



Travel Insurance

Policy Wording



Important Notice

This policy contains exclusions relating to **Your** health. Please refer to Important Conditions Relating to Health.

Please do not Curtail any Trip or incur inpatient medical expenses without first contacting

Zurich Assist on 0044 (0) 203 543 4704 if calling from outside the UK.

The cover outlined in this document is only valid if you have paid the appropriate insurance premium to Multitrip.com.

Effective from 25th February 2025

TRAVEL INSURANCE SCHEDULE OF COVER

Section/Description		Essential Cover Limit	Excess	Premier Cover Limit	Excess	
		(per Insured Person)	(per Insured Person)	(per Insured Person)	(per Insured Person)	
A.	Cancellation or Curtailment	Up to £1,000	£145 (Loss of deposit £75)	Up to £3,000	£95 (Loss of deposit £30)	
B.	Emergency Medical and other Expenses*	Up to £20,000,000	£145	Up to £20,000,000	£95 (£125 Over 65's)	
	Including Emergency Assistance Services					
	Emergency Dental Treatment (for the immediate relief of pain only)	£250	£145	£250	£95	
C.	Hospital Benefit*	Up to £1,000 (£20 per day)	N/A	Up to £1,000 (£20 per day)	N/A	
D.	Personal Accident*	Maximum Benefit	N/A	Maximum Benefit	N/A	
	Loss of Limbs or Sight (Aged under 66yrs)	£20,000		£25,000		
	Permanent Total Disablement (Aged under 66yrs)	£20,000		£25,000		
	Death Benefit (Aged 18 to 65yrs)	£10,000		£10,000		
	Death Benefit (Under 18yrs or 66yrs or over)	£3,000		£3,000		
	All Benefits (66yrs or over)	£3,000		£3,000		
E.	Baggage, Baggage Delay and Passport	Up to £1,600	£145	Up to £2,000	£95	
	Single Article or Set of Articles Limit	£200		£250		
	Valuables Limit in Total	Up to £250		Up to £250		
	Delayed Baggage (after 12hrs)	£150 (£50 per 24hrs)	N/A	£250 (£50 per 24hrs)	N/A	
	Replacement of Passport	£250	£145	Up to £250	£95	
	Emergency Passport Travel	£250	£145	Up to £250	£95	
F.	Personal Money and Documents	Up to £250	£145	Up to £500	£95	
	Cash Limit (Currency notes and coins)	£200		£200		
	Cash (Aged under 18yrs)	£100		£100		
	Travel Documents	Up to £100		Up to £250		
G.	Personal Liability*	Up to £2,000,000	£200	Up to £2,000,000	£200	
H.	Hijack	N/A	N/A	£500 (£50 per day)	N/A	
I.	Missed Departure	£500	£145	Up to £750	£95	
J.	Catastrophe	N/A	N/A	Up to £500	£95	
K1.	Delayed Departure	£20 for each 12hrs (Up to Max £150)	N/A	£20 for each 12hrs (Up to Max £150)	N/A	
K2.	Holiday Abandonment	Up to £1,000 (after 24hrs)	£145	Up to £3,000 (after 24hrs)	£95	
M.	Credit Card Fraud	N/A	N/A	£300	£95	
N.	Legal Expenses	N/A	N/A	Up to £20,000	£95	
P.	Strike	N/A	N/A	Up to £200	N/A	
Wintersports (Available upon payment of additional premium)						
		(per Insured Person)	(per Insured Person)	(per Insured Person)	(per Insured Person)	
Q1.	Ski Equipment*	Owned	Up to £300	£100	Up to £400	£95
		Hired	Up to £300	£100	Up to £400	£95
		Single Article Limit	£150		£200	
Q2.	Ski Hire*		£300 (£30 per day)	N/A	£400 (£40 per day)	N/A
Q3.	Ski Pack*		£300 (£30 per day)	N/A	£300 (£30 per day)	N/A
Q4.	Piste Closure*		£300 (£30 per day)	N/A	£300 (£30 per day)	N/A
Q5.	Avalanche Closure*		Up to £300	£100	Up to £300	£95
Travel Disruption (Available upon payment of additional premium)						
		(per Insured Person)	(per Insured Person)	(per Insured Person)	(per Insured Person)	
R1.	Extended Cancellation		Up to £1,000	£100	Up to £1,000	£95
R2.	Extended Delay Departure		£20 for first 12hrs (£10 each 12hrs thereafter up to £200)	N/A	£20 for first 12hrs (£10 each 12hrs thereafter up to £200)	N/A
R3.	Extended Holiday Abandonment		Up to £1,000	£100	Up to £1,000	£95
R4.	Extended Missed Departure		Up to £500	£100	Up to £500	£95
R5.	Accommodation		Up to £1,000	£100	Up to £1,000	£95
Cruise Cover (Available upon payment of additional premium)						
		(per Insured Person)	(per Insured Person)	(per Insured Person)	(per Insured Person)	
S1.	Cruise Connection		£500	£100	£750	£95
S2.	Cabin Confinement		£25 per day up to £500	N/A	£50 per day up to £1,000	N/A
S3.	Missed Excursions		£250	£100	£350	£95
S4.	Emergency Airlift	Included within Section B - Emergency Medical and other Expenses limit				
Optional Extras (Available upon payment of additional premium)						
		(per Insured Person)	(per Insured Person)	(per Insured Person)	(per Insured Person)	
T.	Flight Cancellation		N/A	N/A	Up to £750	£95
U.	Wedding/Civil Partnership		N/A	N/A	Up to £1,000	£95
	Single Article or Set of Articles Limit		N/A		£250	
V.	Business Cover		N/A	N/A	Up to £1,000	£95
W1.	Golf Equipment		N/A	N/A	Up to £1,000	£95
	Single Article or Set of Articles Limit		N/A		£150	
W2.	Golf Equipment Hire		N/A	N/A	£200 (£50 per day)	N/A
W3.	Green Fees		N/A	N/A	£200 (£50 per day)	N/A
X.	Gadget Cover		See Validation Certificate	£100	See Validation Certificate	£95

* You are not covered under sections, B, C, D, G and Q for **Winter Sports** activities unless an additional premium has been paid and shown on the validation certificate.

TRAVEL INSURANCE SCHEDULE OF COVER

Section/Description			Premier Plus Cover Limit	Excess
			(per Insured Person)	(per Insured Person)
A.	Cancellation or Curtailment		Up to £5,000	£50 (Loss of deposit £20)
B.	Emergency Medical and other Expenses*		Up to £20,000,000	£50 (£75 Over 65's)
	Including Emergency Assistance Services			
	Emergency Dental Treatment (for the immediate relief of pain only)		Up to £300	£50
C.	Hospital Benefit*		Up to £1,000 (£20 per day)	N/A
D.	Personal Accident*		Maximum Benefit	N/A
	Loss of Limbs or Sight (Aged under 66yrs)		£40,000	
	Permanent Total Disablement (Aged under 66yrs)		£40,000	
	Death Benefit (Aged 18 to 65yrs)		£40,000	
	Death Benefit (Under 18yrs or 66yrs or over)		£3,000	
	All Benefits (66yrs or over)		£3,000	
E.	Baggage, Baggage Delay and Passport		£3,500	£50
	Single Article or Set of Articles Limit		£350	
	Valuables Limit in Total		Up to £350	
	Delayed Baggage (after 12hrs)		£300 (£75 per 24hrs)	N/A
	Replacement of Passport		Up to £250	£50
	Emergency Passport Travel		Up to £250	
F.	Personal Money and Documents		Up to £1,000	£50
	Cash Limit (Currency notes and coins)		£400	
	Cash (Aged under 18yrs)		£100	
	Travel Documents		Up to £350	
G.	Personal Liability*		Up to £3,000,000	£200
H.	Hijack		£1,000 (£100 per day)	N/A
I.	Missed Departure		Up to £1000	£50
J.	Catastrophe		Up to £1,000	£50
K1.	Delayed Departure		£40 for each 12hrs (Up to Max £200)	N/A
K2.	Holiday Abandonment		Up to £5,000 (after 24hrs)	£50
M.	Credit Card Fraud		£500	£50
N.	Legal Expenses		Up to £20,000	£50
P.	Strike		Up to £300	N/A
Wintersports (Available upon payment of additional premium)				
			(per Insured Person)	(per Insured Person)
Q1.	Ski Equipment*	Owned	Up to £600	£50
		Hired	Up to £600	£50
		Single Article Limit	£300	
Q2.	Ski Hire*		£500 (£50 per day)	N/A
Q3.	Ski Pack*		£500 (£50 per day)	N/A
Q4.	Piste Closure*		£500 (£50 per day)	N/A
Q5.	Avalanche Closure*		Up to £500	£50
Travel Disruption (Available upon payment of additional premium)				
			(per Insured Person)	(per Insured Person)
R1.	Extended Cancellation		Up to £1,000	£50
R2.	Extended Delay Departure		£20 for first 12hrs (£10 each 12hrs thereafter up to £200)	N/A
R3.	Extended Holiday Abandonment		Up to £1,000	£50
R4.	Extended Missed Departure		Up to £1,000	£50
R5.	Accommodation		Up to £1,000	£50
Cruise Cover (Available upon payment of additional premium)				
			(per Insured Person)	(per Insured Person)
S1.	Cruise Connection		£1,500	£50
S2.	Cabin Confinement		£100 per day up to £1,500	N/A
S3.	Missed Excursions		£750	£50
S4.	Emergency Airlift		Included within Section B - Emergency Medical and other Expenses limit	
Optional Extras (Available upon payment of additional premium)				
			(per Insured Person)	(per Insured Person)
T.	Flight Cancellation		Up to £1,000	£50
U.	Wedding/Civil Partnership		Up to £2,000	£50
	Single Article or Set of Articles Limit		£300	
V.	Business Cover		Up to £2,000	£50
W1.	Golf Equipment		Up to £2,000	£50
	Single Article or Set of Articles Limit		£200	
W2.	Golf Equipment Hire		£400 (£75 per day)	N/A
W3.	Green Fees		£400 (£75 per day)	N/A
X.	Gadget Cover		See Validation Certificate	£50

* You are not covered under sections, B, C, D, G and Q for **Winter Sports** activities unless an additional premium has been paid and shown on the validation certificate.

TRAVEL INSURANCE POLICY

Introduction

This is **Your** travel insurance policy. It contains details of cover, conditions and exclusions relating to each **Insured Person** and is the basis on which all claims will be settled. If **You** can not find **Your** circumstances within this policy document, they are not covered. **Your** travel insurance policy is validated by the issue of the validation certificate which must be attached to the policy.

In return for having accepted **Your** premium **We** will in the event of **Bodily Injury**, death, illness, disease, loss, theft, damage or other specified events happening within the **Period of Insurance** provide insurance in accordance with the operative sections of **Your** policy as referred to in **Your** validation certificate.

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

Important Information

This policy will not cover any claim caused by or relating to medical pandemic or epidemic except where the claim arises under:

Section A: as a result of **You** or a **Close Relative** or **Travelling Companion** being medically diagnosed with Covid-19 or being compulsorily quarantined on the orders of **Your**/ their treating **Medical Practitioner**, due to Covid-19, suspected Covid-19 or exposure to someone who has been diagnosed with Covid-19; or

Section B: whilst **You** are outside of **Your Home Area** because **You** need medical treatment for Covid-19 or **You** are compulsorily quarantined on the orders of **Your** treating **Medical Practitioner** due to Covid-19, suspected Covid-19 or exposure to someone who has been diagnosed with Covid-19.

The General Conditions and Exclusions, and Special Exclusions for Section A and B still apply. No other cover applies in respect of claims caused by or relating to medical pandemic or epidemic.

Note: The coverages provided under A & B above for compulsory quarantine relate specifically to individual quarantine on the orders of a treating **Medical Practitioner** and not general or mass quarantine. There is no cover for compulsory quarantine on arrival abroad as a result of local or national government, local authority or health authority regulations or travel restrictions. As an example, where overseas visitors are generally required to quarantine on arrival abroad, this would not be covered, however, if a **Travelling Companion** tested positive for Covid-19 on arriving at **Your** destination and **You** were compulsorily quarantined by a treating **Medical Practitioner** as a direct result of this, cover would apply.

Travelling when pregnant

We provide cover under this policy if something unexpected happens. **We** do not consider pregnancy or childbirth to be an illness or injury.

Cover is automatically provided under section A (Cancellation or **Curtailment**) and section B (Emergency Medical and other Expenses) for **Complications of pregnancy and childbirth** which developed after **You** have taken out the policy or booked a **Trip** (whichever is later), provided **Your Medical practitioner** and midwife are aware of **Your** travel plans and that **You** are not travelling against medical advice. Childbirth in or after the 32nd week for a single pregnancy (or 24th week for a multiple pregnancy) is not a complication and is not covered under any section of this policy.

Please make sure that **Your Medical practitioner** and midwife are aware of **Your** travel plans and that **You** are not travelling against medical advice. Airlines and ferry/shipping companies including cruise liners have their own restrictions due to health and safety requirements.

You should check with them or any other mode of transport **You** propose to take before **You** book. **You** are not covered for claims arising from pregnancy, where, at the point of checking in for or boarding **Your** mode of transport, **You** fail to comply with the carrier's conveyance of pregnant women policy.

Automatic extension of cover

If **You** are unable to return **Home** before **Your** cover ends due to reasons outside **Your** control, **Your** insurance will remain in force without additional premium for:

up to 14 days, if any vehicle **You** are travelling in breaks down, or **Your Public Transport** carrier in which **You** are travelling as a ticket holding passenger is cancelled or delayed;

up to 14 days, if due to the reasons set out in section R or

up to 30 days, if due to **Your** injury, illness or compulsory quarantine on the orders of **Your** treating **Medical Practitioner**. **We** may extend **Your Period of Insurance** for longer if considered medically necessary by **Zurich Assist** under Section B - Emergency Medical and other Expenses.

Making Your Declarations – Taking Reasonable Care

Please take care when providing information to **Us** – failing to take reasonable care could mean **You** are liable for all or a proportion of any claim costs. **Your** policy and any quotations given are based upon **Your** answers to **Our** questions. If **We** later discover this information was incorrect, it may impact any claim entitlement. In these circumstances, **We** apply the Consumer Insurance (Disclosure and Representations) Act 2012. This means **We** may not pay all of **Your** claim or **Your** claim could be declined in full. If **We** apply these rules to **Your** claim, **We** will provide a full explanation so **You** know why.

Policy Excess

Under most sections of the policy, claims will be subject to an **Excess**. This means that **You** will be responsible for paying the first part of each claim, per section, for each separate incident, payable for each **Insured Person**, unless the additional premium has been paid to waive the **Excess** as shown in the validation certificate.

Eligibility

This policy is only available to **You** if **You** are a United Kingdom **Resident** (excluding Channel Islands and Isle of Man) who at the time of buying or renewing this policy;

- are physically located within the United Kingdom (excluding Channel Islands and Isle of Man)
- **Your Trip** has not commenced,
- have **Your** main home in the United Kingdom (excluding Channel Islands and Isle of Man),
- have lived in the United Kingdom (excluding Channel Islands and Isle of Man) for the past 6 months prior to purchasing cover; and
- are registered with a United Kingdom (excluding Channel Islands and Isle of Man) medical practitioner.

The Law Applicable to this Contract

You and **We** can choose the law which applies to this policy. Unless **We** agree otherwise the laws of England and Wales govern this policy. If there is any disagreement about which law applies, English law will apply in which case **You** agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, **We** will communicate with **You** in English.

