

Ramblers Worldwide Holidays

Travel Insurance Policy Wording

Underwritten by Ageas Insurance Ltd

ONECALL Claims Helpline - open 24 hours a day, 365 days a year 0845 122 3280



Declaration

The Ramblers Travel Insurance Policy contains certain conditions and exclusions in relation to the health of the insured persons. It is essential that at the time of taking out this policy and when booking a **trip** under an annual multi-trip policy **you** are able to make the following declaration in relation to yourself and each insured person. If **you** agree to this declaration knowing that any part of it is untrue then **we** reserve the right to cancel the policy or refuse to deal with any claim arising or to reduce the amount of any claim paid. If **you** have any doubts in relation to this declaration then **you** must contact **your** insurance agent who will advise **you**.

Medical Exclusions

If at the time of purchasing this policy, and when booking a trip under an annual multi-trip policy, anyone insured under this policy answers 'Yes' to any of the following questions, this policy will not provide cover for any claim arising directly or indirectly from that condition.

- (a) Is anyone waiting for an operation, post operative check up, any other hospital treatment or any medical investigations, tests or test results (for anything other than pregnancy)?
- (b) Is anyone waiting for a consultation with a hospital doctor for any medical condition or set of symptoms, other than for regular check-ups for a stable condition?
- (c) Does anyone have a condition for which a **terminal prognosis** has been given?
- (d) Is anyone travelling against the advice of a doctor, or in order to obtain medical advice or treatment abroad?

Health Questions

If anyone insured under this policy answers 'Yes' to any of the following questions when this insurance is purchased, and when booking a trip under an annual multi-trip policy if later, this policy will not cover any claim arising directly or indirectly from that condition, unless we have agreed in writing to cover it. To see if we can provide cover for your existing conditions(s) you must phone the Medical Helpline on 0845 168 5682 quoting scheme code RAM 1. You may have to pay an extra premium to include cover for your medical conditions.

1. Has anyone been admitted to hospital overnight or treated as a day-patient in the last 12 months?
2. Has anyone ever been diagnosed with or received treatment for any heart / cardiac problem, stroke, TIA, or circulatory condition (including high blood pressure, unless stable and controlled by no more than one prescribed medication)?
3. Does anyone have a breathing condition for which they take more than one prescribed medication, or which has ever required the use of supplementary oxygen or the use of a nebulizer?
4. Has any insured person with a breathing or circulatory condition had their medication changed in the last 6 months?
5. Has any insured person been diagnosed with or had any treatment in the last 5 years for any type of cancer, leukaemia or brain tumour?
6. Has any insured person ever had an organ transplant, been on kidney dialysis, had diabetes, dementia or any other psychiatric or psychological illness?

I declare that I am able to answer 'No' to all of the above questions. If you can agree this declaration any existing medical conditions will be covered by this policy, therefore please do not contact the Medical Helpline as you may be charged an additional premium unnecessarily.

Changes to your health (applies to Annual Multi-trip policies only)

If there is a change in the health of anyone insured under this policy (after you have taken out this insurance or booked a **trip**, but before **you** travel, or book a further **trip**), **you** must contact the Medical Helpline immediately on **0845 168 5682** quoting scheme code **RAM 1**. They will tell **you** if the change in **your** health will affect **your** insurance and if cover can continue for further **trips** **you** wish to book. If cover cannot continue, you may be entitled to claim for the cost of cancelling **your** pre-booked travel arrangements. Insurers reserve the right to amend the terms of **your** policy, or cancel it providing **you** with a pro-rata refund of premium.

If, at the time of taking out this insurance (or booking the **trip** if this was later) **your close relative, business associate** or travel companion had a medical condition for which he or she:

- was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
- was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for checkups for a stable condition, at regular intervals which have been arranged beforehand)
- had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months;

We will not pay for any claim you (or any insured person) make, that has anything to do with the medical condition of that close relative, business associate or travel companion.

Contents

Thank you for buying Ramblers Travel Insurance. Please read this policy before you leave on your trip.

We have designed this insurance to cover most events which may happen during your trip, but we cannot cover all expenses and possibilities. There is a summary of the cover on page 4, and you will find full details of the cover and the conditions on pages 12 to 26.

All insurance policies contain restrictions and exclusions which you should be aware of. It is important that you read this policy carefully because we will use it to settle any claim. Please make sure that:

- the cover meets your needs;
- you can make the declaration on page 2 of this policy; and
- you can agree to condition 1 of 'General conditions applying to all sections' (see pages 26 to 27).

If you need more information please contact Ramblers Worldwide Holidays on 01707 320226.

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Summary of cover

Personal travel insurance

Section	Sum insured (up to)	Excess	Page
1a If your trip is cancelled	£5,000	£50*	12
1b If your trip is cut short	£5,000	£50*	13
2 Medical and other expenses	£5 million	£50*	14 to 15
3 Hospital benefit / if you are unable to walk	£1,000/£200	Does not apply	16
4 Personal accident	£10,000	Does not apply	17
5 Personal belongings	£1,500	£50*	17
6 Temporary loss of personal belongings	£150	Does not apply	18
7 Money and documents	£400	£50*	18
8 Loss of passport	£250	Does not apply	18
9 Personal liability	£2 million	£250	19
10 Missed departure - extra travel and accommodation expenses	£300 (EU) £800 (WW)	Does not apply	19
11 Mugging	£500	Does not apply	19
12 Legal expenses	£15,000	Does not apply	20 to 21
13 Delay	£300 (£5,000 for cancellation)	Does not apply (£50 for cancellation)	22
14 Hijack	£1,000	Does not apply	22

Winter-sports cover

A Winter-sports equipment	£500	£50*	23
B Winter-sports equipment hire	£150	Does not apply	23
C Ski pack	£250	Does not apply	24
D Piste closure	£300	Does not apply	24
E Avalanche closure	£500	Does not apply	24

Please note that the sum insured is the most you can claim under the section but other limits may apply. These are shown under the appropriate sections of the policy. All cover limits and excesses shown are per person.

*The maximum excess you and your family pay in respect of any one event is £100.

Assistance International

24-hour worldwide emergency service.
This service is only for real emergencies.

If you need help in a medical emergency,
please call:

+44 23 8064 4633

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

France, Greece, Portugal, Spain and Italy
USA and Canada
Fax number

00 44 23 8064 4633
011 44 23 8064 4633
+44 23 8064 4616

Information needed in medical emergencies

- Your name and address, and your phone or fax number abroad
- That you have a Ramblers Travel Insurance policy
- Your booking invoice
- The details of your booked outward and return journeys
- The type of help you need

If you go into a hospital abroad and you are likely to be in for more than 48 hours, or if you have to return home early, someone must contact Assistance International for you immediately.

Getting you home after a medical emergency

If you are too ill to return home using your return travel tickets, Assistance International can arrange other travel for you. In special circumstances, they will arrange a road or air ambulance. Before you travel, the doctors looking after you must provide a certificate confirming that it is medically necessary for you to return home and that you are fit to travel. The conditions of section 2 'Medical and other expenses' and condition 5 of the General conditions that apply to all sections also apply to the service provided by Assistance International.

Paying medical fees

If possible, you should pay for your medical treatment and then claim these costs back when you return home. If you cannot pay the medical costs out of your own money, contact Assistance International.

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

ONECALL

**Claims procedure, 24 hours a day,
365 days a year: 0845 122 3280**

The phone line is open 24 hours a day, 365 days a year if you have to make a claim. When you call, please inform the operator that you have a policy issued through Ramblers Holidays. They will lodge your claim and issue a claim form.

