



# Essential

SINGLE TRIP & MULTI TRIP

For policies issued from  
1st November 2019 to 31st March 2020

**This policy was not designed to cover known or publicly announced events. As such, except for section 'If you need emergency medical treatment abroad', there is no cover for Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARs-COV-2 or any pandemic or fear or threat of any of these.**

Single trip policies | RTAHX40107-60 A & B  
Multi trip policies | RTAHX40107-61 A & B

# This is what you get

The table below is designed to show you what cover may be available under this insurance and is subject to the terms, conditions and exclusions detailed in the policy.

The amounts shown under the 'We will pay up to' column are the maximum amounts payable under the policies for each insured person. Some sections have individual item limits, or limits to the amount paid per period; please refer to the individual policy sections for these limits.

The '**Deductible**' (sometimes called an excess) is the amount that will be deducted from your claim for each insured person.

Cover		We will pay up to	Deductible
<b>Page No.</b>	<b>Your pre-travel policy</b>		
8.	Cancellation - If you are unable to go on your trip	£2,500	£100
<b>Page No.</b>	<b>Your travel policy</b>		
9.	If you are delayed leaving your home country or BFPO	£100	Nil
10.	If you miss your departure from your home country or BFPO	£500	£100
11.	If you decide to abandon your travel plans	£2,500	£100
12.	If you need emergency medical treatment abroad	£5,000,000	£100
13.	If you incur additional emergency expenses abroad	£2,000	£100
14.	If you need to be brought home	£100,000	£100
15.	If you are buried or cremated abroad	£1,000	£100
16.	If you are in a public hospital	£600	Nil
17.	If you need emergency treatment in your home country	£2,000	£100
18.	Curtailment - If you have to cut your trip short	£2,500	£100
19.	If you are held legally liable for injury or damage	£1,000,000	£100
20.	If you are killed, injured or disabled following an accident	£15,000	Nil
21.	If you need legal advice	£15,000	£100
22-32.	Optional Extensions	Please See Page 22	

## Important things you need to know about this policy

- There is no cover under this policy for any claims as a result of Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARs-COV-2 or any pandemic or fear or threat of any the above. Except for Section 'If you need emergency medical treatment abroad' This will only apply if you did not travel against the published advice of the FCO, any local government, local authority or WHO.
- There is no cover under this policy for cancellation, abandonment or curtailment claims if the Foreign and Commonwealth Office (FCO) advises you not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.

# Meet your insurers

**Unless otherwise stated** your policy is underwritten by Travel Insurance Facilities plc and insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG.

## Criteria for purchase

This insurance is sold on the understanding that you and anyone travelling with you and named on the policy:

- i. have not started the trip
- ii. travel must take place within 2 years of the start date of your policy
- iii. take all possible care to safeguard against accident, injury, loss or damage, as if you had no insurance cover
- iv. is a resident of the United Kingdom, Channel Islands, Isle of Man or British Forces Posted Overseas and have resided there for more than 6 months out of the last 12 months
- v. are undertaking a minimum of 1 overnight stay when travelling on any one trip
- vi. are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment
- vii. you are not travelling on a cruise, unless the appropriate extension has been purchased and this has been confirmed by us in writing
- viii. are not travelling for more than 45 days on any one trip, or 31 days when aged 66 years and over, when purchasing an annual multi-trip policy
- ix. is aged up to 74 years and are not travelling for more than 90 days, or 31 days when aged 66 years and over, when purchasing a single trip policy
- x. are not travelling for more than 730 days when purchasing a backpacker policy
- xi. is aged up to 74 years when travelling on your annual multi-trip travel insurance at the date of booking your trip
- xii. is aged up to 55 years when travelling on your backpacker travel insurance at the date of booking your trip
- xiii. is not travelling independently of the named adults on the policy where they are aged 17 years and under
- xiv. the trip must start and end in the UK and must not have already started
- xv. is not travelling against the advice of your doctor or a medical professional such as your dentist.

## Area Definitions

**Area 1** - The United Kingdom, Channel Islands and Isle of Man.

**Area 2** - The United Kingdom, The Channel Islands, The Republic of Ireland, The Continent of Europe West of the Ural Mountains, Iceland, Madeira, The Azores, Lapland and any country with a Mediterranean Coastline (But not Israel, Algeria, Syria, Lebanon, Libya, Spain, Cyprus, The Canary Islands, The Balearic Islands, Greece, Turkey, Malta, Egypt and Tunisia).

**Area 3** - Area 2 but including Spain, Cyprus, The Canary Islands, The Balearic Islands, Greece, Turkey, Malta.

**Area 4** - Worldwide excluding the United States of America, Canada, Mexico, The Caribbean Islands, The Bahamas, Cuba and Bermuda.

**Area 5** - Worldwide including the United States of America, Canada, Mexico, The Caribbean Islands, The Bahamas, Cuba and Bermuda.

## If you have purchased the Backpacker policy, the following extension applies:

### Return Home Extension

**BE AWARE:** you cannot claim for any travel expenses under this extension

Cover is provided under this extension for you to make 2 return trips back to your home country during the policy period.

However, you must be aware of the following conditions that will apply should you choose to use this option:

- You are only allowed 2 return trips during the policy period;
- Each trip can only be for a maximum of 21 days;
- If your trip exceeds 21 days, your policy will terminate immediately, and you will have to purchase a new policy should you wish to travel again;
- When using the return home extension, all cover is suspended on clearance of customs in your home country and restarts after the baggage check-in at your international departure point for your return flight, international train or ferry to your overseas destination.

All cover ceases if you have made a claim or intend to make a claim under the section *'If you have to cut your trip short'*.

## If you have paid for the Winter Sports Extensions:

**BE AWARE:** Your multi-trip policy covers you for 17 days winter sports activities during the 12 month policy period.

# Medical conditions existing before you bought your policy

Have you, or anyone named on this policy, ever been diagnosed or received treatment for:

- any type of heart or circulatory conditions;
- any type of stroke or high blood pressure;
- any type of breathing condition (such as Asthma);
- any type of cancer (even if now in remission);
- any type of diabetes; or
- any type of bowel condition or disease (such as IBS)?

Has your doctor altered your regular prescribed medication in the last 3 months?

In the last 2 years have you, or anyone who is insured under this policy, been treated for a medical condition which has been deemed or referred to as serious or re-occurring medical condition, been asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment?

Are you, or anyone who is insured under this policy, waiting for any tests, treatment or a non-routine hospital appointment?

If you have answered yes to any of the questions above, please make sure you contact our customer service team to ensure you are fully covered. Please call on:

**0800 014 2709**

# Has your situation changed since you bought this policy?

Your Holiday Extras travel insurance policy is here to cover you for any sudden and unforeseen accident, illness, loss or damage which is beyond your reasonable control, and you would have been asked when you paid your premium if you were aware of any circumstances which could possibly result in you having to make a claim; so you must also tell us if anything happens between the date you bought the policy and the start of your trip that might mean that you have to claim on the policy.

We are reasonable people, and we want you to feel reassured that you've 'got it covered' but it's essential that you notify us of any changes; so please, give us a call - if you don't keep us updated you could find your claim is limited or turned down, we want you to have the right cover.

So, you should tell us if you have visited a medical establishment because of:

- a change in your health;
- a new diagnosis;
- a new course of treatment;
- a change in medication;
- a referral from a GP to a clinic, hospital or specialist for tests.

If we feel that anything you tell us might increase the chances of a claim, we may ask you to pay an additional premium, or we might change the policy terms. If we feel that the increased risk is too great, we might tell you that we cannot cover you at all.

If you do have to tell us about a change in your health that has occurred since you bought your policy please give us a call on:

0800 014 2709

## Open

9am - 8pm Monday to Friday

9am - 5pm Saturday & Sunday

## Is there anything else you'd like to ask?

If you have any questions about the cover provided, please call on **0800 014 2709**

# If you have a medical emergency while you are away

Please call the 24-hour emergency assistance service

**+44 (0) 203 926 0259**

This is a travel insurance policy and not private medical insurance. The intention of this policy is to pay for reasonable and necessary costs for emergency medical, surgical and hospital treatment including an ambulance to take you to hospital. This does not include procedures that can be carried out in your home country after repatriation, or for any medical expenses incurred in private facilities if adequate state facilities are available.

We have appointed **Emergency Assistance Facilities** as our **24-hour emergency assistance service**. Their expert assistance team is on hand any time of the day or night, every day of the week.

**Emergency Assistance Facilities** is there to give you help and advice on any medical emergency including where the best places are to seek medical attention and how to get home following a medical problem. You can obtain more information on our website.

[www.tifgroup.co.uk/services/emergency-medical-assistance](http://www.tifgroup.co.uk/services/emergency-medical-assistance)

Too often our customers find themselves in the wrong facility or seriously out of pocket because they didn't contact **Emergency Assistance Facilities** first.

Of course, in serious emergencies, you should seek medical attention at your nearest public facility before you contact **Emergency Assistance Facilities**, but otherwise please get in touch by phone **+44 (0) 203 926 0259**, email [operations@emergencyassistance.co.uk](mailto:operations@emergencyassistance.co.uk) or visit our website and use the webchat function so they can help you. All the medical decisions that **Emergency Assistance Facilities** make are at the discretion of their Medical Director.

If you would like to know more about our approach to getting you the best medical care when you are abroad please visit our website <https://philosophies.tifgroup.co.uk/>

When you contact **Emergency Assistance Facilities** they may arrange for you to be transferred to another hospital in the location which is better equipped for your immediate needs and long-term recovery. They may decide that it is better to bring you home immediately so that you can be treated in your home country even if this is sooner than you had originally planned.

Rest assured your best medical interests will be at the heart of any decisions made by **Emergency Assistance Facilities**.

## How to make a claim when you get home

Please check your policy to make sure that what you are claiming for is covered

PLEASE CALL ESSENTIAL TRAVEL CLAIMS ON

**0203 829 6687**

8am - 8pm Monday to Friday, 9am-1pm Saturday

(Please listen carefully to the instructions so that your call can be directed to the correct team).