Type of Insurance and Cover

Travel insurance for Single or Annual Multi **Trips** – Please refer to **Your** validation certificate for **Your** selected cover.

Policy Upgrades

We offer optional upgrades to extend **Your** cover, which may be purchased, depending on your level of cover, for an additional premium:

- **Wintersports**
Additional cover for **Your Ski Equipment**, ski hire and ski pass. Please refer to Sections Q1-Q5 on pages 29-31 for full details.
- **Sports and Activities Grade 2, Grade 3 or Grade 4:**
Extension of cover to include selected hazardous activities. Please refer to the Sports and Activities section on pages 17-19 for full details.
- **Travel Disruption**
If **You** want extra protection for additional events that could disrupt **Your** travels. Please refer to sections R1-R5 on pages 32-35 for full details.
- **Flight Cancellation**
Extended cover for additional travel and accommodation expenses following a flight cancellation. Please refer to Section T on pages 36-37 for full details.
- **Cruise Cover**
Extra benefits relating to **Cruise** connection, cabin confinement, missed excursions and emergency airlift. Please refer to Section S1-S4 on pages 35-36 for full details.
- **Wedding/ Civil Partnership Cover**
Added cover for accidental loss, theft or damage to wedding/ civil partnership related **Baggage** or photographs/video recordings, and additional costs caused by illness or transport problems to the professional photographer. Please refer to Section U on pages 37-38 for full details.
- **Golf Cover**
Additional cover for your **Golf Equipment**, **Golf Equipment** hire and green fees. Please refer to Section W1-W3 on pages 39-41 for full details.
- **Gadget Cover**
Added cover for accidental **Loss**, **Theft** or damage to **Your Gadget**. Please refer to Section X on page 41 for full details.
- **Business Cover**
Extension of **Baggage** cover for **Your Business Equipment** or additional costs for a colleague or business associate if

You are unable to attend the pre-arranged **Business Trip**. Please refer to Section V on pages 38-39 for full details.

- **Excess Waiver**

An added upgrade to waive your **Excess** from an approved claim. Please note the **Excess** in Sports and Activities: Grade 2-4 will still apply regardless of including **Excess** waiver.

Should **You** wish to upgrade **Your** cover with one of the above optional upgrades, please contact Customer Service or login to the online self portal at <https://www.multitrip.com/Account/LogOn>. Once purchased, **Your** upgrade will appear on **Your Policy Schedule**. Optional upgrades must be purchased before **You** leave **Home** to start **Your Trip** and will only be valid for **Trips** starting after purchase date. Please note if the upgrade does not appear on **Your Policy Schedule**, **You** do not have cover for the upgrade.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS)

In the unlikely event **We** cannot meet **Our** liabilities to **You**, **You** may be able to claim money from the Financial Services Compensation Scheme. **Your** rights will depend on the type of policy **You** have bought and the events surrounding **Your** claim. Further information about the scheme can be obtained from the Financial Services Compensation Scheme at:

Tel: 0800 678 1100 or 0207 741 4100

E-mail: enquiries@fscs.org.uk Website: www.fscs.org.uk

Separate Contracts

You have entered into a contract of insurance with Zurich Insurance Company Ltd and a separate contract with Cover-More Blue Insurance Services Limited to arrange and administer the policy. Cover-More Blue Insurance Services Limited trading as Multitrip.com act as agents of the insurer in collecting premiums and such monies are deemed to be held by the insurers with which **Your** insurance is arranged.

Travelling Against FCDO/WHO Advice

If **You** are travelling to a country or area where the Foreign, Commonwealth and Development Office (or equivalent government or national authority) or the World Health Organisation advise against all or all but essential travel, **You** should understand:

- why the FCDO/WHO are advising against all or all but essential travel, please see: Foreign travel advice - GOV. UK (www.gov.uk) / Travel advice (who.int)
- that **We** may not be able to provide **You** with the assistance or other services that we would normally be able to in an emergency (this is dependent upon the reason why the FCDO/WHO are advising against all or all but essential travel)
- that the cover provided by this policy will be limited and there will be no cover for claims relating to the reason why the FCDO/WHO advise against all or all but essential travel.

UNDERWRITER

This policy is underwritten by Zurich Insurance Company Ltd, a public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. **UK** Branch registered in England and Wales no BR000105. **UK** Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of **Our** regulation by the Prudential Regulation Authority are available from **Us** on request. **Our** firm reference number is 959113.

ARRANGED BY

This travel insurance has been organised by Cover-More Blue Insurance Services Limited. Cover-More Blue Insurance Services Limited trading as Multitrip.com is a private limited company incorporated in the Republic of Ireland with company number 345681, and is regulated by the Central Bank of Ireland, Firm Reference Number C29373, its registered address is Suite 11, Fifth Floor, No. 2 Stemple Exchange, Blanchardstown Corporate Park D15 E4FN. Cover-More Blue Insurance Services Limited's UK Branch is authorised and regulated by the Financial Conduct Authority in the United Kingdom, Firm Reference Number 984290 and its registered address is Parkview, 82 Oxford Road, Uxbridge UB8 1UX.

TERRITORIAL LIMITS

Area 1	The United Kingdom , Channel Islands, Isle of Man and the Republic of Ireland.
Area 2	The Continent of Europe west of the Ural Mountains, Madeira, Canary Islands, Iceland, the Azores, Mediterranean Islands and non-European countries bordering the Mediterranean (except Algeria, Syria, Lebanon and Libya).
Area 3	Australia/New Zealand.
Area 4	Worldwide excluding the United States of America, Canada, Alaska, Hawaii, the Caribbean and Mexico.
Area 5	Worldwide including the United States of America, Canada, Alaska, Hawaii, the Caribbean and Mexico.

DEFINITIONS

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

Accidental Damage

- means any damage, including fire and liquid damage, caused to the **Gadget** which was not deliberately caused by **You** or bound to happen.

Baggage

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

Bodily Injury

- means an identifiable physical injury sustained by **You** due to a sudden, external, unexpected and specific event. Injury as a result of **Your** unavoidable exposure to the elements shall be deemed to have been caused by bodily injury.

Business Equipment

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

Business Trip

- means a **Trip** taken wholly or in part for business purposes but excluding manual work.

Cancellation Period

- means the 14 days following the date the policy is received for new business or the 14 days from the renewal date.

Close Business Associate

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

Close Relative

- means mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, aunt, uncle, niece, nephew, step parent, step child, step sister, step brother, foster child, legal guardian, next of kin, fiancé/fiancée, or partner (any couple, including same-sex, in a common law relationship or who have co-habited for at least 6 months).

Complications of pregnancy and childbirth

- means:

- **Toxaemia** – toxins in the blood
- **Gestational diabetes** – diabetes arising as a result of pregnancy
- **Gestational hypertension** – high blood pressure arising as a result of pregnancy
- **Pre-eclampsia** – where you develop high blood pressure, carry abnormal fluid and have protein in your urine during the second half of pregnancy
- **Ectopic pregnancy** – a pregnancy that develops outside of the uterus
- **Molar pregnancy or Hydatidiform mole** – a pregnancy in which a tumour develops from the placental tissue

- **Post-partum haemorrhage** – excessive bleeding following childbirth
- **Retained placenta membrane** – part or all of the placenta is left behind in the uterus after delivery
- **Placental abruption** – part or all of the placenta separates from the wall of the uterus
- **Hyperemesis gravidarum** – excessive vomiting as a result of pregnancy
- **Placenta praevia** – when the placenta is in the lower part of the uterus and covers part or all of the cervix
- **Stillbirth**
- **Miscarriage**
- **Emergency caesarean section**
- **A termination** needed for medical reasons
- **Premature birth** more than 8 weeks (or 16 weeks if **You** know **You** are having more than one baby) before the expected delivery date.

Couple Cover

- **means** a married couple, couple in a civil partnership or a couple of either sex that live together as though they were husband, wife or civil partners

Cruise

- **means** a **Trip** involving a sea voyage of more than three days total duration, where transportation and accommodation is primarily on a passenger carrying liner, ship or river cruiser.

Curtailment/Curtail

- **means** either:
 - a) abandoning or cutting short the **Trip** by immediate direct early return to **Your Home Area**, in which case claims will be calculated from the day **You** returned to **Your Home Area** and based on the number of complete days of **Your Trip** **You** have not used, or
 - b) by attending a hospital as an in-patient or being confined to **Your** accommodation due to compulsory quarantine on the orders of **Your** treating **Medical Practitioner**, in either case for a period in excess of 48 hours outside **Your Home Area**. Claims will be calculated from the day **You** were admitted to hospital or confined to **Your** accommodation and based on the number of complete days for which **You** were hospitalised, quarantined or confined to **Your** accommodation.

Excess

- **means** where applicable the excess is the first amount of each claim, per section, for each separate incident payable for each **Insured Person** unless the additional premium has been paid to waive the **Excess**. The **Excess** in Sports and Activities: Grade 2-4 will still apply regardless of including **Excess** waiver.

Family Cover

- **means** up to two adults and four children, step children or foster children aged under 19 accompanying the parents or legal guardian insured on the same policy travelling on any **Trip** to the same destination. Under Annual Multi Trip cover any child under 19 years cannot travel independently.

Gadget

- **means** the item(s) insured by this **Gadget** Cover additional upgrade. Only item(s) from the following list shall be covered: MP3 Players, iPods, Smartphones, DVD Players, iPads, Games Consoles, Digital Cameras, Video Cameras, Mobile Phones, PDAs, Laptops, Bluetooth Headsets, Satellite Navigation Devices, E-Readers, Camera Lenses, In-Car Computers, Head/ Ear Phones and Tablets.

Golf Equipment

- **means** items used in support of golfing including but not restricted to golf clubs, golf bag, golf shoes and non motorized golf trolley forming part of **Your Baggage**.

Group Cover

- **means** up to 6 adults and four children, step children or foster children aged under 18 accompanying the parents or legal guardian insured on the same policy travelling on any **Trip** to the same destination. Available on Single Trip policies only.

Hijack

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

Home

- **means** **Your** normal place of residence in the **United Kingdom**.

Home Area

- **means** the **United Kingdom**

Immediate Family

- **means** **Your** mother, father, children, brothers, sisters, spouse and domestic partner who is permanently residing with **You**.

International Departure Point

- means the final departure point in the **United Kingdom** on **Your** outward journey or **Your** final departure point overseas to return **You** back to the **United Kingdom** on **Your** return journey.

Loss

- means that the **Gadget** has been accidentally left by **You** in a location and **You** are permanently deprived of its use.

Malicious Damage

- means the intentional or deliberate actions of another party which causes damage to **Your Gadget**.

Medical Condition

- means Any injury, illness, disease or condition (including any medical condition, anxiety state or depression, mental, nervous or emotional disorder).

Medical Practitioner

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

Natural Disaster

- means Wildfire, earthquake, explosion, tsunami, volcanic eruption, landslide, avalanche, cyclone, typhoon and/or tornado occurring in the area where the accommodation **You** are due to stay in during **Your Trip** is situated after this insurance was purchased and which damages the local transport infrastructure and/or such accommodation to the extent that access to or the availability of the accommodation is no longer possible or cannot be guaranteed.

Period of Insurance

– means if Annual Multi **Trip** cover is selected: the policy cover start date and end date shown in the validation certificate. Cover for individual **Trips** applies as follows:

for Section A – Cancellation Cover – cover applies from the policy start date or the date of booking a **Trip**, whichever is later, and ends when **You** leave **Your Home** to begin a **Trip**.

For **Curtailling a Trip** and for all other sections – cover applies when **You** leave **Your Home** to begin a **Trip** and ends when **You** return **Home**.

Each **Trip** must not exceed the number of days shown under **Trip** duration in the validation certificate.

We will cover **Trips** booked during one **Period of Insurance** but not taking place until the next **Period of Insurance** if **Your** annual multi-**Trip** policy is still in force at the time of the incident resulting in a claim.

For **Trips** outside the **UK**, the maximum number of days **You** are covered for in any one **Period of Insurance** is 183 days.

- means if Single **Trip** cover is selected: the policy cover start date and **Trip** duration shown in the validation certificate. Cover for **Your Trip** applies as follows:

for Section A – Cancellation Cover – cover applies from the time **You** pay the premium and evidence of insurance is issued and ends when **You** leave **Your Home** on the **Trip** start date.

For **Curtailling a Trip** and for all other sections – cover applies when **You** leave **Your Home** on the **Trip** start date and ends on the **Trip** end date or when **You** return **Home**, whichever is earlier.

For the above policy types; All other sections of the policy, whichever cover is selected, the insurance commences when **You** leave **Your Home** or in respect of a **Business Trip** **Your** place of business in the **United Kingdom** (whichever is the later) to commence the **Trip** and terminates 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**. Any **Trip** that had already begun when **You** purchased this insurance will not be covered, except where **You** renew an existing annual multi **Trip** policy which fell due for renewal during the **Trip**.

* Please also refer to 'Automatic extension' of cover under 'Important Information' at the beginning of this document.

Personal Money and Documents

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

Policy Schedule

- means the details of cover as outlined on this document.

Proof of Purchase

- means the original purchase receipt provided at the point of sale that gives details of the **Gadget** purchased, or similar documents that provide proof that **You** own the **Gadget**.

Public Transport

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

Reasonable Precautions

- means all measures that would be reasonable to expect a person to take to prevent damage, **Theft** or **Loss of Your Gadget**.

Single Item

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

Ski Equipment

- means skis (including bindings), ski boots, ski poles, snowboards, snowboard bindings and snowboard boots forming part of **Your Baggage**.

Theft

- means the dishonest removal of the **Gadget** from **You** possession by a third party with the intention of permanently depriving **You** of it.

Travelling Companion

- means a person(s) with whom **You** have booked to travel or are travelling with on the same booking invoice and without whom **Your** travel plans would be impossible.

Trip

- means any holiday (including **Cruise**), business or pleasure **Trip** or journey made by **You** within the **Area** of travel shown in the validation certificate which begins and ends in **Your Home Area** during the **Period of Insurance**. Participation in **Winter Sports** is limited to the duration specified on **Your** validation certificate (provided **You** have paid the appropriate **Winter Sports** premium to include this cover).

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 deemed to be a separate insurance, each being subject to the terms, definitions, exclusions and conditions contained in this policy.

Unattended

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

United Kingdom (UK)

- means England, Scotland, Wales, Northern Ireland.

Valuables

- means jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, leather goods, cameras, camcorders, photo-graphic, audio, video, computer, game console, television (including CD's, DVD's, tapes, films, cassettes, cartridges and headphones), computer games and associated equipment, telescopes and binoculars, portable DVD players, ipods, MP3/4 players and portable satellite navigation equipment.

We/Us/Our

- means Zurich Insurance Company Ltd

Winter Sports

- means Guided cross country skiing (Nordic skiing), glacier skiing, mono skiing, off piste skiing or snowboarding except in areas designated as unsafe by local resort management unless accompanied by a locally qualified guide, skiing or snowboarding including recreational racing, snowmobiling, tobogganing and snow sledging. See Sports & Activities list for further conditions and limitations.

