

TRAVEL



INSURANCE DOCUMENTS



CAROLE NASH
The care it deserves

Modern Bike

Multi-Bike

Six Wheel

Custom

Future Classic

Classic

Vintage

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WELCOME

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

Contained within this booklet is information about your policy cover. Please take time to read the policy wordings and your Carole Nash Terms of business (enclosed with your documents) as they contain vital information about your policy.

Thank you for choosing Carole Nash.

CERTIFICATE OF INSURANCE PREMIER

INSURANCE PROVIDERS

This insurance is provided by AXA Insurance UK plc who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority..

Section	Title	Limit
A	Cancellation or curtailment charges	£5,000
B	Emergency medical and other expenses	£10,000,000
	Emergency dental treatment	£200
	Funeral expenses abroad	£1,500
C	Hospital benefit	£1,000 (£20 per day)
D	Personal accident	£25,000 (subject to age)
E*	Baggage	£2,000
	Single article limit	£250
	Total for all valuables	£300
	Emergency replacement of baggage	£150
	Motorcycle Apparel	£1,000
	Single Article Limit	£250
	Motorcycle Accessories	£350
	Single Article Limit	£100
	Camping Equipment	£200
	Motorcycle Apparel, Motorcycle Accessories and Camping Equipment limits are included within the overall baggage limit of £2,000.	
F	Personal Money	£250 cash (£50 if under 16) and £250 other money and documents
	Passport	£300
G	Personal liability	£2,000,000
H	Delayed departure	£250 (£20 after 5 hours and £20 per 12 hours delay thereafter)
	Abandonment of trip	£5,000 (after 5 hours delay)
I	Missed departure	£500
J	Legal expenses and assistance	£25,000
K	Extended kennel and/or cattery fees	£250
L*	Ski equipment	£500
	Hired ski equipment	£250
M*	Ski equipment hire	£100 (£25 per day)
N*	Ski pack	£500
	Lost lift pass	£150
O*	Piste closure	£300 (£30 per day)

Section	Title	Limit
P*	Avalanche or landslide cover	£300
Q*	Travel Disruption cover	
	Before you reach your destination:	
	Cancellation or abandonment of your trip after 5 hours delay or Additional expenses to reach your destination	£5,000 (including up to £200 for taxis and hire cars)
	Delayed departure compensation (to help pay for meals and refreshments)	£250 (£20 after 5 hours and £20 per 12 hours delay thereafter)
	Missed departure expenses	£500
	While you are at your destination:	
	Alternative accommodation or abandonment of trip	£5,000 (including up to £200 for taxis and hire cars)
	On the way home:	
	Additional expenses to return home or if you have to stay longer abroad	£5,000 (including up to £200 for taxis and hire cars)
	Delayed departure compensation (to help pay for meals and refreshments)	£250 (£20 after 5 hours and £20 per 12 hours delay thereafter)
	Missed departure expenses	£500
R*	Business benefit extension cover	
	Business equipment	£750
	Single article limit	£500
S*	Wedding/Civil partnership cover	
	Wedding rings	£300 per person
	Wedding gifts	£750 (£150 cash) per couple
	Wedding attire	£1,000 per person
	Photographs/video recordings	£500 per couple
T*	Cruise benefit extension cover	
	Extended baggage cover	£2,500
	Single article limit	£750
	Total for all valuables	£500
	Each missed shore trip	£25
	Confined to your cabin due to illness	£300 (£15 per day)
U*	Golf cover	
	Loss of green fees	£300 (£75 per day)
	Golf equipment	£1,000
	Delayed golf equipment	£300 (after 12 hours delay)
	Golf equipment hire	£200 (£25 per day)
	Liability for golf buggies whilst in use	£2,000,000

*These sections maybe operative or inoperative. Please refer to your certificate validation document for details.

INTRODUCTION

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

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

The certificate validation document and any endorsements are all part of the certificate. Your certificate is evidence of the contract of insurance.

UNITED KINGDOM RESIDENTS

This certificate is only available to you if you are permanently resident in the United Kingdom and registered with a medical practitioner in the United Kingdom.

THE LAW APPLICABLE TO THIS CERTIFICATE

You and we are free to choose the laws applicable to the certificate. As we are based in England, we propose to apply the laws of England and Wales and by purchasing this certificate you have agreed to this.

AGE ELIGIBILITY

This certificate is not available to anyone aged 85 or over if annual multi trip cover is selected. If you reach the age of 86 during the period of insurance, cover will continue until the next renewal date but not thereafter.

If single trip is selected there is no age limit.

CERTIFICATE EXCESS

Under most sections of the certificate, claims will be subject to an excess. This means that you will be responsible for paying the first part of each and every claim per incident claimed for under each section by each insured person, unless you have paid the additional premium to waive the excess. You can as an alternative select a higher excess in return for a premium discount. If you have selected either of these options this will be shown in the certificate validation document.

HELPLINES

Please carry this certificate with you in case of an emergency.

CERTIFICATE INFORMATION OR ADVICE

If you would like more information or if you feel the insurance may not meet your needs, please contact the broker/agent who sold you your certificate.

AXA INSURANCE

AXA Insurance UK Plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

DATA PROTECTION ACT NOTICE

To set up and administer your policy we will hold and use information about you supplied by you and by medical providers. We may send it in confidence for processing to other companies acting on our instructions including those located outside the European Economic Area.

Please note insurers exchange information with various databases to help check the information provided and prevent fraudulent claims.

FRAUD PREVENTION

To keep premiums low we do participate in a number of industry initiatives to prevent and detect fraud. To help prevent crime we may:

- share information about you with other organisations and public bodies including the police;
- share information about you within the AXA Group and with other insurers;
- pass your details to recognised centralised insurance industry applications and claims review systems (for example the Travel Claims Database) where your details may be checked and updated;
- check your details with fraud prevention agencies and databases. If you give us false or inaccurate information and we suspect fraud, we may record this with fraud prevention agencies;
- search records held by fraud prevention and credit agencies to:
 - help make decisions about credit services for you and members of your household;
 - help make decisions on insurance policies and claims for you and members of your household;
 - trace debtors, recover debt, prevent fraud and to manage your insurance policies;
 - check your identity to prevent money laundering;
- undertake credit searches and additional fraud searches.

DEFINITIONS

These definitions apply throughout your certificate booklet. Where we explain what a word means, that word will appear highlighted in bold print and have the same meaning wherever it is used in the certificate.

We have listed the definitions alphabetically.

BAGGAGE

Luggage, clothing, personal effects, valuables and other articles (but excluding business equipment, ski equipment, golf equipment, personal money and documents of any kind) which belong to you (or for which you are legally responsible) which are worn, used or carried by you during any trip.

BODILY INJURY

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

BUSINESS EQUIPMENT

Items used by you in support of your business activity including office equipment which is portable by design including, but not restricted to, personal computers, telephones and calculators.

BUSINESS TRIP

A trip taken wholly or in part for business purposes but excluding manual work.

CAMPING EQUIPMENT

Tents and camping accessories including sleeping bags, bedding and cooking equipment.

CLOSE BUSINESS ASSOCIATE

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

CLOSE RELATIVE

A mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, partner or fiancé/fiancée.

COUPLE

You and your close relative who lives with you in a domestic relationship at the same address as you.

CURTALMENT / CURTAIL

Means either:

- abandoning or cutting short the trip by direct early return to your home area, in which case claims will be calculated from the day you returned to your home area and based on the number of complete days of your trip you have not used, or

- by attending a hospital outside your home area as an in-patient or being confined to your accommodation abroad due to compulsory quarantine or on the orders of a medical practitioner, in either case for a period in excess of 48 hours. Claims will be calculated from the day you were admitted to hospital or confined to your accommodation and based on the number of complete days for which you were hospitalised, quarantined or confined to your accommodation.

FAMILY COVER

Up to two adults and any number of their children, step children, foster children or grandchildren aged under 18 (or aged under 22 if in full time education), accompanying the parents or legal guardian insured on the same policy travelling on any trip to the same destination. Under annual multi trip cover either adult is also insured to travel on their own, but the children are only insured when travelling with one or both of the insured adults, (or accompanied by another responsible adult).

GOLF EQUIPMENT

Golf clubs, golf balls, golf bag, golf trolley and golf shoes.

GEOGRAPHICAL DESTINATIONS

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

Europe - United Kingdom, Republic of Ireland, the Continent of Europe west of the Ural Mountains, Iceland, the Mediterranean Islands, Madeira, Azores and the Canary Islands.

Worldwide Excluding USA, Canada, Caribbean islands - Any country in the World excluding USA, Canada, Caribbean islands.

Worldwide Including USA, Canada, Caribbean islands - Any country in the World.

HOME

Your normal place of residence in the United Kingdom.

HOME AREA

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

INSURED PERSON

See definition of You/Your/Yourself/Insured person.

MEDICAL CONDITION

Any disease, illness or injury.

