



**CAROLE NASH**

**The care it deserves**



**UK  
TRAVEL  
INSURANCE DOCUMENTS**

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# THE CARE YOU & YOUR BIKE DESERVE

## WELCOME TO CAROLE NASH

Thank you for choosing Carole Nash, the UK's favourite bike insurance specialist. In welcoming you, I'd like to emphasise that we do not take your custom for granted – far from it. We understand how much your bike and biking means to you, which is why we promise to give you the care both you and your motorcycle deserve.

So what does this mean? It means we share your passion. It means we understand biking and that this will be reflected in the knowledgeable and sympathetic advice we provide to you. It means we are committed to harnessing the latest technology to ensure we offer swift, seamless service. It means we will continue to invest in one of the insurance industry's finest and most respected training programmes so that our staff are equipped with the knowledge and skills they need to best serve you. It means that we really do care.

This booklet demonstrates just some of our commitment to care. Inside you'll find important information which includes:

- The Carole Nash Promise - our pledge to delivering you with the highest service standards
- The Carole Nash Advantage - details of the many added-value benefits we and your policy offer, plus information on other ways we can help protect those things you hold dear.

It's important too that you take time to read the policy wordings and our terms of business as they contain vital information.

Thank you again for trusting your travel insurance to Carole Nash.



David Newman  
Managing Director  
Carole Nash Insurance Consultants Ltd

# THE CAROLE NASH PROMISE

## HOW WE'LL DELIVER THE CARE IT DESERVES

Our priority is to ensure that you, as our customer, receive the care you deserve. That's why we provide you with The Carole Nash Promise, a detailed outline of the service standards we should always deliver. By being open and honest about what we expect of ourselves we are giving you a real benchmark against which you may judge the service you personally receive.

Our aim is to go above and beyond your expectations. Should you ever feel we have failed to step up to that mark, to have failed to deliver on The Promise detailed below, then please contact our Customer Relations Team on 0800 130 0647 or email [customerrelations@carolenash.com](mailto:customerrelations@carolenash.com)

### WE PROMISE

1. If we say we're going to do it, then we'll do it – quickly and correctly
  - We'll do our utmost to ensure we always have the right staff in the right numbers available for you.
  - We'll constantly monitor our systems and procedures to ensure we get things right first time and deliver what we said we would.
2. Our policies and services are and will be specifically designed to meet your needs
  - We'll continually liaise with our insurers so we can design, update and innovate to better serve you.
  - We'll always listen to you and fellow bikers to ensure we are focused on what you want.
3. You'll always deal with knowledgeable, specially trained staff
  - We'll ensure all new staff undergo thorough and specialist training before we introduce them to you.
  - We'll continually review our policies, services and industry regulations to ensure every member of staff is fully up to date and professionally equipped to serve you.
  - We'll use call recording, monitoring and evaluation to ensure we consistently deliver the highest standards of professional service and advice which is both clear and fair.
4. When we offer you advice this will always be based upon your particular needs and circumstances
  - We will tailor our advice and ensure you have a clear understanding of the policies and services we offer.
  - Our advice will include details of any particular policy exclusions or limitations and be provided before you commit to buying.
  - If we are not offering advice to you we will make this clear and give you sufficient information so that you may select a policy which meets your needs.
5. We'll always give you clear information which is free of jargon and check you are happy that you have understood that information
  - We'll make sure our documentation and communications are written in plain English.
  - We'll take the time to regularly review our website and documents to ensure they are clear and easy to understand.

6. We'll seek out and listen to bikers and make sure you're kept in the loop on issues which are important to you

- We'll use customer surveys to keep up to date with your needs and listen to and act upon opinions of the service we provide.
- We'll continue to support, sponsor and attend bike shows and work with motorcycle clubs so that we understand the changing needs of the biking community.

7. If we make a mistake we'll hold our hands up, apologise, correct it and take action to stop it happening again

- We'll admit if we make a mistake and put it right as soon as possible.
- We'll gather information from our systems to identify when something has gone wrong and put controls in place to reduce the risk of it happening again.
- If, after we've taken action, you are still unhappy with our service, we'll ask you make use of our complaints procedure. This will let you fully express your dissatisfaction so we have a full and proper understanding of it. We will also clearly explain how your complaint will be handled.

If unfortunately you feel our service has not met your expectations then please bring it to our attention.

For Claims related complaints call 0800 298 5533  
For any other complaint call 0800 298 5511

To write to us about any complaint contact:

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

To email us about any complaint contact  
[customerrelations@carolenash.com](mailto:customerrelations@carolenash.com)

If having contacted us you are still not satisfied you may be entitled to refer the matter to the Financial Ombudsman Service.

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## 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 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 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, 2009 and 2010 RIDER Power surveys.

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## 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 "added value" 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.

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## 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.

\*Compared with purchasing two separate policies. Terms and conditions apply, please ask for details.

Currently not available in Northern Ireland.

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## 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.\*

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

\*All covered when items in the home.

Currently not available in Northern Ireland.

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## 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 European cover is included as part of the package through Carole Nash.

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.

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## 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 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.

\*Limits/exclusions apply. ^Subject to additional premium.

Currently not available in Northern Ireland.

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## HOW DO I RENEW?

To ensure you continue to enjoy the great value and service offered by Carole Nash, we will write to you in good time 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.

# TRAVEL INSURANCE POLICY

Ref: VOY/WBB/CN12 Valid for issue no later than 31st October 2012

## SUMMARY OF COVER - SINGLE TRIP, ANNUAL MULTI-TRIP & LONGSTAY

Description of cover	Limits per person	Excesses
1. Cancellation or curtailment	£5,000	£50* (£20 LoD)
2. Emergency medical expenses including emergency repatriation including relative's additional expenses including emergency dental treatment	£10,000,000  £350	£50
3. Hospital stay benefit (amount per day)	£1,000 (£20)	Nil
4. Personal accident - loss of sight, limb(s) or permanent total disablement maximum payable in the event of death maximum payable in the event of death if under 16	£30,000 £5,000 £2,000	Nil
5. Travel delay (a) £ after 12 hrs delay (b) £ each 12 hrs thereafter (c) max abandonment (after 12 hours)	(a) £40 (b) £20 (c) £200 £5,000	Nil £50
6. Missed departure and journey disruption	£1,000	£50
7. Baggage, motorcycle apparel & accessories and camping equipment		
(a) baggage - overall limit	£2,000	£50
under 18's possessions limit	£500	
maximum per item, pair or set	£250	
total limit for all valuables	£500	
emergency purchases (after 12 hours)	£200	Nil
(b) motorcycle apparel (maximum per item)	£1,000 (£250)	£50
(c) motorcycle accessories (maximum per item)	£350 (£100)	£50
(d) camping equipment	£200	£50
8. Personal money cash limit (£50 for under 18's)	£500 £250	£50
9. Loss of passport	£500	Nil
10. Personal liability	£2,000,000	£100
11. Legal expenses	£20,000	£100
12. Business personnel replacement	£2,500	Nil
13. Holiday financial protection	£3,000	Nil
14. Hijack (amount per day)	£1,000 (£100)	Nil
15. Mugging (amount per day)	£500 (£50)	Nil
16. Pet care (amount per day)	£500 (£50)	Nil
<b>Section 17 - 19 only apply if you have paid the appropriate wintersports premium</b>		
17. Ski equipment - overall limit maximum per item, pair or set owned or borrowed maximum per item, pair or set hired	£800 £500 £300	£50
18. Ski pack	£400	£50
19. Piste closure (amount per day) (not applicable to longstay policies)	£200 (£20)	Nil
<b>Section 20 only applies if you have paid the appropriate additional premium</b>		
20. Independent traveller extension		
i. extended cancellation or curtailment cover	£5,000	£50
ii. extended travel delay cover	£40/£20/£200	Nil
iii. extended missed departure cover	£1,000	£50

\* Adults 65-84 years - £100 excess for cancellation & curtailment (£20 loss of deposit) and medical claims only.  
- Maximum excess any one claim or incident - £100 (or £200 in respect of adults aged 65-84 years in respect of medical or cancellation/curtailment claims)

Annual multi-trip features	
Maximum age at start date of policy	74
Maximum period per trip (if aged 70-74)	45 days (22 days)
Business travel	Covered
UK trips (min 2 nights in pre-booked accommodation or transport)	Covered
Independent travel	Yes
Wintersports - up to maximum of (additional premium must be paid)	21 days
Single trip features	
Maximum age at date of departure	84
Maximum journey period	45 days
Travel completed by	01/11/2013
Longstay features	
Maximum age at date of departure	64
Maximum journey period	15 months
Travel completed by	01/03/2014

## CONTRACT OF TRAVEL INSURANCE

This is a contract of insurance between you and Mapfre Asistencia trading under the name of Mapfre Assistance. It contains certain conditions and exclusions in each section and general conditions and exclusions that apply to all sections. You must meet these conditions or we may not accept your claim.

We will pay for any valid claim you make, which is covered by this policy, that happens during the period of cover. Your policy does not cover all possible events and expenses, please refer to the policy conditions and exclusions. This policy is only valid when you have a certificate of insurance.