We want to make the process of making a claim as simple as possible; on our website, [www.tifgroup.co.uk/services/claims](http://www.tifgroup.co.uk/services/claims) you will find a checklist so that you can see what information is required for each section of the policy (if you can submit this information along with your claim form, it will help speed up the claims process).



# Are you thinking of taking part in any sports or activities?

We want you to enjoy your trip, and we appreciate that sometimes you may be tempted to try an activity or sport while you are away – your Holiday Extras policy covers many sports and activities as standard without any additional premium for the following activities:

*Please note: Those activities marked in italics and underlined do not have Personal Liability Cover or Accidental Death and Disability Cover.*

## Activities Covered as Standard on your Policy - Pack 1

Aerobics, Archaeological Digging, Archery, Assault Course

Badminton (amateur), Banana Boating, Bar Restaurant Work, Baseball (amateur), Basketball (amateur), Beach Games, Billiards/Snooker/Pool, Blade Skating, Bowls

*Camel Riding*, Canoeing (including white water canoeing, grades 1-3 only, rivers only), *Catamaran Sailing*, *Clay Pigeon Shooting*, Climbing (on climbing wall only), Cricket (amateur), *Croquet*, Curling, Cycling (leisure, not racing or downhill racing)

Deep Sea Fishing, *Dingy Sailing*, Dry Skiing

*Elephant Riding*

Falconry, *Fell Walking/Running (under 2,500 meters altitude)*, *Fencing*, Fishing, Fives, Flow Riding, Flying as passenger (light aircraft not licensed for fare paying passengers), Football (amateur, not main purpose of trip), Fruit or Vegetable picking (non mechanical)

Glass Bottom Boats/Bubbles, *Go Karting*, Golf (amateur)

Handball, Helicopter Tours (fare paying with a maximum duration of 2 hours), Hiking (under 2,500 meters altitude), Hill Walking (under 2,500 meters altitude), *Hockey (field hockey not ice hockey)*, Hockey (Field Only), Horse Riding (no Polo, Hunting, Jumping or Racing), Hot Air Ballooning (organised pleasure rides only), *Hovercraft Driving/Passenger*

Ice Skating (1 day max per trip), Inner Tubing/Tubing

*Jet Boating (no racing)*, *Jet Skiing (no racing)*, Jogging

Kayaking (grades 1-3 only, rivers only), Kite Surfing, Korfball

Marathon Running (amateur), *Motorcycling including Mopeds up to 50cc (no racing)*

Netball (amateur)

Octopush, Orienteering, Outwardbound Pursuits

Paintballing, Parascending (over water), Pony Trekking, *Power Boating (no racing or competitions)*

*Quad Biking*

Racquetball, Rambling (under 2,500 meters altitude), Refereeing, Ringos, Roller Blading (Line Skating/Skate Boarding), Rounders, Rowing, Running/Sprint/Long Distance (amateur)

Safari (must be organised by a tour operator in the UK or Republic of Ireland), Sail Boarding, *Sailing (if qualified or as part of an organised activity in territorial waters only)*, Sand Dune Surfing/Skiing, Sand Yachting, Sandboarding, Scuba Diving (to a maximum depth of 20 meters)\*, *Shooting small bore/target*, Sledging, Snorkelling, Soft Ball, *Speed Sailing*, Squash (amateur), Stand Up Paddle Boarding, Student Exchange (academic studies only), Students working as counsellors, Surfing, Swimming, Swimming with Dolphins

Table Tennis, *Tall Ship Crewing*, Tennis (amateur), Tenpin Bowling, Track Events, Trampolining, Tree Canopy Walking, Trekking (under 2,500 meters altitude), Tug of War

Volleyball (amateur), *Voluntary Work – teaching within a school or work within an orphanage only (not manual work)*

Wake Boarding, Walking (under 2,500 meters altitude), *War Games (wearing eye protection)*, Water Polo (amateur), Water Skiing (amateur), Whale Watching, White Water Rafting as an organised activity (Grades 1-3 only), Wind Tunnel Flying (pads and helmets), Windsurfing (amateur)

*Yachting (if qualified or as part of an organised activity in territorial waters only)*

Zorbing

## Activities continued

### Extra Activity Cover - Pack 2 (Additional Premium Required and in addition to those listed in Pack 1)

Black Water Rafting as an organised activity (grades 1-3 only),  
Bowling Training (no contact), Bungee Jump (up to a maximum  
of 3 jumps per trip)

Cycle Touring

Dog Sledging

Fell Walking/Running (between 2,501 meters and 4,000 meters  
altitude)

Gymnastics

Hiking (between 2,501 meters and 4,000 meters altitude), Hill  
Walking (between 2,501 meters and 4,000 meters altitude),  
Hurling (amateur)

Manual Labour (ground level only, no machinery), Martial Arts  
(Training only), Motorcycling (between 50cc and 125cc),  
Mountain Biking (not BMX (on or off road) and not downhill  
racing)

Rambling (between 2,501 meters and 4,000 meters altitude)

Safari (non UK/Ireland organised), Scuba Diving (to a maximum  
depth of 30 meters)\*, Sea Canoeing/Kayaking (in territorial  
waters)

Trekking (between 2,501 meters and 4,000 meters altitude),  
Triathlon, Walking (between 2,501 meters and 4,000 meters  
altitude)

### Extra Activity Cover - Pack 3 (Additional Premium Required and in addition to those listed in Pack 1&2)

Abseiling, Amateur Rugby Competitions and Tournaments  
(aged 14 years or under only), American Football (amateur)

Gaelic Football, Gliding

Motorcycling up to 250cc only (no track days, off road or  
competitions)

Paragliding, Parascending (over land)

Rugby (amateur)

Scuba Diving (to a maximum depth of 50 meters)\*, Sky Diving  
(up to a maximum of 2 jumps per trip), Soccer Competitions and  
Tournaments (aged 14 years and under only), Spear Fishing  
(without air tanks)

Tandem Skydive (up to a maximum of 2 jumps per trip)

### Extra Activity Cover - Pack 4 (Additional Premium Required and in addition to those listed in Pack 1,2&3)

Canyoning, Caving

Gorge Walking

Hang Gliding, High Diving (on an amateur basis and  
excludes cliff diving), Horse Jumping (no polo or hunting)

Micro Lighting, Mountain Biking – Downhill Racing (not  
BMX (on or off road)

Off Piste Skiing without a guide

Parasailing,

Rock Climbing (Under 2,000 meters), Rock Scrambling (under  
4,000 meters)

Trekking (between 4,001 meters and 6,000 meters

Via Ferrata

**\*Scuba Diving is covered to the confirmed depths per Grade provided You are diving under the direction of an accredited:**

PADI Open Water – 18 Meters

BSAC Ocean Diver – 20 Meters

PADI Advanced Open Water – 30 Meters

BSAC Sports Diver – 35 Meters

BSAC Dive Leader – 50 Meters

### Winter Sports Activities - These will only be covered if you have paid for the Winter Sports Extension

Air boarding

Big Foot Skiing, Blade Skating, Bum Boarding

Cross Country/Nordic Skiing

Dog Sledging, Dry Skiing

Glacier Walking

Husky Dog Sledging (organised and non competitive)

Ice Hockey, Ice Karting, Ice Skating, Ice Windsurfing

Kick Sledging

Langlauf

Ski - blading, Skiing - alpine, Skiing Off Piste with a guide,

Skiing On Piste, Sledging, Sledging pulled by Horse or

Reindeer as a Passenger, Snow Boarding, Snow Mobiling,

Snow Show Walking, Snow Tubing

Tobogganing

Winter Walking (using crampons and ice picks only)



# Cancellation - If you are unable to go on your trip

## If this happened:

You had to cancel your **trip** because the following unexpectedly happened before you left **home**:

- you, a **travelling companion**, a **family member**, a business associate, or the person you were going to stay with became ill, was injured or died;
- your **home** was burgled, or seriously damaged by fire, storm or flood;
- you were called for jury service or required as a witness in a court of law;
- you, or a **travelling companion** were made redundant;
- you, or a **travelling companion** as members of HM Forces had your **leave orders** cancelled.

## This is what we will do:

- ✓ We will pay you up to **£2,500** for your share of any **pre-paid expenses** that are directly related to your **trip**, which you cannot get back from anyone else, or which cannot be transferred or used for another purpose.

## But we won't do anything if:

- you are unable to provide **us** with the information **we** may reasonably require to confirm the reason you cancelled your **trip**;
- you have not paid your **deductible** or accept it will be deducted from any settlements.

**Please note:** There is no cover under this policy for cancellation, abandonment or curtailment claims if the Foreign and Commonwealth Office (FCO) advises you not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.

## These words have the following meanings in this section:

**BFPO** - British Forces Posted Overseas.

**business associate** - a business partner, director or employee of yours who has a close working relationship with you.

**deductible** - the amount **we** will deduct from any claims settlement in respect of each person making a claim.

**family member** - any person who is related to you by blood, marriage, adoption, fostering or co-habitation.

**home** - one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

**leave orders** - leave which has been approved by your Commanding Officer in accordance with the regulations as described in the "Tri-Service regulation for leave and other absence".

**redundant** - being an employee where you qualify under the provision of the Employment Rights Acts, and who, at the date of termination of Employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.

**travelling companion** - a person(s) with whom you have booked to travel on the same itinerary and without whom your travel plans would be impossible.

**trip** - travel that was booked during the period of insurance.

**we/ us** - Union Reiseversicherung AG UK.

# If you are delayed leaving your home country or BFPO

## If this happened:

Your departure from your **international departure point** was delayed by more than 12 hours after your **scheduled departure time** because of a disruption to your **transport providers'** service.

## This is what we will do:

- ✓ We will pay you **£10** for each **12-hour** period that you are delayed up to a maximum of **£100**.

## But we won't do anything if:

- your departure was delayed due to a **known event**;
- you cannot provide **us** with written confirmation from the **transport provider** confirming the reason for, and the length of, the delay.

## These words have the following meanings in this section:

**BFPO** - British Forces Posted Overseas.

**home country** - either the United Kingdom, the Channel Islands or Isle of Man.

**international departure point** - the airport, international rail terminal or port from which you departed from your **home country** or **BFPO** to travel to your **trip destination**.