MEDICAL PRACTITIONER

A registered practising member of the medical profession who is not related to you or any person who you are travelling with.

MOTORCYCLE ACCESSORIES

Panniers, saddlebags, tail boxes, top boxes, trunks, luggage racks and padlocks providing that they are not permanently fixed to the motorcycle.

MOTORCYCLE APPAREL

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.

PACKAGE

The pre-arranged combination of at least two of the following components when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation:

- transport
- accommodation
- other tourist services not ancillary to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package

as more fully described under The Package Travel, Package Holidays and Package Tour Regulations 1992.

PERIOD OF INSURANCE

- if annual multi trip cover is selected: the period for which we have accepted the premium as stated in the certificate validation document. During this period any trip not exceeding 31, 45, 62 or 92 days (whichever is stated in the certificate validation document) is covered, but limited to 17 days in total in each period of insurance for winter sports (if you have paid the appropriate winter sports premium to include this cover). Under these certificates Section A - Cancellation cover shall be operative from the date stated in the certificate validation document or the time of booking any trip (whichever is the later) and terminates on commencement of any trip.
- if single trip cover is selected: the period of the trip and terminating upon its completion, but not in any case exceeding the period shown in the certificate validation document. Under these certificates Section A - Cancellation cover shall be operative from the time you pay the premium.

For all other sections of the certificate, whichever cover is selected, the insurance starts when you leave your home or for a business trip your place of business in the United Kingdom (whichever is the later) to start the trip and

ends at the time of your return to your home or place of business in the United Kingdom (whichever is the earlier) on completion of the trip.

However any trip that had already begun when you purchased this insurance will not be covered, except where you renew an existing annual multi trip certificate which fell due for renewal during the trip.

The period of insurance is automatically extended for the period of the delay in the event that your return to your home area is unavoidably delayed due to an event insured by this certificate.

PERSONAL MONEY

Bank notes currency notes and coins in current use, travellers' and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, and entertainment tickets, phone cards, money cards and credit/debit or pre-pay charge cards all held for private purposes.

PRE- EXISTING MEDICAL CONDITION

Means:

- any respiratory condition (relating to the lungs or breathing), heart condition, stroke, Crohn's disease, epilepsy or cancer for which you have ever received treatment (including surgery, tests or investigations by your doctor or a consultant specialist and prescribed drugs or medication).
- any medical condition for which you have received surgery, in-patient treatment or investigations in a hospital or clinic within the last twelve months.
- any medical condition for which you are taking prescribed drugs or medication.

PUBLIC TRANSPORT

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

SECURE BAGGAGE AREA

Any of the following, as and where appropriate:

- the locked dashboard, boot or luggage compartment of a motor vehicle
- the locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats
- the fixed storage units of a locked motorised or towed caravan
- a locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

SINGLE PARENT COVER

One adult and any number of his or her children, step children, foster children or grandchildren aged under 18 (or aged under 22 if in full time education), accompanying the parent insured on the same policy, travelling on any trip to the same destination. Under annual multi trip cover the adult is also insured to travel on their own, but the children are only insured when travelling with the insured adult, (or accompanied by another responsible adult).

SKI EQUIPMENT

Skis (including bindings), ski boots, ski poles and snowboards.

TERRORISM

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

TRIP

Any holiday, business or pleasure trip or journey made by you within the area of travel shown under trip type in the certificate validation document which begins and ends in your home area during the period of insurance but excluding one way trips or journeys.

However any trip that had already begun when you purchased this insurance will not be covered, except where this certificate replaces or you renew an existing annual multi trip certificate which fell due for renewal during the trip.

If annual multi trip cover is selected any such trip not exceeding 31, 45, 62 or 92 days (whichever is stated in the certificate validation document) is covered, but limited to 17 days in total in each period of insurance for winter sports (if you have paid the appropriate winter sports premium to include this cover).

If any trip exceeds 31, 45, 62 or 92 days (whichever is stated in the certificate validation document) there is absolutely no cover under this policy for that trip (not even for the first 31, 45, 62 or 92 days of the trip), unless you have contacted us and we have agreed in writing to provide cover. In addition any trip solely within your home area is only covered where you have pre - booked at least two nights accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee.

Each trip under annual multi trip cover is considered to be a separate insurance, with the terms, definitions, exclusions and conditions contained in this certificate applying to each trip. Where we have agreed to cover your medical condition, this applies to each trip during the period of insurance.

UNATTENDED

When you are not in full view of and not in a position to prevent unauthorised interference with your property or vehicle. United Kingdom - means England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

VALUABLES

Jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, cameras, camcorders, portable satellite navigation systems, photographic audio video computer television and telecommunications equipment (including MP3/4 players, CD's, DVD's, tapes, films, cassettes, cartridges and headphones), computer games and associated equipment, telescopes and binoculars.

WE/US/OUR

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

YOU/YOUR/YOURSELF/INSURED PERSON

Each person travelling on a trip whose name appears in the certificate validation document.

GENERAL CONDITIONS APPLICABLE TO THE WHOLE CERTIFICATE

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

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

DUAL INSURANCE

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

REASONABLE PRECAUTIONS

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

CANCELLATION

STATUTORY CANCELLATION RIGHTS

You may cancel this certificate within 14 days of receipt of the certificate documents (new business) and for annual certificates the renewal date (the cancellation period) by writing to your insurance broker / agent during the cancellation period. Any premium already paid will be refunded to you providing you have not travelled, no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

CANCELLATION OUTSIDE THE STATUTORY PERIOD

You may cancel this certificate at any time after the cancellation period by writing to the address above/shown in your certificate validation document. If you cancel after the cancellation period no premium refund will be made.

We reserve the right to cancel the certificate by providing 21 days notice by registered post to your last known address. No refund of premium will be made.

NON PAYMENT OF PREMIUMS

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

CLAIMS CONDITIONS

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

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

CLAIMS

You must contact us by phone if you want to make a claim using the relevant number given below, depending on the type of claim:

All claims except legal expenses 0845 850 5193

Legal expenses only 01737 815084

The claim notification must be made within 31 days or as soon as possible thereafter following any bodily injury, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may lead to a claim under this certificate.

You must also tell us if you are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to us immediately. You or anyone acting on your behalf must not negotiate admit or repudiate (refuse) any claim without our permission in writing and cooperate fully with us in our investigations into the circumstance of your claim.

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

We reserve the right to require you to undergo an independent medical examination at our expense.

We may also request and will pay for a postmortem examination.

You must retain any property which is damaged, and, if requested, send it to us at your own expense.

If we pay a claim for the full value of the property and it is subsequently recovered or there is any salvage then it will become our property. We may refuse to reimburse you for any property which you cannot provide proof of ownership such as an original receipt, a valuation, original user manual or bank or credit card statements.

TRANSFERRING OF RIGHTS

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

FRAUD

You must not act in a fraudulent manner.

If you or anyone acting for you

- make a claim under the certificate knowing the claim to be false or fraudulently exaggerated in any respect or
- make a statement in support of a claim knowing the statement to be false in any respect or
- submit a document in support of a claim knowing

the document to be forged or false in any respect or

- make a claim in respect of any loss or damage caused by your wilful act or with your connivance

Then

- we shall not pay the claim
- we shall not pay any other claim which has been or will be made under the certificate
- we may at our option declare the certificate void
- we shall be entitled to recover from you the amount of any claim already paid under the certificate
- we shall not make any return of premium
- we may inform the Police of the circumstances.

IMPORTANT CONDITIONS RELATING TO HEALTH

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

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

1. It is a condition of this certificate that you will not be covered under Section A – Cancellation or curtailment charges, Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident for any claims arising directly or indirectly from:
 - at the time of taking out this certificate:
 - any pre-existing medical condition that you have unless you have contacted your broker/agent or the medical screening line on 01371 878578 and we have agreed to provide cover
 - any medical condition for which you have received a terminal prognosis
 - any medical condition you are aware of but for which you have not had a diagnosis
 - any medical condition for which you are on a waiting list for or have knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home
 - any circumstances you are aware of that could reasonably be expected to give rise to a claim on
 - this certificate unless you have been given our agreement.
 - at any time:
 - any medical condition you have in respect of which a medical practitioner has advised you not to travel (or would have done so had you sought his/her advice), but despite which you still travel
 - any surgery, treatment or investigations for which you intend to travel outside of your home area to receive (including any expenses

incurred due to the discovery of other medical conditions during and/or complications arising from these procedures)

- any medical condition for which you are not taking the recommended treatment or prescribed medication as directed by a medical practitioner
 - your travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
2. If your health changes after the start date of your certificate and the date your travel tickets or confirmation of booking were issued, you must contact the broker/agent who sold you your certificate to make sure your cover is not affected.

You should also refer to the General exclusions applicable to all sections of the certificate below.

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THE CERTIFICATE

You are not covered for loss or theft of or damage to motor vehicles, trailers or caravans or any fixtures, fittings or accessories therein (except as provided for under section E – Baggage).