## 24 HOUR MEDICAL EMERGENCY AND REPATRIATION SERVICE

Contact the emergency assistance service **Ireland Assist Limited**, part of Mapfre Assistance on **+44 (0) 207 748 0681** from outside your home country or **0207 748 0681** if calling within your home country. Please quote **Voyager Carole Nash**

You can use this service outside your home country during your journey. If you have a medical emergency please contact Mapfre Assistance as soon as possible. Mapfre Assistance doctors and nurses and other technical support staff are on call 24 hours a day throughout the year. You may reverse the call charges when using this service. Please give Mapfre Assistance your age and your certificate number.

The service is available if medically necessary and when you have a valid certificate of insurance. It includes,

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

### Outpatient treatment

For simple out-patient costs you should settle the clinic bill directly and claim this back upon your return.

## SPECIAL NOTICE

This is not a private medical insurance and only gives cover in the event of an accident or sudden illness that

requires emergency treatment whilst abroad. In the event of any medical treatment becoming necessary which results in a claim under this insurance, the insured person will be expected to allow insurers or their representatives unrestricted reasonable access to all their medical records and information.

## HOW TO MAKE A CLAIM

If you have an emergency during your trip and require medical treatment while outside your home country or if you have to cut your journey short you must phone Ireland Assist Limited as soon as possible on **0207 748 0681**. These lines are open 24 hours a day. **For all other claims please call 0207 748 0682**. Lines are open 9am - 5pm Monday to Friday (except for public holidays).

Please have your certificate number to hand, and have ready any documents you may have that could be relevant to your claim (for example medical certificates, travel tickets, boarding passes, letters from authorities/public transport providers/airlines, depending on which section of cover you are claiming for). If you do not have any documents with you, your claim might be delayed, please ask the operator for assistance. You may need to get additional information about your claim while you are away. You may also be asked to send us additional information and documentation (we will give you advice if this becomes necessary). The nature of the documentation we need may include hotel bills, hospital bills, pharmacy receipts and/or taxi receipts and will depend on your individual circumstances and the type of claim you are making. Please read the general conditions contained in this policy document and the relevant sections of your policy for more information. We may refuse to reimburse you for any expenses for which you cannot provide receipts or bills.

## TERRITORIAL LIMITS

You are covered for trips to countries within the following areas provided that you have paid the appropriate premium, as shown in your certificate:

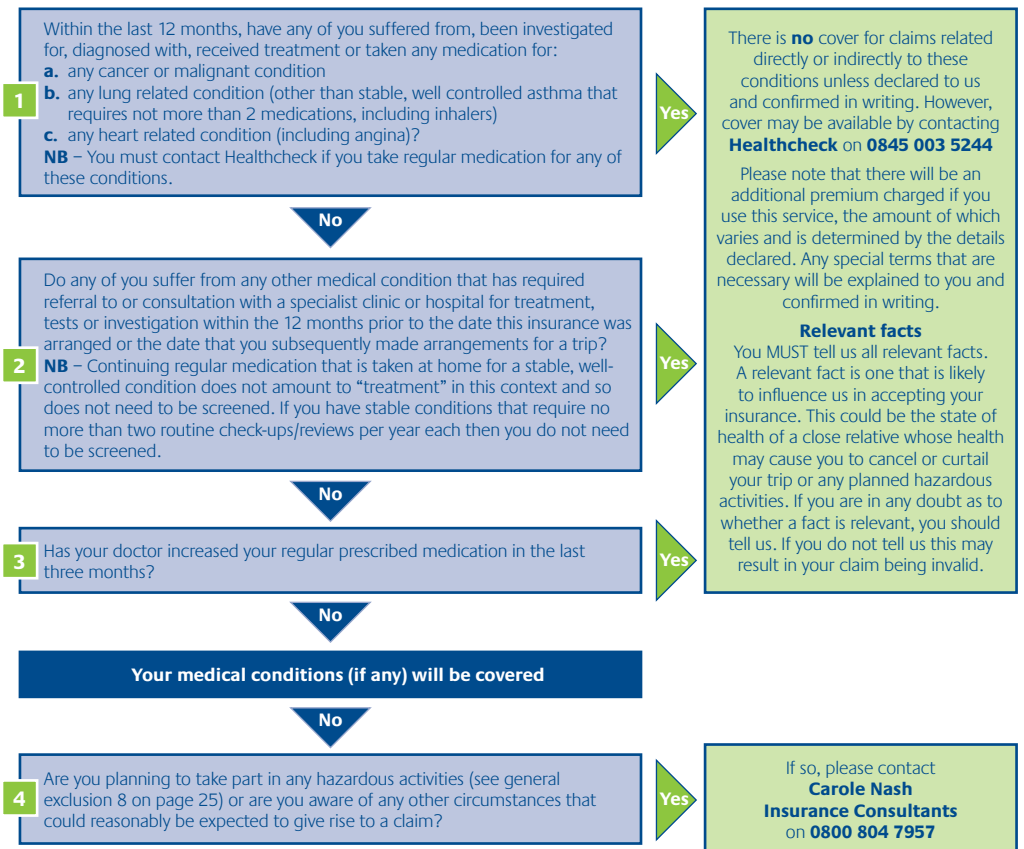
- Area 1** The United Kingdom and Northern Ireland
- Area 2** The continent of Europe West of the Ural mountains, any country with a Mediterranean coastline, (excluding Algeria, Libya, and Israel) Channel Islands, the Canary Islands, the Isle of Man, Madeira and Iceland
- Area 3** Worldwide excluding North America & Caribbean
- Area 4** Worldwide including North America & Caribbean

If you have bought the annual multi-trip option, trips wholly within your home country are also insured but only if they include a minimum of 2 nights away from home in pre-booked and pre-paid accommodation.

## IMPORTANT CONDITIONS RELATING TO HEALTH & ACTIVITIES

Please consider these questions very carefully in relation to yourself and your travelling companions insured by us.

To avoid unnecessary extra cost, you should only contact the screening service if the answer to any of questions 1, 2 or 3 is YES. If all the appropriate answers are NO then there is no need to contact Healthcheck and your condition(s) will be insured. Please note that if you do contact Healthcheck and go through a full screening when the appropriate answers are all NO then you will have to pay the appropriate additional premium quoted if you wish to cover your declared conditions.



### Definition of pre-existing medical condition:

Any condition that has required referral to or consultation with a specialist clinic or hospital for treatment, tests or investigation within the 12 months prior to:

1. the date that this insurance was arranged, or
2. the date that you subsequently made arrangements for a trip (if this is an annual multi-trip policy), or
3. the date that you extended the original period of your insurance, whichever is the latest.

### Please note

**You are not covered** for any related claims if you;

- have any medical condition as a result of which a medical practitioner has advised you not to travel or would have done so had you sought his or her advice.
- have been given a terminal prognosis.
- have any previously diagnosed psychiatric or psychological disorder.
- are on a waiting list for treatment or investigation.

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## IMPORTANT FEATURES

We would like to draw your attention to some important features of your insurance including:

### 1 INSURANCE DOCUMENT

You should read this document carefully. It gives full details of what is and is not covered and the conditions of the cover. Cover can vary from one policy to another so you should familiarise yourself with this particular insurance.

### 2 CONDITIONS AND EXCLUSIONS

Specific conditions and exclusions apply to individual sections of your insurance, whilst general exclusions and conditions will apply to the whole of your insurance.

### 3 HEALTH

This insurance contains restrictions regarding pre-existing medical problems concerning the health of the people covered under this policy and of other people upon whose health the trip depends. You are advised to read the document carefully.

### 4 PROPERTY CLAIMS

These claims are paid based on the value of the goods at the time you lose them and not on a 'new for old' or replacement cost basis. Deductions will be made in respect of wear, tear and depreciation.

### 5 LIMITS

This insurance has limits on the amount the insurer will pay under each section. Some sections also include other specific limits, for example, for any one item or for valuables in total.

### 6 EXCESSES

Under some sections of this insurance, claims will be subject to an excess. This means each person will be responsible for paying the first part of their claim under each applicable section.

### 7 REASONABLE CARE

You need to take all reasonable care to protect yourself and your property, as you would if you were not insured. Any amounts the insurers will pay for property left unattended in a public place or unattended vehicle is very limited, as specified in the wording.

### 8 DANGEROUS SPORTS & PASTIMES

You may not be insured if you are going to take part in dangerous sports or pastimes where there is a generally recognised risk of injury. Please check that this insurance covers you, or ask us.

### 9 CUSTOMER SERVICE

We always try to provide a high level of service. However, if you think we have not lived up to your expectations, please refer to the wording which outlines our customer service & complaints procedure.

### 10 CANCELLATION RIGHTS

This insurance contains a 14 day 'cooling off' period during which you can return it and get a full refund, providing you have not travelled and there are no claims. We reserve the right to deduct from the rebate of premium the reasonable costs incurred in processing the original sale and cancellation. Please note the cancellation rights do not apply if your contract is a short term insurance of less than one month duration.