You/Your/Insured Person(s)

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

Zurich Assist

- means the service provider nominated by Zurich Insurance Company Ltd

IMPORTANT CONDITIONS RELATING TO HEALTH

Exclusions relating to Your health

The policy does not cover any claim arising directly or indirectly from or in connection with any **Medical Condition**

- A.** for which at the time of at the time of taking out this policy or booking a **Trip** (whichever is later), **You** or anyone insured under this policy
- I) have in the last 2 years:
 - taken any prescribed medication; or
 - received treatment or advice from a **Medical Practitioner**; or
 - have experienced symptoms for which **You** or they should reasonably have sought treatment or advice from a **Medical Practitioner**; or
 - II) are waiting for treatment tests or investigation (or waiting for the results of, or have refused, treatment test or investigation); or
 - III) have been given a terminal diagnosis or have been offered, refused or are receiving palliative care.
- B.** where at any time **You** or anyone to be insured under the policy are travelling:
- I) whilst unfit to travel (if in doubt check with a **Medical Practitioner**).
 - II) against the advice of a **Medical Practitioner** (or would be had you or they sought their advice).
 - III) with the intention of obtaining medical treatment or consultation abroad.
 - IV) against any health requirement stipulated by any carrier, their handling agents or any other public transport carrier.

Please note that: If **we** do not cover a **Medical Condition**, it will mean that no other **Insured Person** will be able to make a claim in connection with that **Medical Condition(s)**.

Exclusions relating to the health of others

You will not be covered under section A 'Cancellation or curtailment' for any claim due to any illness, injury, disease or condition, whether diagnosed or not, known to **You** at the start date of **Your** cover or at the time of booking a **Trip** (whichever is later) and which affects a **Close relative**, **Close Business associate** or **Travelling companion** or a person **You** are planning to stay with during **Your Trip**.

Change In State of Health

The policy does not cover any claim arising directly or indirectly from or in connection with any **Medical Condition** that develops or recurs after taking out this policy except for;

- Cancellation under Section A. Cancellation or **Curtailment**, if it develops or recurs before **You** commence **Your Trip** and **You** are unfit to travel.
- **Curtailment** under Section A. Cancellation or **Curtailment** and under all other Sections of the **Policy** if it develops or recurs during Your Trip.

If **You** develop any new **Medical Condition** (or suffer a recurrence of a previous **Medical Condition** not already excluded under "Exclusions relating to Your health" above) after taking out this policy and before commencing your **Trip**, **You** should consult a **Medical Practitioner** at the earliest opportunity.

If the **Medical Practitioner**:

- certifies that **You** will not be fit to travel on the **Trip** **You** should submit a claim under Section A Cancellation or **Curtailment** Charges (see Claims Conditions 1. Claims)
- considers that **You** will be fit to travel on the **Trip** **You** can either:
 - cancel this policy and receive a proportionate refund of premium.
 - travel without cover under any section of this policy for that **Medical Condition**.

You should also refer to the general exclusions.

GENERAL CONDITIONS APPLICABLE TO WHOLE POLICY

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

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

1. Dual Insurance

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

2. Reasonable Precautions

You must take and cause to be taken all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take and

cause to be taken all practicable steps to safe guard **Your** property from loss or damage and to recover property lost or stolen.

3. Maximum Age Limit & Trip Duration

Single Trip policies

- The policy cover start date and trip duration as shown in your **Policy Schedule**. **Trips** must start and end in your **Home Area** during the **Period of Insurance**

Annual Multi Trip Policies

Essential Cover	Up to 59 years: Maximum Trip duration of 35 days for any one Trip .
Premier Cover	Up to 65 years: Maximum Trip duration of 60 days for any one Trip . Up to 66-75years: Maximum Trip duration of 21 days for any on Trip .
Premier Plus Cover	Up to 65 years: Maximum Trip duration of 60 days for any one Trip . Up to 66-75years: Maximum Trip duration of 21 days for any on Trip .

Where **Winter Sports Cover** has been purchased (available upon payment of additional premium) You will be covered for:

- Essentials Cover up to 59 years: Maximum of 18 days in total for any one **Period of Insurance**.
- Premier Cover up to 65 years: Maximum of 18 days in total for any one **Period of Insurance**.
- Premier Plus Cover up to 65 years: Maximum of 18 days in total for any one **Period of Insurance**.

Each **Trip** must not exceed the maximum number of days outlined above. **Trips** must start and end in your **Home Area** during the **Period of Insurance**.

For **Trips** outside of the United Kingdom the maximum number days you are covered for in any one **Period of Insurance** is 183 days.

4. Statutory Cancellation Rights

You may cancel this policy within 14 days of receipt of the policy documents (new business) or for annual multi **Trip** policies the renewal date (the **Cancellation Period**) by contacting **Your** issuing agent at the address shown on **Your** validation certificate during the **Cancellation Period**. Any premium already paid will be refunded to **You** providing **You** have not travelled and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. The policy will be cancelled with effect from its date of issue.

Cancellation Outside The Statutory Period

You may cancel this policy at any time after the **Cancellation Period** by contacting **Your** issuing agent at the address shown on **Your** validation certificate. If **You** cancel after the **Cancellation Period** no premium refund will be made.

We reserve the right to cancel the policy by providing 21 days' notice by registered post to **Your** last known address in which case a pro rata refund of **Your** premium will be made. **We** reserve the right to make no refund of **Your** premium in the event of a serious breach such as fraud.

Non Payment Of Premiums

We reserve the right to cancel this policy immediately in the event of non payment of the premium or in the event that the payment is made by fraudulent use of a credit/debit card or other payment method then the policy automatically becomes null and void.

- Sanctions clause: **We** will not be held liable to provide cover or make any payments or provide any service or benefit to any **Insured Person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **Insured Person** would violate any applicable trade or economic sanctions law or regulation.
- You** (or **Your** legal representative) must give **Us** all the information and documents that **We** may need at **Your** (or their) own expense. If **You** make a medical claim **You** may be asked to supply **Your Medical Practitioner's** name to enable **Us** to access **Your** medical records. This will help **Us** and the **Medical Practitioner** treating **You**, to provide the most appropriate assistance and assess whether cover applies. If **You** do not agree to provide this when requested **We** will not deal with **Your** claim. When there is a claim for injury or illness **We** may ask for (and will pay the costs of) an **Insured Person** to be medically examined on **Our** behalf, or in the event of death, request a post-mortem examination.
- You** must tell **Us** about any incidents of loss, damage, injury, illness, redundancy or liability as soon as possible, whether or not they give rise to a claim. **You** must give **Us** all the information and help **We** may need. **We** will decide how to settle or defend a claim and may carry out proceedings in the name of any person covered by **Your** policy, including proceedings for recovering any claim payments.
- Your** duty to check information and tell **Us** of any changes. It is important **You** check **Your** most recent policy wording and validation certificate as this sets out the information **We** were given when **We** agreed to provide **You** with the cover and terms of **Your** policy. Although **We** may undertake checks to verify **Your** information, **You** must take reasonable care to make sure all information provided by **You** or on **Your** behalf is accurate and complete. **You** must tell **Us** immediately if any of **Your** information is incorrect or changes. If **We** have wrong information this may result in an increased premium and/or claims not being paid in full, or **Your** policy may not be valid and claims will not be paid. If in doubt about any information please contact **Us** as soon as possible.

9. The terms of this insurance is based on the information provided by **You** to **Us**. The policy contains conditions relating to health of the people travelling. **You** must take reasonable care to answer all questions put to **You**, about the health of the people travelling, honestly, accurately and to the best of **Your** knowledge. If **You** do not understand the meaning of a question put to **You** or if **You** do not know the answer it is vital that **You** tell **Us**. Once cover has been arranged **You** must immediately notify **Us** of any changes to the information that has previously been provided. Failure to provide full and accurate information before **You** take out the insurance or when circumstances change could invalidate the cover and may mean any claim will be rejected. If **You** are declaring on behalf of another person **You** must ensure **You** are fully aware of their medical history.

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THE POLICY

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

1. War or hostilities, civil unrest or any similar event.
2. Ionising radiation or radioactive contamination caused by nuclear fuel or waste, or the radioactive, toxic explosive or other dangerous properties of any explosive nuclear equipment.
3. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
4. The failure or fear of failure or inability of any equipment or any computer programme, whether or not **You** own it, to recognise or to interpret correctly or process any date as its true calendar date, or to continue to function correctly beyond that date.
5. **Your** taking part in **Winter Sports** activities unless **We** provide cover as shown in the validation certificate and appropriate premium paid.
6. The following **Winter Sports** activities even if Sections Q1- Q5 are shown as operative in the validation certificate: Off piste skiing or snowboarding in **Areas** designated as unsafe by local resort management unless accompanied by a locally qualified guide, skiing against local authoritative warning or advice, ski stunting, free-style skiing, ice hockey, bobbing, heli skiing, ski acrobatics, ski flying, ski jumping, ski mountaineering, snowcat skiing, snow carting or the use of bob sleighs, luges or skeletons.
7. **Your** engagement in or practice of manual work including:
 - a) hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant (other than in a purely managerial/ supervisory, sales or administrative capacity).
 - b) work in connection with a profession, business or trade for example: plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder.
 - c) working with wild animals of any kind.
 - d) work of any other kind except where shown as covered under Sports and Activities Grade 1.
8. **Your** engagement in or practice of: flying except as a fare except where otherwise specifically covered under Sports and Activities Grades 2, 3 or 4 list and the list that it is specified in is shown as operative in **Your** validation certificate. The use of a motorised vehicle unless a full **United Kingdom** driving licence is held permitting the use of such vehicles in the **United Kingdom**, professional entertaining, professional sports, racing (other than on foot), motor rallies and motor competitions.
9. **Your** participation in or practice of any sport or activity unless:
 - a) Shown as covered without charge in the Grade 1 list or
 - b) Specified in the Grade 2,3, or 4 list, and the list that it is specified in is shown as operative in **Your** validation certificate.
10. **Your** wilfully, self-inflicted injury or illness, suicide or attempted suicide, solvent abuse, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a **Medical Practitioner**, but not for the treatment of drug addiction), self-exposure to needless peril (except in an attempt to save human life).
11. **You** drinking too much alcohol which is evidenced either by:
 - a) A **Medical Practitioner** stating that **Your** alcohol consumption has caused or actively contributed to **Your** injury or illness.
 - b) The results of a blood test which shows that **Your** blood alcohol level exceeds 0.19% which is approximately four pints of beer or four 175ml glasses of wine.
 - c) The witness report of a 3rd party which has advised that **You** have notably impaired **Your** faculties and/ or judgement.
 - d) **Your** own admission and/or by the description of events **You** have described on the claim form;
12. Any circumstances **You** are aware of at the time of taking out this policy that could reasonably be expected to give rise to a claim on this policy.
13. **Your** own unlawful action or any criminal proceedings against **You**.
14. Any other loss, damage or additional expense following on from the event for which **You** are claiming unless **We** provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following **Bodily Injury** or illness.
15. Operational duties as 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 **Curtailement** Charges).
16. **Loss** of enjoyment.
17. The circumstances or event that caused the Foreign, Commonwealth and Development Office (or equivalent government or national authority), or the World Health Organisation to advise against all travel or all but essential travel to a country or area, if **You** travel to that country or area.
18. Caused by or relating to medical pandemic or epidemic except where the claim arises under:

Section A: as a result of **You** or a **Close Relative** or **Travelling Companion** being medically diagnosed with Covid-19 or being compulsorily quarantined on the orders of **Your/** their treating **Medical Practitioner**, due to Covid-19, suspected Covid-19 or exposure to someone who has been diagnosed with Covid-19; or

Section B: whilst **You** are outside of **Your Home Area** because **You** need medical treatment for Covid-19 or **You** are compulsorily quarantined on the orders of **Your** treating **Medical Practitioner** due to Covid-19, suspected Covid-19 or exposure to someone who has been diagnosed with Covid-19.

The General Conditions and Exclusions, and Special Exclusions for Section A and B still apply. No other cover applies in respect of claims caused by or relating to medical pandemic or epidemic.

Note: The coverages provided under A & B above for compulsory quarantine relate specifically to individual quarantine on the orders of a treating **Medical Practitioner** and not general or mass quarantine. There is no cover for compulsory quarantine on arrival abroad as a result of local or national government, local authority or health authority regulations or travel restrictions. As an example, where overseas visitors are generally required to quarantine on arrival abroad, this would not be covered, however, if a **Travelling Companion** tested positive for Covid-19 on arriving at **Your** destination and **You** were compulsorily quarantined by a treating **Medical Practitioner** as a direct result of this, cover would apply.

19. Terrorism, (meaning an act, including but not limited to the use or planned use of force or violence and/or the threat of any person or group of persons, whether they are acting alone or on behalf of, or in connection with, any organisation, or government, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or the public, or to put any section of the public in fear). This exclusion does not apply to sections:

- Section B – Emergency Medical and other Expenses;
- Section D – Personal Accident; and
- Section H – **Hijack**

unless nuclear, chemical or biological weapons, devices or agents are used.

20. The cost of medical or surgical treatment of any kind received by an **Insured Person** later than 52 weeks from the date of the accident or commencement of the illness.

21. Alcohol abuse or alcohol dependency which is evidenced either by;

- a) **Your** medical records or the opinion of **Your Medical Practitioner**;
- b) The opinion of an independent **Medical Practitioner**.

22. Cyber terrorism;

23. Any search and rescue costs;

24. Any claim caused by or arising out of or in connection with a **Medical Condition** excluded under “Important Conditions Related to Health”.

25. Any claim due to any illness, injury, disease or condition known to **You** at the start date of **Your** cover or at the time of booking a **Trip** (whichever is later) and which affects a **Close relative**, **Close business associate** or **Travelling companion** or a person **You** are planning to stay with during **Your Trip**.

26. **Your** suicide or attempted suicide or deliberate action which puts **You** at risk of death, injury, illness or disability, this would include (but is not limited to) balcony jumping or climbing, jumping or diving from piers, walls, buildings, or cliffs unless **You** were trying to save human life or **Your** life is in danger.

27. Travel, accommodation, excursion or other costs of any person not insured on this policy, regardless of whether **You** have paid those costs on their behalf;

CLAIM CONDITIONS

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

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

When contacting the claims department, please have the following information to hand:

Ref: Blue Multitrip.com UK

Name of **Your** policy and where it was purchased

- Policy number
- Date insurance purchased
- Resort and country visited
- Value of claim
- Brief circumstances
- Travel dates
- Incident date

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

1. Claims

To submit **Your** claim online, go to www.reactiveclaims.com

Alternatively please call 01420 259058 for a Claim form to be sent to **You** in the post.

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

You must also inform **Us** if **You** are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to **Us** without delay.

You or anyone acting on **Your** behalf must not negotiate admit or repudiate any claim without **Our** written consent.

We may also pursue any claim to recover any amount due from a third party in the name of anyone claiming cover under this policy.

You or **Your** legal representatives must supply at **Your** own expense all information, evidence, details of household insurance and medical certificates as required by **Us**. **We** reserve the right to require **You** to undergo an independent medical examination at **Our** expense. **We** may also request and will pay for a 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 expenses for which **You** cannot provide receipts or bills.

2. Subrogation

We are entitled to take over and conduct in **Your** name the defence and settlement of any legal action. **We** may also take proceedings at **Our** own expense and for **Our** own benefit, but in **Your** name, to recover any payment **We** have made under this policy to anyone else.

3. Fraud

If **You** or anyone acting on **Your** behalf have intentionally concealed or misrepresented any information or circumstance that **You** had a responsibility to tell **Us** about, or engaged in any fraudulent conduct, or made any false statement relating to this insurance, **We** will:

- void the policy in the event of any fraud which occurred during the application process, which means **We** will treat the policy as if it had never existed; or
- terminate the policy with effect from the date of any fraud which occurred during the period of insurance;
- and in either case, **We** will:
- not return to **You** the premium paid;
- not pay any fraudulent claim or a claim which relates to a loss suffered after any fraud;
- seek to recover any money from **You** for any claims **We** have already paid which is later established as invalid, including the amount of any costs or expenses **We** have incurred;
- inform the police, other financial services organisations and anti-fraud databases.