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

Fill in the claim form and return it with:

- the relevant proof we need as stated here and on the claim form.
 - this policy; and
 - your booking invoice showing that the correct insurance premium has been paid.
- All the certificates, accounts, receipts, information and evidence you send must be in the form we ask for. Always send originals and not photocopies. Please ensure you keep copies of any documents you send to us. You must pay any costs involved in providing these documents.

Please do not send any documents until you send in your claim form.

We will aim to answer all correspondence within five working days of receiving it.

You must supply the following proof.

If you cancel the trip

Please send us:

- the reason for cancelling the trip;
- your booking invoice or receipt and your cancellation invoice; and
- independent written proof of the reason for cancellation.

For example, if the cancellation is due to an illness or injury, the medical certificate on the cancellation claim form will need to be filled in by the doctor of the person who was ill or injured to confirm that cancellation was medically necessary.

Cutting the trip short

Please give the reason you cut your trip short, confirming that you had to come home early.

Before you return home early for medical reasons, you must get a doctor's certificate to confirm that this is necessary and that you are fit to travel. You must then send this with your claim form.

Medical and other expenses

Please send details of the illness or injury and original receipts and bills for any expenses you have paid.

Personal accident

Please send full details of the accident and injury.

Personal belongings, temporary loss and winter-sports equipment

Please send full details of the belongings which have been lost, stolen or damaged. You should also send receipts to prove their value or bills for the cost of repairs. For loss or theft claims, you must also send a police report. If your belongings were lost, stolen or damaged while in the care of an airline, you must send a 'property irregularity report' as well as the flight tickets and luggage receipts the airline gave you when you checked in. For temporary-loss claims, please send receipts for the replacement items you have bought and a 'property irregularity report'.

Money and documents

Please send full details with a police report and cash withdrawal slips or similar proof of the money you withdrew or that was held by you for business reasons.

ONECALL

Claims procedure, 24 hours a day,
365 days a year: 0845 122 3280

Loss of passport

Please send a police report and any bills or receipts for travel and accommodation expenses.

Personal liability

You must send us any writ, summons or other legal documents as soon as you receive them. You must also give us any information and help we need to deal with the case and your claim. You must not negotiate, pay, settle, admit or deny any claim without our permission, in writing.

Missed departure - extra travel and accommodation expenses

If your booked scheduled transport service is interrupted please send confirmation of the delay from your transport provider. You must also send receipts or bills for your expenses. For car breakdown or accident claims, send the repairer's report or police accident report and details of how you got to the airport, port or station.

Legal expenses

Please send full details of the accident and your injury.

Delay

When you claim you must ask the airline or transport company to confirm in writing:

- a the cause of the delay or cancellation;
- b the period of the delay;
- c the scheduled time of departure and arrival; and
- d the actual time of departure and arrival.

Mugging

Please send a police report and a certificate from the doctor confirming the injuries you received and the period you were in hospital receiving inpatient treatment.

Winter-sports equipment hire

Please send receipts for the cost of hiring the snowboard, skis or business equipment or golf equipment and full details of what was lost, damaged or stolen.

Ski pack (lessons, hire and lift pass)

Give the reason for cutting short the use of your ski pack and send us a medical certificate confirming that this was necessary.

Piste closure

Please ask the relevant authority to confirm in writing that the piste was closed. You must also send your receipts for transport to the other resort and the cost of the lift pass.

Avalanche closure

You must get written confirmation from the appropriate authority that getting to or from your resort was not possible for the period claimed due to an avalanche or a landslide.

Hazardous activities

Your policy does not provide cover for Hazardous Activities.

The list below provides further indication of some of the activities for which you are **NOT** covered. However, if you intend to undertake any hazardous activity which does not fall squarely within any of the categories listed below or listed within the general conditions on pages 26 to 27, you must contact Ramblers Worldwide Holidays on **01707 320226** to check whether or not you are covered or whether cover is available upon payment of an additional premium. Please note that amateur team sports (e.g. Football, Rugby, Hockey) are only covered if the activity is incidental to the main purpose of the trip.

Please also refer to the general conditions on pages 26 to 27.

Some of the activities you are not covered for:

American Football	Go Karting	Parachuting	Speed or endurance tests
Big Game Hunting	(over 120 cc)	Paragliding	Water Ski jumping
BMX Stunt Riding	Hang Gliding	Polo	Weightlifting
Boxing	High Diving	Pot Holing	Winter sports holidays
Caving	Ice Hockey	Professional or	(except where the
Extreme Sports	Manual Work	semi professional	appropriate upgrade
Flying	Martial Arts	sports of any kind	premium has been paid)
(except as a fare	Microlighting	(including Football, Rugby,	Wrestling
paying passenger)	Motor Rallying	Cricket etc.)	Yachting (except in
Gliding	Mountaineering	Rock Climbing	coastal waters)
	Parascending	Safaris using firearms	

Please contact Ramblers Worldwide Holidays on **01707 320226** if any hazardous activity you intend to undertake is not listed, or you require additional information.

Note: Under section 9 (Personal liability), you will not be covered for liability caused directly or indirectly by you owning or using any aircraft, motorised vehicle, boat, or any form of motorised leisure equipment.

Important information

Please read this policy carefully and remember the following.

1 About the cover and conditions

This is your contract of insurance. It contains certain conditions in each section and general conditions on pages 26 to 27. You must meet the conditions or we will not accept your claim. We have designed this insurance to cover most events which could affect your trip, but there are certain things which are not covered.

2 Limit of cover

Each section of the personal insurance cover shows the most you can claim, but other limits may apply. For example, under section 5 (Personal belongings), for single-trip cover the overall limit is £1,000 but there is a limit of £300 for any single item and a total limit of £300 for all valuables. We will work out how much we will pay you for baggage claims based on the value of the items at the time of the loss, not the cost of replacing them.

3 Cancellation Rights

If you are not satisfied with this policy and have not taken a trip protected by the cover provided and;

- * have not made a claim against the policy and
- * there has been no incident likely to give rise to a claim (such as the cancellation of a booked trip),

you can cancel this policy within 14 days from the date you receive the policy wording. We will then refund your premium in full.

We will not refund your premium after the 14-day period.

If you have a single-trip policy, we will only refund your premium if the period from the date we issued the policy until your scheduled return date home is greater than 28 days.

For both single trip and annual multi trip no refund of premium will be available after the 14 days.

If you want to cancel your policy, please contact Ramblers Worldwide holidays on **01707 320226**. We or anyone we authorise can cancel this policy at any time by sending you 14 days' notice in writing. We will send this notice to the last known address we have for you. We will refund your premium for the time that was left on your policy as long as you have not made a claim.

4 When this policy is valid

This policy is only valid if you also have a booking confirmation showing the correct insurance premium and that the premium has been paid. The policy describes the cover provided for you and the conditions which your cover depends on. You must keep the policy and booking confirmation and send them both to us if you make a claim.

5 Looking after your belongings

Many claims for loss or theft are caused by people being careless with their belongings. If you do not take good care of your belongings, it can be upsetting and inconvenient for you and we may not pay your claim.

6 Excesses

We will take an excess off each claim you make under certain sections of this insurance policy. The amount you will have to pay towards a claim is shown under each section.

If we agree to a medical expenses claim (section 2) which has been reduced because you have used an EHIC or private health insurance, you will not have to pay the excess.

7 For annual multi-trips

UK trips

Annual multi-trip insurance provides cover for trips in the UK, only if they include at least two nights' accommodation, which you must pay for and which has been pre-booked.

Couples and families

Annual multi-trip cover for couples and families allows the adults covered under the policy to travel either together or separately. A child covered under the annual multi-trip family policy can only travel without the insured adults if he or she is travelling with and under the supervision of an adult who is responsible for their care for the length of the trip.