### 11 FRAUDULENT CLAIMS

It is a criminal offence to make a fraudulent claim.

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## DEFINITIONS

**BAGGAGE** means personal belongings, including clothing worn, and personal luggage owned or borrowed by you that you take with you on your trip.

**BREAKDOWN** means that the vehicle in which you are travelling stops as a result of mechanical or electrical failure due to any cause other than lack of fuel, oil or water.

**BUSINESS COLLEAGUE** means any person that you work closely with whose absence for a period of one or more complete days necessitates the cancellation or curtailment of the trip as certified by a director of the business.

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

**CURTAILMENT** means cutting your planned journey short by early return to your home country.

**FAMILY** means two adults and all of their children (including foster children) aged 17 and under (20 and under if in full time education). All persons must live at the same address.

**HOME COUNTRY** means your usual place of residence in the United Kingdom, Channel Islands or Isle of Man.

**ILLNESS** means any disease, infection, bodily disorder which is unexpectedly contracted by you whilst on your trip or unexpectedly manifests itself for the first time during your trip.

**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.

**NORTH AMERICA** means the United States of America, Canada, Mexico and the Caribbean islands inc. Bahamas.

**PERSONAL MONEY** means cash, being banknotes and coins, travellers' cheques, travel tickets and accommodation vouchers carried by you for your personal use.

**PRE-EXISTING MEDICAL CONDITION** means any condition that has required referral to or consultation with a specialist clinic or hospital for treatment, tests or investigation within the 12 months prior to:

1. the date that this insurance was arranged, or
2. the date that you subsequently made arrangements for a trip (if this is an annual multi-trip policy), or
3. the date that you extended the original period of insurance, whichever is the latest.

**PUBLIC TRANSPORT** means any aeroplane, ship, train or coach on which you are booked to travel.

**RELATIVE** means husband or wife (or partner with whom you are living at the same address), parent, grandparent, parent-in-law, brother, sister, child, grandchild, brother-in-law, sister-in-law, son-in-law, daughter-in-law or fiancé(e)

**RESIDENT** means a person who permanently resides in the United Kingdom, Channel Islands or Isle of Man and is registered with a medical practitioner in one of these areas.

**SKI EQUIPMENT** means skis, snowboards, ski-poles, bindings, ski-boots and snowboard boots.

**TRAVELLING COMPANION** means any person accompanying you on your trip on whom your travel plans depend.

**TRIP** means any holiday, leisure or business trip for which you have paid the appropriate premium.

**VALUABLES** means cameras and other photographic equipment; audio and video equipment; computers; all disks, CDs, tapes and cassettes; other electronic or electrical equipment of any kind; spectacles and/or sunglasses; telescopes and binoculars; jewellery; watches; furs and items made of or containing precious or semi-precious stones or metals.

**WE, US and OUR** means the insurers.

**YOU and YOUR** means each person for whom the premium has been paid and whose age does not exceed the maximum shown in the benefits schedule. Each person is separately insured.

## SECTION 1

### CANCELLATION OR CURTAILMENT

(Cover under this section starts from the date shown on your certificate or the date travel is booked, whichever is the later)

**You are covered** up to the amount shown in the benefits schedule for your part of the unused travel and accommodation costs (including unused pre-booked excursions up to a value of £100) that have been paid or where there is a contract to pay that cannot be recovered from anywhere else if it is necessary to cancel or curtail the planned trip because of any of the following events involving you or a travelling companion that first occur during the period of insurance:

- a. the accidental bodily injury, unexpected illness or death of you, your travelling companion, your business colleague or person with whom you intended to stay.
- b. the accidental bodily injury, unexpected illness or death of your relative or that of a travelling companion, a business colleague or person with whom you intended to stay.
- c. receipt of a summons for jury service, being subpoenaed as a court witness or being placed in compulsory quarantine.
- d. unexpected requirement for emergency and unavoidable duty as a member of the armed forces, police, fire, nursing, ambulance or coastguard services resulting in cancellation of previously agreed leave.
- e. redundancy, provided that you are entitled to payment under the current redundancy payments legislation and that at the time of booking your trip you had no reason to believe that you would be made redundant.
- f. your presence being required to make your property safe and secure following fire, flood or burglary that causes serious damage at your home within 48 hours of departure, or whilst you are away.
- g. your car becoming unusable as a result of theft, fire or accident within 7 days of your departure. This only applies if you are planning to go on a self-drive trip in the car.

#### **You are not covered for**

- a. the amount of the excess shown in the benefits schedule
- b. anything not listed above in the items you are covered for.
- c. any directly or indirectly related claims if, within the last 12 months, you or your travelling companions have suffered from, been investigated, treated for or diagnosed with;

- i. any cancer or malignant condition
- ii. any lung related condition (other than stable, well controlled asthma that requires no more than 2 medications, including inhalers)
- iii. any heart related condition (including angina)
- iv. any pre-existing medical condition (as defined)

We may agree not to apply (c) above or to accept this insurance at special terms but only if you supply us with details of your condition. Please contact **Healthcheck** on **0845 003 5244**.

- d. any pre-existing medical condition that as far as you are aware affects anyone else who is not travelling with you but whose illness may cause you to cancel or curtail your trip.
- e. any directly or indirectly related claims if, at the time this insurance was arranged or, if later, each time you make arrangements for a trip or you extend the original period of your insurance you:
  - i. are travelling against the advice of your doctors.
  - ii. are travelling specifically to seek or you know you will need medical treatment while you are away.
  - iii. are waiting for medical or surgical treatment.
  - iv. have been diagnosed with a terminal condition.
  - v. are suffering from any diagnosed psychiatric or psychological disorder.
  - vi. were aware of any other circumstances that could reasonably be expected to give rise to a claim.
- f. any costs incurred in respect of visas obtained in connection with the trip.
- g. disinclination to travel.

**Please note** that curtailment claims will be calculated from the day you return to your home country. Your claim will be based solely on the number of complete nights' accommodation lost. In respect of travel expenses, we will pay for any additional costs but not for the loss of your pre-booked arrangements.

#### **Conditions**

It is a requirement of this insurance that if you

- a. (for cancellation) become aware of any circumstances which make it necessary for you to cancel your trip, you must advise your tour operator or travel agent in writing within 48 hours. The maximum amount we will pay will be limited to the applicable cancellation charges at that time.
- b. (for curtailment) wish to return home earlier than your original plans and claim any additional costs under this insurance, you must contact our nominated emergency service and obtain their agreement to the new arrangements. Failure to do so will affect the assessment of your claim.

**Please also refer to the general exclusions and conditions.**

## SECTION 2

### EMERGENCY MEDICAL EXPENSES

If you or a member of your party have to go to hospital as an in-patient during your trip, require medical treatment that will cost more than £250 or need to travel home differently to your original plans, our nominated emergency service MUST be contacted BEFORE making any arrangements. If this is not possible because the condition requires immediate treatment to save life or limb, our nominated emergency service must be contacted as soon as possible thereafter (see condition (a) of section 2 - emergency medical expenses). Failure to obtain proper authorisation will mean the insurers are not liable for the expenses.

**You are covered** up to the amount shown in the benefits schedule for either the necessary and reasonable costs incurred as a result of you sustaining accidental bodily injury, unexpected illness or death during your trip in respect of:

- a. emergency medical, surgical and hospital treatment and transportation. At the sole discretion of our nominated emergency service, who reserve the right to make the final decision as to whether or not it is medically necessary, this also includes the cost of repatriation to your home country, by whatever means deemed medically necessary. The cost of emergency dental treatment to natural teeth is covered up to £350 provided that it is for the immediate relief of pain only.
- b. additional travel and accommodation expenses (on a bed and breakfast basis) to enable you to return home if you are unable to travel as originally planned.
- c. additional travel and accommodation expenses (on a bed and breakfast basis) for
  - i. a travelling companion to stay with you and accompany you home, or
  - ii. a relative or friend to travel from your home country to stay with you and accompany you home.
- d. returning your remains to your home or of a funeral in the country where you died, up to the equivalent cost of returning your remains to your home country, or
- e. your necessary additional travel expenses to return home following the death, serious injury or serious illness of a travelling companion insured by us or of your (or your travelling companion's) relative or business colleague in your home country.

#### **You are not covered for**

- a. the amount of the excess shown in the benefits schedule in respect of each claim unless a recovery can be made under the terms of any E.U. or any other reciprocal arrangement.
- b. any directly or indirectly related claims if, within the last 12 months, you or your travelling companions have suffered from, been investigated, treated for or diagnosed with;
  - i. any cancer or malignant condition

- ii. any lung related condition (other than stable, well controlled asthma that requires no more than 2 medications, including inhalers)
- iii. any heart related condition (including angina)
- iv. any pre-existing medical condition (as defined)

We may agree not to apply (b) above or to accept this insurance at special terms but only if you supply us with details of your condition. Please contact **Healthcheck** on **0845 003 5244**.