SPORTS & ACTIVITIES

Please also note: **YOU ARE NOT COVERED** if the main purpose of **Your Trip** is to take part in an activity unless it is listed as an activity holiday in the table on the following page: Specific exclusions and conditions apply where shown

The following tables detail the activities **Your** policy covers **You** for during **Your Trip**, provided:

Conditions –

1. **You** are accompanied by an experienced and/or suitable qualified instructor or guide.
2. **You** are adequately supervised, taking part in an organised event, session or excursion.
3. **You** are not taking part in a league or competition.
4. **You** are using natural or purpose/built facilities approved for use for the activity by a local or national regulatory authority.
5. **You**:
 - a) wear appropriate safety equipment/ clothing/ headgear and;
 - b) take necessary safety precautions as appropriate to the activity.
6. Professionally organised or **You** are accompanied by an experienced or suitably qualified instructor or guide, or **You** are suitably qualified or can demonstrate that **You** have relevant and appropriate experience.

Note 1 – Scuba Diving cover will only apply if **You** hold a British Sub Aqua Club (B.S.A.C.) or equivalent certificate of proficiency for the dive being undertaken or you are under the direct supervision of a qualified instructor; are diving with proper equipment and not contrary to B.S.A.C. codes of good practice; are not diving for hire or reward; are not diving within 24 hours of flying or flying within 24 hours of diving and are not suffering from any **Medical Condition** likely to impair **Your** fitness to dive.

Note 2 – **Winter sports** cover also required for this activity

SPORTS & ACTIVITIES GRADE 1

(No Additional Charge)

You are covered under Section B – Emergency Medical Expenses and Section D – Personal Accident (except where specifically excluded in the table below) sections for the following activities automatically.

Activity	Conditions & Limitations	Personal Accident	Personal Liability	Activity Holiday
Archery		N	N	N
Badminton		Y	Y	Y
Baseball		Y	Y	N
Basketball		Y	Y	N
Beach Games		Y	Y	N
Bungee jumping	1, 2, 4. Maximum of 3 jumps	N	N	N
Canoeing	In calm waters. Not sea canoeing. Live jacket and helmet must be worn.	Y	Y	N
Clay pigeon shooting	1, 4	N	N	N
Conservation or charity work **	Under 3m, hand tools only	N	N	Y
Cycling	Incidental, excluding BMX / mountain biking	Y	Y	N
Dinghy sailing	1, 3. Inside territorial waters	N	N	N
Fell walking / running	3. On recognised routes, under 3,000m	Y	Y	Y
Fishing		Y	Y	Y
Flying	5, 6. As a fare paying passenger in a fully licensed passenger carrying aircraft	Y	Y	N
Football	Soccer not American football	N	N	
GAA / Gaelic football		N	N	N
Go karting	2. Wearing a crash helmet, Up to 120cc.	N	N	N
Golf		Y	Y	Y
Hiking / Rambling / Trekking	On recognised routes, under 3,000m	Y	Y	Y
Hockey	Not ice hockey.	N	N	N
Horse riding	3. No polo, hunting, jumping. Wearing a helmet.	N	N	N
Ice skating	3, 4. Rink	Y	Y	N
Jet boating	2	N	N	N
Jet skiing		N	N	N
Jogging		Y	Y	N
Kayaking	3. In calm waters	N	N	N
Marathon running	3	Y	Y	Y
Motorcycling	5,6 Up to and including 125cc Not racing, must hold equivalent UK licence	N	N	N
Netball		Y	Y	N
Orienteering		Y	Y	Y
Paintballing / war games	With eye protection	N	N	N
Pony Trekking	Wearing a helmet	N	N	N
Racquetball		Y	Y	N
Roller Blading	3	N	N	N
Roller Skating	3	N	N	N
Rounders		Y	Y	N
Rowing	3	N	Y	N
Running / jogging	3 Sprint / long distance	Y	Y	N
Safari	UK organised. Not hunting.	Y	Y	N
Sail boarding		Y	Y	N
Sailing	3 Including Flotilla. European territorial waters only.	N	N	Y
Scuba diving*	1 Unqualified – up to 30 metres deep and you are accompanied by an experienced and/ or suitable qualified instructor or guide. See Note 1	Y	Y	N
Skate Boarding		Y	Y	N
Snorkelling	To 10m deep.	Y	Y	N
Squash		Y	Y	N
Surfing		Y	Y	N
Tennis		Y	Y	Y

Track Events	Amateur athletics.	Y	Y	N
Volleyball		Y	Y	N
Water polo	3	Y	N	N
Water skiing		Y	Y	N
White water rafting	2,4 Grades 1 to 3. Life jacked and helmet must be worn.	N	N	N
Windsurfing		Y	Y	N
Yachting	3 European waters only	N	N	N

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

- PADI Open Water – 18 metres#
- PADI Advanced Open Water – 30 metres#
- BSAC Ocean Diver – 20 metres#
- BSAC Sports Diver – 30 metres#
- BSAC Dive Leader – 30 metres#

For the purposes of diving under Sports and Activities Grade 1.

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

You will not be covered under this policy if **You** travel by air within 24 hours after participating in Scuba Diving.

** Please see paragraph 7. In the general exclusions applicable to all sections of the policy for details of manual work which cannot be covered under this policy.

SPORTS & ACTIVITIES GRADE 2

(Subject to Additional Premium)

You can be covered under Section B – Emergency Medical Expenses and Section D – Personal Accident (except where specifically excluded in the table below) sections for the following activities subject to an additional premium being paid and shown on the validation certificate.

Medical Excess increased to £320

Personal Accident Sum insured reduced by 50%

Personal Liability Cover is Excluded

Activity	Conditions & Limitations	Personal Accident	Personal Liability	Activity Holiday
Abseiling		N	N	N
Boxing	Training only. No contact.	N	N	N
Black water rafting	Grade 1 to 4. Life jacket and helmet must be worn.	N	N	N
Camel / Elephant Riding / Trekking	2	N	N	N
Cycle Touring / Cycling Holiday	Helmet must be worn.	N	N	Y
Fencing	5,6	N	N	Y
Hot air ballooning	2 As a fare paying passenger on organized pleasure rides only.	N	N	N
Hurling		Y	N	N
Kite surfing	Over water only	N	N	N
Martial arts	5,6 Training only.	N	N	N
Mountain biking	5,6 Helmet must be worn. Not including downhill racing and extreme ground conditions	Y	N	N
Parascending / parasailing !	2 Over water.	N	N	N
Safari	Non-UK organised. You are adequately supervised, taking part in an organised event, session or excursion	Y	N	Y
Scuba diving*	Qualified – up to 50 metres deep. Cover will only apply if you hold a British Sub Aqua Club (B.S.A.C.) or equivalent certificate of proficiency for the dive being undertaken or you are under the direct supervision of a qualified instructor; are diving with proper equipment and not contrary to B.S.A.C. codes of good practice; are not diving for hire or reward; are not diving within 24 hours of flying or flying within 24 hours of diving and are not suffering from any Medical Condition likely to impair your fitness to dive	N	N	N
Sea canoeing		N	N	N
Sea fishing	You are adequately supervised, taking part in an organised event, session or excursion	N	N	N
Triathlon		Y	N	Y
Ziplining / Zip trekking	Safety harness must be worn. You are adequately supervised, taking part in an organised event, session or excursion.	Y	Y	Y

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

- PADI Open Water – 18 metres#
- PADI Advanced Open Water – 30 metres#
- BSAC Ocean Diver – 20 metres#
- BSAC Sports Diver – 35 metres#
- BSAC Dive Leader – 50 metres#

For the purposes of diving under Sports and Activities Grade 2.

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

You will not be covered under this policy if **You** travel by air within 24 hours after participating in Scuba Diving.

SPORTS & ACTIVITIES GRADE 3

(Subject to Additional Premium)

You can be covered under Section B – Emergency Medical Expenses and Section D – Personal Accident (except where specifically excluded in the table below) sections for the following activities subject to an additional premium being paid and shown on the validation certificate.

Medical Excess increased to £650

Personal Accident Sum insured reduced by 50%

Personal Liability Cover is Excluded

Activity	Conditions & Limitations	Personal Accident	Personal Liability	Activity Holiday
American Football	5,6	N	N	N
Gliding	5,6	N	N	N
Manual work	5,6 Bar and restaurant work, amateur musicians and singers, chalet maids, au pair / nanny, retail work, fruit picking and occasional light manual work at ground level not in connection with your business, trade or profession and at ground level only, no machinery.	N	N	N
Sea Kayaking	3 You are not taking part in a league or competition.	N	N	N
Paragliding	2	N	N	N
Rugby		N	N	N
Sand yachting		N	N	N
Sky dive	2 Tandem only. Maximum of 2 jumps. Europe only.	N	N	N
White water rafting	2,4 Grade 4. Life jacket and helmet must be worn	N	N	N
Yachting	3 Racing / crewing outside territorial waters.	N	N	N

SPORTS AND ACTIVITIES – GRADE 4

(Subject to Additional Premium)

You can be covered under Section B – Emergency Medical Expenses and Section D – Personal Accident (except where specifically excluded in the table below) sections for the following activities subject to an additional premium being paid and shown on the validation certificate.

Medical Excess increased to £650

Personal Accident Sum insured reduced by 50%

Personal Liability Cover is Excluded

Activity	Conditions & Limitations	Personal Accident	Personal Liability	Activity Holiday
Canyoning	5,6	N	N	N
Hang gliding	5,6 Europe only	N	N	N
High diving	5,6 Under 5m. Excluding cliff diving.	N	N	N
Horse jumping	5,6 Wearing a helmet. No polo or hunting.	N	N	N
Kite surfing	5,6 Over land.	N	N	N

SPORTS & ACTIVITIES – WINTER SPORTS

(Subject to Additional Premium)

You can be covered under Section B – Emergency Medical Expenses and Section D – Personal Accident (except where specifically excluded in the table below) sections for the following activities subject to an additional premium being paid and shown on the validation certificate.

Activity	Conditions & Limitations	Personal Accident	Personal Liability	Activity Holiday
Cross country skiing / Nordic skiing		Y	Y	Y
Glacier skiing	5,6 Under 2,000m	Y	Y	Y
Mono Skiing		Y	Y	Y
Skiing / Snowboarding - Off-Piste	Except in areas considered to be unsafe by resort management.	Y	Y	Y
Skiing / Snowboarding		Y	Y	Y
Snow mobiling		N	N	N
Snow sledging		Y	Y	Y
Tobogganing		Y	Y	Y

EMERGENCY & MEDICAL SERVICE

Contact Zurich Assist Emergency Assistance Service 0044 (0) 203 543 4704 if overseas

If **You** need help in a medical emergency, please call **Our** 24-hour emergency assistance help line on +44 (0) 203 543 4704 if calling from abroad.

Zurich Assist will ensure that medical emergency services are made available to **You** and will be based entirely on medical necessity depending on **Your** state of health.

Please remember this is not a private health insurance and be aware of excessive treatment charges. If **You** need simple outpatient treatment of the sort **You** can pay for locally, **You** can make **Your** claim once **You** return Home (**You** must provide valid receipts or invoices). If **You** are in any doubt you can call **Zurich Assist** for help and advice.

Zurich Assist 24-hour worldwide assistance **We** offer **You** our 24-hour worldwide assistance service relating to the sections of cover that apply for the level of cover you have selected. **We** arrange access to the following services:

Cash transfer advice.

If **You** need money to pay for travel or accommodation because of theft, loss, illness or injury, **We** will advise **You** on the process **You** must follow to get money.

Consular and embassy referral.

Where possible, **We** will give **You** the details of the representative of the relevant consulate or embassy. For example, if **You** have lost your passport, driving licence or travel documents.

Emergency travel and accommodation arrangements.

Where possible, **We** will help **You** to arrange emergency alternative transportation and accommodation.

Sending urgent messages.

We will help **You** to send urgent personal messages or get messages to **You** if **You** experience travel delay or suffer from illness or injury.

For confirmation contact **Zurich Assist** on +44 (0) 203 543 4704 if calling from abroad.

When **You** contact **Us**, **You** will need to tell **Us** **Your** name, **Your** policy number and **Your** contact details so **We** can keep in touch. Please try to have these and other useful information to hand.

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 **Zurich Assist**. 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 **Zurich Assist** as soon as possible.

Private medical treatment is not covered unless authorised specifically by **Zurich Assist**.

Medical Assistance Abroad

Zurich Assist has the medical expertise, contacts and facilities to help should **You** be injured in an accident or fall ill. **Zurich Assist** 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, **Zurich Assist** 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 **Zurich Assist** for **You** as soon as possible.

Out of pocket expenses following medical assistance abroad

If **you** received assistance from **Zurich Assist** whilst on **your trip** and have out of pocket expenses, **you** will need to register a separate claim on **your** return to **your home area** for these costs. See the Claims Conditions on for details.

Reciprocal Health Agreements

When traveling to a country in the European Union or Switzerland **You** should receive inpatient treatment in a public hospital.

You must therefore obtain a Global Health Insurance Card (GHIC) prior to travel by completing an application form via www.ghic.org.uk. This allows European citizens to benefit from the health agreements between countries in the EU. (This used to be known as EHIC / E111). A **UK** issued EHIC Card is also still valid and accepted until expiry and can be used in place of a GHIC Card.

If **You** are admitted to a public hospital, **You** should present **Your** GHIC / EHIC to the hospital; if **You** are unable to do so, **You** must co-operate with the medical assistance department in order to obtain one.

If **Your** GHIC / EHIC is presented to the treating doctor or hospital when receiving medical treatment within the European Union and Switzerland and the medical costs are reduced, the policy excess applicable under section B – Medical and other expenses will be waived.

Please note, from 1st January 2021 a **UK** issued EHIC or GHIC is no longer accepted in Norway, Iceland, and Lichenstein.

When **You** are travelling to Australia or New Zealand and **You** have to go to hospital, **You** must register for treatment under the national Medicare or equivalent scheme of those countries.

INSURANCE

You can be covered under Section B – Emergency Medical Expenses and Section D – Personal Accident (except where specifically excluded in the table below) sections for the following activities subject to an additional premium being paid and shown on the validation certificate.

Section A: Cancellation or Curtailment Charges

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule**, for **Your** proportion of any non-refundable unused travel and accommodation costs and other pre-paid charges (including sports, concert and entertainment tickets) which **You** have paid or are contracted to pay together with any reasonable additional travel expenses incurred if **You** have to necessarily and unavoidably either:

cancel **Your Trip** before it starts; or

Curtail Your Trip

As a result of any of the following events occurring:

1. The death, **Bodily Injury**, illness (not caused by or related to medical pandemic or epidemic) or **Complications of Pregnancy and Childbirth** of:
 - a) You
 - b) Your Travelling Companion
 - c) any person with whom **You** have arranged to reside temporarily
 - d) Your Close Relative
 - e) Your Close Business Associate
2. You or a Close Relative or Travelling Companion being:
 - a) medically diagnosed with Covid-19 or being compulsorily quarantined on the orders of **Your/** their treating **Medical Practitioner**, due to Covid-19, suspected Covid-19 or exposure to someone who has been diagnosed with Covid-19
 - b) You or Your Travelling Companion being:
 - i. compulsorily quarantined on the orders of **Your/**their treating **Medical Practitioner** for medical reasons unrelated to Covid-19 or medical pandemic or epidemic; or
 - ii. called as a witness at a Court of Law; or
 - iii. summoned for jury service
3. **You** or **Your Travelling Companion** being made redundant, as long as **You** had been working at **Your** current place of employment for a minimum continuous period of two years, and that at the time when **You** purchased this insurance or at the time of booking any **Trip**, there was no reason to believe that **You** would be made redundant. This cover would not apply if **You** are self-employed or accept voluntary redundancy.
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** could not reasonably have been expected at the time when **You** purchased this insurance or at the time of booking any **Trip**.