Winter sports

Annual multi-trip cover will provide up to 17 days' winter-sports cover in one year if you have paid the appropriate premium.

Declaration

The declaration and limits of cover apply to each trip separately.

Eligibility

This policy is only available to persons who have been resident in the United Kingdom for at least 6 months prior to taking out this insurance and who are registered with a General Practitioner in the UK.

Definitions

Wherever the following words and phrases appear in this policy or the schedule they will always have the meanings shown below.

Period of insurance

The period you are covered for. The time that cover for particular sections starts and ends is given in more detail below.

- For single-trip insurance

Cancellation cover starts on the date of issue shown on your Ramblers Worldwide Holiday booking confirmation and ends when you leave home to go on your trip.

All other cover begins when you leave home to go on your trip and lasts until you return home, as long as that is within the period of insurance you have paid for.

- For annual multi-trip insurance

Cancellation cover starts when you book each trip or on the start date shown on your Ramblers Worldwide Holiday booking confirmation, if this is later.

Cover under all other sections begins when you leave home to go on your trip and ends when you return home from that trip.

There is no limit to the number of trips you may take, but each trip must be no longer than 31 days. The start and finish dates of the trip must fall within the 12-month period.

For holidays booked during the 12-month period and that start after the end of the 12-month period, we will provide cancellation cover until the policy ends.

- We will extend the period of insurance by up to 30 days, at no extra cost, if you have to stay on your trip longer because of events which you have no control over. If the transport you are on is hijacked, we will automatically provide worldwide cover. The period of insurance will continue for up to 12 months without extra charge.

You, your

Each insured person named on the Ramblers Worldwide Holiday booking confirmation who the correct premium has been paid for.

Valuables

Audio, visual, video, photographic, computer and portable navigation equipment, jewellery, furs, gold and silver items, watches, binoculars, musical instruments and electronic games.

Close relative

Your husband, wife, common-law partner, civil partner, parent, grandparent, parent-in-law, child, grandchild, brother, sister, fiancé or fiancée.

Terminal prognosis

When a doctor tells a patient that they have a condition that will eventually lead to their death.

Business associate

Anyone who works at your place of business and who needs to be in work while you are away so the business can run properly.

Accidental injury

Injury to you resulting directly from an accident involving something violent and visible. This does not include sickness or disease, any natural condition or the result of anything that happens gradually.

Trip

Your holiday or business trip that starts and finishes from your home address in the United Kingdom. The start and finish dates of the trip must fall within the period of insurance.

Child

A person under 18. To qualify for the child premium, they must be travelling with an adult who we have insured.

Couple

Two adults under 65 living at the same address who are married, in a civil partnership or living together as if they are married.

Family

Up to two adults under 65 living at the same address who are married or living together as if they are married, with any number of children under 18 normally living with them and travelling with them.

We, our, us

Ageas Insurance Limited and the other insurers shown on page 28.

Home

The address where you live in the United Kingdom.

Labour dispute or protest

Any form of action taken, or the threat of action, which prevents or otherwise interferes with producing goods or providing services.

Definitions – continued

Acts of terrorism

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

Booked Scheduled Transport

The following regular scheduled forms of transport: Train, Coach, Bus, Aircraft or Sea Vessel which run to a timetable and where you are a fare-paying passenger, and pre-booked Taxis.

Fragile Articles

Perishable goods, glass, antiques, works of art and china.

Hijack

The unlawful seizure or wrongful exercise of control of the aircraft (or crew thereof) in which you are travelling as a passenger.

Manual Work

Any work that involves working at heights of more than 2 metres and/or the use of physical labour, including but not limited to construction, installation, assembly, building work and any work involving the use of heavy machinery or specialist equipment.

Mugging

Theft or attempted theft involving an act of violence against you by someone not insured on this policy which results in your injury and hospitalisation.

Personal Belongings

Items owned entirely by you including your luggage and their contents, articles you are wearing or carrying with you including your valuables.

Ski Pack

Ski-school fees, ski-instructor fees, hired skis, hired ski boots and bindings, hired snowboard, hired snowboard boots and bindings or hired ice-skates, and the cost of any lift pass you have booked.

United Kingdom

Great Britain, Channel Islands and the Isle of Man.

Winter Sports

On-piste snowboarding, on-piste skiing, mono-skiing, ice-skating, curling, tobogganing and snow-mobiling, crosscountry skiing on locally recognised tracks, off-piste skiing with a qualified instructor and off-piste snowboarding with a qualified instructor.

Geographical limits

Personal travel insurance

Area UK	England, Scotland, Wales and Northern Ireland
Area EU	Europe, the Republic of Ireland, the Channel Islands, the Isle of Man, Madeira, the Canary Islands, Syria, Turkey, Tunisia, Egypt, Israel and all countries bordering the Mediterranean Sea,
Area XU	Worldwide except the United States of America, Canada and the Caribbean
Area WW	Worldwide

Personal travel insurance

Section 1a If your trip is cancelled - up to £5,000

What is covered

We will repay **you** for expenses **you** have paid or legally have to pay for **your** unused travel and accommodation which **you** do not use if **you** have no choice but to cancel the **trip** as a result of one of the following commencing during the **period of insurance**:

- (a) **You** death, injury or illness or that of **your** travelling companion, **(not including a tour leader or someone you have paid to provide any part of your trip)**, the person **you** are going to stay with, a **close relative** or **business associate**.
- (b) **You** or **your** travelling companion being required by the police to stay at **home** as a result of burglary, or serious damage by fire, explosion, subsidence, storm flooding, vandalism, fallen tree or impact by aircraft or vehicle to **your** or their **home** or usual place of business in the **United Kingdom**.
- (c) **You** or **your** travelling companion being required for jury service or as a witness in a court of law in the **United Kingdom** as long as **you** became aware of the commitment after taking out this policy or booking the **trip** (whichever is later).
- (d) **You** being made involuntarily redundant if **you** are under 65 and have 2 years' continuous employment with the same employer.
- (e) **You** or **your** travelling companion having agreed leave subsequently cancelled by the emergency services or armed forces, for operational reasons. This cover does not apply to cancellation of leave due to war, invasion, **acts of terrorism**, hostilities (whether war be declared or not), civil unrest, revolution, rebellion, act of foreign enemy or any similar event.

What is not covered

As well as the general conditions on pages 26 to 27, the following exclusions apply.

- 1 You are not covered for claims caused directly or indirectly by the following.
 - a You deciding you no longer want to travel.
 - b A labour dispute or protest.
 - c Government regulations, acts of parliament or currency restrictions.
 - d Your financial circumstances or unemployment (other than redundancy if you are under 65 and have two years' continuous employment with the same employer).
 - e The tour operator, or anyone you have made travel or accommodation arrangements with, failing to provide the arrangements.
 - f You travelling against medical advice or to get medical treatment.
 - g If you fail to get a valid passport or other travel documents you need.
- 2 We will not pay any amounts you can get back from someone or somewhere else.
- 3 We will not pay the first £50 (£15 for deposit-only claims) of every claim made for each of you.

The maximum excess you and your family will pay in respect of any one event claimed for is £100.

Conditions

As well as the general conditions on pages 26 to 27, the following conditions apply.

- 1 You must do everything that you can to get to the airport, port or station you are leaving from on time.
- 2 If you do not tell the travel agent, tour operator or organisations providing transport and accommodation as soon as you need to cancel your trip, the amount we pay will be limited to the cancellation charges that would have applied at that time.