- c. any pre-existing medical condition that as far as you are aware affects anyone else who is not travelling with you but whose illness may cause you to cancel or curtail your trip.
- d. any directly or indirectly related claims if, at the time this insurance was arranged or, if later, each time you make arrangements for a trip or you extend the original period of your insurance, you:
  - i. are travelling against the advice of your doctor,
  - ii. are travelling specifically to seek or you know you will need medical treatment while you are away,
  - iii. are waiting for medical or surgical treatment,
  - iv. have been diagnosed with a terminal condition,
  - v. were aware of any other circumstances that could reasonably be expected to give rise to a claim.
- e. any treatment or surgery
  - i. which is not immediately necessary and can wait until you return home. We reserve the right to repatriate you when you are fit to travel in the opinion of our nominated emergency service.
  - ii. which in the opinion of our nominated emergency service is considered to be cosmetic, experimental or elective.
  - iii. carried out in your home country or more than 12 months after the expiry of this insurance.
  - iv. not given within the terms of any reciprocal health agreements, wherever such agreements exist.
- f. exploratory tests unless they are normally conducted as a direct result of the condition which required referral to hospital.
- g. claims related to manual labour unless declared to and accepted by us.
- h. the additional cost of accommodation in a single or private room, unless it is medically necessary or there is no alternative.
- i. the costs of medication or treatment that you knew at the time of your departure would need to be continued during your trip.
- j. the costs of replacing or repairing false teeth or of dental work involving the use of precious metals.
- k. the normal costs or losses otherwise associated with pregnancy (including multiple pregnancy) or childbirth. This includes, but is not limited to, delivery by caesarean section or any other medically or surgically assisted delivery which does not cause medical complications. The policy does, however, cover you should complications arise with your pregnancy due to accidental injury or unexpected illness which occurs while on your trip.

## Conditions

Please note that it is essential under the terms of this insurance that

- a. our nominated emergency service is contacted immediately and their prior authority obtained if it appears likely that you require admission to hospital, you require medical treatment which will cost more than £250 (or its equivalent in local currency) or if you wish to return home earlier than your original plans. If it is not possible to notify them in advance because the condition requires immediate treatment to save life or limb our nominated emergency service must be notified as soon as possible. Failure to do so will affect the assessment of your claim.
- b. wherever possible you must use medical facilities that entitle you to the benefits of any reciprocal health agreements, such as the EHC in Europe and MEDICARE in Australia.

**Please also refer to the general exclusions and conditions.**

## 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 forms are available from your local Post Office. You can also apply either online through [www.dh.gov.uk/travellers](http://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 2 - emergency medical expenses.

## AUSTRALIA

If you require 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.

## SECTION 3

### HOSPITAL STAY BENEFIT

**You are covered** for the amount shown in the benefits schedule for each night spent receiving in-patient hospital treatment whilst abroad that is covered under section 2 - emergency medical expenses.

**Please also refer to the exclusions and conditions relating to section 2 - emergency medical expenses and the general exclusions and conditions.**

## SECTION 4

### PERSONAL ACCIDENT

**You are covered** for the amount shown in the benefits schedule if you have an accident whilst you are on your trip which is the sole and independent cause of your death, permanent total disablement, loss of sight or loss of limb(s) within 12 months of the accident. If you are aged under 16 at the date of the accident, the amount you are covered for in the event of your death is £2,000.

Payment under this section in respect of all the consequences of an accident shall be limited in total to the amount shown in the benefits schedule. In the event of your death within 12 months of the accident, the total payment will be limited to the amount shown for death.

**“Accident”** means that you suffer bodily injury as a result of an identifiable and unexpected external cause.

**“Permanent total disablement”** means that for the twelve months following your accident you are totally unable to work in any occupation for which you are suited by experience, education or training and at the end of that time there is no prospect of improvement.

**“Loss of limb(s)”** means physical loss of a hand or foot or complete loss of use of a hand, arm, foot or leg.

**“Loss of sight”** means total and permanent 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, or
- b. in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

**You are not covered for**

- a. claims resulting from motorcycling.
- b. claims arising out of manual labour.
- c. a “permanent total disablement” claim if at the date of the accident you are over the statutory retirement age and are not in full time paid employment.

**Please also refer to the general exclusions and conditions.**

## SECTION 5

### TRAVEL DELAY AND ABANDONMENT

**You are covered** up to the amounts (a), (b) and (c) shown in the benefits schedule if the departure of the public transport on which you are booked to travel is delayed by at least 12 hours.

(a) for the first complete 12 hour period of delay and (b) for each subsequent complete 12 hour period, up to the maximum payable (c),

However, if your departure from your home country is delayed for more than 12 hours and you choose to abandon your trip, instead of a payment for delay, you are covered for the cost of the trip, up to the maximum claimable under section 1 - cancellation or curtailment.

**You are not covered**

- a. for a claim caused by a strike if it had started or been announced before you arranged this insurance or booked your trip, whichever is the later.
- b. if you fail to check-in on time.
- c. if transport services are withdrawn as the result of a recommendation or instruction from the Civil Aviation Authority, Port Authority or similar body.
- d. for the amount of the excess shown in the benefits schedule in respect of each claim for abandonment.
- e. any claims arising from a volcanic ash cloud.
- f. to claim under this section if you have claimed under section 6 - missed departure from the same cause.

**Please also refer to the general exclusions and conditions.**

## SECTION 6

### MISSED DEPARTURE AND JOURNEY DISRUPTION

**You are covered** up to the amount shown in total in the benefits schedule for necessary and reasonable additional accommodation and travel expenses that you incur.

**Missed departure**

to get you to your journey destination if you arrive at any departure point shown in your pre-booked itinerary too late to board the public transport on which you are booked to travel as a result of

- a. the failure of public transport, or
- b. a road traffic accident or vehicle breakdown delaying the vehicle in which you are travelling.

**Catastrophe**

because you are forced to move from pre-booked accommodation to continue your trip or, if the trip cannot be continued, to return home as a result of

- a. fire, lightning or explosion rendering the pre-booked accommodation uninhabitable;
- b. local medical epidemic or directive from a competent national or local authority directly affecting the area where the pre-booked accommodation is;
- c. hurricane, storm or other natural disaster that threatens your safety such that official evacuation orders are issued or that the pre-booked accommodation is rendered uninhabitable, or
- d. civil unrest, rebellion or war directly affecting the area where you are.

**Alternative transport arrangements**

to get you to your journey destination if the transport arrangements that you originally booked are cancelled or will be delayed by more than 24 hours beyond the departure time shown in your itinerary because of

- a. a serious fire, storm or flood damage to the departure point;
- b. industrial action or strike;
- c. bad weather;
- d. mechanical breakdown of the international train or sea vessel;
- e. grounding of the aircraft due to a mechanical or structural defect;
- f. withdrawal of public transport services or closure of any airport, sea port or railway station from which you are booked to travel on the instructions of a competent national or local authority;
- g. the financial failure of the transport provider.

**You are not covered**

- a. for the amount of the excess shown in the benefits schedule in respect of each claim;
- b. for a claim caused by a strike if it had started or been announced before you arranged this insurance or booked your trip, whichever is the later;
- c. to claim under this section if you have claimed under section 5 - travel delay, from the same cause;
- d. your own decision not to stay in your pre-booked accommodation when the official directives from national or local authorities state is safe and acceptable to do so, unless the Foreign and Commonwealth Office deem otherwise;
- e. any costs, expenses or compensation recoverable from a tour operator, airline, hotel or other service provider or that they are legally liable to pay;
- f. any amounts recoverable from any other insurance policy, bond or from any other source;
- g. any extra costs incurred for accommodation or transport of a higher standard or fare category that which you originally booked;
- h. any expenses that would normally have been incurred during your trip;
- i. any claim where you were travelling against the advice of the Foreign and Commonwealth Office or other national or local authorities;

- j. any claim where the circumstances giving rise to the claim were a matter of public knowledge prior to your departure for that area;
- k. any claims arising from a volcanic ash cloud.
- l. any claim unless (where relevant):**
  - i. you had planned to arrive at your departure point in advance of your earliest schedules check-in time and provide a written report from the carrier, police or relevant transport authority confirming the delay and stating its cause.
  - ii. you provide a report from the repairers if your claim is because of breakdown or accident to your car.
  - iii. you provide a statement from the appropriate local authority and/or accommodation provider confirming the reason, nature and duration of the catastrophe leading to a claim under this section.
  - iv. you contacted our nominated emergency service and obtained their prior authority before you made any arrangements to return home by any means other than your original pre-booked transport.

**Please also refer to the general exclusions and conditions.**

## SECTION 7

### BAGGAGE, MOTORCYCLE APPAREL & ACCESSORIES AND CAMPING EQUIPMENT

**You are covered** up to the amounts shown in the benefits schedule, after making reasonable allowance for wear, tear and depreciation for the loss or theft of, or damage to,

- a. your baggage & valuables, including up to the amount shown in the benefits schedule in respect of emergency purchases for the reasonable cost of buying necessary requirements if you are deprived of your baggage for more than 12 hours after arrival at your outbound destination. You must provide receipts for the items that you buy. If your baggage is permanently lost, any amount that we pay for emergency purchases will be deducted from the total claim.
- b. your motorcycle apparel
- c. your motorcycle accessories
- d. your camping equipment

**You are not covered for**

- a. the amount of the excess shown in the benefits schedule in respect of each claim, except for emergency purchases.
- b. more than the amount shown in the benefits schedule for any one item, pair or set in respect of baggage and valuables.
- c. any additional value an item may have because it forms part of a pair or set.

