



Gold

For policies issued from
01/07/2020 to 31/03/2021

This policy is for residents of the
United Kingdom, Channel Islands,
Isle of Man or BFPO only.

Holiday Extras Cover Limited is
authorised and regulated by the
Financial Conduct Authority
FRN828848.

tifgroup, a trading name of Travel
Insurance Facilities Plc is authorised
and regulated by the Financial
Conduct Authority FRN306537.

This policy is arranged and administered by Holiday Extras Cover Limited and is made up of a number of different sections offering different types of cover provided by different insurers as shown in the policy wording and brought together to create this product for you.

This policy was not designed to cover known or publically announced events. As such, except for Section B7, 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.

About this policy



PLEASE NOTE: This is a travel insurance policy and not private medical insurance; so there is no cover for any medical expenses incurred in private facilities if medically capable public facilities are available.

- The policy is a legal contract between you and **us**, and is subject to the exclusive jurisdiction of the courts of your **home country**. **We** will settle all claims under the **home country's** law and all **our** correspondence with you will be in English.
- No alterations and/or additions to the printed terms and conditions of your policy are valid unless made in writing by **us**.
- The policy document comprises of separate sections that state what events you are covered for and any applicable limits, conditions and exclusions. If your circumstances do not fit those described, then there is no cover in place. Only events that happen during the **period of insurance** and for which the appropriate premium has been paid will be considered.
- The policy is based on indemnity, and will only respond to unexpected and unforeseeable events.
- You are expected to take reasonable care of yourself and your possessions, and act as if uninsured at all times. **We** will not consider claims that have arisen due to reckless behaviour or feature inflated costs.
- You must supply **us** with all the documents and information **we** may reasonably need, and not pay or agree to pay costs that another party is seeking to claim from you that **we** have not authorised.
- **We** may take over and deal with, in your name, the defence/settlement of any claim made under the policy; and take proceedings in your name, but at **our** expense, against the responsible party to recover, for **our** benefit, the amount of any payment made under the policy.
- **We** will only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and you will provide details of such other insurance.
- **We** will not pay medical costs in excess of customary and reasonable levels of charging.
- **USA Medical Costs:** Medical providers in the USA routinely charge international patients many times higher than it costs them to provide service. As this policy covers customary and reasonable medical expenses, **we** will not pay excessive or inflated charges for your treatment so it is important that you do not pay any medical providers up front, either at the time of your treatment or on your return to your **home country**. They may engage the services of collection agencies but any correspondence should simply be sent on to **us**, unanswered: there is no lawful action that can be taken which **we** cannot step in and take over on your behalf.

Important meanings in this section:

period of insurance - the trip dates shown on the insurance schedule or if the policy is a multi-trip, a trip that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a trip booked during the period of cover will be considered until the policy expires, as long as the trip does not exceed the stated limits.

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

we/our/us - Union Reiseversicherung AG UK.

IMPORTANT – Please read carefully

This insurance will only be valid if, at the time you bought the policy, everyone named on the insurance schedule:

1. is a resident of the United Kingdom, Channel Islands, Isle of Man or **BFPO** and has not spent more than 6 months abroad in the 12 months prior to buying this policy.
2. is not already **abroad** when the **trip** starts.
3. is taking a **trip** which starts and ends in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.
4. will be travelling within the **period of insurance** unless **we** have been asked, and agreed, to extend the policy and confirmed this in writing.
5. has told us about any **existing medical conditions** and / or prescribed medications and received confirmation that **we** will provide cover for them.
6. are not waiting to have a medical investigation or the results of any tests unless these relate to an **existing medical condition** you have already told us about.
7. will tell **us** about any changes to their health that occur between the date the policy is purchased and the date the trip starts and will not travel if they may need to seek medical treatment during the **trip**.
8. is not travelling for less than 2 days on any one trip within your **home country**.
9. is not going on a cruise.
10. understands 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 of the above. Except for Section B7 '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.
11. understands 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.
12. who is aged 17 years or under, must always be travelling with one of the named insured adults on the insurance schedule.
13. understands that any **trip abroad** must be for a minimum of 2 days.