**known event** - an existing or publicly announced occurrence such as unusual weather conditions, road traffic accidents, passport or customs delays or a strike voted upon by union members.

**scheduled departure time** - the time when you were meant to leave your **international departure point** as shown in your itinerary or published timetable.

**transport provider** - Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

**trip destination** - the airport, international rail terminal or port outside your **home country** which is your final ticketed destination.

**we/ us** - Union Reiseversicherung AG UK.

# If you miss your departure from your home country or BFPO

## If this happened:

You missed your pre-booked departure from your **home country** or **BFPO** because

- **public transport services** were cancelled or delayed due to strike, industrial action, mechanical failure or adverse weather conditions,
  - the vehicle in which you were travelling broke down, or was involved in an accident,
- which meant that you did not reach your **international departure point** in time to check-in.

## This is what we will do:

- ✓ We will pay you up to **£500** for the cost of alternative transport that you had to pay in order to reach your **trip destination**.

## But we won't do anything if:

- you did not take all **reasonable steps** to ensure that you checked-in/ arrived at your boarding gate on time in accordance with your **transport providers'** instructions;
- the **transport provider** has provided alternative travel and accommodation, or made a financial contribution towards these costs;
- you cannot provide **us** with written confirmation from the **transport provider** confirming that you missed their service;
- you missed your **transport providers'** service due to a **known event**;
- you are unable to provide **us** with the information **we** may reasonably require to confirm the reason you missed your **transport providers'** service;
- you cannot provide **us** with receipts for any additional expenditure.
- you have not paid your **deductible** or accept it will be deducted from any settlements.

## These words have the following meanings in this section:

**BFPO** - British Forces Posted Overseas.

**deductible** - the amount **we** will deduct from any claims settlement in respect of each person making a claim.

**home country** - either the United Kingdom, the Channel Islands or Isle of Man.

**international departure point** - any airport, international rail terminal or port from which you leave a country having passed through passport control.

**known event** - an existing or publicly announced occurrence such as unusual weather conditions, road traffic accidents, passport or customs delays or a strike voted upon by union members.

**public transport services** - buses, coaches, domestic flights or trains that run to a published scheduled timetable.

**reasonable steps** - ensuring that you have allowed an additional 30 minutes travelling time on top of the time it would take to travel to your **international departure point** given normal traffic and weather conditions.

**transport provider** - Airline Company, Rail Operator, Coach Operator, Ferry and Cruise Operator.

**trip destination** - the airport, international rail terminal or port which is your final ticketed destination.

**we/ us** - Union Reiseversicherung AG UK.

# If you decide to abandon your travel plans

## If this happened:

You decided that you did not want to go on the **trip** because your **transport providers** service from your **international departure point** was delayed for **24 hours** or more

## This is what we will do:

- ✓ We will pay you up to **£2,500** for your share of any pre-paid expenses that are directly related to your **trip**, which you cannot get back from anyone else, or which cannot be transferred or used for another purpose.

**Please note:** There is no cover under this policy for cancellation, abandonment or curtailment claims if the Foreign and Commonwealth Office (FCO) advises you not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.

## But we won't do anything if:

- the delay happened after the flight, sailing or train has departed from the **international departure point**;
- the claim was due to a **known event**;
- you did not take all **reasonable steps** to ensure that you checked-in/arrived at your boarding gate on time in accordance with your **transport providers'** instructions;
- the **transport provider** has provided alternative travel and accommodation, or a financial contribution towards these costs;
- you have already made a claim under the 'If you miss your departure from your home country or BFPO' *section of this policy*;
- you cannot provide **us** with written confirmation from the **transport provider** confirming the reason for, and the length of, the delay.
- you have not paid your **deductible** or accept it will be deducted from any settlement.

## These words have the following meanings in this section:

**BFPO** - British Forces Posted Overseas.

**deductible** - the amount **we** will deduct from any claim settlement in respects of each person making a claim.

**home country** - either the United Kingdom, the Channel Islands or Isle of Man.

**international departure point** - the airport, international rail terminal or port from which you leave the United Kingdom having passed through passport control.

**known event** - an existing or publicly announced occurrence such as unusual weather conditions, road traffic accidents, passport or customs delays or a strike voted upon by union members.

**pre-paid expenses** - any amount that you have paid before starting your **trip**.

**reasonable steps** - ensuring that you have allowed an additional 30 minutes travelling time on top of the time it would take to travel to your **international departure point** given normal traffic and weather conditions.

**transport provider** - Airline Company, Rail Operator, Coach Operator, Ferry and Cruise Operator.

**trip** - a holiday or journey that takes place during the period of cover.

**trip destination** - the airport, international rail terminal or port which is your final ticketed destination

**we/ us** - Union Reiseversicherung AG UK.

# If you need emergency medical treatment abroad

## If this happened:

You needed **emergency medical treatment** whilst on a **trip abroad**.

## This is what we will do:

- ✓ We will pay you up to **£5,000,000** in respect of customary and reasonable fees or charges that **we have agreed to**, including the additional travel and accommodation costs for one other person to stay with you, or to travel to you from your **home country** and to accompany you **home**.
- ✓ We will pay you up to **£200** emergency dental treatment to treat sudden pain.

**Please Note:** This is a travel insurance policy and not private medical insurance. The intention of this policy is to pay for reasonable and necessary costs for emergency medical, surgical and hospital treatment including an ambulance to take you to hospital. This does not include procedures that can be carried out in your home country after repatriation, or for any medical expenses incurred in private facilities if adequate state facilities are available.

## But we won't do anything if:

- you ask **us** to pay for any services or treatment that you received after the date that **we**, in consultation with your treating doctor, told you that you could return **home**;
- you were under the influence of non-prescribed drugs, solvents or anything relating to your prior abuse of drugs or solvents;
- the treating doctor is of the opinion that **excessive alcohol consumption** has caused the illness or injury;
- you were involved in an accident involving a **vehicle** you were in control of when you didn't hold a relevant **valid UK driving licence** or you did not take **safety precautions** whether legally required locally or not;
- knowingly put yourself at risk unless you were trying to save your or someone else's life;
- you were taking part in an **additional sports activity** and had not paid the relevant additional premium.
- you do not **co-operate** with us;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

## These words have the following meanings in this section:

**abroad** - anywhere outside your **home country**.

**additional sports activity** - any sport or activity not listed in activity pack 1.

**BFPO** - British Forces Posted Overseas.

**co-operate** - provide **us** with any information or documentation **we** may reasonably require for **us** to verify and process your claim.

**deductible** - the amount **we** will deduct from any claims settlement in respects of each person making a claim.

**emergency medical treatment** - any ill-health or injury which occurs during your **trip** and requires immediate treatment either before you return **home** or to enable you to return **home**.

**excessive alcohol consumption** - you have drunk so much alcohol that your judgement is seriously affected.

**home** - one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

**home country** - either the United Kingdom, the Channel Islands or Isle of Man.

**in-patient** - being admitted to a medical facility for a period of 24 hours or more.

**safety precautions** - whether as driver or passenger in a car you must wear a seat belt, front or back whether as rider or pillion on a motorbike, moped, scooter or quad bike you must wear a helmet.

**trip** - a holiday or journey that takes place during the period of cover.

**valid UK driving licence** - please refer to: [www.gov.uk/motorcycle-cbt](http://www.gov.uk/motorcycle-cbt).

**vehicle** - car, motorcycle, moped, scooter or quad bike.

**we/us** - Union Reiseversicherung AG UK; and/or Emergency Assistance Facilities.

# If you incur additional emergency expenses abroad

## If this happened:

You incurred additional expenses relating to your **emergency medical treatment** whilst on a **trip** abroad.

## This is what we will do:

- ✓ We will pay you up to **£500** in respect of reasonable travel costs to or from a **public/state hospital** relating to your admission, discharge or attendance for **outpatient treatment** or appointments, or for collection of medication prescribed for you by the hospital, as well as the cost of additional food and drink, and the cost of telephone calls to **us**;
- ✓ We will pay you up to **£2,000** for the reasonable cost of accommodation if you are discharged from hospital but medically unable to return **home** immediately.

## But we won't do anything if:

- you do not have a valid claim under the 'If you need emergency medical treatment abroad' section of this policy;
- you cannot produce receipts for any additional expenditure.
- you have not paid your **deductible** or accept it will be deducted from any settlement.

## These words have the following meanings in this section:

**abroad** - anywhere outside your **home country**.

**BFPO** - British Forces Posted Overseas.

**deductible** - the amount **we** will deduct from any claim settlement in respects of each person making a claim.

**emergency medical treatment** - any ill-health or injury which occurs during your **trip** and requires immediate treatment either before you return **home** or to enable you to return **home**.

**home** - one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

**home country** - either the United Kingdom, the Channel Islands or Isle of Man.

**outpatient treatment** - treatment received which does not require admittance to hospital.

**public/state hospital** - a medical facility which is managed by the local/ state authority.

**trip** - a holiday or journey that takes place during the period of cover.

**we/us** - **Union Reiseversicherung AG UK** and/or **Emergency Assistance Facilities**.



# If you need to be brought home

## If this happened:

As a result of emergency medical treatment whilst on your **trip abroad** our Chief Medical Officer decided that it was medically necessary for you to return **home** either before or after your **scheduled return date**, or you were unfortunate enough to suffer a serious accident, illness or injury during your **trip** which resulted in your death.

## This is what we will do:

- ✓ We will pay up to **£100,000** for all reasonable costs that are medically necessary to enable **us** to return you to your **home**, or to move you to the most suitable hospital in your **home country**.
- ✓ We will pay reasonable transportation charges for returning your body or ashes back to your **home**.

## But we won't do anything if:

- you do not have a valid claim under the '*If you need emergency medical treatment abroad*' section of this policy;
- you ask **us** to pay for the costs of bringing you **home** early if there is appropriate medical treatment available locally;
- you ask **us** to pay for any costs to which **we** have not previously agreed;
- you ask **us** to pay for the cost of burial or cremation in your **home country**;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

**Please note:** There is no cover under this policy for any claims as a result of Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARs-COV-2 or any pandemic or fear or threat of any the above. Except for Section 'If you need emergency treatment abroad'. This will only apply if you did not travel against the published advice of the FCO, any local government, local authority or WHO.