Section 1b If your trip is cut short - up to £5,000

What is covered

You will be covered for your expenses you have paid or legally have to pay for travel and accommodation which you do not use if you have no choice but to cut short the trip and you return home for one of the reasons given below.

- 1 One of the following people is injured, falls ill or dies.
 - a You or the person you had arranged to travel or stay with.
 - b A close relative.
 - c A business associate.
- 2 Your home is damaged and not fit to live in, or the police ask you to return because your home has been burgled.

What is not covered

As well as the general conditions on pages 26 to 27, the following exclusions apply.

- 1 You are not covered for claims caused directly or indirectly by the following.
 - a You taking part in winter sports (unless you have paid the extra winter-sports premium), mountaineering, potholing, riding or driving in any kind of race, scuba diving to more than 30 metres, flying (except as a passenger in a fully-licensed passenger-carrying aircraft) or any other hazardous activity.
 - b Deliberately putting yourself at risk (unless you are trying to save someone's life).
 - c You taking part in manual work in connection with a profession, business or trade.
 - d Your suicide or attempted suicide, deliberately injuring yourself, solvent abuse or the effect of alcohol or drugs.
 - e You motorcycling, as either the driver or a passenger of a motorcycle which is more than 125cc unless the driver holds a licence which allows them to ride a motorcycle of more than 125cc and you are wearing a helmet.
 - f You travelling against medical advice or to get medical treatment.
- 2 We will not pay the first £50 of every claim made for each of you.

The maximum excess you and your family will pay in respect of any one event claimed for is £100.

Conditions

As well as the general conditions on pages 26 to 27, the following conditions apply.

- 1 If you go into hospital and are likely to be in for more than 48 hours, or if you have to return home early, someone must contact Assistance International for you immediately.
- 2 Before you return home early for medical reasons, you must get a doctor's certificate to confirm that this is necessary and that you are fit to travel.
- 3 If you return home early because of an illness or injury to a close relative or business associate, you must get a doctor's certificate confirming that this was necessary.

Section 2 Medical and other expenses - up to £5 million

What is covered

You will be covered for the following expenses caused by you becoming ill, being injured or dying during the period of insurance, as long as the expenses are necessary and the costs are reasonable.

- 1
 - a Expenses you would have to pay, outside the United Kingdom and the country where you normally live, within 12 months of the start of your illness or injury. The expenses must be for medical, surgical and hospital charges, emergency dental treatment (for pain relief), ambulances, nursing homes and nursing.
 - b The extra cost of returning to your home, including returning you by air ambulance if this is medically necessary.
 - c Your extra accommodation (room only) expenses.
 - d Extra travel and accommodation (room only) expenses for one person who has to either stay with you or travel from the United Kingdom to escort you home if you are seriously ill or injured.
 - e The extra cost, above that which would be paid in the United Kingdom, for funeral expenses abroad or of bringing your body or ashes home.
 - f If you are on a business trip and your company needs to send someone to replace you, we will pay their replacement's economy-class air fare or second-class rail fare to the point at which you were too ill to continue the business trip.
 - g Emergency dental treatment up to £300 for the immediate relief of pain only.
- 2 You will be covered for extra travel expenses which are reasonable and necessary if you have to return home early because a close relative or business associate is seriously ill or injured or has died during the period of insurance.

What is not covered

As well as the general conditions on pages 26 to 27, the following exclusions apply.

- 1 You are not covered for claims caused directly or indirectly by the following.
 - a You taking part in winter sports (unless you have paid the extra winter-sports premium), mountaineering, potholing, riding or driving in any kind of race, scuba diving to more than 30 metres, flying (except as a passenger in a fully-licensed passenger-carrying aircraft) or any other hazardous activity.
 - b Deliberately putting yourself at risk (unless you are trying to save someone's life).
 - c You taking part in manual work in connection with a profession, business or trade.
 - d Your suicide or attempted suicide, deliberately injuring yourself, solvent abuse or the effect of alcohol or drugs.
 - e You motorcycling, as either the driver or a passenger of a motorcycle which is more than 125cc unless the driver holds a licence which allows them to ride a motorcycle of more than 125cc and you are wearing a helmet.
 - f You travelling against medical advice or to get treatment.
- 2 You are not covered for treatment or surgery which our medical advisers and the doctor treating you believe is not essential or could wait until your return home.
- 3 You are not covered for extra costs for a single room or private accommodation.
- 4 You are not covered for any treatment you receive after you have returned home.
- 5 We will not pay the first £50 of every claim made for each of you unless your claim has been reduced because you have used an EHIC or private health insurance.

The maximum excess you and your family will pay in respect of any one event claimed for is £100.

Conditions

As well as the general conditions on pages 26 to 27, the following conditions apply.

- 1 If you go into hospital and are likely to be in for more than 48 hours, or if you have to return home early, someone must contact Assistance International for you immediately.

continued on page 15

Section 2 - continued

Conditions – continued

- 2 Before you return home early for medical reasons, you must get a doctor's certificate to confirm that this is necessary and that you are fit to travel.
- 3 If you return home early because of an illness or injury to a close relative or business associate, you must get a doctor's certificate confirming that this was necessary.
- 4 You must not arrange to be taken home without our permission. Our medical advisers will consult the doctors treating you to decide whether it is necessary.
- 5 We may tell you to return if our medical advisers and the doctors treating you decide that you are fit to travel.

Section 3 Hospital benefit / If you are unable to walk

What is covered

Hospital Benefit: up to £1,000

If you fall ill or are injured during the period of insurance, you will receive £20 for each full 24 hours that you spend as an inpatient in a hospital outside the UK and the country where you normally live.

Note : Any amount you receive under this section will be on top of any amount that you receive under section 2. You can use this cover to help pay for out-of-pocket expenses such as taxi fares and phone calls paid for by you or someone travelling with you while you are in hospital.

If you are unable to walk: up to £200

If you fall ill or are injured during the period of insurance and you are certified by a registered doctor as unfit to walk, you will receive the following benefit. You will receive £40 if you are prevented from walking for a full 48 hour period and a further £20 for each subsequent full period of 24 hours walking lost.

What is not covered

As well as the general conditions on pages 26 to 27, the following exclusions apply.

- 1 You are not covered for claims caused directly or indirectly by the following.
 - a You taking part in winter sports (unless you have paid the extra winter-sports premium), mountaineering, potholing, riding or driving in any kind of race, scuba diving to more than 30 metres, flying (except as a passenger travelling in a fully-licensed passenger-carrying aircraft) or any other hazardous activity.
 - b Deliberately putting yourself at risk (unless you are trying to save someone's life).
 - c You taking part in manual work in connection with a profession, business or trade.
 - d Your suicide or attempted suicide, deliberately injuring yourself, solvent abuse or the effect of alcohol or drugs.
 - e You motorcycling, as either the driver or a passenger of a motorcycle which is more than 125cc unless the driver holds a licence which allows them to ride a motorcycle of more than 125cc and you are wearing a helmet.
 - f You travelling against medical advice or to get medical treatment.

Section 4 Personal accident - up to £10,000

What is covered

If, during the period of insurance, you are accidentally injured and lose your sight, lose a limb, become completely disabled or die within 12 months, directly as a result of the accident, you can claim one of the following amounts.

- | | | |
|---|--|---------|
| a | For death | £10,000 |
| b | For loss of one or more limbs at or above the wrist or ankle, or permanent loss of all sight in one or both eyes | £10,000 |
| c | For permanent and complete disability which means that you cannot do any kind of paid work | £10,000 |

Note:

For children under 16 the death benefit is limited to £1,000. For people over 64, cover is limited to a and b only.

What is not covered

As well as the general conditions on pages 26 to 27, the following exclusions apply.