- d. more than £100 in total for baggage stolen from an unattended motor vehicle between the hours of 8p.m. and 8a.m. or, if the theft occurs at any other time of day 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.
- e. loss or theft of or damage to valuables whilst they are out of your immediate control and supervision unless locked in a hotel safe (or equivalent facility) or locked in your private accommodation.
- f. loss or damage due to cracking, scratching or breakage of fragile articles unless caused by fire or by an accident to the aeroplane, ship or vehicle in which they are being carried.
- g. loss or theft of or damage
  - i. to household goods, bicycles, waterborne craft and their fittings of any kind,
  - ii. to motor vehicles, trailers or caravans or any fixtures, fittings or accessories therein or thereon (except as provided for under section 7c - motorcycle accessories),
  - iii. to watersports and ski equipment,
  - iv. to contact lenses, dentures and hearing aids,
  - v. to baggage in transit unless reported to the carrier immediately and a written Property Irregularity Report is obtained,
  - vi. to baggage sent by post, freight or any other form of unaccompanied transit.
  - vii. to sports clothes and equipment whilst in use,
  - viii. caused by moth or vermin or by gradual wear and tear in normal use,
  - ix. caused by any process of cleaning, repairing or restoring,
  - x. caused by leakage of powder or fluid from containers carried in your baggage.
- h. mechanical or electrical breakdown.
- i. more than £50 in respect of sunglasses unless substantiated by the original purchase receipt pre-dating the loss.
- j. any expenses incurred as a result of storm or flood that has damaged the camping equipment rendering it unusable.
- k. loss or damage to camping equipment caused by any portable heating or cooking appliances.

**Please also refer to the special exclusions and conditions shown below and to the general exclusions and conditions.**

## SECTION 8

### PERSONAL MONEY

**You are covered** up to the amount shown in the benefits schedule for loss or theft of personal money.

**You are not covered for**

- a. the amount of the excess shown in the benefits schedule in respect of each claim.
- b. loss or theft either from an unattended motor vehicle at any time.
- c. more than the amount shown in the benefits schedule in respect of all cash carried by you whoever it may belong to.
- d. any loss resulting from shortages due to error, omission or depreciation in value.
- e. loss or theft of personal money not on your person unless locked in a hotel safe (or equivalent facility) or locked in your private accommodation.

**Please also refer to the special exclusions and conditions shown below and to the general exclusions and conditions.**

## SECTION 9

### LOSS OF PASSPORT

**You are covered** up to the amount shown in the benefits schedule following loss or theft of your passport whilst abroad for any reasonable additional necessary costs incurred in obtaining a replacement to enable you to continue your trip or return to your home country.

**You are not covered** for loss or theft either from an unattended motor vehicle at any time or from baggage whilst in transit unless you are carrying it.

**Please also refer to the special exclusions and conditions shown below and to the general exclusions and conditions.**

### SPECIAL EXCLUSIONS APPLICABLE TO SECTIONS 7, 8 AND 9

**You are not covered for**

- a. more than £100 in total under these sections in respect of loss or theft of anything left unattended in a public place, including on a beach.
- b. any loss or theft unless reported to the police within 24 hours of discovering the loss, and a written report obtained.
- c. loss of bonds or securities of any kind.
- d. delay, detention, seizure or confiscation by customs or other officials.

### SPECIAL CONDITIONS APPLICABLE TO SECTIONS 7, 8 AND 9

It is a requirement of this insurance that you must:

- a. in the event of a claim,
  - i. provide receipts or other documentation to prove ownership and value, especially in respect of valuables and any items for which you are claiming more than £100 and,
  - ii. retain any damaged items for our inspection. Failure to exercise all reasonable care may result in your claim being reduced or declined.
- b. take care of your property at all times and take all practical steps to recover any item lost or stolen.
- c. for items damaged whilst on your trip you must obtain an official report from an appropriate local retailer confirming that the item is damaged and beyond repair.

**Please also refer to the general exclusions and conditions.**

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## SECTION 10

### PERSONAL LIABILITY

**You are covered** up to the amount shown in the benefits schedule, plus legal costs incurred with our written consent, if you are held legally liable for causing

- a. accidental bodily injury to someone else, or
- b. accidental loss or damage to someone else's property, including your temporary trip accommodation and its contents.

#### **You are not covered for**

- a. the amount of the excess shown in the benefits schedule in respect of each claim.
- b. any liability arising from loss or damage to property that is
  - i. owned by you or a member of your family or your travelling companions, or
  - ii. in your care, custody or control, other than your temporary trip accommodation and its contents, not owned by you or a member of your family or your travelling companions.
- c. any liability for bodily injury, loss or damage
  - i. to your employees or members of your family or household or your travelling companions or to their property.
  - ii. arising out of or in connection with your trade, profession or business, or assumed under contract.
  - iii. arising out of the ownership, possession, use or occupation of land or buildings.
  - iv. arising out of the ownership, possession or use of motorised vehicles, yachts or motorised waterborne craft, airborne craft of any description, animals or firearms and weapons.
  - v. arising out of your criminal, malicious or deliberate acts.
  - vi. arising out of dangerous sports or pastimes including contact sports unless declared to and accepted by us.

#### **Conditions**

If something happens that is likely to result in a claim, you must immediately notify the claims handlers in writing. You must not discuss or negotiate your claim with any third party without the written consent of the claims handlers. Any related correspondence or documentation that you receive must be sent immediately, unanswered, to the claims handlers.

**Please also refer to the general exclusions and conditions.**

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## SECTION 11

### LEGAL EXPENSES

**You are covered** up to the amount shown in the benefits schedule for legal costs and expenses incurred in pursuit of a claim for compensation or damages from a third party who causes your death or bodily injury or illness during your trip.

#### **You are not covered for**

- a. the amount of the excess shown in the benefits schedule in respect of each claim.
- b. any costs and expenses
  - i. to pursue a claim against any member of your family or any of your travelling companions
  - ii. incurred without prior written permission from the claims handlers
  - iii. which are to be based directly or indirectly on the amount of any award
  - iv. to pursue a claim as part of or on behalf of a group or organisation
  - v. if we think an action is unlikely to succeed or if we think the costs will be greater than any award
  - vi. to pursue a claim against us, our agent or any insurer acting on this policy
  - vii. to pursue legal action relating directly or indirectly to medical negligence or any allegation thereof

#### **Conditions**

- a. We will have complete control over the appointment of any solicitor(s) acting on your behalf and of any legal proceedings.
- b. We will be entitled to repayment of any amounts paid under this section in the event that you awarded legal costs as part of any judgement or settlement
- c. We will be entitled to add any amounts we have paid under all sections of this insurance to the claim against the third party and to recover such amounts from any compensation awarded to you.

**Please also refer to the general exclusions and conditions.**

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## SECTION 12

### BUSINESS PERSONNEL REPLACEMENT

**You are covered** up to the amount shown in the benefits schedule for reasonable necessary additional travel and accommodation expenses (on a bed & breakfast basis) for you or a business colleague to complete essential business commitments that were left unfinished by your death, injury or illness occurring during your trip.

#### **You are not covered for**

- a. the amount of the excess shown in the benefits schedule in respect of each claim.
- b. anything that you are not covered for under section 2 - emergency medical expenses.

**Please also refer to the general exclusions and conditions.**

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## SECTION 13

### HOLIDAY FINANCIAL PROTECTION

**You are covered** up to the amount shown in the benefits schedule in total for costs you incur as a result of insolvency of your travel end supplier.

#### **Insolvency prior to departure**

Irrecoverable sums paid in advance if the end supplier becomes insolvent before your departure; or

#### **Insolvency after departure**

If the end supplier becomes insolvent after your departure:

- i. extra pro rata costs you have to pay to replace that part of the end suppliers arrangements to a similar standard to that which was originally booked; or
- ii. if curtailment of the journey is unavoidable - the cost of return transport to your home country to a similar standard to that which was originally booked.

#### **Note**

Where possible you should contact us before you make alternative arrangements so that we can agree to the costs.

#### **You are not covered for**

- a. end supplier arrangements that were booked if you were outside your home country at the time of booking.
- b. end supplier arrangements that form part of an inclusive holiday.
- c. the financial failure of the end supplier if:
  - i. they become insolvent or if they are known to be under any threat of insolvency at the date your policy or travel tickets for your journey were bought (whichever is the later).