## These words have the following meanings in this section:

**abroad** - anywhere outside your **home country**.

**BFPO** - British Forces Posted Overseas.

**deductible** - the amount **we** will deduct from any claim settlement in respects of each person making a claim.

**emergency medical treatment** - any ill-health or injury which occurs during your **trip** and requires immediate treatment either before you return **home** or to enable you to return **home**.

**home** - one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

**home country** - either the United Kingdom, the Channel Islands or Isle of Man.

**scheduled return date** - the date you intended to return **home** as shown on your travel tickets or travel itinerary.

**trip** - a holiday or journey that takes place during the period of cover.

**we/ us** - Union Reiseversicherung AG UK and/or Emergency Assistance Facilities.

# If you are buried or cremated abroad

## If this happened:

You were unfortunate enough to suffer a serious accident, illness or injury during your **trip abroad** which resulted in your death.

## This is what we will do:

- ✓ We will pay up to **£1,000** for your burial or cremation **abroad**.

## But we won't do anything if:

- you do not have a valid claim under the 'If you need emergency medical treatment abroad' section of this policy;
- you ask **us** to pay for the cost of burial or cremation in your **home country**.
- you have not paid your **deductible** or accept it will be deducted from any settlement.

## These words have the following meanings in this section:

**abroad** - anywhere outside your **home country**.

**BFPO** - British Forces Posted Overseas.

**deductible** - the amount **we** will deduct from any claim settlement in respects of each person making a claim.

**emergency medical treatment** - any ill-health or injury which occurs during your **trip** and requires immediate treatment either before you return **home** or to enable you to return **home**.

**home** - either the United Kingdom, or the Channel Islands, Isle of Man or **BFPO**.

**home country** - either the United Kingdom, the Channel Islands or Isle of Man.

**scheduled return date** - the date you intended to return **home** as shown on your travel tickets or travel itinerary.

**trip** - a holiday or journey that takes place during the period of cover.

**we/ us** - Union Reiseversicherung AG UK and/ or Emergency Assistance Facilities.

# If you are in a public hospital

## If this happened:

During your **trip abroad**, you were admitted as an **in-patient** to a **public/ state hospital** for **emergency medical treatment**

## This is what we will do:

- ✔ We will pay you **£30** for each 24-hour period you are confined up to a maximum of **£600**. This payment is in addition to any emergency medical expenses we may have agreed to under your travel policy – ‘If you need emergency medical treatment abroad’.

## But we won't do anything if:

- you do not have a valid claim under the ‘If you need emergency medical treatment abroad’ section of this policy;
- you remained an **in-patient** after the date **we**, in consultation with your treating doctor, told you that you could return **home** or be safely discharged to your trip accommodation until you were fit to return **home**.

## These words have the following meanings in this section:

**abroad** - anywhere outside your **home country**.

**BFPO** - British Forces Posted Overseas.

**emergency medical treatment** - any ill-health or injury which occurs during your **trip** and requires immediate treatment either before you return **home** or to enable you to return **home**.

**home** - one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

**home country** - either the United Kingdom, the Channel Islands or Isle of Man.

**in-patient** - being admitted to a **public/ state hospital** for a period of 24 hours or more.

**public/ state hospital** - a medical facility which is managed by the local/ state authority.

**trip** - a holiday or journey that takes place during the period of cover.

**we/ us** - Union Reiseversicherung AG UK and/or **Emergency Assistance Facilities**.

# If you need emergency treatment in your home country

## If this happened:

During a **trip** within your **home country** you were admitted to a **public/ state hospital** for **emergency medical treatment** as an **in-patient** or confined to your trip accommodation on medical advice, or you were unfortunate enough to suffer a serious accident, illness or injury during your **trip** which resulted in your death.

## This is what we will do:

- ✓ We will pay up to **£2,000** for your additional travel and accommodation cost for you to return **home** if you are unable to use your original travel tickets.
- ✓ We will pay the additional travel and accommodation costs for another person to stay with you, or to travel to you within your **home country** and to accompany you **home**.
- ✓ We will pay the reasonable transportation charges for returning your body or ashes back to your **home**.

## But we won't do anything if:

- you ask **us** to pay for the cost of any **emergency medical treatment** that you received in your **home country**;
- you ask **us** to pay for **emergency medical treatment** because you were under the influence of drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction), or solvents or anything relating to your prior abuse of drugs or solvents;
- you ask **us** to pay for **emergency medical treatment** where in the opinion of the treating doctor, **excessive alcohol consumption** has caused the illness or injury;
- you ask **us** to pay for the cost of burial or cremation in your **home country**.
- you do not **co-operate** with **us**;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

## These words have the following meanings in this section:

**BFPO** - British Forces Posted Overseas.

**co-operate** - provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

**deductible** - the amount **we** will deduct from any claims settlement in respects of each person making a claim.

**emergency medical treatment** - any ill-health or injury which occurs during your **trip** and requires immediate treatment before you return **home**.

**excessive alcohol consumption** - you have drunk so much alcohol that your judgement is seriously affected.

**home** - one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

**home country** - either the United Kingdom, the Channel Islands or Isle of Man.

**in-patient** - Being admitted to a **public/ state hospital** for a period of 24 hours or more.

**public/ state hospital** - A medical facility which is managed by the local/ state authority and is available to the local population.

**trip** - a holiday or journey that takes place during the period of cover.

**we/ us** - Union Reiseversicherung AG UK and/or Emergency Assistance Facilities.

# Curtailment - If you have to cut your trip short

## If this happened:

You had to cut short your **trip** because the following unexpectedly happened after you left **home**;

- you, your **travelling companion**, a **family member**, a **business associate**, or the person you were staying with became ill, was injured or died;
- you were called for jury service or required as a witness in a court of law;
- you, or a **travelling companion** as members of HM Forces has your **leave orders** cancelled.

## This is what we will do:

- ✓ We will pay you up to **£2,500** for your share of any unused accommodation, car hire and excursions that are directly related to your **trip** which you have paid for and cannot get back from anyone else, as well as any additional travel expenses incurred to get you **home**.

**Please note:** There is no cover under this policy for cancellation, abandonment or curtailment claims if the Foreign and Commonwealth Office (FCO) advises you not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.

## But we won't do anything if:

- you ran out of money or because you were not enjoying your **trip**;
- you ask **us** to pay for the cost of your original return ticket when **we** have paid for a new ticket or arranged your medical repatriation;
- you were under the influence of non-prescribed drugs, solvents or anything relating to your prior abuse of drugs or solvents;
- the treating doctor is of the opinion that **excessive alcohol consumption** has caused the illness or injury;
- you were involved in an accident involving a **vehicle** you were in control of when you did not hold a relevant **valid UK driving licence** or you did not take **safety precautions** whether legally required locally or not;
- you knowingly put yourself at risk unless you were trying to save your or someone else's life;
- you were taking part in an additional sports activity and had not paid the relevant additional premium.
- you have not paid your **deductible** or accept it will be deducted from any settlement.

## These words have the following meanings in this section:

**additional sports activity** - any sport or activity not listed in activity pack 1.

**BFPO** - British Forces Posted Overseas.

**business associate** - a business partner, director or employee of yours who has a close working relationship with you.

**deductible** - the amount **we** will deduct from any claims settlement in respects of each person making a claim.

**excessive alcohol consumption** - you have drunk so much alcohol that your judgement is seriously affected.

**family member** - any person who is related to you by blood, marriage, adoption, fostering or co-habitation.

**home** - one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

**leave orders** - leave which has been approved by your Commanding Officer in accordance with the regulations as described in the "Tri-Service regulation for leave and other absences".

**safety precautions** - whether as driver or passenger in a car you must wear a seat belt, front or back whether as rider or pillion on a motorbike, moped, scooter or quad bike you must wear a helmet.

**travelling companion** - a person(s) with whom you have booked to travel on the same itinerary and without whom your travel plans would be impossible.

**trip** - a holiday or journey that takes place during the period of cover.

**valid UK driving licence** - please refer to [www.gov.uk/motorcycle-cbt](http://www.gov.uk/motorcycle-cbt).

**vehicle** - car, motorcycle, moped, scooter or quad bike.

**we/ us** - **Union Reiseversicherung AG UK**.

# If you are held legally liable for injury or damage

## If this happened:

You were held to be legally liable for something that you did accidentally during your **trip** which caused **accidental bodily injury** to, or the damage to the property of, someone who was not your **travelling companion** or a member of your **family**.

## This is what we will do:

- ✓ We will pay up to **£1,000,000** in respect of damages awarded against you plus legal costs to which we have agreed.

**Please note:** There are a number of activities that do not include cover under this section. See pages 6 & 7 for more information.

## But we won't do anything if:

- you admitted liability for any loss, injury or damage;
- you claim for an **infectious disease**;
- the incident arose during the course of your employment or was caused by someone employed by you;
- the incident was caused by an animal which you owned or had custody or control of;
- you were driving, or in control of, any motorised **vehicle** and any trailer or sidecar attached to it, pedal cycle, aircraft, motorised skis, motorised waterborne craft, pedalo or sailing vessel;
- you were under the influence of non-prescribed drugs, solvents or anything relating to your prior abuse of drugs or solvents;
- the incident was caused by your **excessive alcohol consumption**;
- you knowingly put yourself at risk unless you were trying to save your or someone else's life;
- you were using firearms or incendiary devices;
- the incident took place on land, or in a building, which you own or control (other than your temporary trip accommodation);
- you have not paid your **deductible** or accept it will be deducted from any settlement.
- you were taking part in an **additional sports activity** and had not paid the relevant additional premium.

## These words have the following meanings in this section:

**additional sports activity** - any sport or activity not listed in activity pack 1.

**deductible** - the amount **we** will deduct from any claims settlement in respect of each person making a claim.

**excessive alcohol consumption** - you have drunk so much alcohol that your judgement is seriously affected.

**family** - any person who is related to you by blood, marriage, adoption, fostering or co-habitation.

**travelling companion** - any person with whom you are travelling.

**trip** - a holiday or journey that takes place during the period of cover.

**vehicle** - car, moped, motorcycle, quad bike or scooter.

**we/ us** - **Union Reiseversicherung AG UK**.



# If you are killed, injured or disabled following an accident

## If this happened:

You suffered an **accident** whilst on your **trip** which, within 12 months, directly caused your death, injury or disablement.