5. In the event of Burglary at **Your Home** within 48 hours of **Your** departure or the police requesting **You** to return to **Your Home** due to serious damage to **Your Home** caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.

Special Conditions Relating to Claims

1. **You** must obtain a medical certificate from a **Medical Practitioner** to confirm the necessity to return **Home** prior to **Curtailment** of the **Trip** due to death, **Bodily Injury**, illness or **Complications of Pregnancy and Childbirth**.
2. If **You** cancel the **Trip** due to **Bodily Injury**, illness or **Complications of Pregnancy and Childbirth**, **You** must provide a medical certificate from the **Medical Practitioner** of the person whose condition has led to the cancellation stating this was necessary and unavoidable.
3. If **You** fail to notify the travel agent, tour operator or provider of transport/accommodation, at the time it is found necessary to cancel the **Trip**, the amount **We** will pay will be limited to the cancellation charges that would have otherwise applied.

What is Not Covered.

1. The Excess as shown in the Policy Schedule.
2. The cost of any recoverable air passenger duty (APD) charges made by a scheduled airline as a part of **Your** booking, ATOL protection fees and any administration fees included in the cost of the flight booking or refund process.
3. Any claims arising directly or indirectly from:
 - a) Redundancy caused by or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy or where a warning or notification of redundancy was given prior to the date this insurance is affected by **You** or the time of booking any **Trip**.
 - b) Circumstances known to **You** prior to the date this insurance is effected by **You** or the time of booking any **Trip** which could reasonably have been expected to give rise to cancellation or **Curtailment** of the **Trip**.
 - c) Normal pregnancy, without any accompanying **Bodily Injury**, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
4. Any claim caused by or arising out of or in connection with a **Medical Condition** excluded under "Important Conditions Related to Health".
5. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.
6. **Your** failure to obtain the required passport or visa.
7. Any claim arising from **Your** failure to arrive at **Your International Departure Point** in time to board the **Public Transport** on which **You** are booked to travel and **You** return back to **Your Home** rather than make alternative travel arrangements to reach **Your** intended overseas destination.
8. Any loss directly or indirectly arising from any government's regulations control or act, bankruptcy, liquidation, error, omission or default of any travel agency, tour operator, public transport carrier and/or other provider of any service forming part of the booked **Trip**.
9. Pregnancy, where, at the point of checking in for or boarding **Your** flight, **You** fail to comply with the airline's conveyance of pregnant women policy, if **You** knew **You** were pregnant at the time of purchasing the policy or booking the **Trip**.
10. Cancelling **Your Trip** due to having given birth in or after the 32nd week for a single pregnancy or 24th week for a multiple pregnancy.
11. Anything mentioned in the general exclusions.

Section B: Emergency Medical and Other Expenses

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule**, for the following expenses which are necessarily incurred as a result of **You** suffering unforeseen **Bodily Injury**, illness, disease and/or compulsory quarantine (on the orders of **Your** treating **Medical Practitioner**) or **Complications of Pregnancy and Childbirth**:

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of **Your Home Area** (or whilst on a **Cruise** within **UK** territorial waters).
2. Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to the amount shown in the **Policy Schedule** incurred outside of **Your Home Area**.
3. In the event of **Your** death:
 - a) outside **Your Home Area** the reasonable additional cost of funeral expenses abroad up to a maximum of £5,000 plus the reasonable cost of conveying **Your** ashes to **Your Home**, or the additional costs of returning **Your** body to **Your Home**.
 - b) within **Your Home Area** the reasonable additional cost of returning **Your** body to **Your Home**.
4. Reasonable additional transport (economy class) or accommodation expenses incurred, up to the standard of **Your** original booking, if it is medically necessary for **You** to stay beyond **Your** scheduled return date. This includes, with the prior authorisation of **Zurich Assist**, reasonable additional transport or accommodation expenses for a friend, **Travelling Companion** or **Close Relative** to remain with **You** or travel to **You** from **Your Home Area** or escort **You** and additional travel expenses to return **You** to **Your Home** if **You** are unable to use the return ticket. A maximum combined total of £2,000 can be claimed for this part if **You** need medical treatment for Covid-19 or **You** are compulsorily quarantined on the orders of **Your** treating **Medical Practitioner** due to Covid-19, suspected Covid-19 or exposure to someone who has been diagnosed with Covid-19, during **Your Trip**.
5. With the prior authorisation of **Zurich Assist**, the additional costs incurred in the use of air transport or other suitable

means, including qualified attendants, to repatriate **You** to **Your Home** if it is medically necessary. Repatriation expenses will be in respect only of the identical class of travel utilised on the outward journey unless **Zurich Assist** agree otherwise.

Special Conditions Relating to Claims

1. **You** or someone on **Your** behalf must phone **Zurich Assist** helpline as soon as possible if **Your** illness or injury means **You**:
 - a) need to be admitted to hospital as an in-patient outside **Your Home Area** or before any arrangements are made for **Your** repatriation; and/or
 - b) are told by the treating **Medical Practitioner** that **You** need to undergo tests or investigations as an out-patient outside **Your Home Area** or while on a **Cruise** within **UK** territorial waters.
2. All expenses and costs for accommodation and transport, including that provided by emergency repatriation services where medically necessary, must have the prior agreement of **Zurich Assist**.
3. All expenses and costs exceeding £500 (or the local equivalent) must have the prior agreement of **Zurich Assist**.
4. **Zurich Assist** may move **You** from one hospital to another and/or arrange for **You** to return to **Your Home Area** if the treating **Medical Practitioner** and they think it is safe to do so. If **You** choose not to move or return to **Your Home Area** all cover will end and **We** will not pay for any claims for costs incurred after the date it was deemed safe for **You** move or return.
5. **You** must accept the decisions of **Zurich Assist** about the most suitable, practical and reasonable solution to any medical emergency.
6. **You** must provide **Us** with valid receipts or invoices for all costs and expenses incurred.
7. **You** should take reasonable steps to use any Reciprocal Health Agreement which exist between countries. Where medical expenses are reduced using a Reciprocal Health Agreement the excess will be reduced to nil under this section.

What is Not Covered

1. The Excess as shown in the Policy Schedule.
2. Any claims arising directly or indirectly in respect of:
 - a) Costs of telephone calls other than:
 - i. Calls to **Zurich Assist** notifying and dealing with the problem for which **You** are able to provide receipts or other reasonable evidence to show the cost of the calls and the numbers **You** telephoned.
 - ii. Any costs incurred by **You** when **You** receive calls on **Your** mobile telephone from **Zurich Assist** for which **You** are able to provide receipts or other reasonable evidence to show the cost of the calls.
 - b) The cost of taxi fares, other than those for travel to or from hospital relating to **Your** admission, discharge, attendance for outpatient treatment or appointments or for collection of medication prescribed by the hospital.
 - c) The cost of treatment or surgery, including exploratory tests, which are not directly related to the **Bodily Injury** or illness which necessitated **Your** admittance into hospital.
 - d) Any expenses which are not usual, reasonable or customary to treat **Your Bodily Injury** or illness.
 - e) Any form of treatment or surgery which in the opinion of the **Medical Practitioner** in attendance and **Zurich Assist** can be delayed reasonably until **Your** return to **Your Home Area**.
 - f) Expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside **Your Home Area**.
 - g) Additional costs arising from single or private room accommodation.
 - h) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by **Zurich Assist**.
 - i) Any expenses incurred after **You** have returned to **Your Home Area**.
 - j) Expenses incurred as a result of a tropical disease where **You** have not had the recommended inoculations and/or taken the recommended medication.
 - k) Expenses incurred as a result of **Your** decision not to be repatriated after the date when in the opinion of **Zurich Assist** it is safe to do so.
 - l) Normal pregnancy, without any accompanying **Bodily Injury**, illness, disease or **Complications of Pregnancy and Childbirth**. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
 - m) Any expenses incurred in England, Scotland, Wales or Northern Ireland which are:
 - i. for private treatment (except where necessarily incurred while on a **Cruise** within **UK** territorial waters); or
 - ii. funded by, or are recoverable from the Health Authority in **Your Home Area**.
 - n) cosmetic surgery
 - o) dental work involving the use of precious metals
3. Any claim caused by or arising out of or in connection with a **Medical Condition** excluded under "Important Conditions Related to Health".
4. Anything mentioned in the general exclusions.

Section C: Hospital Benefit

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule**, for every complete 24 hours **You** have to stay in hospital as an in-patient or are confined to **Your** accommodation due to **Your** compulsory quarantine on the order of **Your** treating **Medical**

Practitioner outside of **Your Home Area** up to a maximum as stated in the **Policy Schedule** as a result of **Bodily Injury** or illness **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 during **Your** stay in hospital.

Special Conditions Relating to Claims

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

What is Not Covered

1. Any claims arising directly or indirectly from:
 - a) Any additional period of hospitalisation, compulsory quarantine or confinement to **Your** accommodation:
 - i. Relating to treatment or surgery, including exploratory tests, which are not directly related to the **Bodily Injury** or illness which necessitated **Your** admittance into hospital.
 - ii. Relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
 - iii. Following **Your** decision not to be repatriated after the date when in the opinion of **Zurich Assist** it is safe to do so.
 - b) Hospitalisation, compulsory quarantine or confinement to **Your** accommodation:
 - i. Relating to any form of treatment or surgery which in the opinion of the **Medical Practitioner** in attendance and **Zurich Assist** can be delayed reasonably until **Your** return to **Your Home Area**.
 - ii. As a result of a tropical disease where **You** have not had the recommended inoculations and/or taken the recommended medication.
 - iii. Occurring in England, Scotland, Wales or Northern Ireland and relating to either private treatment or tests, surgery or treatment the costs of which are funded by, or are recoverable from the Health Authority in **Your Home Area**.
2. Any claim caused by or arising out of or in connection with a **Medical Condition** excluded under "Important Conditions Related to Health".
3. Anything mentioned in the general exclusions.

Section D: Personal Accident

Special Definitions

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

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

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

What is Covered

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

Special Conditions Relating to Claims

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

Provisions

1. Benefit is not payable to **You**:
 - a) Under more than one of the items shown under this section in the **Policy Schedule**.
 - b) Under Permanent Total Disablement, until one year after the date **You** sustain **Bodily Injury**.
 - c) Under Permanent Total Disablement, if **You** are able or may be able to carry out any relevant employment or relevant occupation.
2. The death benefit payment will be paid into the deceased's estate.

What is Not Covered

1. Any claim caused by or arising out of or in connection with a **Medical Condition** excluded under "Important Conditions Related to Health".
2. Anything mentioned in the general exclusions

Section E: Baggage, Baggage Delay and Passport

What is Covered

1. **We** will pay **You** up to the amount shown in the **Policy Schedule** for the accidental loss of, theft of or damage to

Baggage. The amount payable will be the original price paid for the item, less a deduction for wear, tear and depreciation (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Baggage**). The maximum **We** will pay for any **Single Item**, and in total for **Valuables** is as shown in the **Policy Schedule**.

2. **We** will also pay **You** up to the amounts shown in the **Policy Schedule** for:

- a) **Delayed Baggage** – The emergency replacement of clothing, medication and toiletries if the **Baggage** is temporarily lost in transit during the outward journey and not returned to **You** within 12 hours, provided written confirmation is obtained and sent to **Us** from the carrier, confirming the number of hours the **Baggage** was delayed. If the loss is permanent the amount paid will be deducted from the final amount to be paid under this section.
- b) **Replacement of Passport** – reasonable additional travel and accommodation expenses necessarily incurred outside **Your Home Area** to obtain a replacement of **Your** lost or stolen passport or visa which has been lost or stolen outside **Your Home Area**. This would include any fees payable specifically for **You** to obtain the replacement passport itself.
- c) **Emergency Passport Travel** – reasonable additional transport costs if **You** are unable to make **Your** pre booked return flight **Home** following the loss or theft of **Your** passport within 48 hours of **Your** pre booked return flight **Home**.

You may claim only under one of either Section E – **Baggage**, **Baggage Delay** and **Passport** or Section U – **Wedding/Civil Partnership Cover** for the same event, not both.

Special Conditions Relating to Claims

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

What is Not Covered

1. The **Excess** as shown in the **Policy Schedule** (except claims under subsection 2 above).
2. **Loss**, theft of or damage to **Valuables** or **Your** passport left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
3. **Loss**, theft of or damage to **Baggage** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:
 - a) overnight between 9pm and 8am (local time) or
 - b) at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
4. **Loss** or damage due to delay, confiscation or detention by customs or other authority.
5. **Loss**, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, mobile telephones or telecommunications equipment of any kind, deeds, manuscripts, securities, perishable goods, surfboards, sailboards, bicycles, marine equipment or craft or any related equipment or fittings of any kind, **Ski Equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
6. **Loss** or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Baggage**.
8. Claims arising for Personal Money and documents.
9. **Loss** or damage due to breakage of sports equipment or damage to sports clothing occurring whilst in use.
10. **Loss**, theft of or damage to business goods, samples, tools of trade, motor accessories and other items used in connection with **Your** business, trade, profession or occupation.
11. **Loss** or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
12. The cost of replacing downloaded content or the cost of retaking images or reinstating data stored on any item insured under this section.
13. Anything mentioned in the general exclusions.

Section F: Personal Money and Documents

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule**, for the accidental loss of, theft of or damage to Personal Money and documents (including driving licence).

Special Conditions Relating to Claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all Personal Money and documents. A Holiday Representatives report is not sufficient.
2. Receipts for items lost, stolen or damaged should be retained, including foreign currency exchange receipts showing the amount, as these will help **You** to substantiate **Your** claim.

What is Not Covered

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

Section G: Personal Liability

What is Covered

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

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

What is Not Covered

1. The **Excess** as shown in the **Policy Schedule**.
2. Compensation or legal costs arising directly or indirectly from:
 - a) Liability which has been assumed by **You** under agreement unless the liability would have attached in the absence of such agreement.
 - b) Pursuit of any business, trade, profession or occupation or the supply of goods or services.
 - c) **You** owning or using:
 - a firearm;
 - a horse drawn or motorised vehicle;
 - a waterborne, motorised, mechanical or towed vehicle (except manually propelled watercraft); or
 - an aircraft of any description, including unpowered flight.
 - d) **You** transmitting any infectious illness, virus or disease.
 - e) Ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation where **We** will not pay for the first £300 of each and every claim arising from the same incident).
 - f) **You** taking part in any **Winter Sports** activity, unless **Winter Sports** cover is shown in the validation certificate.
 - g) **You** taking part in any sports and activities where personal liability cover is specifically shown as excluded in the list of sports and activities.
3. Anything mentioned in the general exclusions.

Section H: Hijack

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule**, for the every completed period of 24 hours in the event of **Hijack** of the transport on which **You** are travelling.