Other important points to note if you have purchased a multi-trip policy:

1. The maximum time you can be **abroad** on a **trip** is 31 days, unless you have paid an additional premium to cover longer trips, and **we** have confirmed this to you in writing.
2. All persons named on the insurance schedule must be aged 79 years or under at the date of purchase.

Important meanings in this section:

abroad – anywhere outside of your **home country**.

BFPO – British Forces Posted Overseas.

existing medical condition – see Page 6.

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

period of insurance - the trip dates shown on the insurance schedule or if the policy is a multi-trip, a trip that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a trip booked during the period of cover will be considered until the policy expires, as long as the trip does not exceed the stated limits.

trip – travel during the **period of insurance**.

we/our/us – Union Reiseversicherung AG UK.

What you should do if you need out-patient treatment or treatment for a minor injury or illness



PLEASE NOTE: This is a travel insurance policy and not private medical insurance; so there is no cover for any medical expenses incurred in private facilities if medically capable public facilities are available.

FOR A NON-URGENT MEDICAL SITUATION

That is something you would normally see your GP or minor injuries unit for, so you don't need to attend hospital but you do need some medication to treat a non-emergency situation. Like what? Poorly child with tonsillitis? Infected cut on your foot? We have teamed up with **Medical Solutions UK Ltd**, who offer UK Registered Doctors who give medical support and assessment over the phone and are able to prescribe in many countries across the globe. This means you can quickly access support with minor ailments without disrupting your trip too much. You can access this facility free of charge by calling **+44 161 468 3793**

YOU CAN ALSO CALL 112 OR THE LOCAL EQUIVILANT OF 999

Customer should receive emergency medical treatment or management regardless of their ability to pay or any other consideration, a failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

OPTIMAL CARE

In our experience the access to the best doctors, diagnostics and optimal care in many areas of the world (particularly in Europe but also across many destinations worldwide) are limited to state facilities. They don't always look as nice, but we have experience of good clinical outcomes within a regulated environment without the risk of a patients' health being compromised over commercial interest, immoral and dangerous practices such as extortion, detainment and withdrawal of treatment you are unlikely to find occurring in state facilities. If you would like to know more about our approach to receiving the best medical care overseas and repatriation planning, please visit our website <https://philosophies.tifgroup.co.uk/>

IN THE EVENT THAT YOU DO RECEIVE OUT-PATIENT TREATMENT WHEN YOU ARE TRAVELLING

In European Union Countries – if you present yourself at a public facility you are strongly advised to show your EHIC.

In Australia – you are strongly advised to enrol for Medicare, and have it accepted.

Using these agreements in public facilities will mean that medical treatment will be free, or at a reduced cost, and your standard policy excess will be waived from any claim you may make. If you are unable to use the EHIC, you will have to pay the medical facility and submit a claim when you get home, the policy excess will then be applied.

In Turkey, Cyprus, Egypt and Bulgaria – we utilise the services of Global Excel who can arrange for the bill to be paid directly. You simply fill in a Global Excel form in the medical facility to confirm the nature of the treatment received and pay your policy excess to the facility. They will then send the remaining bill directly to Global Excel for payment. More information can be found here www.globalexcel.com

Everywhere else in the World – if there is not suitable public facility that will treat you free of charge, you can pay the medical facility and retain all receipts so that you can make a claim when you get home.

PLEASE NOTE: If the costs are likely to exceed £500 or you are admitted to hospital, you should call us on **+44 (0) 203 824 0653**

WHAT TO DO IF YOU HAVE A MEDICAL EMERGENCY WHILE YOU ARE AWAY



PLEASE NOTE: This is a travel insurance policy and not private medical insurance; so there is no cover for any medical expenses incurred in private facilities if medically capable public facilities are available.

