body that arbitrate on complaints about general insurance products. It will only consider complaints after We have provided You with written confirmation that Our internal complaints procedure has been exhausted.

The Ombudsman can be contacted at:

Insurance Division,
Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall,
London
E14 9SR

Telephone: 0845 080 1800, or fax: 020 7964 1001.

Please note that You have six months from the date of Our final response in which to refer Your complaint to the Ombudsman.

Referral to the FOS will not affect Your right to take legal action against Us.

OUR PROMISE TO YOU:

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

Calls are recorded and monitored.



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**Please do not use this number for non-essential calls.
Lines open 24 hours a day - every day of the year.**

When contacting AXA Assistance please state that your insurance is provided by AXA Insurance UK plc and quoting the appropriate reference number:

Carole Nash 2010 Travel policy

By telephone: +44 (0) 844 556 9644

Note: You must retain receipts for medical & additional costs incurred.

AXA Assistance may be contacted from anywhere in the world to provide assistance to you. If you experience difficulty getting through on the numbers listed above AXA Assistance can also be contacted by telephone on + 44 (0) 203 281 1075.

When you contact AXA Assistance, you will need to say you are insured with

"Carole Nash" and give the following information:

- Your name
- Your address
- Your phone number abroad
- Your policy number noted on your schedule.



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UK TRAVEL



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