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

1. WAR RISKS, CIVIL COMMOTION AND TERRORISM

War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, terrorism, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any trip.

2. RADIOACTIVE CONTAMINATION

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

3. SONIC BANGS

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

4. WINTER SPORTS

Your participation in winter sports unless the appropriate winter sports premium has been paid, in which case cover will apply under those sections shown as covered for winter sports in your certificate validation document for:

- the winter sports specified in the list on page 6 and
- any other winter sports shown as covered in your certificate validation document for a period of no more than 17 days in total in each period of insurance under annual multi trip certificates and for the period of the trip under single trip certificates.

5. PROFESSIONAL SPORTS OR ENTERTAINING

Your participation in or practice of any professional sports or professional entertaining.

6. OTHER SPORTS OR ACTIVITIES

Your participation in or practice of any other sport or activity, manual work or racing unless:

- specified in the list on page 6 or
- shown as covered in your certificate validation document.

7. SUICIDE, DRUG USE OR SOLVENT ABUSE

Your wilfully self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, drug use (other than drugs taken in accordance with treatment prescribed and directed by a medical practitioner, but not for the treatment of drug addiction) and putting yourself at needless risk (except in an attempt to save human life).

8. ALCOHOL ABUSE

You drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of your faculties and/or judgement resulting in a claim. We do not expect you to avoid alcohol on your trips or holidays, but we will not cover any claims arising because you have drunk so much alcohol that your judgement is seriously affected and you need to make a claim as a result.

9. JUMPING FROM VEHICLES, BUILDINGS OR BALCONIES

You climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or sitting, planking, balconing, owling or lying on any external part of any building, or climbing or moving from any external part of any building to another (apart from stairs, ramps or walkways) and falling regardless of the height, unless your life is in danger or you are attempting to save human life.

10. UNLAWFUL ACTION

Your own unlawful action or any criminal proceedings against you.

11. ADDITIONAL LOSS OR EXPENSE

Any other loss, damage or additional expense following on from the event for which you are claiming, unless we provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following bodily injury, illness or disease.

12. ARMED FORCES

Operational duties of a member of the Armed Forces (other than claims arising from authorised leave being cancelled due to operational reasons, as provided for under sub section 4. of Section A – Cancellation or curtailment charges).

13. TRAVELLING AGAINST FCO ADVICE

Your travel to a country, specific area or event when the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or regulatory authority in a country to/from which you are travelling has advised against all, or all but essential travel (other than claims arising from you not being able to travel and use your booked accommodation or curtailing the trip before completion, as provided for under subsections 1. and 6 c). of What is covered under Section T - Travel disruption cover when operative).

14. FAMILY AND SINGLE PARENT COVER TRAVEL RESTRICTIONS

You being aged under 18 (or aged under 22 if in full time education) under annual multi trip cover unless you travel with one or both of the insured adults (or are accompanied by another responsible adult).

If you reach any of the ages mentioned above during the period of insurance, cover will continue until the next renewal date but not after that.

SPORTS AND ACTIVITIES COVERED

The following lists detail the sports and activities that this certificate will cover without charge when you are participating on a recreational and non professional basis during any trip. Any involvement in these sports and/or activities is subject to your compliance with local laws and regulations and the use of recommended safety equipment (such as helmet, harness, knee and/or elbow pads). If you are participating in any other sports or activities not mentioned, please contact the broker/agent who sold you your certificate as we may be able to offer cover for an additional premium. Details of those sports and activities for which you have purchased cover will be added to your certificate validation document.

No cover under Section G – Personal liability for those sports or activities marked with *

COVERED AS STANDARD WITHOUT CHARGE

abseiling (within organisers guidelines)
administrative, clerical or professional occupations
aerobics
amateur athletics (track and field)
archaeological digging
archery
assault course
badminton
banana boating
baseball
basketball
beach games
billiards/snooker/pool
body boarding (boogie boarding)
bowls
* camel riding
canoeing (up to grade 2 rivers)
* clay pigeon shooting
climbing (on climbing wall only)
cricket
croquet
curling
cycling (no racing)
deep sea fishing
* driving motorised vehicles (excluding Quad bikes) for which you are licenced to drive in the United Kingdom (other than in races, motor rallies or competitions) and wearing a helmet if driving a motorbike, moped or scooter
elephant riding/trekking
falconry
fell walking/running
fencing
fishing
fives
flying as a fare paying passenger in a fully licensed passenger carrying aircraft

football (amateur only and not main purpose of trip)
*glass bottom boats/bubbles
*go karting (within organisers guidelines)
golf
handball
horse riding (excluding competitions, racing, jumping and hunting)
hot air ballooning (organised pleasure rides only)
*hovercraft driving/passenger
hurling (amateur only and not main purpose of trip)
indoor climbing (on climbing wall)
*jet boating (no racing)
jogging
*karting (no racing)
kayaking (up to grade 2 rivers)
korfbal
mountain biking (no racing)
netball
octopush
orienteering
*paint balling/war games (wearing eye protection)
pony trekking
*power boating (no racing and non-competitive)
*quad biking (no racing)
racket ball
rambling
refereeing (amateur only)
ringos
roller skating/blading/in line skating (wearing pads and helmets)
rounders
rowing (no racing)
running (non-competitive and not marathon)
safari trekking (must be organised tour)
*sailing/yachting (if qualified or accompanied by a qualified person and no racing)
sand boarding
sand dune surfing/skiing
sand yachting
scuba diving up to depth of 18 metres (if qualified or accompanied by qualified instructor and not diving alone or involved in cave diving)
* shooting/small bore target/rifle range shooting (within organisers guidelines)
skateboarding (wearing pads and helmets)
sledging (not on snow)
snorkelling
softball
spear fishing (without tanks)
*speed sailing
squash
students working as counsellors or university exchanges for practical course work (non manual)
surfing
swimming
swimming with dolphins

swimming/bathing with elephants
 Sydney harbour bridge (walking across roped together)
 table tennis
 *tall ship crewing (no racing)
 ten pin bowling
 tennis
 trampolining
 tree canopy walking
 trekking/hiking/walking up to 2,500 metres above sea level
 tug of war
 volleyball
 wake boarding
 water polo
 water skiing/water ski jumping
 whale watching
 wind surfing/sailboarding
 wind tunnel flying (pads and helmets to be worn)
 zip lining/trekking (safety harness must be worn)
 zorbing/hydro zorbing/sphering

COVERED IF THE APPROPRIATE WINTER SPORTS PREMIUM HAS BEEN PAID

No cover under Section G – Personal liability for those sports or activities marked with *

airboarding
 big foot skiing
 blade skating
 dry slope skiing
 glacier skiing/walking
 husky dog sledding (organised, non-competitive with local driver)
 *ice go karting (within organisers guidelines)
 ice skating
 *ice windsurfing
 kick sledging
 ski – blading
 ski boarding
 ski run walking
 skiing on piste**
 skiing – mono
 skiing - off piste with a guide**
 sledging/tobogganing
 * sledging/sleigh riding as a passenger (pulled by horse or reindeer)
 snow blading
 snow boarding on piste**
 snow boarding - off piste with a guide**
 snow shoe walking
 snow tubing
 winter walking (using crampons and ice picks only)

** A piste is a recognised and marked ski run within the resort boundaries.

EMERGENCY AND MEDICAL SERVICE

Contact the Emergency Assistance Service on:

From anywhere in the World: +44 (0)2920 474145

From the United Kingdom: 02920 474145

Fax: +44 (0)2920 468797

E-mail: assistance@global-response.co.uk

Ref: SunWorld Travel Insurance

In the event of Your Bodily Injury or Illness which may lead to in-patient hospital treatment or before any arrangements are made for repatriation or in the event of Curtailment necessitating Your early return to

Your Home Area You must contact the Emergency Assistance Service. The service is available to You and operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation and authorisation of medical expenses. If this is not possible because the condition requires immediate emergency treatment You must contact the Emergency Assistance Service as soon as possible. Private medical treatment is not covered unless authorised specifically by the Emergency Assistance Service.

MEDICAL ASSISTANCE ABROAD

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

PAYMENT FOR MEDICAL TREATMENT ABROAD

If You are admitted to a hospital/clinic while abroad, the Emergency Assistance Service will arrange for medical expenses covered by the policy to be paid direct to the hospital/clinic. To take advantage of this benefit someone must contact the Emergency Assistance Service for You as soon as possible. Private medical treatment is not covered unless authorised specifically by your Emergency Assistance provider.

Contact the Emergency Assistance Services on telephone number: +44 (0)2920 474145

OUTPATIENT TREATMENT EXCLUDING NORTH AMERICA AND THE UNITED KINGDOM

If You need outpatient medical treatment, please provide a copy of Your validation certificate to the doctor and Your treatment will be paid for by HealthWatch S.A in line with Your policy. You will need to pay any Excess at the time of treatment. Note: Some clinics may not wish to settle their bill directly with Us and You may be asked to pay for Your treatment and claim this back upon Your return.