IF YOU NEED MEDICAL ASSISTANCE WHEN YOU ARE AWAY YOU SHOULD CALL 112 OR THE LOCAL EQUIVALENT OF 999

Customers should receive emergency medical treatment or management regardless of their ability to pay or any other consideration. A failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

YOU SHOULD THEN CALL US ON +44 (0) 203 824 0653

Whilst the actual medical care you receive is in the hands of the local doctors treating you, we can obtain the medical information we need from them to establish what is wrong, as well as their treatment and discharge plans. We can support you in the event you are admitted to a facility that may not be suitable for your clinical needs or where there are concerns over practice.

We will then advise on, and can put in place, suitable repatriation plans to get you home as soon as it is medically safe to do so. We will liaise with the treating doctor to get a fit to fly certificate when needed, and with aero-medical experts who will advise on both the timing and method of repatriation that is best suited to your individual needs and your recovery.

IT IS IMPORTANT THAT YOU ARE AWARE OF THE FOLLOWING:

Medical Treatment

- There is not cover for:
 - routine, non-emergency or elective treatment
 - or treatment that can wait until you return home.
- Our doctors are not treating you; they are not responsible or in control of the clinical care you are receiving in a medical facility.
- In some instances, you may need to be moved from one local facility to another larger/more specialised facility, for treatment.
- Having travel insurance does not ensure a 'fast track' medical service from the treating facility, much like the NHS – emergency service rooms can be busy at certain times and so it is possible you may have to wait as you would in your local NHS hospital unless you require critical care.
- Once you are discharged from hospital this does not always mean you are fit to fly home – For example, if you were in the UK and suffered the same injury/illness, then you would not consider flying out on holiday so soon after surgery/treatment/incident.
- Some medical facilities will raise charges that are far in excess of customary and reasonable; we will deal with such bills directly and there is no need for you to pay them. You simply need to pass any correspondence about such bills to us to ensure we can provide full financial protection.

Repatriation (bringing you home)

- Coming home straight away is not always an option even if you are considered 'fit to fly' by the treating doctor.
- We have a medical team with experience in aviation medicine who will advise on both the timing and method of repatriation which is best suited to your individual needs and your recovery.
- Most airlines require specific criteria to be met in order to accept a 'medical passenger'.
- Things change – if your health, stability or vitals change – then so do the plans.
- Availability of air ambulances, stretchers and appropriate medical escorts can be limited in specific areas and at different times of the year.
- Air Ambulances are 'flying intensive care units' and are only used to transport critical patients to a hospital in the UK, if treatment is not possible where they are.

Your important contact numbers

IF YOU NEED EMERGENCY MEDICAL ASSISTANCE ABROAD

You should first call an ambulance using the local equivalent of a **999** number

If you are travelling within the EU you should dial **112**

You should then when possible, contact the tifgroup-assistance team
which is available 24 hours a day, all year round on: **+44 (0) 203 824 0653**

Or email: assistance@tifgroup.co.uk

TO MAKE A CLAIM

please contact us as soon as possible - please keep copies of all information you send us

Travel Claims Sections A1, B1-B3, B5-B27 & WS1-WS4	End Supplier Failure Claims Sections A2 and B4	Gadget Claims Sections G1-G3	Vehicle Hire Excess/Deposit Reimbursement Claims Sections VH1-VH4
<p>Please visit www.tifgroup.co.uk/ customer/claims/ You can also email claims@tifgroup.co.uk or call 0203 824 0654 Open 8am - 8pm Weekdays, 9am - 1pm Saturdays</p>	<p>Any occurrence which may give rise to a claim should be advised as soon as reasonably practicable to: <u>IPP Claims at Sedgwick, 14-15 Park Place, Cardiff, CF10 3DQ</u> You can also email: insolvencyclaims@ ipplondon.co.uk or call: 0345 266 1872 Open 9 am - 5 pm Weekdays only</p>	<p>For all gadget claims please contact: Taurus Insurance Services Limited You can email: holidayextras.tiga@taurus.gi or call: 0330 880 1753 Open 9am-5pm Weekdays only</p>	<p>Please visit www.azgatravelclaims.com You can also email: travel.claims@allianz- assistance.co.uk or call: phone: 020 8603 9652 or write to: Holiday Extras Vehicle Hire Excess/Deposit Reimbursement Protection Insurance Claim Department, PO Box 451, Feltham, TW13 9EE</p>

FOR LEGAL ADVICE

please contact Penningtons Manches LLP on 0345 241 1875. Open 8.30am - 7.00pm Weekdays

TO ASK A QUESTION OR AMEND YOUR POLICY

To amend or cancel your policy please visit: www.holidayextras.co.uk/insurance-support.html or contact your Travel Agent that you purchased the policy from. If you are travelling within the next 14 days, please call us on 0800 781 4086.