- 1 You are not covered for claims caused directly or indirectly by the following.
 - a You taking part in winter sports (unless you have paid the extra winter-sports premium), mountaineering, potholing, riding or driving in any kind of race, scuba diving to more than 30 metres, flying (except as a passenger travelling in a fully-licensed passenger-carrying aircraft) or any other hazardous activity.
 - b Deliberately putting yourself at risk (unless you are trying to save someone's life).
 - c You taking part in manual work in connection with a profession, business or trade.
 - d Your suicide or attempted suicide, deliberately injuring yourself, solvent abuse or the effect of alcohol or drugs.
 - e You motorcycling, as either the driver or a passenger of a motorcycle which is more than 125cc unless the driver holds a licence which allows them to ride a motorcycle of more than 125cc and you are wearing a helmet.
- 2 You are not covered under this section for any claim if:
 - a it was caused by medical or surgical treatment, unless it was necessary after the accident; or
 - b at the time of the accident, you were under the influence of alcohol or drugs, unless the drugs were prescribed by and taken on the instructions of a doctor (except to treat drug addiction).
- 3 You are not covered if the accident was caused by a medical condition that existed before your trip.

Conditions

As well as the general conditions on pages 26 to 27, the following condition applies.

- 1 If you make a claim, you must allow our medical advisers to examine you as often as they need to. (We will pay any costs and your expenses for these examinations if we accept your claim.)

Section 5 Personal belongings - up to £1,500

What is covered

If you accidentally lose your personal belongings, or if they are stolen or damaged, you can claim up to £1,500 to replace or repair them. (We will take an amount off for wear and tear and loss of value.) There is a limit of £300 for one item, pair or set. The overall limit for valuables, sports equipment, compact discs and pre-recorded audio tapes is £300.

What is not covered

As well as the general conditions on pages 26 to 27, the following exclusions apply.

- 1 You are not covered for the following.
 - a Loss of, theft of or damage to your personal belongings during your outward or return journey if you do not get a written 'carrier's report', or a 'property irregularity report' in the case of an airline.
If you cannot report the loss, theft or damage to the airline straight away, you must do so in writing within seven days.
 - b Loss or theft of your personal belongings at any other time if you do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them.
 - c Breakage of or damage to fragile articles, audio, video or computer equipment (unless the breakage or damage is caused by a malicious or criminal act), and any other loss or damage caused by the breakage.
 - d Loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure.
 - e Loss of, theft of or damage to food, drink or tobacco products.
 - f Loss of, theft of or damage to contact or corneal lenses, mobile phones, loose precious stones, securities, deeds, documents or property held for business purposes.
 - g Loss of, theft of or damage to valuables if you leave them in baggage which is checked in to the carrier.
 - h Loss of, theft of or damage to valuables you are not carrying with you unless you have kept them in locked accommodation, a safe or a safety deposit box.
 - i There is no cover for personal belongings left in a vehicle overnight.
- 2 Winter-sports equipment is not covered under this section (see optional insurance on pages 23 to 24).
- 3 We will not pay the first £50 of every claim made for each of you.

The maximum excess you and your family will pay in respect of any one event claimed for is £100.

Conditions

As well as the general conditions on pages 26 to 27, the following conditions apply.

- 1 You must take proper care of your belongings and act as if you did not have this insurance policy.
- 2 If your claim involves a pair or set, we will only pay the value of the part of the pair or set which is lost, stolen or damaged.
- 3 You must keep any damaged property so that we can inspect it. When we make a payment for that property, it will then belong to us.

Section 6 Temporary loss of personal belongings - up to £150

What is covered

If your personal belongings are temporarily lost for more than 12 hours on your outward journey, you can claim up to £150 for the replacements you need to buy.

What is not covered

As well as the general conditions on pages 26 to 27, the following exclusion applies.

- 1 You are not covered for claims if you receive compensation from someone else.

Conditions

As well as the general conditions on pages 26 to 27, the following conditions apply.

- 1 As well as getting an authorised 'carrier's report' or 'property irregularity report' from the carrier or handling agent, you must also write to them within 21 days of receiving your property back to confirm you had to buy replacement items.
- 2 If your personal belongings are never found and we agree to pay for permanent loss, we will take off any amount we have already paid for temporary loss.
- 3 Original receipts must be kept for any items purchased.

Section 7 Money and documents - up to £400

What is covered

We will repay you if you lose any of the following or they are stolen.

- Bank notes
- Coins
- Traveller's cheques
- Travel tickets
- Admission tickets
- Meal vouchers
- Passports (residual value only)
- Qualification certificates

For cash there is a limit of £250 for each adult and £50 for each child under 16.

This cover starts from the time you get the money or documents or 72 hours before you leave home to go on your trip, whichever is later.

What is not covered

As well as the general conditions on pages 26 to 27, the following exclusions apply.

- 1 You are not covered for the following.
 - a Loss or theft if you have not reported it to the police within 24 hours of discovering the loss or theft and you have not got a police report.
 - b Loss of value or shortages caused by a mistake.
 - c Money left in baggage which you have checked in to the carrier or which you do not keep with you, unless it is in locked accommodation, a safety deposit box or a safe.
- 2 We will not pay the first £50 of every claim made for each of you.

The maximum excess you and your family will pay in respect of any one event claimed for is £100.

Conditions

As well as the general conditions on pages 26 to 27, the following condition applies.

- 1 You must take proper care of your belongings and act as if you did not have insurance.

Section 8 Loss of passport - up to £250

What is covered

You will be covered for all necessary and reasonable extra travel and accommodation (room only) expenses involved in getting a replacement passport if it is lost or stolen during the period of insurance.

What is not covered

As well as the general conditions on pages 26 to 27, the following exclusion applies.

- 1 You are not covered for loss or theft if you have not reported it to the police within 24 hours of discovering the loss or theft and you have not got a police report.

Conditions

As well as the general conditions on pages 26 to 27, the following conditions apply.

- 1 You must take proper care of your passport and act as if you did not have this insurance.
- 2 You are not covered for any expenses arising after you have returned to the UK or Channel Islands.
- 3 You are not covered for any expenses arising whilst you are in the United Kingdom.

Section 9 Personal liability - up to £2 million

What is covered

If you accidentally injure someone or damage someone else's property during the period of insurance, you will be covered for your legal liability:

- a to people who do not work for you and who are not your travelling companions or members of your family; and
- b for accidental damage to property which is not owned or being looked after by you or a member of your family.

For accidental damage to rented accommodation, we will pay up to £100,000 for a single incident which you are legally responsible for.

This cover includes legal expenses which you have paid with our permission.

What is not covered

As well as the general conditions on pages 26 to 27, the following exclusions apply.

- 1 This section does not cover liability caused directly or indirectly by you owning or using any aircraft, motorised vehicle, boat or any form of motorised leisure equipment.
- 2 This section does not cover employer's liability or liability caused by you carrying out contracts, supplying goods and services, or you doing any paid or voluntary work.
- 3 You will not be covered for damage, injury, illness or disease caused directly or indirectly by an infectious disease.
- 4 We will not pay the first £250 of every claim to do with rented accommodation.

Conditions

As well as the general conditions on pages 26 to 27, the following condition applies.

- 1 You must send us any writ, summons or other legal documents as soon as you receive them. You must also give us any information and help we need to deal with the case and your claim. You must not negotiate, pay, settle, admit or deny any claim without our written agreement.