- ii. they are a tour organiser, travel agency, booking agent or consolidator
- iii. they are bonded or insured elsewhere (even if the bond or insurance is insufficient to meet the claim).
- d. monies that are recoverable elsewhere or by any other means
- e. any loss for which a third party is liable or which can be recovered by other legal means

**Please also refer to the general exclusions and conditions.**

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## SECTION 14

### HIJACK

**You are covered** up to the amount shown in the benefits schedule for each complete 24 hour period and in total if you are prevented from reaching your scheduled destination as a result of the aircraft or sea vessel in which you are travelling being hijacked.

#### **You are not covered for**

- a. any claim relating to the payment of ransom
- b. any claim where the hijack has not been reported to or investigated by the police or local authority and a written report provided to us confirming that you were involved and the duration of the hijack during which you were unlawfully detained.

**Please also refer to the general exclusions and conditions.**

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## SECTION 15

### MUGGING

**You are covered** up to the amount shown in the benefits schedule for each complete 24 hour period and in total if you are hospitalised during your trip because of bodily injuries sustained during a mugging or similar violent and unprovoked attack.

#### **You are not covered** for any claim unless

- a. you can provide a report from the local police to confirm the incident
- b. our nominated emergency service were contacted as soon as possible after your admission to hospital
- c. you can provide medical evidence from the treating doctor to confirm the injuries and treatment given.

**Please also refer to the general exclusions and conditions.**

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## SECTION 16

### PET CARE

**You are covered** up to the amount shown in the benefits schedule for each complete 24 hour period and in total for extra kennel and/or cattery costs for your dog or cat if you are delayed in returning from your trip because of death, injury or illness or there is a delay to the public transport system that cannot be avoided.

**You are not covered** for any claim unless you can provide written confirmation of either the cause and duration of the delay from the public transport provider or, where appropriate, medical evidence to confirm the death, illness or injury.

**Please also refer to the general exclusions and conditions.**

### WINTERSPORTS SECTIONS 17, 18 AND 19.

The following sections only apply if you have paid the appropriate additional winter sports premium.

## SECTION 17

### SKI EQUIPMENT AND OTHER EXPENSES

**You are covered** up to the amounts shown in the benefits schedule, after making reasonable allowance for wear, tear and depreciation and subject to the special condition shown below, for

- a. loss or theft of, or damage to ski equipment owned or borrowed by you,
- b. loss or theft of, or damage to ski equipment hired by you,
- c. the cost of necessary hire of ski equipment following:
  - i. loss or theft of, or damage to, your ski equipment insured by us or,
  - ii. the delayed arrival of your ski equipment, subject to you being deprived of their use for not less than 12 hours.

**You are not covered for**

- a. the amount of the excess shown in the benefits schedule for each claim other than claims for hire costs.
- b. ski equipment stolen from an unattended motor vehicle between the hours of 9 p.m. and 8 a.m. or, if stolen at any other time, unless they were forcibly removed whilst locked and whilst out of sight wherever possible either inside the vehicle or to a purpose designed ski rack.
- c. damage to ski equipment whilst in use for race training or racing.
- d. your damaged ski equipment unless returned to the United Kingdom for our inspection.
- e. loss or theft of ski equipment not reported to the police within 24 hours of discovering the loss and a written report or reference obtained.

- f. loss or theft of, or damage to, ski equipment whilst in transit unless reported to the carrier and a Property Irregularity Report obtained.
- g. loss or theft of, or damage to, ski equipment over 5 years old.
- h. loss or theft of ski equipment left unattended in a public place

### Special conditions applicable to section 17

In respect of loss or damage to ski equipment, we will not pay more than the proportion shown below depending on the age of the equipment.

Age of equipment	Proportion of original purchase price
Up to 1 year	85%
Up to 2 years	65%
Up to 3 years	45%
Up to 4 years	30%
Up to 5 years	20%
Over 5 years	NIL

It is a requirement of this insurance that you must, in the event of a claim, provide receipts or other documentation to prove ownership and value, especially in respect of valuables and any items for which you are claiming more than £100.

**Please also refer to the general exclusions and conditions.**

## SECTION 18

### SKI PACK

**You are covered** up to the amounts shown in the benefits schedule for the proportionate value of any ski pass, ski hire or ski school fee that you are unable to use following:

- a. accidental injury or sickness that prevents you from skiing, as medically certified, or
- b. loss or theft of your ski pass.

**You are not covered for**

- a. the amount of the excess shown in the benefits schedule for each claim
- b. any claim not substantiated by a police and/or a medical report

**Please also refer to the general exclusions and conditions.**

## SECTION 19

### PISTE CLOSURE

(Valid for the period 1st December to 31st March only)  
**You are covered** for the daily amount shown in your benefits schedule for each day that it is not possible to ski because all lifts are closed due to a complete lack of snow, adverse conditions or avalanche danger in your pre-booked trip resort, up to the total amount shown either

- a. for the costs you have paid for travel to an alternative resort including the necessary additional cost of a ski pass, or
- b. a compensation payment to you after you return where no alternative is available.

**You are not covered** if you arranged this insurance or booked your trip within 14 days of departure and at that time conditions in your planned resort were such that it was likely to be not possible to ski.

### Conditions

- a. you must provide written confirmation from the resort authorities or ski lift operators for the period that there was no skiing available owing to the closure of all ski lifts.
- b. you must submit receipts for the travel and ski pass costs that you wish to claim.

**Please also refer to the general exclusions and conditions.**

## SECTION 20

### INDEPENDENT TRAVELLER EXTENSION

(Only operative if indicated in the validation certificate and appropriate premium paid)

This optional section of the policy provides the following amendments to the insurance, specifically for costs and expenses that are not recoverable from any other source.

### i. Extended cancellation or curtailment cover

**You are covered** up to the amount shown in the benefits schedule for your part of any irrecoverable unused travel and accommodation costs (and other pre-paid charges) which you have paid or are contracted to pay, together with any reasonable additional travel expenses incurred if:

- a) you were not able to travel and use your booked accommodation; or
- b) the trip was curtailed before completion; as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which you are travelling issuing a directive:
  1. prohibiting all travel or all but essential travel to; or

2. recommending evacuation from the country or specific area or event to which you were travelling, providing the directive came into force after you purchased this insurance or booked the trip (whichever is the later), or in the case of curtailment after you had left your home country to commence the trip.

### ii. Extended travel delay cover

**You are covered** up to the amount shown in the benefits schedule in respect of one of the following amounts, either:

1. If the scheduled public transport on which you are booked to travel is cancelled or delayed, leading to your departure being delayed for more than 12 hours at the departure point of any connecting public transport in your home country or to your overseas destination or on the return journey to your home we will pay you;
  - a) £40 for the first completed 12 hours delay and £20 for each full 12 hours delay after that, up to a maximum of £200 (which is meant to help you pay for telephone calls made and meals and refreshments purchased during the delay) provided you eventually continue the trip; or
2. up to the amounts shown in the benefits schedule for either:
  - a) your part of any irrecoverable unused accommodation and travel costs (and other pre-paid charges) which you have paid or are contracted to pay because you were not able to travel and use your booked accommodation as a result of you being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours and you choose to cancel your trip because the alternative transport to your overseas destination offered by the public transport operator was not reasonable; or
  - b) suitable additional accommodation (room only) and travel expenses necessarily incurred in reaching your overseas destination and/or in returning to your home country as a result of:
    - i) the public transport on which you were booked to travel being cancelled, delayed for more than 12 hours, diverted or re-directed after take-off; or
    - ii) you being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours and you choose to make other travel arrangements for your trip because the alternative transport offered by the scheduled public transport operator was not reasonable. The amount payable will be calculated after deduction of the amount of the refund on

your ticket(s) together with any compensation from the public transport operator. You can only claim under subsections 1. or 2. for the same event, not both.

If the same costs, charges or expenses are also covered under any other section of this policy you can only claim for these under one section for the same event.

### iii. Extended missed departure cover

**You are covered** up to the amount shown in the benefits schedule for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching your overseas destination or returning to your home country if you fail to arrive at the departure point in time to board any onward connecting public transport on which you are booked to travel, following completion of the initial international journey, including connections within your home country on the return journey to your home as a result of:

1. strike, industrial action, adverse weather conditions or disruption due to a volcanic eruption, or
2. you being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours.

If the same expenses are also covered under any other section of this policy you can only claim for these under one section for the same event.

### Special conditions relating to claims

(applicable to all extended sections of cover)

1. If you fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as you find out it is necessary to cancel the trip, the amount we will pay will be limited to the cancellation charges that would have otherwise applied.
2. You must get (at your own expense) written confirmation from the provider of the accommodation (or their administrators), the local police or relevant authority that you could not use your accommodation and the reason for this.
3. For curtailment claims only: You must tell the emergency assistance service as soon as possible of any circumstances making it necessary for you to return home and before any arrangements are made for your repatriation.
4. You must check in according to the itinerary supplied to you unless your tour operator or airline has requested you not to travel to the airport.
5. You must get (at your own expense) written confirmation from the scheduled public transport operator (or their handling agents) of the cancellation, number of hours of delay or involuntarily denied boarding and the reason for these together with details of any alternative transport offered.
6. You must comply with the terms of contract of the scheduled public transport operator and seek financial compensation, assistance or a refund of your ticket from them, in accordance with the terms

and/or (where applicable) your rights under EU Air Passengers Rights legislation in the event of denied boarding, cancellation or long delay of flights.