For United Kingdom and North America outpatient cases only please contact: +44(0) 2920 474145

If you require Out Patient treatment you must provide a copy of your policy schedule to the treating doctor/ clinic at the time of treatment so that they can contact HeathWatch S.A (EXCEPT FOR NORTH AMERICA AND THE UNITED KINGDOM) to obtain authorisation for your treatment, in line with your policy wording.

You are responsible for any policy excess and this should be paid by you at the time of treatment.

INSTRUCTIONS TO DOCTORS/CLINICS:

In order to have your invoices paid quickly, please send your invoice together with a copy of the policy schedule (clearly showing the policy number and names) and any supporting documentation related to the outpatient treatment (Medical report, cost breakdown) by email to newcase@healthwatch.gr

You must include your bank account details, IBAN no's and / or Swift code for payment to be processed electronically.

Out Patient Department

Fax: 00 30 2310256455 or 0030 2310 254160

E-mail: newcase@healthwatch.gr

Out Patient Department Tel: 00302310681167

For United Kingdom and North America outpatient cases only please contact +44(0) 2920 474145

RECIPROCAL HEALTH AGREEMENTS

EU, EEA or Switzerland

If You are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland You are strongly advised to obtain a European Health Insurance Card (EHIC) application from

Your local Post Office. You can also apply either online through www.dh.gov.uk/travellers or by telephoning 0845 606 2030. This will entitle You to benefit from the reciprocal health care arrangements which exist between countries within the EU/EEA or Switzerland. In the event of liability being accepted for a medical expense which has been reduced by the use of a European Health Insurance Card We will not apply the deduction of Excess under Section 2 – Medical Emergency or Repatriation.

AUSTRALIA

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

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

Contact the Emergency Assistance Services on telephone number: +44 (0)2920 474145

SECTION A

CANCELLATION OR CURTAILMENT CHARGES

WHAT IS COVERED

We will pay you up to £5,000 for any irrecoverable unused travel and accommodation costs (including excursions up to £250) and other pre-paid charges which you have paid or are contracted to pay together with any reasonable additional travel expenses incurred if

- cancellation of the trip is necessary and unavoidable or
- the trip is curtailed before completion as a result of any of the following events occurring:
 1. The death; bodily injury; illness; disease; or complications arising as a direct result of pregnancy of:
 - you
 - any person with whom you are travelling or have arranged to travel with
 - any person whom you have arranged to stay with
 - your close relative
 - your close business associate.
 2. Compulsory quarantine, jury service attendance or being called as a witness at a Court of Law of you or any person who you are travelling or have arranged to travel with.
 3. Redundancy (provided employment has been on a continuous full time basis with the same employer for at least 24 months and qualifies for payment under current United Kingdom redundancy payment legislation and at the time of booking the trip there was no reason to believe anyone would be made redundant) of you or any person who you are travelling or have arranged to travel with.
 4. You or any person who you are travelling or have arranged to travel with are a member of the Armed Forces, Territorial Army, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have your/their authorised leave cancelled or are called up for operational reasons, provided that such cancellation or curtailment would not reasonably have been expected at the time when you purchased this insurance or at the time of booking any trip.

- The Police or other authorities requesting you to stay at or return to your home due to serious damage to your home caused by fire, aircraft, explosion, storm, flood, subsidence, fallen trees, impact by road vehicles, malicious people or theft.

You may only claim under one of either Section A – Cancellation or curtailment charges, Section Q – Travel Disruption cover or Section U – Golf cover for the same event.

SPECIAL CONDITIONS RELATING TO CLAIMS

- You must get (at your own expense) a medical certificate from a medical practitioner and the prior approval of Emergency Assistance Service to confirm the necessity to return home prior to curtailment of the trip due to death, bodily injury, illness, disease or complications arising as a direct result of pregnancy.
- 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.
- If you cancel the trip due to:
 - stress, anxiety, depression or any other mental or nervous disorder that you are suffering from you must provide a medical certificate from a consultant specialising in the relevant field or
 - any other bodily injury, illness, disease or complications arising as a direct result of pregnancy you must provide (at your own expense) a medical certificate from a medical practitioner stating that this necessarily and reasonably prevented you from travelling. We need the medical certificate completed as soon as you find out it is necessary to cancel the trip, as any delay in seeing a medical practitioner could mean that your symptoms are no longer present. If you cannot get an immediate appointment, please make one for as early as possible and keep all details of this to help substantiate your claim.

WHAT IS NOT COVERED

- The first £50 of each and every claim per incident claimed for under this section by each insured person but limited to £100 in all if family cover or single parent cover applies.
- The cost of your unused original tickets where Emergency Assistance Service or we have arranged and paid for you to come home following curtailment of the trip. If however you have not purchased a return ticket, we reserve the right to deduct the cost of an economy flight from any additional costs we have incurred which are medically necessary to repatriate you to your home.
- The cost of Airport Departure Duty (whether irrecoverable or not).

- Any claims arising directly or indirectly from:
 - your misconduct or misconduct by any person who you are travelling with or have arranged to travel with leading to dismissal, your/their resignation, voluntary redundancy, you/their entering into a compromise agreement, or where you/they had received a warning or notification of redundancy before you purchased this insurance or at the time of booking any trip.
 - circumstances known to you before you purchased this insurance or at the time of booking any trip which could reasonably have been expected to lead to cancellation or curtailment of the trip.
- Travel tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.
- Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme. In addition any property maintenance costs, fees or charges incurred by you, as part of your involvement in such schemes is not covered.

You should also refer to the Important conditions relating to health on page 5.

CLAIMS EVIDENCE

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

- a medical certificate from the treating medical practitioner (or in the case of stress, anxiety, depression or any other mental or nervous disorder, either a registered mental health professional if you are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field) explaining why it was necessary for you to cancel or curtail the trip.
- in the case of death causing cancellation or curtailment of the trip, the original death certificate.
- booking confirmation together with a cancellation invoice from your travel agent, tour operator or provider of transport/accommodation.
- in the case of curtailment claims, written details from your travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the trip.
- your unused travel tickets.
- receipts or bills for any costs, charges or expenses claimed for.
- in the case of compulsory quarantine a letter from the relevant authority or the treating medical practitioner.

- in the case of jury service or witness attendance the court summons.
- the letter of redundancy for redundancy claims.
- a letter from the commanding officer concerned, confirming cancellation of authorised leave or call up for operational reasons.
- in the case of serious damage to your home a report from the Police or relevant authority.
- any other relevant information that we may ask you for.

To make a claim under this section please call:

For medical assistance and/or repatriation claims +44 (0) 2920 474145 or other claims 0845 850 5193

SECTION B

EMERGENCY MEDICAL AND OTHER EXPENSES

WHAT IS COVERED

We will pay you up to £10,000,000 for the following expenses which are necessarily incurred within 12 months of the incident as a result of your suffering unforeseen bodily injury, illness, disease and/or compulsory quarantine:

- Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of your home area.
- Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to a limit of £200 incurred outside of your home area.
- If you die:
 - outside your home area the reasonable additional cost of funeral expenses abroad up to a maximum of £1,500 plus the reasonable cost of returning your ashes to your home, or the additional costs of returning your body to your home
 - within your home area the reasonable additional cost of returning your ashes or body to your home up to a maximum of £750.
- Reasonable additional transport (economy class) and/or accommodation expenses incurred, up to the standard of your original booking (for example full or half board, bed and breakfast, self catering or room only), if it is medically necessary for you to stay beyond your scheduled return date.

This includes, with the prior authorisation of Emergency Assistance Service, reasonable additional transport and/or accommodation expenses for a travelling companion, friend or close relative to stay with you or travel to you from the United Kingdom or escort you and additional travel expenses to return you to your home area if you cannot use the return ticket.

- With the prior authorisation of Emergency Assistance Service, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate you to your home if it is medically necessary. These expenses will be for the identical class of travel utilised on the outward journey unless Emergency Assistance Service agree otherwise.

SPECIAL CONDITIONS RELATING TO CLAIMS

- You must give notice as soon as possible to Emergency Assistance Service of any bodily injury, illness or disease which necessitates your admittance to hospital as an in-patient or before any arrangements are made for your repatriation.
- If you suffer bodily injury, illness or disease we reserve the right to move you from one hospital to another and/or arrange for your repatriation to the United Kingdom at any time during the trip. We will do this, if in the opinion of Emergency Assistance Service or us (based on information provided by the medical practitioner in attendance), you can be moved safely and / or travel safely to your home area or a suitable hospital nearby to continue treatment.
- The intention of this section is to pay for emergency medical/surgical/dental treatment only and not for treatment or surgery that can be reasonably delayed until your return to your home area. Our decisions regarding the treatment or surgery that we will pay for (including repatriation to your home area) will be based on this. If you do not accept our decisions and do not want to be repatriated, then we will cancel all cover under your policy and refuse to deal with claims for any further treatment and/or your repatriation to your home area.