Section 10 Missed departure - extra travel and accommodation expenses - UK and Europe up to £300, Worldwide up to £800

What is covered

If one of the following takes place during the period of insurance, you will be covered for the cost of reasonable extra accommodation (room only) and travel expenses to allow you to carry on with your trip if you arrive at your international or final departure point too late to board your booked scheduled transport:

- 1 Labour dispute or protest, civil disturbance, mechanical breakdown or bad weather which interrupts your scheduled public transport services, including booked connecting flights.
- 2 An accident or breakdown involving the cartaking you to your United Kingdom departure point.

Conditions

As well as the general conditions on pages 26 to 27, the following conditions apply.

- 1 You must do all that you can to arrive at the airport, port or station you are leaving from on time.
- 2 In the case of a labour dispute or protest, you will only be covered if the dispute is announced and begins during the period of insurance.
- 3 If you miss the departure because your car breaks down or you are involved in an accident, you must send us a repairer's report or police accident report.

Section 11 Mugging - up to £500

What is covered

If during the period of insurance you are mugged and injured and you have a valid claim under section 3 - Hospital benefit, you will receive a further £100 for each full 24 hours that you spend as an inpatient in a hospital outside the United Kingdom and the country where you normally live.

What is not covered

As well as the general conditions on pages 26 to 27, the following exclusion applies.

- 1 You are not covered if you do not report the mugging to the police and get a report from them.

Section 12 Legal expenses - up to £15,000

Up to £15,000 for all necessary legal costs incurred by the representative following an event which causes the death of, or bodily injury to, you.

This is the most we will pay for all claims resulting from one or more events arising at the same time or from the same originating cause.

The following definitions apply to Section 12 only.

We, us, our - DAS Legal Expenses Insurance Company Limited.

Representative - The lawyer, or other suitably qualified person, who we have appointed to act for you in line with the conditions of this section.

Legal costs - All reasonable and necessary costs charged by the representative on a standard basis, or in accordance with the predictable costs scheme, if this is appropriate. It also includes the opponent's costs in civil cases if you have to pay them or if you pay them with our agreement.

Date of occurrence - The date of occurrence is the date of the event that leads to a claim. If there is more than one event arising at different times but from the same originating cause, the date of occurrence is the date of the first of these events.

Insured incident - An event that leads to a claim being made under this section of your policy.

Period of insurance - The period for which we have agreed to cover you.

What is covered

Up to the amount shown above depending upon the level of cover you have purchased, for all necessary legal costs incurred, by the representative, following an event which causes the death of, or bodily injury to, you.

We agree to provide legal expenses cover, keeping to the conditions and exclusions, as long as:

- It is always more likely than not that you will recover damages (or obtain any other legal remedy which we have agreed to) or make a successful defence. Before we pay legal costs for appeals, we must agree that it is always more likely than not that an appeal will be successful;
- If you use a representative, we will pay the legal costs for this;
- any legal proceedings will be dealt with by a court or other body which we agree to; and
- the date of occurrence of the insured incident must be during the period of insurance.

What is not covered

As well as the general conditions on pages 26 to 27, the following exclusions apply:

- 1 The failure to notify us of the insured incident within a reasonable time of it happening, and where this failure adversely affects the prospect of successfully recovering damages (or getting any other legal remedy that we have agreed to) or of making a successful defence.
- 2 Any legal costs incurred before we agree to pay them.
- 3 Any claim relating to the following:
 - Any illness which develops gradually or is not caused by a specific or sudden accident
 - You driving a motor vehicle for which you do not have valid motor insurance
 - Judicial review, coroner's inquest or fatal accident inquiry
- 4 Defending your legal rights (but defending a counter claim is covered.)
- 5 Any disagreement with us that is not in condition 16 of this section.
- 6 Any legal action you take which we or the representative have not agreed to or where you do anything that has a negative effect on us or the representative.
- 7 Any legal action against the travel agent, tour operator, carrier or any of the insurers listed on page 28.
- 8 Fines, penalties, compensation or damages which you are ordered to pay by a court or other authority.
- 9 Any legal costs that you have to pay under a contingency fee arrangement (a contingency fee arrangement is when the lawyer takes a percentage of the damages as the fee).

Section 12 - continued

What is not covered

- 10 Any insured incident intentionally brought about by you.
- 11 Any claim relating to your alleged dishonesty or alleged violent behaviour. Also, any claim that is fraudulent or exaggerated.
- 12 Any claim relating to written or spoken comments which damage your reputation.
- 13 An incident or matter arising before the start of cover under this section.

Conditions

As well as the general conditions on pages 26 to 27, the following conditions apply:

- 1 You must give us full and truthful details by phone or in writing of any claim as soon as possible and give us any information we need.
- 2 We can take over and conduct, in your name, any claim or legal proceedings at any time. We can negotiate any claim on your behalf.
- 3 You are free to choose a representative (by sending us a suitably qualified person's name and address) if:
 - (a) we agree to start legal proceedings and it becomes necessary for a lawyer to represent your interests in those proceedings; or
 - (b) there is a conflict of interest.
- 4 In all circumstances (except those in 3 above), we are free to choose a representative.
- 5 Any representative will be appointed by us to represent you according to our standard terms of appointment, which may include a 'no win, no fee' agreement. The representative must co-operate fully with us at all times.
- 6 We will have direct contact with the representative.
- 7 You must co-operate fully with us and the representative, and must keep us up to date with the progress of the claim.
- 8 You must give the representative any instructions that we ask for.
- 9 You must tell us if anyone offers to settle the claim.
- 10 If you do not accept a reasonable offer to settle a claim, we may refuse to pay further legal costs.
- 11 You must not negotiate or agree to settle a claim without our written approval.
- 12 We may decide to pay you the amount of damages that you are claiming or that is being claimed against you instead of starting or continuing legal proceedings.
- 13 If we ask, you must tell the representative to have legal costs taxed, assessed or audited.
- 14 You must take every step to recover any legal costs that we have to pay and must pay us any legal costs that you recover.
- 15 If your representative refuses to continue acting for you with good reason or if you dismiss your representative without good reason, the cover we provide will end immediately, unless we agree to appoint another representative.
- 16 If you settle a claim or withdraw it without our agreement, or do not give suitable instructions to your representative, the cover we provide will end immediately and we will be entitled to reclaim any legal costs we have paid.
- 17 If there is a disagreement about the way we handle a claim that is not resolved through our internal complaints procedure, you can contact the Financial Ombudsman Service for help.
- 18 We may ask you to get (at your own expense) an opinion from a lawyer, or other suitably qualified person chosen by you and us about whether a claim or proceedings will be successful. If the chosen person believes that it is more likely than not you will recover damages (or reach a solution that we have agreed to) or make a successful defence, we will pay the cost of getting the opinion.
- 19 We will not pay any claim covered under any other policy, or any claim that would have been covered by any other policy if this policy did not exist.
- 20 You must keep to the terms and conditions of this section.
- 21 You must try to prevent anything happening that may cause a claim.
- 22 You must take reasonable steps to keep any amount we have to pay as low as possible.

Section 13 Delay - up to £300 (£5,000 for Cancellation)

What is covered

If the transport on which you are booked as a passenger is delayed or cancelled due to one of the following reasons: Storm, Flood, Industrial action, Bad weather, Mechanical breakdown of train or sea vessel, Grounding of the aircraft due to a mechanical or structural defect, you will receive one of the following:

- 1 Compensation of £20 for each full 12-hour period that you are delayed, up to a limit of £300. We will work out the length of the delay based on the difference between your scheduled time of arrival and your actual arrival time at your final destination.
- 2 Your cancellation charges (up to £5,000 and subject to a cancellation excess of £50) if, after a 12-hour delay to the departure of your outward journey from the United Kingdom, you decide to cancel the trip.

What is not covered

As well as the general conditions on pages 26 to 27, the following exclusions apply.