What is Not Covered

1. Claims not substantiated by a written police report confirming the length and exact nature of the incident.
2. Anything mentioned in the general exclusions.

Section I: Missed Departure

What is Covered

We will pay **You** up to the amount shown in the **Policy Schedule** for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **Your** overseas destination or returning to the **United Kingdom** if

1. **You** fail to arrive at the **International Departure Point** in time to board the **Public Transport** on which **You** are booked to travel on **Your** outward journey from the **United Kingdom**; or
2. **You** fail to arrive at the **International Departure Point** in time to board the **Public Transport** on which **You** are booked to travel on the final part of **Your** return journey to the **United Kingdom**, including missing an onward connecting flight between the **United Kingdom** or mainland Europe; or
3. **You** fail to arrive into the **United Kingdom** in time to board **Your** onward connecting flight on which **You** are booked to travel as a result of a delay.

Cover is only provided as a direct result of one of the following events:

1. the failure of other scheduled **Public Transport** or
2. an accident to or breakdown of the vehicle which **You** are travelling or
3. an accident or breakdown occurring ahead of **You** on a motorway or dual carriage way which causes an unexpected delay to the vehicle in which **You** are travelling or
4. strike, industrial action or adverse weather conditions.
5. **You** may claim only under Section K1 – Delayed Departure or Section I – Missed Departure for the same event, not both.

Special Conditions Relating to Claims

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

What is Not Covered

1. The Excess as shown in the **Policy Schedule**.
2. Claims arising directly or indirectly from:
 - a) Strike or industrial action or air traffic control delay existing or publicly announced by the date **You** purchased this insurance or at the time of booking any **Trip**.
 - b) An accident to or breakdown of the vehicle in which **You** are travelling for which a professional repairers report is not provided.
 - c) Breakdown of any vehicle in which **You** are travelling if the vehicle is owned by **You** and has not been serviced properly and maintained in accordance with manufacturers instructions
 - d) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any such regulatory body in a country to/from which **You** are travelling.
 - e) closure of airspace;
 - f) closure of **Your** scheduled point of departure;
3. Additional expenses where the scheduled **Public Transport** operator has offered reasonable alternative travel arrangements.
4. Costs which can be recovered from an airline or any other source, for example under EU Air Passenger Rights legislation
5. Anything mentioned in the general exclusions.

Section J: Catastrophe

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule**, in the event that the tour company is unable to assist and **You** are forced to move from the pre-booked accommodation as a result of:

1. **Natural Disaster**.
2. the Foreign, Commonwealth and Development Office or an equivalent government or national authority, or the World Health Organisation issuing notice or advice against all travel or all but essential travel to the area in which **You** were due to travel to or were already staying during **Your Trip**, except where caused by an event described under items 1 above that existed at the start date of cover or at the time of booking a **Trip** (whichever is later). For irrecoverable travel or accommodation costs necessarily incurred to continue with the **Trip** or, if the **Trip** cannot be continued for **Your** return **Home**.

What is Not Covered

1. The Excess as shown in the **Policy Schedule**.
2. Claims where a report from local or national authority is not obtained stating that it was not acceptable for **You** to remain

- in **Your** booked accommodation.
- 3. Claims where the tour company has made alternative arrangements.
- 4. Any claim which is the result of any events announced on television, news bulletins or in the media in the **UK** before the start date of cover or at the time of booking a **Trip** (whichever is later).
- 5. Anything mentioned in the general exclusions.

Section K1/K2: Delayed Departure/ Holiday Abandonment

What is Covered

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

- a) at least 12 hours from the scheduled time of departure in respect of subsection K1 – Delayed Departure (see below) due to: or
- b) at least 24 hours from the scheduled time of departure in respect of subsection K2 – Holiday Abandonment (see below) due to:
 - i. strike or
 - ii. industrial action or
 - iii. adverse weather conditions or
 - iv. mechanical breakdown of or a technical fault occurring in the scheduled **Public Transport** on which **You** are booked to travel.

We will pay **You**:

- 1. Delayed Departure – The amount shown in the **Policy Schedule** for the first completed 12 hours delay and an additional amount for each full 12 hours delay thereafter up to the maximum amount shown in the **Policy Schedule**.
- 2. Holiday Abandonment – Up to the amount shown in the **Policy Schedule** for any irrecoverable unused travel and accommodation costs and other pre-paid charges which **You** have paid or are contracted to pay if after a minimum 24 hours has elapsed, **You** choose to cancel **Your Trip** before departing from the **United Kingdom**.
- 3. **You** may claim only under subsection K1. or K2. above for the same event, not both.
- 4. **You** may claim only under Section K1 – Delayed Departure or Section I – Missed Departure for the same event, not both.

Special Conditions Relating to Claims

- 1. **You** must check in according to the itinerary supplied to **You**.
- 2. **You** must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
- 3. **You** must comply with the terms of contract of the travel agent, tour operator or provider of transport.
- 4. In the case of a claim under sub section K2 – Holiday Abandonment **You** must provide **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**.

What is Not Covered

- 1. The **Excess** as shown in the **Policy Schedule**.
- 2. Claims arising directly or indirectly from:
 - a) Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is effected by **You** or the date **Your Trip** was booked.
 - b) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any such regulatory body in a country to/from which **You** are travelling.
 - c) closure of **Your** scheduled point of departure
 - d) storm or severe snowfall.
 - e) closure of airspace;
- 3. Anything mentioned in the general exclusions.

Section M: Credit Card Fraud

What is Covered

We will pay **You** up to the amount shown in the **Policy Schedule** for losses suffered solely as a result of any credit or cash card for which **You** are responsible, being stolen or lost and/or fraudulently used outside the **United Kingdom** by any person other than **You** or a **Close Relative** or **Your Travelling Companion**.

What is Not Covered

- 1. The **Excess** as shown in the **Policy Schedule**.
- 2. Claims where **You** can or could have recovered **Your** losses from any other source.
- 3. Claims where the card's reporting of loss procedures have not been followed.
- 4. Any costs incurred in the replacement or return of the lost or stolen card.
- 5. Anything mentioned in the general exclusions.

Section N: Legal Expense

The following additional key words or phrases have the same meaning wherever they appear in this section. These definitions apply to this section only.

Suitably qualified person

- means the **Suitably Qualified Person** appointed by Zurich Insurance Company Ltd or by **You** in accordance with section condition 2 to assess and handle **Your** legal expenses claim. Where appointed by **Us** the **Suitably Qualified Person** will, in relation to policies issued by **Us** or Zurich Group companies, handle only legal expenses claims.

What is Covered

We will pay up to the limits specified in the **Policy Schedule** (for the level of cover **You** have selected) for legal costs to pursue a civil action for compensation if someone else causes **Your Bodily Injury**, illness or death.

Where there are two or more **Insured Persons** insured by this policy, then the maximum amount **We** will pay for all such claims shall not exceed double the amount shown in the table of benefits.

Special Conditions Relating to Claims

1. Unless **You** have made a nomination in accordance with section condition 2 below, **We** or **Our Suitably Qualified Person** will decide the point at which **Your** legal case cannot usefully be pursued further.
2. If **You** do not want our **Suitably Qualified Person** to assess whether or not **Your** claim can be pursued, **You** are free to nominate a **Suitably Qualified Person** to conduct this assessment by sending **Us** the name and address of such **Suitably Qualified Person**. **You** must confirm either:
 - that the person **You** nominate will not charge more than the **Suitably Qualified Person** **We** would have appointed; or
 - that **You** are willing to pay the difference between the cost of using **Your Suitably Qualified Person** and the cost of using our choice of **Suitably Qualified Person**.
3. On acceptance of a claim, if appropriate, **We** will appoint a **Suitably Qualified Person** to act on **Your** behalf unless **You** have nominated **Your own Suitably Qualified Person** in accordance with section condition 4 below if:
 - a) There is a conflict of interest; or
 - b) It is necessary to start court proceedings and proceedings are being issued within the **United Kingdom**; or
 - c) **You** are unhappy with our **Suitably Qualified Person**;
4. If **You** have met the above criteria, **You** are free to nominate a **Suitably Qualified Person** by sending **Us** the name and address of such **Suitably Qualified Person**. **You** must confirm either:
 - that the person **You** nominate will not charge more than the **Suitably Qualified Person** **We** would have appointed; or
 - that **You** are willing to pay the difference between the cost of using **Your Suitably Qualified Person** and the cost of using our choice of **Suitably Qualified Person**.
5. If **We** do not agree to **Your** choice of **Suitably Qualified Person** under section condition 2 or 4 above, **You** may choose another **Suitably Qualified Person**.
6. If there is still a disagreement with regard to the **Suitably Qualified Person** **We** will ask the president of a relevant national law society to choose a **Suitably Qualified Person** to represent **You**. **We** and **You** must accept such choice.
7. Where **You** have not notified **Us** of a nominated **Suitably Qualified Person** in accordance with section condition 2 and/or section condition 4 **We** will be free to choose a **Suitably Qualified Person**.
8. Where **We** appoint a **Suitably Qualified Person** to represent **You** such appointment will be in accordance with **Our** standard terms of appointment.
9. **We** will have direct access to the **Suitably Qualified Person** who will, upon request, provide **Us** with any information or opinion on **Your** claim.
10. **You** must co-operate fully with **Us** and the **Suitably Qualified Person** and must keep **Us** up to date with the progress of the claim.
11. At **Our** request **You** must give the **Suitably Qualified Person** any instructions that **We** require.
12. **You** must notify **Us** immediately if anyone offers to settle a claim or makes a payment into court.
13. If **You** do not accept the recommendation of the **Suitably Qualified Person** to accept a reasonable offer or payment into court to settle a claim, **We** may refuse to pay further costs and expenses.
14. No agreement to settle on the basis of both parties paying their own costs is to be made without **Our** prior approval.
15. If **You**:
 - a) settle a claim or withdraw a claim without **Our** prior agreement;
 - b) do not give suitable instructions to the **Suitably Qualified Person**;
 - c) dismiss a **Suitably Qualified Person** without **Our** prior consent, **Our** consent is not to be withheld without good reason; the cover **We** provide will end immediately and
 - d) **We** will be entitled to re-claim any costs and expenses **We** have incurred from **You**.
16. **You** must take every available step to recover costs and expenses that **We** have to pay and must pay **Us** any costs and expenses that are recovered.
17. **We** may, at **Our** own expense, take proceedings in **Your** name to recover compensation from any third party in respect of any indemnity paid under this policy including **Our** legal costs and other related expenses. **You** MUST give such assistance as **We** shall reasonably require and any amount recovered shall belong to **Us**.

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 relating to **Your** claim under this section that **We** may ask **You** for.

What is not covered

1. Any claim where in **Our** opinion or the opinion of the **Suitably Qualified Person** appointed by **Us** there is insufficient prospect of success in obtaining reasonable compensation.
2. Legal costs and expenses incurred in pursuit of any claims against a travel agent, tour operator, carrier, **Us**, **Zurich Assist** 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. Costs of any appeal.
11. Claims by **You** other than in **Your** private capacity.
12. Anything mentioned in General exclusions.

Section P: Strike

What is Covered

We will pay **You** up to the amount shown in the **Policy Schedule** for any irrecoverable overseas accommodation costs at **Your Trip** destination which **You** have paid or are contracted to pay as a result of the cancellation of **Your** flight due to strike or industrial action taken by the airline on which **You** are due to travel.

Special Conditions Relating to Claims

1. In the event of strike or industrial action **You** must:
 - a) obtain written confirmation from the airline of the date and duration on which this occurred.
 - b) provide **Your** unused travel tickets.
 - c) provide receipts or bills for any accommodation cost claimed for.
2. **You** may claim only under Section K1 – Delayed Departure or Section P – Strike for the same event, not both.

What is Not Covered

1. In the event of strike or industrial action any additional accommodation costs incurred by **You**:
 - a) where the airline has offered reasonable alternative travel arrangements within 12 hours of **Your** original departure time from the **United Kingdom**.
 - b) which are recoverable from the airline or for which **You** receive or are expecting to receive compensation.
2. Claims arising directly or indirectly from strike or industrial action existing or being publicly announced prior to the date this insurance is effected by **You** or the time of booking any **Trip**.
3. Anything mentioned in the general exclusions.

Sections Q1-Q5: Winter Sports

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

COVER IN RESPECT OF SECTIONS Q1-Q5 ONLY OPERATES:

1. UNDER SINGLE TRIP POLICIES IF THE APPROPRIATE **WINTER SPORTS** EXTENSION HAS BEEN CHOSEN AND THE APPROPRIATE ADDITIONAL PREMIUM HAS BEEN PAID.
2. UNDER ANNUAL MULTI TRIP POLICIES FOR A PERIOD NOT EXCEEDING 18 DAYS ON ESSENTIAL, PREMIER OR PREMIER PLUS COVER IN TOTAL IN EACH **PERIOD OF INSURANCE**, IF THE APPROPRIATE **WINTER SPORTS** EXTENSION HAS BEEN CHOSEN AND THE APPROPRIATE ADDITIONAL PREMIUM HAS BEEN PAID.

Section Q1: Ski Equipment

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

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule**, for the accidental loss of, theft of or damage to **Your** own **Ski Equipment**, or for hired **Ski Equipment**. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (calculated from the table below) or **We** may at **Our** option replace, re-instate or repair the lost or damaged **Ski Equipment**.

Age of Item		Amount Payable
Up to 1 year old	–	90% of purchase price
Up to 2 years old	–	70% of purchase price
Up to 3 years old	–	50% of purchase price
Up to 4 years old	–	30% of purchase price
Up to 5 years old	–	20% of purchase price
Over 5 years old	–	No payment

The maximum **We** will pay for any **Single Item** is calculated from the table above or shown in the **Policy Schedule**, whichever is the less.

Special Conditions Relating to Claims

- You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Ski Equipment**.
- For items damaged whilst on **Your Trip**, **You** must obtain an official report from a retailer confirming the item is damaged and beyond repair.
- If **Ski Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Ski Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - obtain 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).
 - retain all travel tickets and tags for submission if a claim is to be made under this policy.
- Receipts for items lost, stolen or damaged or proof of ownership should be retained as these will help **You** to substantiate **Your** claim.

Our liability for **Ski Equipment** hired by **You** shall be further limited to the **Insured Persons** liability for such loss or damage.

What is Not Covered

- The Excess as shown in the **Policy Schedule**.
- Loss**, theft of or damage to **Ski Equipment** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:
 - overnight between 9pm and 8am (local time) or
 - at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
- Loss** or damage due to delay, confiscation or detention by customs or other authority.
- Loss** or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
- Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Ski Equipment**.
- Claims arising from loss or theft from **Your** accommodation unless there is evidence of forced entry which is confirmed by a police report.
- Claims arising from loss or theft or damage of **Ski Equipment** carried on a vehicle roof rack unless secured by a lockable ski rack.
- Anything mentioned in the general exclusions.

Section Q2: Ski Equipment Hire

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

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule**, 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 12 hours of **Your Ski Equipment**.

Special Conditions Relating to Claims

- You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Ski Equipment**.
- For items damaged whilst on **Your Trip**, **You** must obtain an official report from a retailer confirming the item is damaged and beyond repair.

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

What is Not Covered

1. **Loss**, theft of or damage to **Ski Equipment** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:
 - a) overnight between 9pm and 8am (local time) or
 - b) at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
2. **Loss** or damage due to delay, confiscation or detention by customs or other authority.
3. **Loss** or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
4. Anything mentioned in the general exclusions.