WHAT IS NOT COVERED

- The first £50 of each and every claim per incident claimed for under this section by each insured person but limited to £100 in all if family cover or single parent cover applies.
- Normal pregnancy, without any accompanying bodily injury, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
- The cost of your unused original tickets where Emergency Assistance Service or we have arranged and paid for you to return to your home, if you cannot use the return ticket. If however you have not purchased a return ticket, we reserve the right to deduct the cost of an economy flight from any additional costs we have incurred which are medically necessary to repatriate you to your home.

4. Any claims arising directly or indirectly in respect of:

- costs of telephone calls, other than:
 - calls to Emergency Assistance Service notifying and dealing with the problem for which you are able to provide receipts or other reasonable evidence to show the cost of the calls and the numbers you telephoned
 - any costs incurred by you when you receive calls on your mobile from Emergency Assistance Service for which you are able to provide receipts or other reasonable evidence to show the cost of the calls.
- the cost of taxi fares, other than those for your travel to or from hospital relating to your admission, discharge or attendance for outpatient treatment or appointments or for collection of medication prescribed for you by the hospital. However any costs incurred by you to visit another person in hospital are not covered.
- the cost of treatment or surgery, including exploratory tests, which are not directly related to the bodily injury or illness which necessitated your admittance into hospital.
- any expenses which are not usual, reasonable or customary to treat your bodily injury, illness or disease.
- any form of treatment or surgery which in the opinion of the medical practitioner in attendance and Emergency Assistance Service can be delayed reasonably until your return to your home area.
- expenses incurred in obtaining or replacing medication, which you know you will need at the time of departure or which will have to be continued outside of your home area. Where possible and with the agreement of your medical practitioner, you should always travel with plenty of extra medication in case of travel delays.
- additional costs arising from single or private room accommodation.
- treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by Emergency Assistance Service.
- any expenses incurred after you have returned to your home area.
- any expenses incurred in England, Scotland, Wales, Northern Ireland, the Isle of Man or the Channel Islands which are:

- for private treatment, or
- are funded by, or are recoverable from the Health Authority in your home area, or
- are funded by a reciprocal health agreement (RHA) between these countries and/or Islands.
- expenses incurred as a result of a tropical disease where you have not had the NHS recommended inoculations and/or taken the NHS recommended medication.
- any expenses incurred after the date on which we exercise our rights under this section to move you from one hospital to another and/or arrange for your repatriation but you decide not to be moved or repatriated.

5. Anything mentioned in the General exclusions applicable to all sections of the certificate on page 5.

You should also refer to the Important conditions relating to health on page 5.

CLAIMS EVIDENCE

- we will require (at your own expense) the following evidence where relevant:
 - receipts or bills for all in-patient/out-patient treatment or emergency dental treatment received.
 - in the event of death, the original death certificate and receipts or bills for funeral, cremation or repatriation expenses.
 - receipts or bills for taxi fares to or from hospital claimed for, stating details of the date, name and location of the hospital concerned.
 - receipts or bills for any other transport, accommodation or other costs, charges or expenses claimed for including calls to Emergency Assistance Service.
 - any other relevant information that we may ask you for.

To make a claim under this section please call:

For medical assistance and/or repatriation claims +44 (0) 2920 474145 or other claims 0845 850 5193

SECTION C

HOSPITAL BENEFIT

WHAT IS COVERED

We will pay you £20 for every complete 24 hours you have to stay in hospital as an in-patient or are confined to your accommodation due to your compulsory quarantine or on the orders of a medical practitioner outside your home area up to a maximum of £1,000 as a result of bodily injury, illness or disease you sustain.

We will pay the amount above in addition to any amount payable under Section B – Emergency medical and other expenses. This payment is meant to help you pay for additional expenses such as taxi fares and phone calls incurred by your visitors during your stay in hospital.

You may claim only under either Section C – Hospital benefit or subsection 3. of Section T – Cruise benefit extension cover for the same event, not both.

SPECIAL CONDITIONS RELATING TO CLAIMS

You must give notice as soon as possible to Emergency Assistance Service of any bodily injury, illness or disease which necessitates your admittance to hospital as an in-patient, compulsory quarantine or confinement to your accommodation on the orders of a medical practitioner.

WHAT IS NOT COVERED

1. Any claims arising directly or indirectly from:
 - any additional period of hospitalisation, compulsory quarantine or confinement to your accommodation:
 - relating to treatment or surgery, including exploratory tests, which are not directly related to the bodily injury, illness or disease which necessitated your admittance into hospital.
 - relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
 - following your decision not to be repatriated after the date when in the opinion of Emergency Assistance Service it is safe to do so.

- hospitalisation, compulsory quarantine or confinement to your accommodation:
 - relating to any form of treatment or surgery which in the opinion of the medical practitioner in attendance and Emergency Assistance Service can be delayed reasonably until your return to your home area.
 - as a result of a tropical disease where you have not had the NHS recommended inoculations and/or taken NHS the recommended medication.
 - occurring in England, Scotland, Wales, Northern Ireland, the Isle of Man or the Channel Islands and relating to either private treatment or tests, surgery or other treatment, the costs of which are funded by a reciprocal health agreement (RHA) between these countries and/or Islands, or are funded by or recoverable from the Health Authority in your home area.
- 2. Anything mentioned in the General exclusions applicable to all sections of the certificate on page 5.

CLAIMS EVIDENCE

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

- confirmation in writing from the hospital, relevant authority or the treating medical practitioner of the dates on which you were admitted and subsequently discharged from hospital, compulsory quarantine or confinement to your accommodation.
- any other relevant information that we may ask you for.

To make a claim under this section please call 0845 850 5193

SECTION D

PERSONAL ACCIDENT

SPECIAL DEFINITIONS RELATING TO THIS SECTION

LOSS OF LIMB

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

LOSS OF SIGHT

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

- in both eyes if your name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and
- in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

BENEFIT	Up to age 15 years inclusive	Age 16 years to 64 years inclusive	Age 65 years and over
1. Death	£1,000	£25,000	£1,000
2. Loss of one or more limbs and/or loss of sight in one or both eyes	£25,000	£25,000	Not covered
3. Permanent total disablement	£25,000	£25,000	Not covered

SPECIAL CONDITIONS RELATING TO CLAIMS

Our medical practitioner may examine you as often as they consider necessary if you make a claim.

PROVISIONS

Benefit is not payable to you:

- under more than one of items 1., 2. or 3.
- under item 3. until one year after the date you sustain bodily injury
- under item 3. if you are able or may be able to carry out any relevant occupation.

WHAT IS NOT COVERED

Anything mentioned in the General exclusions applicable to all sections of the certificate on page 5.

WHAT IS COVERED

We will pay one of the benefits shown below if you sustain bodily injury which shall solely and independently of any other cause, result within two years in your death, loss of limb, loss of sight or permanent total disablement.

CLAIMS EVIDENCE

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

- in the event of death, the original death certificate.
- a medical certificate or report in relation to claims for loss of limb, loss of sight or permanent total disablement.

Any other relevant information that we may ask you for.

To make a claim under this section please call 0845 850 5193

SECTION E

BAGGAGE

(only operative if indicated in the certificate validation document)

WHAT IS COVERED

1. We will pay you up to £2,000 for the accidental loss of, theft of or damage to baggage. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation (loss of value), or we may at our option replace, reinstate or repair the lost or damaged baggage.

The maximum we will pay for the following items is:

- a. £250 for any one article, pair or set of articles (for example a set of golf clubs)
 - b. £300 for the total for all valuables.
 - c. **Camping Equipment**
 - we will pay you up to £200 for the accidental loss of, theft of or damage to your Camping Equipment. The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation (or we may at our option replace, reinstate or repair the lost or damaged Camping Equipment).
 - d. **Motorcycle Accessories**
 - we will pay you up to £350 for the accidental loss of, theft or damage to Motorcycle Accessories. The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation (or we may at our option replace, reinstate or repair the lost or damaged Motorcycle Accessories).
 - e. **Motorcycle Apparel**
 - we will pay you up to £1,000 for the accidental loss of, theft of or damage to Motorcycle Apparel.
 - the amount payable will be the value at today's prices less a deduction for wear, tear and depreciation (or we may at our option replace, reinstate or repair the lost or damaged Motorcycle Apparel).
2. We will also pay you up to £250 for the emergency replacement of clothing, medication and toiletries if your baggage is temporarily lost in transit during the outward journey and not returned to you within 12 hours, as long as we receive written confirmation from the carrier, confirming the number of hours the baggage was delayed.
 - If the loss is permanent we will deduct the amount paid from the final amount to be paid under this section.

You may claim only under one of either Section E – Baggage, Section T – Cruise benefit extension cover or Section S Wedding/Civil partnership cover for the same event.