## This is what we will do:

- ✓ We will pay **£15,000** if you died.
- ✓ We will pay **£15,000** if you suffered the total and permanent loss of sight in one eye or total loss by physical severance or total and permanent loss of use of one arm/ hand or leg/ foot.
- ✓ We will pay **£15,000** if you suffered the total and permanent loss of sight in both eyes or total loss by physical severance or total and permanent loss of use of both arms/ hands or legs/ feet.
- ✓ We will pay **£15,000** if you suffered **permanent and total disablement**.

**Please note:** There are a number of activities that do not include cover under this section. See pages 6 & 7 for more information.

## But we won't do anything if:

- you knowingly put yourself at risk unless you were trying to save your or someone else's life;
- your injury or death was the result of an illness or infection;
- you ask **us** to pay for more than one of the benefits that is a result of the same injury;
- you were under the influence of drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction), or solvents or anything relating to your prior abuse or drugs or solvents;
- the accident was caused due to your **excessive alcohol consumption**;
- the incident involved a vehicle you were in control of when you did not hold a **valid UK driving licence** for that vehicle or you did not take **safety precautions** whether they were legally required locally or not;
- you were taking part in an **additional sports activity** and had not paid the relevant additional premium.

## These words have the following meanings in this section:

**accident** - injury which is caused by a violent, visible and external event.

**additional sports activity** - any sport or activity not listed in activity pack 1.

**excessive alcohol consumption** - you have drunk so much alcohol that your judgement is seriously affected.

**permanent and total disablement** - you are unable to work in any paid employments or paid occupations. Where you are not in paid employments or occupations, this shall be defined as 'all your usual activities, pastimes and pursuits of any and every kind'.

**safety precautions** - whether as driver or passenger in a car you must wear a seat belt, front or back whether as rider or pillion on a motorbike, moped, scooter or quad bike you must wear a helmet.

**trip** - a holiday or journey that takes place during the period of cover.

**valid UK driving licence** - please refer to [www.gov.uk/motorcycle-cbt](http://www.gov.uk/motorcycle-cbt).

**vehicle** - car, moped, motorcycle, quad bike or scooter.

**we/ us** - Union Reiseversicherung AG UK.

# If you need legal advice

## If this happened:

You were killed or injured on your **trip** due to someone else's negligence.

## This is what we will do:

- ✓ We will provide you with access to **30 minutes** of legal advice on the telephone: Please call **0345241 1875** quoting 'Essential Travel Travel Insurance' and your policy number.
- ✓ If **we** believe that you have a reasonable chance of success **we** will appoint a solicitor to act on your behalf and pay up to **£15,000** for legal costs and expenses incurred in pursuing claims for compensation and damages. Please Note: If you are awarded compensation **we** will deduct any costs that **we** have paid from that compensation.

**Please Note:** Our legal advice line is managed by Penningtons Manches LLP - 13, Chertsey Street, Guildford, Surrey. GU1 4HD  
Office hours: Mon-Fri 8:30am -7:00pm

## But we won't do anything if:

- legal proceedings in the USA or Canada do not follow the contingency fee system operating in North America;
- you are making a claim against a **transport provider**, travel agent, **tour operator**, tour organiser, the insurers or their agents or the claims office;
- **we** believe that the estimated recovery will be less than £500;
- **we** believe that you are unlikely to obtain a reasonable settlement;
- the costs are to be considered under an arbitration scheme or a complaints procedure;
- you are claiming against another person insured on this policy, or a member of your **family**, a friend or **travelling companion** whether insured by **us** or another provider;
- you have not paid your **deductible** or accept it will be deducted from any settlement.
- the claim involved damage to any **vehicle**.

## These words have the following meanings in this section:

**deductible** - the amount **we** will deduct from any claims settlement in respect of each person making a claim.

**family** - any person who is related to you by blood, marriage, adoption, fostering or co-habitation.

**package holiday** - any holiday where two or more components (i.e. transport and accommodation) have been booked with a **tour operator** and therefore falls within the Package Travel Regulations.

**tour operator(s)** - any individual or company which sells a **package holiday** as defined within the Package Travel Regulations.

**transport provider** - Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

**travelling companion** - any person with whom you are travelling on part or all of your **trip**.

**trip** - a holiday or journey that takes place during the period of cover.

**vehicle** - car, motorcycle, moped, scooter or quad bike.

**we/ us** - Union Reiseversicherung AG UK.

**Extensions that can be added  
on to your policy for  
an additional premium.  
Please call on  
0800 014 2709  
for more information.**

Cover	We will pay up to	Deductible
<b>Winter Sports Extension</b>		
23. If your winter sports equipment is lost, stolen or damaged	£750	£100
24. If your winter sports equipment is delayed	£510	Nil
25. If you are unable to use your ski-pack	£600	Nil
26. If your ski resort is closed	£500	Nil
<b>Wedding Extension</b>		
27. If your wedding rings are lost or stolen	£250	£100
28. If your wedding gifts are lost or stolen	£1,000	£100
29. If your wedding attire is lost, stolen or damaged	£1,500	£100
30. If your wedding photographs are lost or stolen	£750	£100
<b>Business Extension</b>		
31. If your business equipment is lost, stolen or damaged	£750	£100
<b>Golf Extension</b>		
32. If your golf equipment is lost, stolen or damaged	£1,000	£100
33. If your golf equipment is delayed	£200	£100
34. If you are unable to play golf	£300	£100
<b>Cruise Extension</b>		
35. If your cruise attire is lost, stolen or damaged	£1,500	£100
36. If your ships itinerary changes	£500	Nil
37. If you are confined to your cabin	£300	Nil
38. If you cannot go on your shore excursions	£200	£100
<b>Independent Traveller Extension</b>		
39. If you are unable to go on your trip or you have to cut your trip short - Extended	£2,500	£100
40. If you are delayed leaving your home country or BFPO - Extended	£100	£100
41. If you miss your departure from your home country or BFPO - Extended	£500	£100
42. If a catastrophe occurs while you are away	£2,500	£100

# If your winter sports equipment is lost, stolen or damaged

## If this happened:

Your winter sports equipment was lost, stolen or damaged during your trip.

## This is what we will do:

- ✓ We will pay you up to **£750** in total for your **winter sports equipment**.
- ✓ We will also pay you **£30** per 24 hours up to a maximum of **£510** for the hire of replacement **winter sports equipment**.

**BE AWARE:** Your multi-trip policy covers you for 17 days winter sports activities during the 12 month policy period.

## But we won't do anything if:

- you did not notify the loss or theft to the police, your carrier or tour operator's representative and obtain a local independent written report during your **trip**;
- you did not take all available **precautions**;
- you are unable to provide **evidence of ownership** and/or **proof of purchase**;
- your **winter sports equipment** was left in or on an **unattended** motor vehicle;
- your **winter sports equipment** was left **unattended** unless it was left in your locked accommodation or a designated locker room within your trip accommodation, or a **designated ski rack**;
- you do not **co-operate** with us;
- you cannot provide a report from the ski hire shop confirming the nature of the damage;
- you cannot provide receipts for the hire of the replacement **winter sports equipment**;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

## These words have the following meanings in this section:

**co-operate** - provide us with any information or documentation we may reasonably require to enable us to verify and process your claim.

**deductible** - the amount we will deduct from any claims settlement in respect of each person making a claim.

**designated ski rack** - a designated area of substantial construction specifically designed to allow and facilitate secure storage of skis & snowboards.

**evidence of ownership** - a document to evidence that the item(s) you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statements, guarantees, instruction manuals, or insurance valuation certificates.

**pair or set** - two or more items that are complimentary or purchased together as one item or used or worn together.

**precautions** - all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **winter sports equipment**.

**proof of purchase** - an original receipt and any other documentation required to prove when the item was purchased.

**single article** - any single item that is not part of a **pair or set**.

**trip** - a holiday or journey that takes place during the period of cover.

**unattended** - neither on your person or within your sight and reach.

**we/us** - Union Reiseversicherung AG UK.

**winter sports equipment** - bindings, boots, gloves, goggles, helmets, poles, ski clothing, skis & snowboards.

# If your winter sports equipment is delayed

## If this happened:

Your hired **winter sports equipment** is lost, stolen or accidentally damaged during your **trip** and the ski hire shop charges you for its replacement or repair.

## This is what we will do:

- ✔ We will pay you up to **£500** towards the ski hire shop charges.

**BE AWARE:** Your multi-trip policy covers you for 17 days winter sports activities during the 12 month policy period.

## But we won't do anything if:

- you are unable to provide evidence from the relevant ski hire shop to confirm the loss or damage including confirmation of your responsibility for these items and the amount you were charged;
- the damage was caused by your carelessness or neglect, or deliberate, willful or malicious damage;
- the hired **winter sports equipment** was left in or on an **unattended** motor vehicle;
- the hired **winter sports equipment** was left **unattended** unless it was left in your locked trip accommodation or a designated locker room within your **trip** accommodation, or a **designated ski rack**;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

## These words have the following meanings in this section:

**deductible** - the amount we will deduct from any claims settlement in respect of each person making a claim.

**designated ski rack** - a designated area of substantial construction specifically designed to allow and facilitate secure storage of skis & snowboards.

**trip** - a holiday or journey that was booked during the period of cover.

**unattended** - neither on your person or within your sight and reach.

**we/us** - Union Reiseversicherung AG UK.

**winter sports equipment** - bindings, boots, gloves, goggles, helmets, poles, ski clothing, skis & snowboards.

# If you are unable to use your ski-pack

## If this happened:

During your **trip**, you were admitted to a **public/state hospital** for **emergency medical treatment** as an **in-patient** or confined to your trip accommodation on medical advice, and unable to use the facilities provided by your **ski pack**.

## This is what we will do:

- ☑ We will pay you **£100** for each 24-hour period that you cannot use your **ski pack**, up to a maximum of **£600**.
- ☑ We will pay you **£50** for each 24-hour period that you cannot use your lift pass, up to a maximum of **£300**.