Section Q3: Ski Pack

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

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule**:

- a) For the unused portion of **Your** ski pack (ski school fees, lift passes and hired **Ski Equipment**) following **Your Bodily Injury** or illness.
- b) For the unused portion of **Your** lift pass if **You** lose it.

Special Conditions Relating to Claims

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

What is Not Covered

1. Any claim caused by or arising out of or in connection with a **Medical Condition** excluded under "Important Conditions Related to Health".
2. Anything mentioned in general exclusions.

Section Q4: Piste Closure

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

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule**, for the cost of transport organised by the tour operator to an alternative site if due to lack of snow conditions results in the closure of skiing facilities (excluding cross-country skiing) in **Your** resort and it is not possible to ski. The cover only applies:

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

Special Conditions Relating to Claims

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

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.

Section Q5: Avalanche Closure

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

What is Covered

We will pay **You** up to the amount shown in the **Policy Schedule** for the cost of transport organised by the tour operator to an alternative site if an avalanche results in the closure of skiing facilities (excluding cross-country skiing) in **Your** resort and it is not possible to ski. The cover only applies:

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

Special Conditions Relating to Claims

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

What is Not Covered

1. The Excess as shown in the Policy Schedule.
2. Anything mentioned in the general exclusions.

Section R1-R5: Travel Disruption

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

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

Section R1: Extended Cancellation Or Curtailment Charges Cover

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

What is Covered

Section A – Cancellation or **Curtailment** charges is extended to include the following cover. **We** will pay **You** up to the amount shown in the **Policy Schedule** for any irrecoverable unused travel and accommodation costs (and other pre-paid charges) which **You** have paid or are contracted to pay, together with any reasonable additional travel expenses incurred if:

- a) **You** were not able to travel and use **Your** booked accommodation or
- b) the **Trip** was **Curtailed** before completion as a result of the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) www.gov.uk/FCDO or the World Health Organisation (WHO) or regulatory authority in a country to/from which **You** are travelling issuing a directive:
 - i. prohibiting all travel or all but essential travel to or
 - ii. recommending evacuation from the country or specific **Area** or event to which **You** were travelling, providing the directive came into force after **You** purchased this insurance or booked the **Trip** or in the case of **Curtailment** after **You** had left the **United Kingdom** to commence the **Trip**.

In relation to medical epidemic and pandemic please see General Exclusion 18.

Section R2/R3: Extended Delayed Departure / Extended Holiday Abandonment Cover

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

What is Covered

Section K1 – Delayed departure is extended to include the following cover. **We** will pay **You** one of the following amounts:

1. If the scheduled **Public Transport** on which **You** are booked to travel is cancelled or delayed, leading to **Your** departure being delayed for more than 12 hours at the departure point of any connecting **Public Transport** in the **United Kingdom** or to **Your** overseas destination or on the return journey to **Your Home** **We** will pay **You** for the first completed 12 hours delay and for each full 12 hours delay after that, up to the amount shown in the **Policy Schedule** (which is meant to help **You** pay for telephone calls made and meals and refreshments purchased during the delay) provided **You** eventually continue the **Trip**.
2. **We** will pay **You** up to the amount shown in the **Policy Schedule** for either:
 - a) any irrecoverable unused accommodation and travel costs (and other pre-paid charges) which **You** have paid or are contracted to pay because **You** were not able to travel and use **Your** booked accommodation as a result of:
 - i. the scheduled Public transport on which **You** were booked to travel from the **United Kingdom** being cancelled or delayed for more than 12 hours or
 - ii. **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours and **You** choose to cancel **Your Trip** because the alternative transport to **Your** overseas destination offered by the **Public Transport** operator was not reasonable or

- b) suitable additional accommodation (room only) and travel expenses necessarily incurred in reaching **Your** overseas destination and/or in returning to the **United Kingdom** as a result of:

the **Public Transport** on which **You** were booked to travel being cancelled, delayed for more than 12 hours, diverted or re-directed after take-off or

You being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours and **You** choose to make other travel arrangements for **Your Trip** because the alternative transport offered by the scheduled **Public Transport** operator was not reasonable. The amount payable will be calculated after deduction of the amount of the refund on **Your** ticket(s) together with any compensation from the **Public Transport** operator. **You** can only claim under subsections 1. or 2. for the same event, not both. If the same costs, charges or expenses are also covered under any other section of this policy

You can only claim for these under one section for the same event. **You** may claim only under Subsection 1 or Section K1 – Delayed Departure for the same event, not both.

Section R4: Extended Missed Departure Cover

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

What is Covered

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

1. **We** will pay **You** up to the amount shown in the **Policy Schedule** 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 any onward connecting **Public Transport** on which **You** are booked to travel, following completion of the initial international journey, including connections within the **United Kingdom** on the return journey to **Your Home** as a result of:
 - a) the failure of other scheduled **Public Transport** or
 - b) strike, industrial action or adverse weather conditions or
 - c) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours. If the same expenses are also covered under any other section of this policy **You** can only claim for these under one section for the same event.

Section R5: Accommodation Cover

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

What is Covered

We will pay **You** up to the amount shown in the **Policy Schedule** for either:

1. any irrecoverable unused accommodation costs (and other pre-paid charges) which **You** have paid or are contracted to pay because **You** were not able to travel and use **Your** booked accommodation or
2. reasonable additional accommodation and transport costs incurred:
 - a) up to the standard of **Your** original booking, if **You** need to move to other accommodation on arrival or at any other time during the **Trip** because **You** cannot use **Your** booked accommodation or
 - b) with the prior authorisation of **Zurich Assist** to repatriate **You** to **Your Home** if it becomes necessary to **Curtail** the **Trip**.

as a result of, fire, flood, earthquake, explosion, tsunami, landslide, avalanche, volcanic eruption, hurricane, storm or an outbreak of food poisoning or an infectious disease affecting **Your** accommodation or resort. **You** can only claim under one of subsections 1. or 2. of What is covered for the same event, not both. If the same costs and charges are also covered under any other section of this policy **You** can only claim for these under one section for the same event.

Special Conditions Relating to Claims

(Applicable to all extended sections of cover)

1. If **You** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **You** find out it is necessary to cancel the **Trip**, the amount **We** will pay will be limited to the cancellation charges that would have otherwise applied.
2. **You** must get (at **Your** own expense) written confirmation from the provider of the accommodation (or their administrators), the local Police or relevant authority that **You** could not use **Your** accommodation and the reason for this.
3. For **Curtailment** claims only: **You** must tell **Zurich Assist** as soon as possible of any circumstances making it necessary for **You** to return **Home** and before any arrangements are made for **Your** repatriation.
4. **You** must check in, according to the itinerary supplied to **You** unless **Your** tour operator or airline has requested **You** not to travel to the airport.
5. **You** must get (at **Your** own expense) written confirmation from the scheduled **Public Transport** operator (or their handling agents) of the cancellation, number of hours of delay or involuntarily denied boarding and the reason for these together with details of any alternative transport offered.
6. **You** must comply with the terms of contract of the scheduled **Public Transport** operator and seek financial compensation, assistance or a refund of **Your** ticket from them, in accordance with the terms and/or (where applicable) **Your** rights under EU Air Passengers Rights legislation in the event of denied boarding, cancellation or long delay of

flights.

7. **You** must get (at **Your** own expense) written confirmation from the scheduled **Public Transport** operator/ accommodation provider that reimbursement will not be provided

What Is Not Covered

(Applicable To All Section R Extended Sections Of Cover)

1. The **Excess** as shown in the **Policy Schedule** of each and every claim, per incident claimed for, under this section by each **Insured Person** (except claims under subsection 1. a) of What is covered under the Extended delayed departure cover above)
2. The cost of Airport Departure Duty/Tax (whether irrecoverable or not).
3. Travel tickets paid for using any airline mileage reward scheme, for example Air Miles.
4. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme
5. Claims arising directly or indirectly from:
 - a) Strike, industrial action, cancellation of **Public Transport** or a directive prohibiting all travel or all but essential travel, to the country or specific **Area** or event to which **You** were travelling, existing or being publicly announced by the date **You** purchased this insurance or at the time of booking any **Trip**.
 - b) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **You** are travelling.
 - c) Denied boarding due to **Your** drug use, alcohol or solvent abuse or **Your** inability to provide a valid passport, visa or other documentation required by the **Public Transport** operator or their handling agents.
6. Any costs incurred by **You** which are recoverable from the providers of the accommodation (or their administrators) or for which **You** receive or are expected to receive compensation or reimbursement.
7. Any costs incurred by **You** which are recoverable from the **Public Transport** operator or for which **You** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
8. Any accommodation costs, charges and expenses where the **Public Transport** operator has offered reasonable alternative travel arrangements.
9. Any costs for normal day to day living such as food and drink which **You** would have expected to pay during **Your Trip**.
10. Claims arising within 7 days of the date **You** purchased this insurance or the time of booking any **Trip**.
11. Anything mentioned in the general exclusions applicable.

Claims Evidence

(Applicable To All Section R Extended Sections Of Cover)

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

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

Section S1-S4: Cruise Cover

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

This extension to the policy provides the following amendments to the insurance, specifically for costs related to the additional expenses whilst **You** are on a **Cruise**.

S1: Cruise Connection

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

What is Covered

We will pay **You** up to the amount shown in the **Policy Schedule** for reasonable additional onward travel expenses and accommodation (room only) necessarily incurred in reaching the next available embarkation point of **Your** cruise itinerary if **You** fail to arrive at the original embarkation point in time to board **Your Cruise** ship on which **You** are booked to travel, or **Your** failure to disembark at the original disembarkation place and time to reach **Your** international flight departure point, as a direct result of:

1. the failure of any scheduled **Public Transport**
2. the failure of **Your** booked **Cruise** ship
3. strike, industrial action or adverse weather conditions.

Special Conditions Relating to Claims

You must allow sufficient time for the scheduled **Public Transport**, **Cruise** ship or other transport to arrive on schedule and to deliver **You** to **Your** embarkation point or International Departure point.

You may claim only under Section S1 or Section I – Missed Departure, for the same event, not both..

What is Not Covered

1. The Excess as shown in the Policy Schedule.
2. Claims arising directly or indirectly from:
 - a) Strike or industrial action or air traffic control delay existing or publicly announced by the date **You** purchased this insurance or at the time of booking any **Trip**.
 - b) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
 - c) closure of airspace.
 - d) closure of **Your** scheduled point of departure.
3. Additional expenses where the scheduled **Public Transport** operator has offered reasonable alternative travel arrangements.
4. Any delay caused by quarantine on the **Cruise** ship due to contagious disease.
5. Anything mentioned in the general exclusions.

S2: Cabin Confinement

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

What is Covered

We will pay up to the amount shown in the **Policy Schedule** for each 24 hour period that **You** are confined by the ships medical officer to **Your** cabin for medical reasons during the period of the **Trip**.

What is Not Covered

We will not cover the following:

1. Any confinement to **Your** cabin which has not been confirmed in writing by the ships medical officer.
2. Any claim caused by or arising out of or in connection with a **Medical Condition** excluded under "Important Conditions Related to Health".
3. Anything mentioned in the general exclusions.

S3: Missed Excursions

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

What is Covered

We will pay up to the amount shown in the **Policy Schedule** for the cost of pre-booked excursions, which **You** were unable to use as a direct result of being confined to **Your** own cabin due to an accident or illness which is covered under section B – Emergency Medical and other expenses.

What is Not Covered

We will not cover the following:

1. The **Excess** as shown in the **Policy Schedule**.
2. Anything mentioned in the general exclusions.

S4: Emergency Airlift

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

What is Covered

Section B: Emergency Medical and Other Expenses will extend to provide cover for necessarily incurred emergency airlift expenses if **You** require medical attention or facilities which are not available on board **Your** cruise ship, and **You** need to be transported to the nearest hospital onshore.

What is Not Covered

1. The **Excess** as shown in the **Policy Schedule**.
2. Anything mentioned in the general exclusions.

3. Anything mentioned under, What is Not Covered, of Section B: Emergency Medical and Other Expenses.

Optional Covers

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

COVER IN RESPECT OF SECTIONS T, U, V AND W ONLY OPERATES:

IF THE APPROPRIATE OPTIONAL COVER EXTENSION HAS BEEN CHOSEN AND THE APPROPRIATE ADDITIONAL PREMIUM HAS BEEN PAID.

Section T: Flight Cancellation

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

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule** for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **Your** overseas destination and/or in returning to the **United Kingdom** as a result of the flight on which **You** were booked to travel being cancelled or delayed for more than 24 hours and **You** choose to make other travel arrangements for **Your Trip** because the alternative transport offered by the airline was not within 24 hours of **Your** original scheduled departure time. The amount payable will be calculated after deduction of the amount of the refund on **Your** ticket(s) together with any compensation from the airline.

You may claim only under Section T – Flight Cancellation or Section K1 – Delayed Departure for the same event not both.

Special Conditions Relating to Claims

1. **You** must check in according to the itinerary supplied to **You**.
2. **You** must get written confirmation from the airline (or their handling agents) of the cancellation or number of hours delay and the reason for these together with details of any alternative transport offered.
3. **You** must comply with the terms of contract of the airline and seek financial compensation, assistance or a refund of **Your** ticket(s) 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. **You** must comply with the terms of contract of the airline and seek financial compensation, assistance or a refund of **Your** ticket(s) from them

What is Not Covered

1. The **Excess** as shown in the **Policy Schedule**.
2. The cost of recoverable airport charges and levies.
3. Claims arising directly or indirectly from:
 - a) Strike, industrial action or air traffic control existing or being publicly announced by the date **You** purchased this insurance or at the time of booking any **Trip**.
 - b) An aircraft being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority or any similar body in any country.
 - c) closure of airspace.
 - d) closure of **Your** scheduled point of departure.
4. Any costs incurred by **You** which are recoverable from the airline or for which **You** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
5. Any accommodation costs, charges and expenses where the airline has offered alternative travel arrangements within 24 hours of **Your** original scheduled departure time.
6. Any costs which **You** would have expected to pay during **Your Trip**.
7. Anything mentioned in the general exclusions.

Section U: Wedding/Civil Partnership

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

Special Definitions

(which are shown in italics)

You/Your/Insured Person/Insured Couple – means the couple travelling abroad to be married/entered into civil partnership whose names appear in the validation certificate

Wedding/Civil Partnership attire – means dress, suits, shoes and other accessories bought specially for the wedding/civil partnership and make-up, hair styling and flowers paid for or purchased for the wedding/civil partnership forming part of **Your Baggage**.

What is Covered

1. **We** will pay up to the amounts shown in the **Policy Schedule** for the accidental loss of, theft of or damage to the items shown below forming part of **Your Baggage**:

- a) for each wedding/civil partnership ring taken or purchased on the **Trip** for each *Insured Person*.
 - b) for wedding/civil partnership gifts taken or purchased on the **Trip** for the *Insured Couple*.
 - c) for *Your wedding/civil partnership attire* which is specifically to be worn by *You* on *Your wedding/ civil partnership day*. The maximum payment for any **Single Item** is shown in the **Policy Schedule**. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Baggage**).
2. **We** will pay the *Insured Couple* up to £300 for the reasonable additional costs incurred to reprint/make a copy of or retake the photographs/video recordings either at a later date during the **Trip** or at a venue in the **United Kingdom** if:
- a) the professional photographer who was booked to take the photographs/video recordings on *Your wedding/civil partnership day* is unable to fulfil such obligations due to **Bodily Injury**, illness or unavoidable and unforeseen transport problems, or
 - b) the photographs/video recordings of the wedding day taken by a professional photographer are lost, stolen or damaged within 14 days after the wedding/civil partnership day and whilst *You* are still at the holiday/ honeymoon location.