- 1 You are not covered for the following.
 - a Any claims if you took this insurance out within four weeks of the date you are due to leave and it is public knowledge that the journey could be delayed.
 - b Claims caused by the tour operator, or any other provider of transport and accommodation, stopping trading.
 - c Amounts you can get back from someone or somewhere else if you decide to cancel the trip.

Conditions

As well as the general conditions on pages 26 to 27, the following conditions apply.

- 1 You must ask the airline or transport company to confirm in writing:
 - a the cause of the delay or cancellation;
 - b the period of the delay;
 - c the scheduled time of departure and arrival; and
 - d the actual time of departure and arrival.

Section 14 Hijack - up to £1,000

What is covered

You will receive £50 for each period of 24 hours during which you are unable to reach your destination or get home because the aircraft on which you are travelling being hijacked.

What is not covered

As well as the general conditions on pages 26 to 27, the following exclusion applies.

1. If you or your family or business connections have engaged in activities that could be expected to increase the risk of hijack

Conditions

1. You will only receive compensation if the delay is as a direct result of the hijacking and there is no other cause.
2. Compensation will start from the scheduled arrival time of the aircraft.

Extra option - Winter sports

We will only provide this cover if you have paid the extra premium.

If you have chosen the annual multi-trip cover including winter sports, you will automatically be covered for up to 17 days' winter-sports cover in a year.

Winter sports

You will be covered under all sections for all winter sports except for:

- ski racing in major events;
- ski jumping;
- ice hockey; and
- using bobsleighs and skeletons.

You are not covered for winter-sports equipment under section 5 (Personal belongings) of this travel policy. Please see below for details of cover for winter-sports equipment.

Ski-lift passes are included in the cover provided by section 7 (Money and documents) of this travel policy.

The following extra cover is also included in winter sports.

Section A Winter-sports equipment - up to £500

What is covered

You will be covered for the replacement cost (after allowing for wear, tear and loss of value) of replacing your snowboard or skis (including bindings), boots and poles if they are lost, stolen or damaged. The total limit for hired equipment which is lost, stolen or damaged is £100.

Section B Winter-sports equipment hire - up to £150

What is covered

If your own equipment is lost, stolen or damaged, you will be covered for the reasonable cost of hiring a snowboard or skis (including bindings), boots and poles up to £10 a day.

What is not covered

As well as the general conditions on pages 26 to 27, the following conditions apply.

- 1 You are not covered for the following.
 - a Loss of, theft of or damage to your personal belongings during your outward or return journey if you do not get a written 'carrier's report', or a 'property irregularity report' in the case of an airline.
If you cannot report the loss, theft or damage to the carrier straight away, you must do so in writing within seven days.
 - b Loss or theft of your personal belongings at any other time if you do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them.
 - c Loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure.
 - d Loss of, theft of or damage to property left in a vehicle overnight.
- 2 You are not covered for claims for which you receive compensation from someone else.
- 3 You are not covered for more than £250 for any one snowboard, or pair of skis, boots or poles.
- 4 We will not pay the first £50 of every claim made for each of you. This does not apply to claims for temporary loss or hire of winter-sports equipment under section B.

The maximum excess you and your family will pay in respect of any one event claimed for is £100.

Conditions that apply to sections A and B

As well as the general conditions on pages 26 to 27, the following conditions apply.

- 1 You must take proper care of your belongings and act as if you did not have this insurance policy.

Conditions that apply to sections A and B continued

- 2 The following condition applies to claims for temporary loss of personal belongings. As well as getting an authorised 'carrier's report' or 'property irregularity report' from the carrier or handling agent, you must also write to them within 21 days of receiving your property back to confirm you had to buy replacement items.
- 3 You must keep any damaged property so that we can inspect it. When we make a payment for that property, it will then belong to us.

Section C Ski pack (lessons, hire and lift pass) - up to £250

What is covered

If you fall ill or are injured during the period of insurance, you will be covered for the costs of the part of the ski pack which you cannot use.

What is not covered

As well as the general conditions on pages 26 to 27, the following exclusion applies.

- 1 You are not covered for claims caused directly or indirectly by you taking part in mountaineering, potholing, riding or driving in any kind of race, scuba diving to more than 30 metres, flying (except as a passenger in a fully-licensed passenger-carrying aircraft) or any other hazardous activity.

Section D Piste closure - up to £300

What is covered

This cover is only available for holidays starting after 10 December and ending before 30 April.

If the weather prevents you from skiing at the resort you are booked into, you will be covered for reasonable transport costs to take you to a different resort and for the cost of a lift pass there. If it is not possible to arrange transport to a different resort, you will receive £30 for each whole day's skiing you have lost.

What is not covered

As well as the general conditions on pages 26 to 27, the following exclusions apply.

- 1 You will not be covered for any amount you can get back from someone or somewhere else.
- 2 You will not be covered if you take out this insurance within 14 days of going on the trip, unless you booked the trip at the same time.

Section D Conditions

As well as the general conditions on pages 26 to 27, the following conditions apply.

- 1 Cover will only apply for as long as there are poor snow conditions at your resort.
- 2 You must get written confirmation from the appropriate authority to confirm that the piste was closed or that it was not possible to travel to another resort.

Section E Avalanche closure - up to £500

What is covered

If your arrival at, or departure from, your resort is delayed due to an avalanche or a landslide, you will be covered for reasonable extra travel and accommodation expenses. We will pay up to £50 for each full 24 hours that you are delayed.

What is not covered

As well as the general conditions on pages 26 to 27, the following exclusions apply.

- 1 You will not be covered if the tour operator pays for your extra travel and accommodation costs.
- 2 If you receive compensation from someone or somewhere else, we will take this off your claim.

Know before you go

We recommend that you do the following things before you go on holiday.

- 1 Check the Foreign and Commonwealth Office (FCO) travel advice website at www.fco.gov.uk/travel, or call 0845 850 2829.
- 2 Get travel insurance and read the policy carefully to make sure that the cover is suitable for your needs.
- 3 For your own protection, try to make sure that the company you book your trip through belongs to a trade organisation - for example, one that uses the letters ABTA or ATOL.
- 4 Take enough money with you for your trip but, where possible, use traveller's cheques rather than money.
- 5 Make sure you have a valid passport and the visas you need.
- 6 Check what vaccinations you need in good time before you travel.
- 7 Check to see if you need to take extra health precautions (www.doh.gov.uk/uk/traveladvice).
- 8 Plan to avoid trouble, find out about local laws and customs, and take a guidebook.
- 9 Make copies of your passport and insurance policy, plus the 24-hour emergency number and ticket details - leave copies with family and friends.
- 10 Leave a copy of your travel plans and a way of contacting you, such as an e-mail address, with family and friends.