7. You must get (at your own expense) written confirmation from the scheduled public transport operator/accommodation provider that reimbursement will not be provided.

### You are not covered for

(applicable to all extended sections of cover)

1. The amount of the excess shown in the benefits schedule in respect of each claim.
2. The cost of Airport Departure Duty/Tax (whether irrecoverable or not).
3. Travel tickets paid for using any airline mileage reward scheme, for example Air Miles.
4. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.
5. Claims arising directly or indirectly from:
  - a) strike, industrial action, cancellation of public transport or a directive prohibiting all travel or all but essential travel, to the country or specific area or event to which you were travelling, existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
  - b) an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which you are travelling.
  - c) denied boarding due to your drug use, alcohol or solvent abuse or your inability to provide a valid passport, visa or other documentation required by the public transport operator or their handling agents.
6. Any costs incurred by you which are recoverable from the providers of the accommodation (or their administrators) or for which you receive or are expected to receive compensation or reimbursement.
7. Any costs incurred by you which are recoverable from the public transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
8. Any accommodation costs, charges and expenses where the public transport operator has offered reasonable alternative travel arrangements.
9. Any costs for normal day to day living such as food and drink which you would have expected to pay during your trip.
10. Claims arising within 7 days of the date you purchased this insurance or the time of booking any trip, whichever is the later.
11. Anything mentioned in the general exclusions applicable to all sections of the policy.

## GENERAL EXCLUSIONS

**You are not covered** for claims arising out of:

1. loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation, or requisition or destruction of or damage to property by or under the order of any government or public or local authority. This is not applicable, however, in respect of claims under section 2 - emergency medical expenses arising through terrorism other than losses arising from nuclear, chemical and biological exposures unless you planned to travel to areas that were publicly known to be affected or threatened by such risks. (Please see general condition 3)
2. loss, damage, expense or indemnity incurred as a result of travelling to an area that the Foreign and Commonwealth Office (or its equivalent in other EU countries) have advised against travel provided that such loss, damage, expense or indemnity is directly or indirectly related to any such circumstances that are the reason for the advice.
3. loss, damage, expense or indemnity directly or indirectly resulting from or attributable to radioactive contamination of any nature.
4. loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other flying objects travelling at sonic or supersonic speeds.
5. you travelling in an aircraft other than as a fare paying passenger in a fully licensed passenger carrying aircraft.
6. your suicide or attempted suicide or your deliberate exposure to unnecessary danger (except in an attempt to save human life).
7. sexually transmitted diseases or the influence of alcohol or drugs.
8. your participation that was planned or intended at the time of arranging this insurance in activities of a hazardous nature except as listed on page 29 under the activities levels Leisure, Action & Action Plus, (where the appropriate additional premium has been paid), unless declared to and accepted by us. We reserve the right to apply special terms and conditions (which may include additional premiums) and coverage will be subject to your compliance with them.
9. wintersports, other than curling, tobogganing and recreational ice-skating, except when this insurance is taken in connection with a wintersports trip and the appropriate premium paid. In no event, however, is cover granted for wintersports if you are aged over 74 or for ski or skibob racing in major events, ski jumping, ice-hockey or the use of skeletons or bob-sleighs.
10. racing or race training of any kind (other than on foot or sailing).
11. you taking part in civil commotions or riots of any kind.
12. any consequential loss of any kind, except as may be specifically provided for in this insurance.
13. you breaking or failing to comply with any law whatsoever.
14. manual labour of any kind
15. any financial incapacity, whether directly or indirectly related to the claim.
16. the bankruptcy or insolvency of a tour operator, travel agent, transport company or accommodation supplier except as provided for under section 13 - holiday financial protection of the policy.
17. a tour operator failing to supply advertised facilities.
18. any government regulation or act.
19. you travelling against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
20. you travelling against the advice of a medical practitioner.

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## GENERAL CONDITIONS

1. You must tell us all relevant facts. A relevant fact is one that is likely to influence us in accepting your insurance. This could be the state of your health or that of a close relative or any planned hazardous activities. If you are in any doubt as to whether a fact is relevant, you should tell us. If you do not tell us this may result in your claim being invalid.
2. You must tell us as soon as possible about any change in circumstances which affects your policy, including you, a person you are travelling with, a close business associate or relative receiving confirmation of a new or changed medical condition or currently being under medical investigation, change in sporting activity or leisure activities you intend to participate in during your trip or any additional persons(s) to be insured under this policy. We have the right to re-assess your coverage, policy terms and/or premium after you have advised us of any such change this may include us accepting a claim for the cancellation charges applicable at that time if no suitable or alternative cover for your changed circumstances can be provided. If you do not advise us of any change then any related claim may be reduced or rejected or your policy may become invalid.
3. You must tell us if your plans for your trip include travel to areas affected or threatened by war or similar risks as set out in general exclusion 1. We reserve the right not to cover such trips or, if we will cover them, to apply special terms or conditions and/or charge an additional premium as we think appropriate. No cover for such trips shall attach unless you accept such terms, including any additional premium, before you depart.
4. You must advise the claims handlers of any possible claim within 31 days of your return home. You must supply them with full details of all the circumstances and any other information and documents we may require.
5. You must keep any damaged articles that you wish to claim for and, if requested, send them to the claims handlers at your own expense. If we pay a claim for the full value of an article, it will become our property.
6. You must agree to have medical examination(s) if required. In the event of your death, we are entitled to have a post mortem examination. All such examinations will be at our expense.
7. You must assist us to obtain or pursue a recovery or contribution from any third party or other insurers (including the Department of Work & Pensions) by providing all necessary details and by completing any forms.
8. You must pay us back within 1 month of demand any amounts that we have paid on your behalf that are not covered by this insurance.
9. You must take all reasonable steps to avoid or minimise any loss that might result in you making a claim under this insurance.
10. You must comply with all the terms, provisions, conditions and endorsements of this insurance. Failure to do so may result in a claim being declined.
11. Except for claims under sections 3 - hospital stay benefit, 4 - personal accident & for travel delay under section 5, this insurance shall only be liable for its proportionate share of any loss or damage that is covered by any other insurance.
12. We may take action in your name but at our own expense to recover for our benefit the amount of any payment made under this insurance.
13. We may at our option discharge any liability under this insurance by replacing or repairing any article or articles lost or damaged, or by issuing you with a credit voucher.
14. No refund of premium will be allowed after the 14 day money back guarantee period following the date of purchase of this insurance nor after any travel has begun.
15. This insurance is non-transferable. If a trip is cancelled for any reason other than that described in section 1 - cancellation or curtailment then the cover for that trip terminates immediately and no refund of premium in whole or part will be made.
16. If you or anyone acting on your behalf makes any claim knowing it to be false or fraudulent in any way then this insurance shall become void, premiums non-refundable and all claims shall be forfeited.

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## INSURERS

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

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

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## OUR REGULATOR

Carole Nash Insurance Consultants Ltd, Voyager Insurance Services Ltd. and Mapfre Asistencia S.A. are authorised and regulated by the Financial Services Authority. You can visit the Financial Services Authority website, which includes a register of all regulated companies, at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or you can telephone them on 0845 606 1234.

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## COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. You can get more information about compensation scheme arrangements from the FSCS.

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## GOVERNING LAW

This certificate shall be governed by and construed in accordance with the Law of England and Wales unless the certificate holder's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply. In the event of the place of establishment being situated in the Channel Islands the relevant law governing the Channel Islands shall apply.

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## CAROLE NASH STATUS DISCLOSURE

In the UK, Carole Nash Insurance Consultants Ltd is authorised and regulated by the Financial Services Authority, under firm reference number 307243. You can check this on the Financial Services Authority Register by visiting their website on [www.fsa.gov.uk](http://www.fsa.gov.uk) or by contacting them on 0845 606 1234.

Carole Nash Insurance Consultants Ltd is regulated by the Ministry of Justice in respect of regulated claims management activities; its registration is recorded on the website [www.claimsregulation.gov.uk](http://www.claimsregulation.gov.uk)

Carole Nash is a trading style of Carole Nash Insurance Consultants Ltd. Company registration no: 2600841 England and Wales. VAT registration no: 764865580.

Online sales and quotation service is currently only available to UK and Ireland customers. Calls may be recorded for training and monitoring purposes.

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## COMPLAINTS PROCEDURE

We will do everything possible to ensure that you receive a high standard of service. If you are not satisfied with the service received please contact us.

When you contact us please give us your name and contact telephone number. Please also quote your policy and/or claim number and the type of policy you hold.

### 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 Ltd** on Tel: **0800 804 7957**.

If B, you need to contact **Travel Claims Services** on Tel: **0207 748 0682**.

We expect that the majority of complaints will be resolved at this stage, but if you are not satisfied, you can take it further.