**BE AWARE:** Your multi-trip policy covers you for 17 days winter sports activities during the 12 month policy period.

## But we won't do anything if:

- you do not have a valid claim under either the 'If you need emergency medical treatment abroad' or 'If you need emergency medical treatment in your home country' sections of the main policy;
- you cannot provide evidence showing when the **ski pack** was purchased.

## These words have the following meanings in this section:

**BFPO** - British Forces Posted Overseas.

**emergency medical treatment** - any ill-health or injury which occurs during your trip and requires immediate treatment either before you return home or to enable you to return home.

**home** - one of your normal places of residence in the United Kingdom, the Channel Islands or Isle of Man.

**in-patient** - being admitted to a public/state hospital for a period of 24 hours or more.

**public/state hospital** - a medical facility which is managed by the local/state authority.

**ski pack** - ski pass, ski lift pass, and ski school fees.

**trip** - a holiday or journey that takes place during the period of cover.

**we/us** - Union Reiseversicherung AG UK.



# If your ski resort is closed

## If this happened:

You were unable to use the **ski resort** facilities for more than 24 hours during your **trip** due to **adverse weather conditions** and the piste is closed.

## This is what we will do:

- ✓ We will pay you **£50** for each 24-hour period that you cannot use the facilities in the **ski resort** up to a maximum of **£500**.
- ✓ We will pay you **£10** for each 24-hour period that you had to go to an alternative resort to use the facilities up to a maximum of **£400**.

**BE AWARE:** Your multi-trip policy covers you for 17 days winter sports activities during the 12 month policy period.

## But we won't do anything if:

- you cannot provide written confirmation from the **ski resort** management confirming that the facilities were closed due to **adverse weather conditions**, or that it was unsafe to ski or snowboard due to **adverse weather conditions**.

## These words have the following meanings in this section:

**adverse weather conditions** - too much, or too little snow, high winds, avalanche.

**ski resort** - an area that has prepared ski runs and groomed slopes and is serviced by lifts and tows which operate seasonally.

**trip** - a holiday or journey that was booked during the period of cover.

**we/us** - Union Reiseversicherung AG UK.

# If your wedding rings are lost or stolen

## If this happened:

Your wedding rings were lost or stolen during your trip.

## This is what we will do:

✓ We will pay you up to £250 per ring

## But we won't do anything if:

- you did not notify the loss or theft to the police, your carrier or tour operator's representative and obtain a local independent written report during your **trip**;
- you did not take all available **precautions**;
- you are unable to provide **evidence of ownership** and/or **proof of purchase**;
- your wedding rings were in your **checked-in baggage**
- your wedding rings were left in or on an **unattended** motor vehicle;
- your wedding rings were **unattended** unless they were locked in a safe or safety deposit box, or left out of sight in your locked accommodation or motor vehicle and you can provide evidence of unauthorised and/or forcible entry;
- you do not **co-operate** with us;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

## These words have the following meanings in this section:

**checked-in baggage** - suitcases, holdalls or rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of your **transport providers** service in which you were booked to travel.

**deductible** - the amount **we** will deduct from any claims settlement in respect of each person making a claim.

**co-operate** - provide **us** with any information or documentation **we** may reasonably require for **us** to verify and process your claim.

**evidence of ownership** - a document to evidence that the item (s) you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statements, guarantees, instruction manuals, or insurance valuation certificates.

**pair or set** - two or more items that are complementary or purchased as one item or used or worn together.

**precautions** - all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **wedding rings**.

**proof of purchase** - an original receipt and any other documentation required to prove when the item was purchased.

**transport provider** - Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

**unattended** - neither on your person or within your sight and reach.

**we/us** - Union Reiseversicherung AG UK.

# If your wedding gifts are lost or stolen

## If this happened:

Your wedding gifts that were given to you on your wedding day were lost or stolen during your **trip**.

## This is what we will do:

- ✓ We will pay you up to £1,000 in total, however the most we will pay for any **single article, pair or set** is £200.

## But we won't do anything if:

- you did not notify the loss or theft to the police, your carrier or tour operator's representative and obtain a local independent written report during your **trip**;
- you did not take all available **precautions**;
- you are unable to provide **evidence of ownership** and/or **proof of purchase**;
- your wedding gifts were in your **checked-in baggage**
- your wedding gifts were left in or on an **unattended** motor vehicle;
- your wedding rings were unattended unless they were locked in a safe or safety deposit box, or left out of sight in your locked accommodation or motor vehicle and you can provide evidence of unauthorised and/or forcible entry;
- you do not **co-operate with us**;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

## These words have the following meanings in this section:

**checked-in baggage** - suitcases, holdalls or rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of your **transport providers** service in which you were booked to travel.

**deductible** - the amount **we** will deduct from any claims settlement in respect of each person making a claim.

**evidence of ownership** - a document to evidence that the item(s) you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statements, guarantees, instruction manuals, or insurance valuation certificates.

**pair or set** - two or more items that are complementary or purchased as one item or used or worn together.

**precautions** - all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **wedding gifts**.

**proof of purchase** - an original receipt and any other documentation required to prove when the item was purchased.

**trip** - a holiday or journey that takes place during the period of cover.

**transport provider** - Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

**we/ us** - Union Reiseversicherung AG UK.

# If your wedding attire is lost, stolen or damaged

## If this happened:

Your wedding attire are lost or damaged during your trip.

## This is what we will do:

- ✓ We will pay you up to **£1,500** in total for:
  - Either - the replacement with similar wedding attire;
  - Or - the cost of repairing your wedding attire.

## But we wont do anything if:

- you did not notify the loss or theft to the police, your carrier or tour operator's representative and obtain a local independent written report during your **trip**;
- you did not take all available **precautions**;
- you are unable to **provide evidence of ownership** and/or **proof of purchase**;
- your **wedding attire** was unattended unless they were locked in a safe or safety deposit box, or left out of sight in your locked accommodation or motor vehicle and you can provide evidence of unauthorised and/or forcible entry;
- you cannot provide receipts for the replacement or repair of your **wedding attire**;
- you do not **co-operate** with us;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

## These words have the following meanings in this section:

**co-operate** - provide us with any information or documentation we may reasonably require for us to verify and process your claim.

**deductible** - the amount **we** will deduct from any claims settlement in respect of each person making a claim.

**precautions** - all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **wedding attire**.

**trip** - a holiday or journey that takes place during the period of cover.

**wedding attire** - wedding dress, suit, shoes and other items which were bought specifically to be worn at your wedding.

**we/us** - Union Reiseversicherung AG UK.

# If your wedding photographs are lost or damaged

## If this happened:

Your **wedding photographs** are lost or damaged during your **trip**.

## This is what we will do:

✔ We will pay you up to **£750** towards the cost or reprinting your **wedding photographs**.

## But we won't do anything if:

- you did not notify the loss or theft to the police, your carrier or tour operator's representative and obtain a local independent written report during your **trip**;
- you did not take all available **precautions**;
- you are unable to **provide evidence of ownership** and/or **proof of purchase**;
- your **wedding photographs** were **unattended** unless they were locked in a safe or safety deposit box, or left out of sight in your locked accommodation or motor vehicle and you can provide evidence of unauthorised and/or forcible entry;
- you cannot provide receipts for the reprinting of your **wedding photographs**;
- you do not **co-operate** with us;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

## These words have the following meanings in this section:

**co-operate** - provide us with any information or documentation we may reasonably require for us to verify and process your claim.

**deductible** - the amount **we** will deduct from any claims settlement in respect of each person making a claim.

**evidence of ownership** - a document to evidence that the item (s) you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statements, guarantees, instruction manuals, or insurance valuation certificates.

**precautions** - all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **wedding photographs**.

**proof of purchase** - an original receipt and any other documentation required to prove when the item was purchased.

**wedding photographs** - photographs and video recordings taken during your wedding on your trip.

**trip** - a holiday or journey that takes place during the period of cover.

**unattended** - neither on your person or within your sight and reach.

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# If your business equipment is lost or stolen

## If this happened:

Your **business equipment** was lost or stolen during your **business trip**.

## This is what we will do:

- ✓ We will pay you up to **£750** in total for **business equipment**, however the most we will pay for any single article, pair or set is **£500**.

## But we won't do anything if:

- you did not notify the loss or theft to the police, your carrier or tour operator's representative and obtain a local independent written report during your **business trip**;
- you did not take all available **precautions**;
- you are unable to **provide evidence of ownership** and/or **proof of purchase**;
- you are claiming for **business equipment** that was left in or on an **unattended** motor vehicle;
- you are claiming for **business equipment** that you left **unattended** except where it was left in your locked trip accommodation or a designated locker room within your trip accommodation, or a designated equipment area and/or rack;
- you do not **co-operate** with us;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

## These words have the following meanings in this section:

**business equipment** - any property owned by a **company** that is fundamental to the **business trip** for example laptops, tablets and tools.

**business trip** - a journey connected with your employment and takes place during the period of cover.

**company** - a registered business that you work for.

**co-operate** - provide **us** with any information or documentation **we** may reasonably require for **us** to verify and process your claim.

**deductible** - the amount we will deduct from any claims settlement in respect of each person making a claim.

**evidence of ownership** - a document to evidence that the item (s) you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statements, guarantees, instruction manuals, or insurance valuation certificates.

**pair or set** - two or more items that are complementary or purchased as one item or used or worn together.

**precautions** - all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **business equipment**.

**proof of purchase** - an original receipt and any other documentation required to prove when the item was purchased.

**single article** - any single item that is not part of a pair or set.

**unattended** - neither on your person or within your sight and reach.

**we/us** - Union Reiseversicherung AG UK.



# If your golf equipment is lost or stolen

## If this happened:

Your **golf equipment** was lost or stolen during your trip.

## This is what we will do:

- ✓ We will pay you up to **£1,000** in total for **golf equipment**, however the most we will pay for any single article, pair or set is **£250**.