SPECIAL CONDITIONS RELATING TO CLAIMS

1. You must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get a written report of the loss, theft or attempted theft of all baggage.
2. If baggage is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or your accommodation provider you must report to them, in writing, details of the loss, theft or damage and get written confirmation. If baggage is lost, stolen or damaged whilst in the care of an airline you must:
 - get a Property Irregularity Report from the airline.
 - give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - keep all travel tickets and tags for submission if you are going to make a claim under this certificate.
3. You must keep receipts for items lost, stolen or damaged as these will help you to substantiate your claim.

WHAT IS NOT COVERED

1. The first £50 of each and every claim per incident claimed for under this section by each insured person (except claims under subsection 2. of What is covered) but limited to £100 if family cover or single parent cover applies.
2. Loss, theft of or damage to valuables left unattended at any time (including in a vehicle, trailer, motor home, tent, in checked in luggage or while in the custody of a carrier, tour operator or public transport operator) unless deposited in a hotel safe, safety deposit box or left in your locked accommodation (locked accommodation does not include tents or motor homes).
3. Loss, theft of or damage to baggage, Motorcycle Apparel, Motorcycles Accessories or Camping Equipment contained in an unattended vehicle or for motorcycles, in the permanently fitted and locked pannier, tail box or trunk:
 - overnight between 9 pm and 9 am (local time) or
 - at any time between 9 am and 9 pm (local time) unless:
 - it is locked out of sight in a secure baggage area
 - forcible and violent means have been used by an unauthorised person to effect entry into the vehicle and evidence of such entry is available.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.

5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods (such as foodstuffs), bicycles, ski equipment, golf equipment and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or an accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
8. Loss, theft of or damage to business equipment, business goods, samples, tools of trade, motor accessories and other items used in connection with your business, trade, profession or occupation.
9. Loss or damage caused by wear and tear, depreciation (loss in value), deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
10. Anything mentioned in the General exclusions applicable to all sections of the certificate on page 5.
11. Claims arising from damage caused by leakage of powder or liquid carried within personal affects, Motorcycle Apparel or Motorcycle Accessories.
12. Claims arising from Motorcycle Apparel left unattended in a place to which the general public has access or left in the custody of anyone other than an Insured Person or Your travelling companion.
13. Loss, theft of or damage to Your motorcycle including fairings, windscreen, sissy bars, frame sliders and crash bars, computer, global positioning system (GPS), audio systems including MP3 players, sidecars, trailers, trailer/tow hitches and any replacement parts.
14. Any expenses incurred as a result of storm or flood that has damaged the Camping Equipment rendering it unusable.
15. Loss or damage to Camping Equipment caused by any portable heating or cooking appliances.

CLAIMS EVIDENCE

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

- a Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- a Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- a letter from your tour operator's representative, hotel or accommodation provider where appropriate.
- keep all travel tickets and tags for submission.
- receipts or valuations for items lost, stolen or damaged and for all items of clothing, medication and toiletries replaced if your baggage is temporarily lost in transit for more than 12 hours.
- a letter from the carrier confirming the number of hours your baggage was delayed for.
- repair report where applicable.
- any other relevant information that we may ask you for.

To make a claim under this section please call 0845 850 5193

SECTION F

PERSONAL MONEY, PASSPORT AND DOCUMENTS

WHAT IS COVERED

1. We will pay you up to the amounts shown below for the accidental loss of, theft of or damage to personal money and documents (including the unused portion of passports, visas and driving licences). We will also cover foreign currency during the 72 hours immediately before your departure on the outward journey.

The maximum we will pay for the following items is:

- £250 for bank notes currency notes and coins
- £50 for bank notes currency notes and coins, if you are under the age of 16
- £300 for all other personal money and documents (including the cost of the emergency replacement or temporary passport or visa).

2. We will pay you up to £300 for reasonable additional travel and accommodation expenses incurred necessarily outside United Kingdom to obtain a replacement of your passport or visa which has been lost or stolen outside United Kingdom.

SPECIAL CONDITIONS RELATING TO CLAIMS

1. You must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get a written report of the loss, theft or attempted theft of all personal money, passports or documents.
2. If personal money, passports or documents are lost, stolen or damaged while in the care of a hotel or your accommodation provider you must report to them, in writing, details of the loss, theft or damage and get written confirmation. Keep all travel tickets and tags for submission if a claim is to be made under this certificate.
3. If documents are lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or your accommodation provider you must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If documents are lost, stolen or damaged whilst in the care of an airline you must:
 - get a Property Irregularity Report from the airline.
 - give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy).
 - keep all travel tickets and tags for submission to us if you are going to make a claim under this certificate.

4. You must keep receipts for items lost, stolen or damaged as these will help you to substantiate your claim.

WHAT IS NOT COVERED

1. Loss, theft of or damage to personal money or your passport or visa left unattended at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or public transport operator) unless deposited in a hotel safe, safety deposit box or left in your locked accommodation.
2. Loss, theft of or damage to travellers' cheques if you have not complied with the issuer's conditions or where the issuer provides a replacement service.
3. Loss or damage due to delay, confiscation or detention by customs or any other authority.
4. Loss or damage due to depreciation (loss in value), variations in exchange rates or shortages due to error or omission.
5. Travel, event or entertainment tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.
6. Anything mentioned in the General exclusions applicable to all sections of the certificate on page 5.

CLAIMS EVIDENCE

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

- a Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- a Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- a letter from your tour operator's representative, hotel or accommodation provider where appropriate.
- keep all travel tickets and tags for submission.
- receipts or valuations for items lost, stolen or damaged.
- receipts or bills for any transport and accommodation expenses claimed for.
- receipt for all currency and travellers cheques transactions.
- any other relevant information that we may ask you for.

To make a claim under this section please call 0845 850 5193

SECTION G

PERSONAL LIABILITY

WHAT IS COVERED

We will pay up to £2,000,000 (including legal costs and expenses) against any amount you become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause in respect of accidental:

1. Bodily injury, death, illness or disease to any person who is not in your employment or who is not a close relative or member of your household
2. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of you, a close relative, anyone in your employment or any member of your household other than any temporary holiday accommodation occupied (but not owned) by you.

SPECIAL CONDITIONS RELATING TO CLAIMS

1. You must give us written notice of any incident, which may give rise to a claim as soon as possible.
2. You must send us every writ, summons, letter of claim or other document as soon as you receive it.
3. You must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without our permission in writing.
4. We will be entitled to take over and carry out in your name the defence of any claims for indemnity or damages or otherwise against any third party. We shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and you shall give us all necessary information and assistance which we may require.
5. If you die, your legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this certificate.

WHAT IS NOT COVERED

1. The first £50 of each and every claim arising from the same incident claimed for under this section in relation to any temporary holiday accommodation occupied by you.
2. Compensation or legal costs arising directly or indirectly from:
 - liability which has been assumed by you under agreement (such as a hire agreement) unless the
 - liability would have existed without the agreement.
 - pursuit of any business, trade, profession or occupation or the supply of goods or services.

- ownership possession or use of mechanically propelled vehicles, aircraft or watercraft (other than surfboards or manually propelled rowing boats, punts or canoes).
 - the transmission of any communicable disease or virus.
3. Anything mentioned in the General exclusions applicable to all sections of the certificate on page 5.

CLAIMS EVIDENCE

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

- full details in writing of any incident.
- any writ, summons, letter of claim or other document must be sent to us as soon as you receive it.
- any other relevant information that we may ask you for.

To make a claim under this section please call 0845 850 5193

SECTION H

DELAYED DEPARTURE

WHAT IS COVERED

If the public transport on which you are booked to travel:

1. Is delayed at the final departure point from or to the United Kingdom (but not including delays to any subsequent outbound or return connecting public transport) for at least 5 hours from the scheduled time of departure, or
2. Is cancelled before or after the scheduled time of departure as a result of any of the following events:
 - strike or
 - industrial action or
 - adverse weather conditions or
 - mechanical breakdown of or a technical fault occurring in the public transport on which you are booked to travel

We will pay you:

1. £20 for the first completed 5 hours delay and £20 for each full 12 hours delay after that, up to a maximum of £250 (which is meant to help you pay for telephone calls made and meals and refreshments purchased during the delay) provided you eventually travel, or
2. Up to £5,000 for your proportion only of any irrecoverable unused travel and accommodation costs and other pre-paid charges which you have paid or are contracted to pay, if:

- after a delay of at least 5 hours, or
- following cancellation, no suitable alternative public transport is provided within 5 hours of the scheduled time of departure you choose to cancel your trip before departure from the United Kingdom.

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

You may claim only under one of either Section H – Delayed departure, Section I – Missed departure or Section T - Travel Disruption cover for the same event.