### STEP TWO - CONTACTING MAPFRE MANAGEMENT

If your complaint is one of the few that cannot be resolved by this stage contact:

**The Customer Relations Manager**

**Mapfre Asistencia S.A.**

**PO Box 5775**

**Southend-on-Sea**

**Essex SS1 2JY**

### STEP THREE - THE FOS

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

**The Financial Ombudsman Service**

**South Quay Plaza**

**183 Marsh Wall**

**London E14 9ST**

**Telephone: 0800 023 4567**

## DATA PROTECTION ACT 1998

Some or all of the information which you supply to the insurer in connection with this policy will be held on their computer records to help with the administration of the policy. It may be used for underwriting, claims purposes or marketing purposes by the insurer. Your information may be transferred outside of the European Economic Area. This will only happen when it is necessary for the conclusion, or performance of a contract that is entered into at your request, or interest or for administrative, or marketing purposes. Should you not wish your details to be used for marketing purposes or if you require a copy of the personal information we hold, this can be requested by writing directly to the insurer.

**The Customer Relations Manager**

**Mapfre Asistencia S.A.**

**PO Box 5775**

**Southend-on-Sea**

**Essex SS1 2JY**

## PERIOD OF INSURANCE

If you have paid the appropriate annual multi trip travel insurance premium and you are under 75 years old, the overall period of insurance shall be for 12 months starting from the date shown. This insurance then covers an unlimited number of holiday/leisure trips starting within that period, provided that no single trip is intended to be for longer than the maximum number of days shown in the benefits schedule for the cover you have bought. Wintersports are covered up to the total number of days shown in the benefits schedule.

Except as stated below, cover for each separate trip under this insurance starts when you leave your home or place of business in your home country at the start of your trip, and finishes as soon as you return to your home or place of business in your home country for any reason.

If you have paid the appropriate longstay travel insurance premium, this insurance allows you to return to your home country for short term visits of up to two weeks, as long as they are not subject to a claim. Cover is temporarily suspended for the duration of these visits.

You are only covered for the period for which a premium has been paid and in any event the total period of any one trip must not exceed the period shown in the benefits schedule. For cancellation only (section 1), cover starts from the date shown on your certificate or the date you book your trip, whichever is the later.

If you are going on a one-way trip all cover will finish 48 hours after your arrival in the country of final destination. If your return is unavoidably delayed for an insured reason, cover will be extended free of charge for the period of delay.

## CANCELLATION RIGHTS

We hope you are happy with the cover this policy provides. However if after reading this certificate, this insurance does not meet with your requirements, please return it to the issuing agent, within 14 days of receipt and we will refund your premium.

We reserve the right to deduct from the rebate of premium the reasonable costs incurred in processing the original sale and cancellation.

Please note the cancellation rights do not apply if your contract is a short term insurance of less than one month in duration.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by sending 14 days notice to you at your last known address. Provided the premium has been paid in full, you shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

## ACTIVITIES - COVER OPTIONS

### LEISURE

**This policy automatically covers you to undertake the activities listed below on an amateur basis.**

Abseiling;  
Aerobics;  
Angling;  
Archery;  
Athletics (amateur);  
Badminton;  
Ballooning;  
Banana boating;  
Baseball;  
Basketball;  
Biathlon (amateur);  
Big foot skiing (W/S premium must be paid);  
Black water rafting (grades 1-4);  
Boating (inside 12 mile limit);  
Boardsailing;  
Bowls;  
Bowling;  
Bungee jumping (incidental 1-3 jumps);  
Camel riding;  
Canoeing (grades 1-3);  
Canoeing (grades 4-5);  
Catamaran sailing (inside 12 mile limit);  
Clay pigeon shooting;  
Climbing (indoor only);  
Cricket;  
Croquet;  
Cross county skiing (W/S premium must be paid);  
Curling;

Cycling (not BMX, competition or stunting);  
Cycling (recreational including mountain bikes);  
Dance (amateur);  
Deep sea fishing (recreational inside 12 mile limit);  
Dinghy sailing (inside 12 mile limit);  
Diving (recreational);  
Dog sledging (W/S premium must be paid);  
Dry slope skiing (W/S premium must be paid);  
Fell running;  
Fell walking;  
Fencing;  
Flying (in light aircraft as a passenger, not piloting);  
Fishing (angling);  
Football (recreational or incidental soccer);  
Glacier walking (under 2000m, W/S premium must be paid);  
Gliding (as a passenger, not piloting);  
Go karting below 250cc (no liability);  
Golf;  
Handball;  
Hiking/trekking/walking below 4000m;  
Hill walking;  
Hockey;  
Horse riding (NOT competitions, racing, jumping & hunting);  
Hot air ballooning (as a passenger only);  
Ice skating (on rink, W/S premium must be paid);  
Indoor climbing (on climbing wall only);  
Jet skiing (no liability);  
Kayaking (grades 1-3 rivers/sea);  
Kayaking (grades 4-5);  
Kite buggying (single seat);  
Kite flying (traction);  
Kite surfing (over water);  
Lacrosse;  
Marathon running;  
Mono-skiing (W/S premium must be paid);  
Motorcycling (on road, provided you hold an appropriate full licence and are wearing a helmet);  
Mountain biking (not competition);  
Netball;  
Off-piste skiing (W/S premium must be paid);  
Orienteering;  
Paintballing;  
Parascending (towed by boat);  
Pistol shooting;  
Pony trekking;  
Racquet ball;  
Rafting (grades 1-4);  
Rambling;  
Rifle range shooting;  
Roller blading;  
Roller skating;  
Rounders;  
Rowing;  
Safari (organised trips only);  
Sail boarding;

Sailing (inside 12 mile limit);  
 Scuba diving (up to 30m unqualified);  
 Skateboarding (recreational);  
 Skiing (W/S premium must be paid)  
 Sledging (W/S premium must be paid);  
 Snooker;  
 Snorkelling;  
 Snow-boarding (W/S premium must be paid);  
 Snow-mobiling (W/S premium must be paid);  
 Softball;  
 Squash;  
 Surfing;  
 Table tennis;  
 Ten pin bowling;  
 Tennis;  
 Tobogganing (W/S premium must be paid);  
 Trampolineing (recreational);  
 Trekking up to 4000m;  
 Volleyball;  
 Water polo;  
 Water skiing;  
 White water canoeing/rafting (up to grade 3 rivers only);  
 Windsurfing (inside 12 mile limit);  
 Yachting (inside 12 mile limit);

### ACTION

**In addition to the activities listed above, the following activities will also be covered on an amateur basis and are subject to a 50% premium load.**

Black water rafting (grades 5-6);  
 Bungee jumping (more than 3 jumps);  
 Cycling (including amateur event training);  
 Flying (piloting of light aircraft as PPL holder);  
 Football (amateur competition/tour);  
 Glacier walking (2000-6000m, W/S premium must be paid);  
 Gliding (as pilot with necessary licence);  
 Gymnastics;  
 Hiking/trekking/walking 4000-6000m;  
 Judo (training only);  
 Karate (training only);  
 Kendo (training only);  
 Kick boxing (training only);  
 Kite surfing (over land);  
 Martial arts (training only);  
 Parachuting (static line & sky diving - tandem only);  
 Paragliding;  
 Quad biking (under 250cc);  
 Rafting (above grade 4);  
 Scuba diving (40m max qualified);  
 Skateboarding; (demonstration or competitive);  
 Trekking (4000-6000m);  
 White water canoeing/rafting (grade 4 and over);

### ACTION PLUS

**In addition to the activities listed above, the following activities will also be covered on an amateur basis and are subject to a 100% premium load.**

American football;  
 Bouldering (with crash pad; max height 7m);  
 Canyoning;  
 Catamaran sailing (outside 12 mile limit);  
 Cycling (BMX, competition or stunting);  
 Diving (high diving);  
 Flying (piloting of light aircraft under instruction);  
 Gaelic football;  
 Gliding (as pilot under instruction);  
 Hang gliding;  
 High diving;  
 Horse riding (competition);  
 Hurling;  
 Ice hockey;  
 Mountain biking (including amateur competitions);  
 Parachuting (sky diving - solo);  
 Polo;  
 Rugby union & league (amateur);  
 Heli skiing (with a qualified guide, W/S premium must be paid);  
 W/S = Wintersports;

**Special conditions and exclusions applicable to Action and Action plus activities.**

#### Please note

Whilst participating in any of the activities listed under Action or Action plus, the following will apply:

- a. no cover will be provided under section 4  
- personal accident
- b. no cover will be provided under section 10  
- personal liability
- c. the policy excess will be increased to £200 per person per claim
- d. you must act in a reasonable way and use all recommended safety equipment and protective clothing that is necessary.

Please note the normal policy terms and conditions will still apply.

**Please also refer to the general exclusions and conditions.**

If the activity in which you are participating is not listed or you need to pay an additional premium for those activities listed in Action and Action Plus, please contact your issuing agent or Voyager Insurance Services Ltd on 01483 562662.



**Carole Nash Insurance Consultants Limited**

Trafalgar House, 110 Manchester Road, Altrincham, Cheshire, WA14 1NU.

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