## But we won't do anything if:

- you did not notify the loss or theft to the police, your carrier or tour operator's representative and obtain a local independent written report during your **trip**;
- you did not take all available **precautions**;
- you are unable to **provide evidence of ownership** and/or **proof of purchase**;
- you are claiming for **golf equipment** that was left in or on an **unattended** motor vehicle;
- you are claiming for **golf equipment** that you left **unattended** except where it was left in your locked trip accommodation or a designated locker room within your trip accommodation, or a designated equipment area and/or rack;
- you do not **co-operate** with us;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

## These words have the following meanings in this section:

**co-operate** - provide **us** with any information or documentation **we** may reasonably require for **us** to verify and process your claim.

**deductible** - the amount we will deduct from any claims settlement in respect of each person making a claim.

**evidence of ownership** - a document to evidence that the item (s) you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statements, guarantees, instruction manuals, or insurance valuation certificates.

**golf equipment** - clothing and other items which are associated with golf, and without you would be unable to participate in golf.

**pair or set** - two or more items that are complementary or purchased as one item or used or worn together.

**precautions** - all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **sports equipment**.

**proof of purchase** - an original receipt and any other documentation required to prove when the item was purchased.

**single article** - any single item that is not part of a pair or set.

**trip** - a holiday or journey that takes place during the period of cover.

**unattended** - neither on your person or within your sight and reach.

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# If your golf equipment is delayed

## If this happened:

Your **golf equipment** that was **checked-in baggage** did not arrive at your **trip destination** within **12 hours** of your arrival because it was misplaced by your **transport provider**.

## This is what we will do:

✓ We will pay you up to **£20** per **24 hours** up to a maximum of **£200** for the hire of replacement **golf equipment**.

## But we won't do anything if:

- you did not notify the loss or theft to your **transport provider** or their handling agents and obtain a Property Irregularity Report (PIR);
- you cannot provide receipts for the hire of the replacement **golf equipment**;
- you do not **co-operate** with us;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

## These words have the following meanings in this section:

**checked-in baggage** - suitcases, holdalls, rucksacks or specific sports carriers that have been checked-in by your transport provider and placed in the luggage hold of your transport providers service in which you were booked to travel.

**co-operate** - provide **us** with any information or documentation **we** may reasonably require for **us** to verify and process your claim.

**deductible** - the amount we will deduct from any claims settlement in respect of each person making a claim.

**golf equipment** - clothing and other items which are associated with golf, and without you would be unable to participate in golf.

**home country** - either the United Kingdom, the Channel Islands or Isle of Man.

**transport provider** - Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

**trip** - a holiday or journey that takes place during the period of cover.

**trip destination** - the airport, international rail terminal or port outside of your home country which is your final ticketed destination.

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# If you are unable to play golf

## If this happened:

You were unable to play golf because you had to cancel or cut your **trip** short or if you suffer from an illness or injury during your **trip**.

## This is what we will do:

- ✓ We will pay you £75 per 24-hour period up to a maximum of £300.

## But we won't do anything if:

- you are unable to provide written confirmation from the organisers, trainers or the resort management confirming that you were unable to partake in the activity and the reason for this;
- you cannot provide written confirmation from a medical doctor that you are unable to take part in the activity;
- you do not **co-operate** with us;
- you do not have a valid claim under one of the following sections of your main policy '*If you are unable to go on your trip*', '*If you need emergency medical treatment abroad*' or '*If you have to cut your trip short*';
- you have not paid your **deductible** or accept it will be deducted from any settlement.

## These words have the following meanings in this section:

**co-operate** - provide us with any information or documentation we may reasonably require for us to verify and process your claim.

**deductible** - the amount **we** will deduct from any claims settlement in respect of each person making a claim.

**trip** - a holiday or journey that takes place during the period of cover.

**unattended** - neither on your person or within your sight and reach.

**we/ us** - Union Reiseversicherung AG UK.

# If your cruise attire is lost, stolen or damaged

## If this happened:

Your **cruise attire** was lost, stolen or damaged during your **trip**.

## This is what we will do:

- ✓ We will pay you up to **£1,500** in total for your **cruise attire**, however the most we will pay for any **single article, pair or set** is **£500**.
- ✓ We will pay you up to **£300** for your **valuables**.

## But we won't do anything if:

- you did not notify the loss or theft to the police, your carrier or **tour operator's** representative and obtain a local independent written report during your **trip**;
- you did not take all available **precautions**;
- you are unable to provide **evidence of ownership** and/or **proof of purchase**;
- your **cruise attire** was left in or on an **unattended** motor vehicle;
- your **cruise attire** was **unattended** unless they it was left in your locked accommodation and you can provide evidence of unauthorised and/or forcible entry;
- you do not **co-operate** with us;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

## These words have the following meanings in this section:

**co-operate** - provide us with any information or documentation we may reasonably require for us to verify and process your claim.

**cruise attire** - additional shoes and clothing that is specifically required to be worn for formal occasions whilst on the cruise, such as evening suits, dress shirts, black tie and evening gowns.

**deductible** - the amount **we** will deduct from any claims settlement in respect of each person making a claim.

**evidence of ownership** - a document to evidence that the item (s) you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statements, guarantees, instruction manuals, or insurance valuation certificates.

**pair or set** - two or more items that are complementary or purchased as one item or used or worn together.

**precautions** - all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **cruise attire**.

**proof of purchase** - an original receipt and any other documentation required to prove when the item was purchased.

**single article** - any single item that is not part of a pair or set.

**transport provider** - Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

**unattended** - neither on your person or within your sight and reach.

**valuables** - jewellery, gold, silver, precious metal(s), precious or semiprecious stone articles, watches, telescopes, items made of leather (including designer footwear, handbags or purses), binoculars, sunglasses, reading/prescription glasses, furs, cameras, camcorders, photographic audio video computer television or telecommunications equipment (including mobile phones, mobile phone accessories, smart phones, personal digital assistant(s), blackberries, iPods, iPads, laptops, tablets, personal organisers, notebooks, netbooks, kindles, eBooks, eReaders, CD's, DVD's, memory cards, speakers or headphones, Nintendo DS, games console, computer games and associated equipment.

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# If your ship itinerary changes

## If this happened:

A scheduled **port of call** was cancelled due to adverse weather conditions or time table restrictions.

## This is what we will do:

- ✓ We will pay you up to **£50** for each cancelled **port of call** up to a maximum of **£500**.

## But we won't do anything if:

- you cannot provide written confirmation from the ships bursar or captin confirming the reason for, and the number of, any cancelled **port of call** visits;
- you were offered an alternative **port of call**;
- you were offered any monetary compensation (including on-board credit) by the ship or tour operator.

## These words have the following meanings in this section:

**port of call** - a port where the cruise ship docks as part of its itinerary.

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# If you are confined to your cabin

## If this happened:

During your cruise, you were confined to your cabin on medical advice, or admitted to the ship's hospital for **emergency medical treatment**.

## This is what we will do:

- ✓ We will pay you **£50** for each 24-hour period you are confined up to a maximum of **£300**. This payment is in addition to any emergency medical expenses we may have agreed to under your travel policy - 'If you need emergency medical treatment abroad'.

## But we won't do anything if:

- you do not have a valid claim under 'If you need emergency medical treatment abroad' section of this policy;
- you cannot provide written confirmation from the ship's medical officer confirming the reason for, and length of, your cabin confinement to your cabin.

## These words have the following meanings in this section:

**BFPO** - British Forces Posted Overseas.

**emergency medical treatment** - any ill-health or injury which occurs during your trip and requires immediate treatment either before you return home or to enable you to return home.

**home** - one of your normal places of residence in the United Kingdom, the Channel Islands or **BFPO**.

**we/us** - Union Reiseversicherung AG UK.

# If you cannot go on your shore excursions

## If this happened:

You were unable to go on your pre-paid shore excursions because you were confined to your cabin on medical advice, or admitted to the ships hospital for **emergency medical treatment**.

## This is what we will do:

- ✓ We will pay you up to **£200** for missed excursions.

## But we won't do anything if:

- you do not have a valid claim under 'If you need emergency medical treatment abroad' section of this policy;
- you cannot provide written confirmation from the ships medical officer confirming the reason for, and length of, your cabin confinement to your cabin;
- you cannot provide written confirmation from the ships bursar that you did not join the excursion;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

## These words have the following meanings in this section:

**BFPO** - British Forces Posted Overseas.

**deductible**- the amount we will deduct from any claims settlement in respect of each person making a claim.

**emergency medical treatment** - any ill-health or injury which occurs during your trip and requires immediate treatment either before you return home or to enable you to return home.

**home** - one of your normal places of residence in the United Kingdom, the Channel Islands or **BFPO**.

**trip** - a holiday or journey that takes place during the period of cover.

**we/us** - Union Reiseversicherung AG UK.



# Cancellation - If you are unable to go on your trip or Curtailment - you have to cut your trip short - Extended

## If this happened:

You had to cancel your **trip** because the following unexpectedly happened before you left **home**:

- the Travel Advice Unit of the Foreign & Commonwealth Office (FCO), the World Health Organisation (WHO) or a regulatory authority in the country to/from which you are travelling issue a directive that:

- prohibits all travel to;
- prohibits all but essential travel to;
- recommends evacuation from;

the country or specific area or event to which you were booked to travel to/from.

- the Airspace was closed due to a volcanic eruption.

## This is what we will do:

- ✓ We will pay you up to **£2,500** for your share of any **pre-paid expenses** that are directly related to your **trip**, which you cannot get back from anyone else, or which cannot be transferred or used for another purpose.

## But we won't do anything if:

- you are unable to provide **us** with the information **we** may reasonably require to confirm the reason you cancelled your **trip**;
- you have not paid your **deductible** or accept it will be deducted from any settlements.

**Please Note:** There is no cover under this policy for cancellation, abandonment or curtailment claims if the Foreign and Commonwealth Office (FCO) advises you not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.

## These words have the following meanings in this section:

**BFPO** - British Forces Posted Overseas.

**deductible** - the amount **we** will deduct from any claims settlement in respect of each person making a claim.

**home** - one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

**trip** - travel that was booked during the period of insurance.

**we/ us** - Union Reiseversicherung AG UK.

# If you are delayed leaving your home country or BFPO - Extended

## If this happened:

Your departure from your **international departure point** was delayed by more than 12 hours after your **scheduled departure time** because of a disruption to your **transport providers'** service due to:

- the Airspace was closed due to a volcanic eruption;
- you were unable to board your pre-booked flight because there were too many passengers and there were no other alternative flights within 12 hours.