SPECIAL CONDITIONS RELATING TO CLAIMS

1. You must check in according to the itinerary given to you unless your tour operator has requested you not to travel to the airport.
2. You must get written confirmation (at your own expense) from the carriers (or their handling agents) of the cancellation, number of hours of delay and the reason for these together with confirmation of your check in times and details of any alternative transport offered.
3. You must comply with the terms of contract of the travel agent, tour operator, carrier or transport provider and seek financial compensation, assistance or a refund of your ticket from them in accordance with such terms and/or (where applicable) your rights under EU Air Passenger Rights legislation in the event of cancellation or long delay of flights.
4. Where applicable you must get (at your own expense) written confirmation from the public transport operator (or their handling agents) and/or provider of accommodation (or their booking agents) that compensation, assistance or reimbursement of any costs, charges and expenses incurred by you will not be provided and the reason for this.

WHAT IS NOT COVERED

1. The first £50 of each and every claim, per incident claimed for, under this section by each insured person under subsection 2. of What is covered, but limited to £100 in all if family cover or single parent cover applies.
2. Claims arising directly or indirectly from:
 - strike or industrial action existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
 - 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.
 - any delays to any subsequent outbound or return connecting public transport following your

departure from the final departure point from or to the United Kingdom.

- volcanic eruptions and/or volcanic ash clouds.
3. For subsection 2. only of What is covered:
 - the cost of Air Passenger Duty (APD) whether irrecoverable or not.
 - travel tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.
 - accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme. In addition any property maintenance costs, fees or charges incurred by you, as part of your involvement in such schemes is not covered.
 - any costs incurred by you which are recoverable from the providers of the accommodation, their booking agents (or the administrators of either) or for which you receive or are expected to receive compensation or reimbursement.
 - 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.
 - any costs incurred by you which are recoverable from your credit/debit card provider or for which you receive or are expected to receive compensation or re-imbusement.
 - any travel and accommodation costs, charges and expenses where the public transport operator has offered reasonable alternative travel arrangements.
 - any cost if your trip was booked as part of a package holiday.
 4. Anything mentioned in What is not covered applicable to all sections of the policy.

CLAIMS EVIDENCE

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

- full details of the travel itinerary supplied to you.
- a letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of your check in time.
- in the case of cancellation claims, your booking confirmation together with written details from your travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the trip.

- your unused travel tickets.
- receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- any other relevant information that we may ask you for.
- written confirmation from the provider of transport/accommodation that compensation, assistance or reimbursement of any costs, charges and expenses incurred by you will not be provided and the reason for this.

To make a claim under this section please call 0845 850 5193

SECTION I MISSED DEPARTURE

WHAT IS COVERED

We will pay you up to £500 for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching your overseas destination or returning to the United Kingdom if you fail to arrive at the departure point in time to board the public transport on which you are booked to travel on the initial international journey of the trip or as a result of:

1. The failure of other public transport or
2. An accident to or breakdown of the vehicle in which you are travelling or
3. An accident or breakdown happening ahead of you on a motorway or dual carriage way which causes an unexpected delay to the vehicle in which you are travelling or
4. Strike, industrial action or adverse weather conditions.

You may claim only under one of either Section I – Missed departure, Section H – Delayed departure or Section Q – Travel Disruption cover for the same event.

SPECIAL CONDITIONS RELATING TO CLAIMS

1. If you make a claim caused by any delay happening on a motorway or dual carriage way you must get written confirmation (at your own expense) from the Police or emergency breakdown services of the location, reason for and duration of the delay.
2. You must allow enough time for the public transport or other transport to arrive on schedule and to deliver you to the departure point.

WHAT IS NOT COVERED

1. The first £50 of each and every claim per incident claimed for under this section by each insured person but limited to £100 in all if family cover or single parent cover applies.

2. Claims arising directly or indirectly from:

- strike or industrial action existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
 - an accident to or breakdown of the vehicle in which you are travelling for which a professional repairers report is not provided.
 - breakdown of any vehicle owned by you which has not been serviced properly and maintained in accordance with manufacturer's instructions.
 - an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any similar body in any country.
 - your failure to arrive at the departure point in time to board any connecting public transport after your departure on the initial international outbound and return legs of the trip.
 - volcanic eruptions and/or volcanic ash clouds (except claims under subsection 1. of What is covered).
 - trips solely within the United Kingdom.
3. Additional expenses where the scheduled public transport operator has offered reasonable alternative travel arrangements.
 4. Anything mentioned in the General exclusions applicable to all sections of the certificate on page 5.

CLAIMS EVIDENCE

- we will require (at your own expense) the following evidence where relevant:
- a letter from the public transport provider detailing the reasons for failure.
- a letter from the Police or emergency breakdown services confirming the location, reason for and duration of the delay on a motorway or dual carriage way if appropriate.
- a letter from the relevant public transport provider, carrier or authority confirming details of the strike, industrial action or adverse weather conditions.
- your unused travel tickets.
- receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- any other relevant information that we may ask you for.

To make a claim under this section please call 0845 850 5193

SECTION J

LEGAL EXPENSES AND ASSISTANCE

We will pay up to £25,000 for legal costs to pursue a civil action for compensation against someone else who causes you bodily injury, illness or death.

Where there are two or more insured persons insured by this certificate, then the maximum amount we will pay for all such claims shall not exceed £50,000.

SPECIAL CONDITIONS RELATING TO CLAIMS

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

WHAT IS NOT COVERED

We shall not be liable for:

1. Any claim where in our opinion there is insufficient prospect of success in obtaining reasonable compensation.
2. Legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, us, Emergency Assistance Service or their agents, someone you were travelling with, a person related to you, or another insured person.
3. Legal costs and expenses incurred prior to our written acceptance of the case.
4. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
5. Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded (for example a Contingency Fee Agreement).

6. Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.
7. Legal costs and expenses incurred if an action is brought in more than one country.
8. Any claim where in our opinion the estimated amount of compensation payment is less than £1,000 for each insured person.
9. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
10. The costs of any Appeal.
11. Claims by you other than in your private capacity.
12. Anything mentioned in the General exclusions applicable to all sections of the certificate on page 5.

CLAIMS EVIDENCE

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

- relevant documentation and evidence to support your claim, including photographic evidence.
- any other relevant information that we may ask you for.

To make a claim under this section please call 0845 850 5193

SECTION K EXTENDED KENNEL AND/OR CATTERY FEES

WHAT IS COVERED

We will pay you up to £250 (£150 for trips in the United Kingdom) for any additional kennel/cattery fees incurred if your domestic dog(s)/cat(s) are in a kennel/cattery during your trip and your return to your home has been delayed due to your bodily injury, illness or disease.

SPECIAL CONDITIONS RELATING TO CLAIMS

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

WHAT IS NOT COVERED

1. Claims arising from your bodily injury, illness or disease that is not covered under Section B – Emergency medical and other expenses.
2. Anything mentioned in the General exclusions applicable to all sections of the certificate on page 5.

CLAIMS EVIDENCE

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

- written confirmation from the appropriate kennel or cattery confirming the amount of additional fees that you have had to pay together with the dates for which these were payable.
- a medical certificate from the treating medical practitioner explaining why you were unable to return home on time.
- your unused travel tickets.
- any other relevant information that we may ask you for.

To make a claim under this section please call 0845 850 5193

SECTIONS L, M, N, O, AND P WINTER SPORTS

(only operative if indicated in the certificate validation document)

Cover for sections L, M, N, O and P only operates:-

1. Under single trip certificates if the appropriate winter sports section is shown as operative in the certificate validation document and the appropriate additional premium has been paid.
2. Under annual multi trip certificates for a period no more than 17 days in total in each period of insurance, if the appropriate winter sports section is shown as operative in the certificate validation document and the appropriate additional premium has been paid.

SECTION L

SKI EQUIPMENT

(only operative if indicated in the certificate validation document)

WHAT IS COVERED

We will pay you up to £500 for the accidental loss of, theft of or damage to your own ski equipment, or up to £250 for hired ski equipment. The amount payable will be the value at today's prices less a deduction for wear and depreciation (loss of value - calculated from the table below), or we may at our option replace, reinstate or repair the lost or damaged ski equipment.

Age of ski equipment

Age of ski equipment	Amount payable
Less than 1 year old	90% of value
Over 1 year old	70% of value
Over 2 years old	50% of value
Over 3 years old	30% of value
Over 4 years old	20% of value
Over 5 years old	No payment

The maximum we will pay for any one article, pair or set of articles is £250.

SPECIAL CONDITIONS RELATING TO CLAIMS

1. You must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get a written report (at your own expense) of the loss, theft or attempted theft of all ski equipment.
2. If ski equipment is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or your accommodation provider you must report to them, in writing, details of the loss, theft or damage and get (at your own expense) written confirmation. If ski equipment is lost, stolen or damaged whilst in the care of an airline you must:
 - get a Property Irregularity Report from the airline
 - give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy)
 - keep all travel tickets and tags for submission if you are going to make a claim under this certificate.
3. You must keep receipts for items lost, stolen or damaged as these will help you to substantiate your claim.