General conditions that apply to all sections

- 1 a) You must tell us any facts we ask for in the declaration (see Health Questions on page 2) and which could affect this insurance. If you do not, you may not be fully covered. You must give us any information which may influence our decision to provide or continue your cover or the way we work out your premium (for example, your health). If you are not sure whether we need to know a particular fact, please contact your insurance agent.
- b) If, at the time of taking out this insurance (or booking the trip if this was later) your close relative, business associate or travel companion had a medical condition for which he or she:
- was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
 - was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for checkups for a stable condition, at regular intervals which have been arranged beforehand)
 - had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months;
- We will not pay for any claim you (or any insured person) make, that has anything to do with the medical condition of that close relative, business associate or travel companion.
- 2 You will not be covered for the following:
- (a) Any claims arising from routine treatment or care which could reasonably be expected to arise during your period of insurance.
- (b) You travelling contrary to the regulations of your transport provider.
- (c) Indirect losses, which result from the incident that caused you to claim. For example replacing locks if you lose your keys.
- (d) If you receive payment from someone or somewhere else, we will take this off your claim. This does not apply to Section 4 - Personal accident.
- (e) Travel to a country or specific area or event which the Foreign and Commonwealth Office or the World Health Organisation has advised the public not to.
- (f) Any claim caused directly or indirectly by the following:
- i) Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste, or any risk from an nuclear device or nuclear equipment;
 - ii) Your property being held, taken, destroyed or damaged under the order of any government or other authority;
 - iii) Pressure waves caused by aircraft or other flying machines travelling at or above the speed of sound;
 - iv) War, invasion, hostilities (whether war is declared or not), civil unrest, revolution, rebellion, act of foreign enemy or any similar event. (This does not apply to Section 2 - Medical and other expenses, while you are away from the United Kingdom. You must follow any relevant suggestions or recommendations made by any government or other authority before or during the period of insurance.);
 - v) Acts of terrorism (This does not apply to Section 2 - Medical and other expenses, while you are away from the United Kingdom. You must follow any relevant suggestions or recommendations made by any government or other authority before or during the period of insurance);
 - vi) The use, release or threat of any nuclear weapon or device or chemical or biological agent;
 - vii) You taking part in any dangerous or hazardous activity unless it is specified in the policy or we have expressly agreed to provide cover.
- (g) Any claim related to an incident that you were aware of at the time you took out this insurance and which could lead to a claim.
- (h) Any claim that results from the tour operator, airline, or any other company, firm, or person not being able or not being willing to carry out any part of their obligation to you.

General conditions that apply to all sections – continued

- 3 You must follow any relevant suggestions or recommendations made by any government or other authority before and during the period of insurance.
- 4 You must do all that you can to keep your claims as low as possible and to prevent theft, loss and damage.
- 5 If we pay any expenses which you are not covered for, you must pay these back within a month of the end of the period of insurance.
- 6 If you, or anyone acting for you, deliberately make a false claim or statement, the insurance will end and we will not pay any claims.
- 7 We may take action in your name to get compensation or security for loss, damage or expenses covered by this insurance. You will not pay anything towards this action, but any amount or security handed over will belong to us.
- 8 If we have to pay any amounts under the law of another country and we would not usually have to pay these amounts under the policy, you must repay the amounts to us.
- 9 All the sums insured and limits set out in this policy include VAT.
- 10 English law will apply to this contract of insurance unless you and we agree otherwise and any disputes will be heard in an English court.
- 11 The premium for this insurance includes insurance premium tax where necessary.
- 12 If we pay a claim because your trip is cancelled, we will not pay a claim under any other section of the policy for the same trip.
- 13 If we agree to a claim for medical expenses which has been reduced because you have used an EHIC or private health insurance, you will not have to pay the excess.
- 14 Unless agreed otherwise, the contractual terms and conditions and other information relating to this contract will be in the English language.

Signed for the insurers



Mark Cliff
Managing Director
Ageas Insurance Limited

What to do if you have a complaint

If you have experienced a problem with any part of our service, we will sort this out as quickly and fairly as possible.

Step 1

If your complaint is concerning DAS Legal Expenses Insurance Company Limited, please contact them direct at:

Customer Relations Department
DAS Legal Expenses Insurance Company Limited
DAS House, Quay Side,
Temple Back, Bristol BS1 6NH

Telephone: 0117 934 0066

Fax: 0117 934 2095

e-mail: customerrelations@das.co.uk

If your complaint relates to any other section of your policy, in the first instance please contact our customer service adviser who will make sure that the issue is dealt with at a senior level. You can write to us at the address below or e-mail us through our website at www.ageas.co.uk (please include your policy number and claim number if appropriate).

Customer Services Adviser
Ageas Insurance Ltd
Ageas House, Tollgate,
Eastleigh, Hampshire SO53 3YA

Step 2

If this matter has still not been sorted out, you can write to Mark Cliff, Managing Director at the Ageas House address, unless your complaint relates to Legal Expenses Insurance, in which case please contact DAS Chief Executive Officer at DAS House, Quayside, Temple Back, Bristol, BS1 6NH

If you are not satisfied with our final decision, you can write to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Following this procedure will not affect your right to take legal proceedings.

Service standards

We will respond to any letter you send us within two working days of receiving it. The letter will tell you who will be dealing with your complaint and when you should expect a reply.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation under the scheme. The scheme covers at least 90% of any claim with no upper limit. For further information see www.fscs.org.uk or telephone **020 7892 7300**.

Insurers

The insurers are Ageas Insurance Limited and DAS Legal Expenses Insurance Company Limited for section 12. Ageas Insurance Limited and DAS Legal Expenses Insurance Company Limited are each authorised and regulated by the Financial Services Authority.

European Health Insurance Card

If you are travelling to a European Union country, you should apply for a European Health Insurance Card (EHIC) from your local Post Office branch or by visiting www.dh.gov.uk/travellers to apply online. This allows you to receive free or reduced-cost emergency health care in most European Union countries. If we agree to a claim for medical expenses which has been reduced because you used the EHIC or private health insurance, we will pay you the excess for this section. If you do not have an EHIC, this insurance policy will still be valid.

Data Protection Notice

Please read this notice carefully as it contains important information about our use of your personal information. In this notice, we and us and our means the Ageas Group which includes Ageas Insurance Limited and any holding companies, subsidiaries and other linked companies. Your personal information means any information we hold about you or anyone else in connection with any product or service we are providing to you.

By taking out this insurance policy, you confirm that we may use your personal information for the purposes explained below. You should show this notice to anyone else whose name you give to us in connection with your insurance policy as it will also apply to them.

How we use your personal information

We will use your personal information to manage your insurance policy, including handling underwriting and claims and issuing renewal documents and providing renewal information to your insurance adviser.

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

We may have to share your personal information with other insurers, regulatory authorities or agents providing services on our behalf.

We will only release your personal information to others if:

- We need to do this to manage your policy with us;
- You have given permission to receive promotional material;
- We need to prevent fraud;
- We are required or permitted to do this by law (for example, if we receive a legitimate request from the police or other authority); or
- There are any other circumstance where you have given your permission.

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

Dealing with others on your behalf

To help you manage your insurance policy, subject to passing relevant security questions we will deal with you or your husband, wife or partner or any other person whom we reasonably believe to be acting for you if they call us on your behalf in connection with your policy.

Sharing information to prevent fraud

We may share your personal information with operators of registers used by the insurance industry to check information that is given to us and prevent fraudulent claims. These include the Claims and Underwriting Exchange register, run by Insurance Database Services Limited. We may pass information relating to your insurance policy and any incident (such as an accident or theft), to these registers.

Sensitive information

Some of the personal information that we ask you to provide is known as sensitive personal data. This will include information relating to your health, race, religion and any criminal convictions that you have. We will only use sensitive personal data about you to manage your policy and to provide the services described in your policy documents.

Monitoring and recording calls

We may monitor and record telephone calls to monitor and improve our service and to prevent or detect fraud. We may also use CCTV recording equipment in and around our premises.

Further information

You are entitled to receive a copy of the information we hold about you. Please contact our Data Protection Officer, giving your name, address and insurance policy number. We are entitled to charge you a small administrative fee for this.

Notes

Notes



Ageas Insurance Limited

Registered address

Ageas House, Tollgate, Eastleigh,
Hampshire SO53 3YA, England

Website: www.ageas.co.uk

Registered number 354568

Ageas Insurance Limited
is authorised and regulated by the
Financial Services Authority

T440 Dec 2010