You may claim only under one of either Section U – Wedding/ Civil Partnership Cover or Section E – **Baggage, Baggage Delay** and Passport for the same event, not both.

Special Conditions Relating to Claims

1. **You** must report to the local Police within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Baggage**.
2. If **Baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Baggage** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged or proof of ownership should be retained as these will help **You** to substantiate **Your** claim.

What is Not Covered

1. The **Excess** as shown in the **Policy Schedule**.
2. **Loss**, theft of or damage to **Valuables** left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
3. **Loss**, theft of or damage to **Baggage** left **Unattended** at any time or contained in an **Unattended** vehicle:
 - a) overnight between 9pm and 8am (local time) or
 - b) at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
4. **Loss** or damage due to delay, confiscation or detention by customs or other authority.
5. **Loss**, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, mobile telephones or telecommunications equipment of any kind, deeds, manuscripts, securities, perishable goods, surfboards/ sailboards bicycles, marine equipment or craft or any related equipment or fittings of any kind, **Ski Equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
6. **Loss** or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. **Loss** or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
8. **Loss**, theft of or damage to business goods, samples, tools of trade, motor accessories and other Items used in connection with **Your** employment or occupation.
9. **Loss** or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown or liquid damage.
10. Anything mentioned in the general exclusions.

Section V: Business Cover

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

What is Covered

1. In addition to the cover provided under Section E – **Baggage** and Passport **We** will pay **You** up to the amount shown in the **Policy Schedule** for the accidental loss of, theft of or damage to **Business Equipment** occurring during the **Period of Insurance**. The amount payable will be the current market value, which takes into account a deduction for wear tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Business Equipment**).
2. **We** will also pay reasonable additional accommodation and travelling expenses incurred in arranging for a colleague or business associate to take **Your** place on a pre-arranged **Business Trip** in the event that:

- a) **You** die.
- b) **You** are unable to make the **Business Trip** due to **You** being hospitalised or totally disabled as confirmed in writing by a **Medical Practitioner**.
- c) **Your Close Relative** or **Close Business Associate** in the **United Kingdom** dies, is seriously injured or falls seriously ill.

Special Conditions Relating to Claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Business Equipment**.
2. Receipts for items lost, stolen or damaged or proof of ownership should be retained as these will help **You** to substantiate **Your** claim.

What is Not Covered

1. In respect of Cover 1 above:
 - a) The **Excess** as shown in the **Policy Schedule**.
 - b) **Loss**, theft or damage to **Business Equipment** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:
 - i. overnight between 9pm and 8am (local time) or
 - ii. at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.
 - c) **Loss** or damage due to delay, confiscation or detention by customs or other authority.
 - d) Wear and tear, depreciation, deterioration or loss or damage by atmospheric or climatic conditions by moth vermin by any process of cleaning, repairing or restoring mechanical or electrical breakdown.
 - e) **Loss** of, theft of or damage to films, tapes, cassettes, cartridges or discs other than for their value as unused materials unless purchased pre-recorded when **We** will pay up to the makers latest list price.
2. In respect of Cover 2 above:
 - a) Additional Costs under 2. a), b), or c) above claim caused by or arising out of or in connection with a **Medical Condition** excluded under "Important Conditions Related to Health".
 - b) Additional costs under 2. b) and c) above if **You** were aware of circumstances at the time of arranging the **Business Trip** which could reasonably have been expected to give rise to Cancellation of the **Business Trip**.
3. In respect of Cover 1 and 2 above:
 - a) Any loss or damage arising out of **You** engaging in manual work.
 - b) Any financial loss or costs incurred arising from the Interruption of **Your** business.
4. The cost of replacing downloaded content or the cost of retaking images or reinstating data stored on business equipment.
5. Any claim caused by or arising out of or in connection with a **Medical Condition** excluded under "Important Conditions Related to Health".
6. Anything mentioned in the general exclusions.

Golf Cover

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

COVER IN RESPECT OF SECTIONS W1-W3 ONLY OPERATES:

UNDER SINGLE **Trip** POLICIES AND MULTI **Trip** POLICIES IF THE APPROPRIATE GOLF COVER EXTENSION HAS BEEN CHOSEN AND THE APPROPRIATE ADDITIONAL PREMIUM HAS BEEN PAID AND IS SHOWN ON THE VALIDATION CERTIFICATE.

Section W1: Golf Equipment

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

What is Covered

We will pay **You** up to the amount as shown in the **Policy Schedule** for loss, theft, or damage to **Your Golf Equipment**. The amount payable will be at today's prices less a deduction for wear tear and depreciation (calculated from the table below), or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Golf Equipment**. The maximum **We** will pay for any **Single Item** is shown in the **Policy Schedule**.

Age of Item		Amount Payable
Up to 1 year old	–	90% of purchase price
Up to 2 years old	–	70% of purchase price
Up to 3 years old	–	50% of purchase price
Up to 4 years old	–	30% of purchase price
Up to 5 years old	–	20% of purchase price
Over 5 years old	–	No payment

Special Conditions Relating to Claims

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

What is Not Covered

1. The **Excess** as shown in the **Policy Schedule**.
2. **Loss**, theft or damage to **Golf Equipment** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:
 - a) overnight between 9pm and 8am (local time) or
 - b) at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
3. **Loss** or damage due to delay, confiscation or detention by customs or other authority.
4. **Loss** or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
5. Claims arising for loss, theft or damage of **Golf Equipment** carried on a vehicle roof rack.
6. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Baggage**.
7. Anything mentioned in the general exclusions.

Section W2: Golf Equipment Hire

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

What is Covered

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

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

Special Conditions Relating to Claims

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

What is Not Covered

1. **Loss**, theft or damage to **Golf Equipment** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:
 - a) overnight between 9pm and 8am (local time) or
 - b) at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.

2. **Loss** or damage due to delay, confiscation or detention by customs or other authority.
3. **Loss** or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
4. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Baggage**.
5. Claims arising for loss, theft or damage of **Golf Equipment** carried on a vehicle roof rack.
6. Anything mentioned in the general exclusions.

Section W3: Green Fees

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

What is Covered

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

- a) **Your Bodily Injury** or illness, or
- b) The loss or theft of **Your** pre-booked and pre-paid documentation which prevents **Your** participation in the pre-paid golfing activity.
- c) The closure due to adverse weather conditions of the golf course.

Special Conditions Relating to Claims

1. **You** must report to the police in the country where the incident occurred within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of **Your** documentation.
2. For claims as a result of **Your Bodily Injury** or Illness **You** must obtain a report substantiating **Your Medical Condition**, it's occurrence and **Your** inability to play golf from the treating doctor.
3. **You** must obtain written confirmation from the golf club of the time(s) and date(s) of the golf course closure due to adverse weather conditions.

What is Not Covered

1. Any claim caused by or arising out of or in connection with a **Medical Condition** excluded under "Important Conditions Related to Health".
2. Anything mentioned in the general exclusions.

Section X: Gadget Cover

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

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule** after taking off an amount for age, wear and tear and loss of value for:

1. **Accidental Damage** if **Your Gadget** is damaged as a result of an accident.
2. **Theft** if **Your Gadget** is stolen.
3. **Malicious Damage** if **Your Gadget** is damaged as a result of intentional or deliberate damage of someone else.
4. **Loss** if **Your Gadget** is lost.
5. Unauthorised **Usage** if **Your Gadget** is lost or stolen, and the **Loss** or **Theft** is covered by **Your** policy, **We** will refund the cost of unauthorised calls, messages and downloads made from it and after the time it was lost or stolen. Cover will only apply to unauthorised usage within 24 hours of discovery of the **Loss** or **Theft** of **Your Gadget**. Itemised bills must be provided to support **Your** claim. This cover will only apply if there is no protection from such losses from **Your** network provider.

Special Conditions Relating to Claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the **Loss**, **Theft** or attempted theft.
2. For items damaged whilst on **Your Trip**, **You** must obtain an official report from a retailer confirming the item is damaged and beyond repair.
3. **You** must provide **Us** with any receipts, documents or **Proof of Purchase**, that is reasonable for **Us** to request.
4. Cover excludes payments recoverable from any party, under the terms of any other contract, guarantee, warranty or insurance.
5. The **Gadget** must be less than 36 months old with valid **Proof of Purchase** (not from online auctions) when this insurance started.
6. In an event of a claim for damaged items **We** will pay the repair or replacement costs of the **Gadget** as a result of accident or **Malicious Damage**. Where only parts of the **Gadget** are damaged **We** will only replace the part or parts.
7. **We** will not pay any claim for **Loss** where the circumstances of the **Loss** cannot be clearly identified, i.e. where **You** are unable to confirm the time and place of the **Loss**.
8. **You** and **Your Immediate Family** are required to take all **Reasonable Precautions** at all times.

What is Not Covered

1. The **Excess** as shown in the **Policy Schedule**.
2. Any **Loss, Theft** or **Accidental Damage** of the **Gadget** left as checked in **Baggage**.
3. Any **Loss, Theft** or **Accidental Damage** to the **Gadget** as a result of confiscation or detention by customs, other officials or authorities.
4. Any **Theft** unless accompanied by a Crime Reference number, Lost Property numbers are not acceptable in support of a **Theft** claim.
5. Any claim involving **Theft** unless reported to the appropriate Local Police authorities and the Network (if applicable) within 24 hours of discovering the incident.
6. **Theft** of the **Gadget** from an unoccupied premises whilst on **Your Trip**, unless there is evidence of violent and forcible entry to the premises.
7. **Theft** of the **Gadget** from the person unless force, or threat of violence is used.
8. **Theft** or **Accidental Damage** to the **Gadget** whilst in the possession of anyone else other than **Your Immediate Family**.
9. **Theft** of or damage to the accessories other than SIM or PCIMA cards which were in the **Gadget** at the time of the damage or **Theft**.
10. Any claim resulting in the failure of any electrical or computer equipment, software, micro-controller, microchip, accessories or associated equipment to correctly recognise and process any calendar date or time.
11. Any kind of damage whatsoever unless the damaged **Gadget** is provided for repair.
12. The VAT element of any claim if **You** are registered for VAT.
13. Reconnection costs or subscription fees of any kind.
14. Any expense incurred as a result of not being able to use the **Gadget** or any loss other than the repair or replacement cost of the **Gadget**.
15. Any **Gadget** stolen from an unattended vehicle
16. Wear and tear, loss of value, mechanical or electrical breakdown or damage caused by cleaning, repairing or restoring and damage caused by leaking powder or fluid in **Your Baggage**.
17. Anything mentioned in the general exclusions on page 9-10

COMPLAINTS PROCEDURE

Making Yourself Heard

We realise that things can go wrong and there may be occasions when **You** feel that **We** have not provided the service **You** expected. When this happens **We** want to hear about it so that **We** can try to put things right. It is important that **You** know that **We** are committed to providing **You** with an exceptional level of service and customer care.

Our Promise to You

- Acknowledge complaints quickly.
- Investigate complaints quickly and thoroughly.
- Do everything possible to resolve **Your** complaint.
- Keep **You** informed of the progress.
- Learn from **Our** mistakes.
- Use information from complaints to continuously improve **Our** service.
- Calls are recorded and monitored.

Who to Contact?

If the complaint relates to **Your** policy contact the agent who sold **You** **Your** policy

If the complaint relates to a claim on **Your** policy contact **Us** in the first instance and **We** will deal with **Your** complaint, or refer **You** to **Our** partner that handles **Our** claims. **Our** contact details can be found on all correspondence that **We** or **Our** representatives have sent **You**.

When You Contact Us:

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

We expect to resolve the majority of complaints quickly and satisfactorily at this stage, but if **You** are not satisfied with the outcome, **You** can take the issue further.

If You are Dissatisfied with the outcome

If **You** have not received a final response within eight weeks from the date that **We** have received the complaint, or **You** are not

satisfied with the outcome of the complaint, **You** have the right to refer the matter to the Financial Ombudsman Service who will investigate **Your** complaint.

The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products and other financial services. It will only consider complaints after **We** have provided **You** with written confirmation that **Our** internal complaints procedure has been exhausted.

Please note that **You** have six months from the date of **Our** final response in which to refer **Your** complaints to the Ombudsman. Referral to the Ombudsman will not affect **Your** right to take legal action.

Ombudsman details

Exchange Tower, London,
E14 9SR.

Telephone: 0800 023 4 567

Fax: 020 7964 1001

E-mail: complaint.info@financial-ombudsman.org.uk Website: www.financial-ombudsman.org.uk

DATA PROTECTION

Zurich takes the privacy and security of **Your** personal information seriously. **We** collect, use and share **Your** personal information so that **We** can provide policies and services that meet **Your** insurance needs, in accordance with applicable data protection laws.

The type of personal information **We** will collect includes: basic personal information (i.e. name, address and date of birth), occupation and financial details, health and family information, claims and convictions information and where **You** have requested other individuals be included in the arrangement, personal information about those individuals.

We and **Our** selected third parties will only collect and use personal information (i) where the processing is necessary in connection with providing a quotation and/or contract of insurance; (ii) to meet **Our** legal or regulatory obligations; (iii) where **You** have provided the appropriate consent; (iv) for **Our** 'legitimate interests'.

It is in **Our** legitimate interests to collect personal information as it provides **Us** with the information that **We** need to provide **Our** services more effectively including providing information about **Our** products and services. **We** will always ensure that **We** keep the amount of information collected and the extent of any processing to the absolute minimum to meet this legitimate interest.

A full copy of **Our** data protection statement can be viewed via www.zurich.co.uk/dataprotection

How You can contact us?

If **You** have any questions or queries about how **We** use **Your** data, or require a paper copy of the statement, **You** can contact **Us** via gbz.general.data.protection@uk.zurich.com or alternatively contact **Our** Data Protection Officer at Zurich Insurance, Unity Place, 1 Carfax Close, Swindon, SN1 1AP.

How do You use my claims history?

When **You** tell **Us** about an incident or claim **We** may pass information relating to it to the relevant database. **We** and other insurers may search these databases when **You** apply for insurance or in the event of any incident or claim, to validate **Your** claims history or that of any other person or property likely to be involved in the policy or claim.

This helps to check information provided and prevent fraudulent claims.

Fraud prevention and detection

In order to prevent and detect fraud **We** may at any time:

- check **Your** personal data against counter fraud systems
- use **Your** information to search against various publicly available and third party resources; use industry fraud tools including undertaking credit searches and to review **Your** claims history
- share information about **You** with other organisations including but not limited to the police, the Insurance Fraud Bureau (IFB), other insurers and other interested parties.

If **You** provide false or inaccurate information and fraud is identified, the matter will be investigated and appropriate action taken. This may result in **Your** case being referred to the Insurance Fraud Enforcement Department (IFED) or other police forces and fraud prevention agencies. **You** may face fines or criminal prosecution. In addition, Zurich may register **Your** name on the Insurance Fraud Register, an industry-wide fraud database.



CONTACT US

New Sales, General Enquiries or Policy Amendments:

Telephone: 0333 355 6181

Email: info@multitrip.com

24/7 Emergency Assistance:

Zurich Assist: 0044 (0) 203 543 4704

Claims:

Telephone: 01420 259058

Email: info@reactiveclaims.com

New Claim: www.reactiveclaims.com

Complaints about the sale of your policy:

Email: customercomplaints@covermore.com