WHAT IS NOT COVERED

1. The first £50 of each and every claim per incident claimed for under this section by each insured person but limited to £100 if family cover or single parent cover applies.
2. Loss, theft of or damage to ski equipment contained in or stolen from an unattended vehicle:
 - overnight between 9 pm and 9 am (local time) or
 - at any time between 9 am and 9 pm (local time) unless:
 - it is locked out of sight in a secure baggage area
 - forcible and violent means have been used by an unauthorised person to effect entry into the vehicle and evidence of such entry is available.
3. Loss or damage due to delay, confiscation or detention by customs or any other authority.

4. Loss or damage caused by wear and tear, depreciation, deterioration (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
5. Anything mentioned in the General exclusions applicable to all sections of the certificate on page 5.

CLAIMS EVIDENCE

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

- a Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- a Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- a letter from your tour operator's representative, hotel or accommodation provider where appropriate.
- keep all travel tickets and tags for submission.
- receipts or valuations for items lost, stolen or damaged.
- repair report where applicable.
- any other relevant information that we may ask you for.

To make a claim under this section please call 0845 850 5193

SECTION M

SKI EQUIPMENT HIRE

(only operative if indicated in the certificate validation document)

WHAT IS COVERED

We will pay you up to £25 per day, up to a maximum of £100 for the reasonable cost of hiring replacement ski equipment as a result of the accidental loss of, theft of or damage to or temporary loss in transit for more than 24 hours of your own ski equipment.

SPECIAL CONDITIONS RELATING TO CLAIMS

1. You must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get a written report of the loss, theft or attempted theft of your own ski equipment.
2. If ski equipment is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or your accommodation provider you must report to them, in writing, details of the loss, theft or damage and get (at your own expense) written confirmation. If ski equipment is lost, stolen or

damaged whilst in the care of an airline you must:

- get a Property Irregularity Report from the airline.
 - give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy).
 - keep all travel tickets and tags for submission if you are going to make a claim under this certificate.
3. You must keep receipts for items lost, stolen or damaged as these will help you to substantiate your claim.

WHAT IS NOT COVERED

1. Loss, theft of or damage to ski equipment contained in or stolen from an unattended vehicle:
 - overnight between 9pm and 9am (local time) or
 - at any time between 9am and 9pm (local time) unless:
 - it is locked out of sight in a secure baggage area
 - forcible and violent means have been used by an unauthorised person to effect entry into the vehicle and evidence of such entry is available.
2. Loss or damage due to delay, confiscation or detention by customs or any other authority.
3. Loss or damage caused by wear and tear, depreciation (loss of value), deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
4. Anything mentioned in the General exclusions applicable to all sections of the certificate on page 5.

CLAIMS EVIDENCE

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

- a Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- a Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- a letter from your tour operator's representative, hotel or accommodation provider where appropriate.
- keep all travel tickets and tags for submission.
- receipts or valuations for items lost, stolen or damaged together with receipts or bills detailing the costs incurred of hiring replacement ski equipment.
- any other relevant information that we may ask you for.

To make a claim under this section please call 0845 850 5193

SECTION N

SKI PACK

(only operative if indicated in the certificate validation document)

WHAT IS COVERED

We will pay you:

- up to £500 for the unused portion of your ski pack (ski school fees, lift passes and hired ski equipment) following your bodily injury, illness or disease.
- up to £150 for the unused portion of your lift pass if you lose it.

You can only claim under Section N - Ski pack or Section Q - Travel disruption cover for the same event, not both.

SPECIAL CONDITIONS RELATING TO CLAIMS

You must provide (at your own expense) written confirmation to us from a medical practitioner that such bodily injury, illness or disease prevented you from using your ski pack.

WHAT IS NOT COVERED

Anything mentioned in the General exclusions applicable to all sections of the certificate on page 5.

CLAIMS EVIDENCE

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

- a medical certificate from the treating medical practitioner explaining why you were unable to use your ski pack.
- any other relevant information that we may ask you for.

To make a claim under this section please call 0845 850 5193

SECTION O

PISTE CLOSURE

(only operative if indicated in the certificate validation document)

WHAT IS COVERED

We will pay you up to £30 per day, up to a maximum of £300 for transport costs necessarily incurred by you to travel to and from an alternative site if either lack of or excess of snow or an avalanche results in the skiing facilities (excluding cross-country skiing) in your resort being closed and it is not possible to ski. The cover only applies:

- to the resort which you have pre-booked for a period more than 12 hours and for so long as these conditions continue at the resort, but not more than the pre-booked period of your trip and
- to trips taken outside the United Kingdom during the published ski season for your resort.

If no alternative sites are available we will instead pay you compensation of £30 per day up to a maximum of £300.

SPECIAL CONDITIONS RELATING TO CLAIMS

You must get (at your own expense) written confirmation from the relevant authority, ski lift operator or your tour operator's representative of the number of days skiing facilities were closed in your resort and the reason for the closure.

WHAT IS NOT COVERED

1. Any circumstances where transport costs, compensation or alternative skiing facilities are provided to you.
2. Anything mentioned in the General exclusions applicable to all sections of the certificate on page 5.

CLAIMS EVIDENCE

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

- a letter from the relevant authority, ski lift operator or your tour operator's representative of the number of days skiing facilities were closed in your resort and the reason for the closure.
- receipts or bills for any transport costs claimed for.
- any other relevant information that we may ask you for.

To make a claim under this section please call 0845 850 5193

SECTION P

AVALANCHE OR LANDSLIDE COVER

(only operative if indicated in the certificate validation document)

WHAT IS COVERED

We will pay you up to £300 for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching your booked resort or returning home if you are delayed for more than 5 hours by avalanche or landslide. The cover only applies to trips taken outside the United Kingdom during the published ski season for your resort.

SPECIAL CONDITIONS RELATING TO CLAIMS

You must get (at your own expense) written confirmation from the relevant authority or your tour operator's representative confirming the event.

WHAT IS NOT COVERED

Anything mentioned in the General exclusions applicable to all sections of the certificate on page 5.

CLAIMS EVIDENCE

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

- a letter from the relevant authority or your tour operator's representative confirming details of the avalanche or landslide that caused the delay and the period of delay.
- receipts or bills for any accommodation and travel expenses claimed for.
- any other relevant information that we may ask you for.

COMPLAINTS PROCEDURE

Whilst we will make every effort to maintain the highest standards, we recognise that there may be some occasions when we fail to satisfy the particular requirements of our customers. We therefore have procedures in place to investigate and remedy any area of concern.

IF YOUR COMPLAINT IS IN RELATION TO CAROLE NASH:

If you wish to complain about the services provided by Carole Nash, such as the way your policy was sold to you, please contact Carole Nash:

By phone: 0800 298 5511

In writing:

Compliance and Risk Team
Carole Nash Insurance Consultants Ltd
Trafalgar House
110 Manchester Road
Altrincham
Cheshire
WA14 1NU

IF YOUR COMPLAINT IS IN RELATION TO THE INSURER:

If your complaint is in relation to the insurer, please write to:

Head of Customer Care
AXA Insurance, Civic Drive
Ipswich, IP1 2AN

Tel: 01473 205926

Fax: 01473 205101

E-mail: customercare@axa-insurance.co.uk

FINANCIAL OMBUDSMAN SERVICE

If you are still unhappy following receipt of the final response, you can refer the dispute to the Financial Ombudsman Service within 6 months who will review your case on an independent basis. The address is:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Phone: 0800 023 4567 or 0300 123 9123

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Please note that the Financial Ombudsman Service will only deal with your complaint if you have already given the Insurer the opportunity to resolve it.

Whilst we are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure does not affect your right to take legal action.

FINANCIAL SERVICES COMPENSATION SCHEME

We and Carole Nash are both covered by the Financial Services compensation scheme (FSCS). You may be entitled to compensation from the scheme if either party cannot meet its obligations. This depends on the type of business and the circumstances of the claim. If you are eligible to claim from the FSCS, compensation is available as follows :

- compulsory classes of insurance (such as Third Party Motor Liability), are covered for 100% of the claim without any upper limit.
- for other classes of business, insurance advising and arranging and your insurance are covered for 90% of the claim, without any upper limit.

Further information about the scheme is available on the FSCS website at www.fscs.org.uk or by writing to the fscs at 10th floor, Beaufort House, 15 St. Botolph Street.

THIS POLICY AND OTHER ASSOCIATED DOCUMENTATION ARE ALSO AVAILABLE IN LARGE PRINT, AUDIO AND BRAILLE. IF YOU REQUIRE THESE FORMATS PLEASE CONTACT CAROLE NASH INSURANCE CONSULTANTS LTD.

Carole Nash Insurance Consultants Limited

Trafalgar House
110 Manchester Road
Altrincham
Cheshire
WA14 1NU.

Tel: 0800 298 5511
Email: bikes@carolenash.com
Website: www.carolenash.com

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