## This is what we will do:

- ✓ We will pay you **£10** for each **12-hour** period that you are delayed up to a maximum of **£100**.

## But we won't do anything if:

- your departure was delayed due to a **known event**;
- you cannot provide **us** with written confirmation from the **transport provider** confirming the reason for, and the length of, the delay;
- you have not paid your **deductible** or accept it will be deducted from any settlements.

## These words have the following meanings in this section:

**BFPO** - British Forces Posted Overseas.

**deductible** - the amount we will deduct from any claims settlement in respect of each person making a claim.

**home country** - either the United Kingdom, the Channel Islands or Isle of Man.

**international departure point** - the airport, international rail terminal or port from which you departed from your **home country** or **BFPO** to travel to your **trip destination**.

**known event** - an existing or publicly announced occurrence such as unusual weather conditions, road traffic accidents, passport or customs delays or a strike voted upon by union members.

**scheduled departure time** - the time when you were meant to leave your **international departure point** as shown in your itinerary or published timetable.

**transport provider** - Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

**trip destination** - the airport, international rail terminal or port outside your **home country** which is your final ticketed destination.

**we/ us** - Union Reiseversicherung AG UK.

# If you miss your departure from your home country or BFPO - Extended

## If this happened:

You missed your pre-booked departure from your **home country** or **BFPO** because

- the Airspace was closed due to a volcanic eruption;
- you were unable to board your pre-booked flight because there were too many passengers and there were no other alternative flights within 12 hours.

## This is what we will do:

- ✓ We will pay you up to **£500** for the cost of alternative transport that you had to pay in order to reach your **trip destination**.

## But we won't do anything if:

- you did not take all **reasonable steps** to ensure that you checked-in/ arrived at your boarding gate on time in accordance with your **transport providers'** instructions;
- the **transport provider** has provided alternative travel and accommodation, or made a financial contribution towards these costs;
- you cannot provide **us** with written confirmation from the **transport provider** confirming that you missed their service;
- you missed your **transport providers'** service due to a **known event**;
- you are unable to provide **us** with the information **we** may reasonably require to confirm the reason you missed your **transport providers'** service;
- you cannot provide **us** with receipts for any additional expenditure.
- you have not paid your **deductible** or accept it will be deducted from any settlements.

## These words have the following meanings in this section:

**BFPO** - British Forces Posted Overseas.

**deductible** - the amount **we** will deduct from any claims settlement in respect of each person making a claim.

**home country** - either the United Kingdom, the Channel Islands or Isle of Man.

**international departure point** - any airport, international rail terminal or port from which you leave a country having passed through passport control.

**known event** - an existing or publicly announced occurrence such as unusual weather conditions, road traffic accidents, passport or customs delays or a strike voted upon by union members.

**public transport services** - buses, coaches, domestic flights or trains that run to a published scheduled timetable.

**reasonable steps** - ensuring that you have allowed an additional 30 minutes travelling time on top of the time it would take to travel to your **international departure point** given normal traffic and weather conditions.

**transport provider** - Airline Company, Rail Operator, Coach Operator, Ferry and Cruise Operator.

**trip destination** - the airport, international rail terminal or port which is your final ticketed destination.

**we/ us** - Union Reiseversicherung AG UK.

# If a catastrophe occurs while you are away

## If this happened:

You need alternative accommodation or you have to come **home** early following a **catastrophe**.

## This is what we will do:

- ✓ We will pay you up to **£2,500** the cost of alternative accommodation or for the cost of returning **home** early.

## But we won't do anything if:

- you are unable to provide **us** with evidence of the necessity to make alternative travel arrangements;
- your **trip** is formed as part of a tour operator's package holiday;
- the incident where the **catastrophe** had already happened before you left your **home**.
- you have not paid your **deductible** or accept it will be deducted from any settlements.

## These words have the following meanings in this section:

**BFPO** - British Forces Posted Overseas.

**catastrophe** - fire, flood, earthquake, explosion, tsunami, landslide, avalanche, hurricane, storm, food poisoning outbreak or hotel insolvency.

**deductible** - the amount we will deduct from any claims settlement in respect of each person making a claim.

**home** - one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

**trip** - a holiday or journey that takes place during the period of cover.

**we/us** - Union Reiseversicherung AG UK.

# Make yourself heard

At Essential Travel we take great pride in treating our customers fairly and we have tried to ensure that our policies are easy to understand.

However, sometimes we or our insurers might get it wrong, in which case we want you to tell us.

If you wish to complain about the selling of your policy:

Please contact Insurance Customer Support, Essential Travel, The Wave, Newingreen, Hythe, Kent, CT21 4JF, telephone 0800 902 0380 or email [insurancecustomerteam@holidayextras.com](mailto:insurancecustomerteam@holidayextras.com)

If you wish to complain about the outcome of your claim, or assistance provided:

Please contact the Customer Insights Manager, URV, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY  
Call on 0203 829 6604 or email [complaints@tifgroup.co.uk](mailto:complaints@tifgroup.co.uk)

If you are not satisfied with the outcome of any complaint you may ask the Financial Ombudsman Service (FOS) to review your case.

Their address is Exchange Tower, London, E14 9SR

Their telephone advice line is 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile, visit [www.fos.org.uk](http://www.fos.org.uk) or email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

You are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify FOS of your behalf.

These procedures do not affect your legal rights.

# Important information about your policy

## Cancelling your policy

You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements, and provided you have not travelled or claimed on the policy, you can advise Essential Travel within 14 days of purchase for a full refund to be considered. Should you wish to cancel your policy outside of the 14 day cooling off period, and can confirm that there have been no claims on the policy and that you have not travelled, the following cancellation terms will be applied dependant on what type of policy you have purchased.

Single Trip policies - Provided the policy has not started and you have not made a claim on the policy (irrespective of whether your claim was successful or not) and you confirm in writing that there is no claim pending, should you choose to cancel and understand that all benefits of the policy will be cancelled, we will refund you 50% of the total premium paid. If you are intending to, or have claimed (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium.

Annual Multi Trip policies - Provided you have not made a claim on the policy (irrespective of whether your claim was successful or not) and you confirm in writing that there is no claim pending, should you choose to cancel and understand that all benefits of the policy will be cancelled, we will refund 5% of the total premium paid, for each full calendar month remaining on the policy from the date of cancellation. If you are intending to, or have claimed (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium.

We reserve the right to give 7 days' notice of cancellation of this policy, without refund, by recorded delivery to you at your last known address in the event of the following circumstances; fraud, suspected fraud, misleading information or deliberate misrepresentation, or abusive behaviour to any of our staff or agents.

## Data Protection - Personal Information

You should understand that any information you have given to Travel Insurance Facilities PLC will be used in their function as a Data Controller for the administration of the insurance contract. This information will be processed in compliance with the provisions of the UK Data Protection Act and the General Data Protection Regulation that came into force on 25th May 2018 for the purpose of providing travel insurance and handling claims, complaints and medical assistance, if any.

This involves providing such information to other parties, including your selling agent, claims handlers and Union Reiseversicherung AG (URV, the insurer of tifgroup). For example this would occur in circumstances, such as a medical emergency. This may require transferring information about you to countries outside the European Economic Area (EEA). You have a right to access, rectification and erasure of information that Travel Insurance Facilities PLC holds about you.

If you would like to exercise either of these rights you should contact in writing: The Data Protection Officer, Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY. It is our aim to provide high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur on both sides. If you do not feel that the matter has been dealt with to your satisfaction or you have some new evidence which we have not seen, you may bring this to the claims manager's attention in writing: The Claims Manager, Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY

Travel insurance Facilities are registered with the Information Commissioner's Office and undertake to comply with the Data Protection Act 1998 ("DPA") and EC Directive 95/46/EC (up to and including 24 May 2018) and the General Data Protection Regulation ("GDPR") and (EU) 2016/679)) (on and from 25 May 2018), and, in the event that the UK leaves the European Union, all legislation enacted in the UK in respect of the protection of your personal data.

For our full privacy policy terms, please see: <http://www.tifgroup.co.uk/privacy/>

## Financial Services Compensation Scheme (FSCS)

Union Reiseversicherung AG are members of the Financial Services Compensation Scheme.

## Pregnancy

Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 inclusive whilst you are away.

From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise:

Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date.

## Please note

We will not cover denial of boarding by your carrier so you should check that you will be able to travel with the carrier/ airline in advance. It is essential, if at the time of booking your trip you are aware that you are pregnant, that you ensure that you are able to have the required vaccinations for that trip; no cover will be provided for cancellation in the event that, after booking you discover travel is advised against, or you are unable to receive the appropriate and required vaccinations for that country.

## Your insurers details

Unless otherwise stated your policy is underwritten by Travel Insurance Facilities plc and insured by URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland Registered in England & Wales.

Company No. FC024381

Branch No. BR006943A public body corporate with limited liability.

Registered Office: Maximilian Strasse 53, D-80530 Munich, Germany.

Registered with Amtsgericht Munich, Germany;

Registered Number: HRB 137918

Union Reiseversicherung AG are authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator.

Union Reiseversicherung AG are members of the Financial Services Compensation Scheme.

Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc.

Registered Office: 1, Tower View, Kings Hill, West Malling, Kent ME19 4UY

Registered in England. Registered Number: 3220410.

Travel Insurance Facilities plc are authorised and regulated by the Financial Conduct Authority FRN306537.

Travel Administration Facilities, Travel Claims Facilities and Emergency Assistance Facilities are trading names of Travel Insurance Facilities plc.



## Take me away with you

We recommend that you detach this page and take it away with you and keep it in a safe place - also leave a copy of it with family or friends at home. It might also be useful for you to put this telephone number into your mobile phone so that you have it easily to hand if you need it.

*Please note your Policy ref no:*

If you need emergency  
medical assistance  
abroad contact  
Emergency Assistance  
Facilities 24-Hour advice  
line on:  
+44 203 926 0259



We wish you a safe and enjoyable trip