For all other queries please email insurance.queries@holidayextras.com

Your health – When buying the policy and for the duration of the policy

Have you or anyone named on the policy ever been diagnosed with or treated for any of the following?

- | | |
|--|---|
| <ul style="list-style-type: none"> • Heart or circulatory conditions • Strokes or high blood pressure • Breathing/Respiratory conditions (including Asthma) | <ul style="list-style-type: none"> • Cancer (even if now in remission) • Diabetes (including diet controlled) • Irritable bowel disease (such as crohn’s, or diverticulitis) |
|--|---|

Are you or anyone named on the policy currently taking any medication? (this will not apply to common colds, flu or contraceptive medication)

Are you or anyone named on the policy waiting for any tests, treatment or a non-routine hospital appointment?

If the answer is **YES** to any of the above **you must declare them to us; you cannot choose what you declare and what you don’t.**

We need to understand your health as a whole to be able to assess the risk you present in the lead up to your trip and while you are travelling. If any of the above apply to you and you do not declare them, any claim you make whether it is related or not, may only be paid in part or declined altogether.

Similarly, if there is a **CHANGE IN YOUR HEALTH BEFORE YOUR TRAVEL**, such as new or increased medication, any referral for tests or a specialist appointment, or a new diagnosis/course of treatment, **you must tell us** or again any claim you make whether it is related or not, may only be paid in part or declined altogether.

If we feel that anything you tell us might increase the risk and chance of a claim, we may ask you to pay an additional premium, apply an increased excess, change the policy terms or withdraw cover altogether.

To declare an existing condition(s) or a change in health please call us on: 0800 781 4086 Mon-Fri 9am-8pm, Sat-Sun 9am-5pm

Should your medical situation change before you travel, and we are unable to provide cover, we will either allow you to make a claim for cancellation or, for **single trip policies** we will refund 50% of the total policy premium you have paid, and for **multi-trip policies** we will refund 1/12th of the total policy premium you have paid for each full calendar month remaining on the policy.

Cancellation of the policy

If the policy does not meet your needs	If you ask us to cancel the policy after 14 days	When we might cancel your policy
<p>If you find that the terms and conditions of the policy do not meet your needs and you no longer wish to be covered by the policy, you must tell us within 14 days of purchasing the policy.</p> <ul style="list-style-type: none"> • we will refund your premium in full provided you have not travelled or claimed, or intend to claim, on the policy. 	<p>We will consider a partial refund should you wish to cancel your policy outside of the 14 day cooling off period provided you have not travelled or claimed, or intend to claim, on the policy.</p> <p>Single Trip Policies – If we agree to a refund, then we will refund 50% of the total policy premium you have paid.</p> <p>Multi-Trip Policies – If we agree to a refund, we will refund 1/12th of the total policy premium you have paid for each full calendar month remaining on the policy.</p>	<p>We reserve the right to give 7 days’ notice of cancellation of this policy, without a refund, by recorded delivery to you at your last known address in the event of the following circumstances:</p> <ul style="list-style-type: none"> • fraud or suspected fraud; • misleading information or deliberate misrepresentation; • abusive behaviour to our staff.

Summary Table

This table shows you what cover may be available under this insurance policy and is subject to the terms, conditions and exclusions already mentioned and detailed in the individual policy sections. **Please be aware** that if your circumstances do not fit those described, then there is no cover in place.

The amounts shown under **'We will pay up to'** are the maximum amounts payable under each policy section for each insured person.

Please note: 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 amount'** (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 amount
Page No.	Your pre-travel policy – Cancellation	Section		
11-12	Cancellation – If you are unable to go on your trip	A1	£5,000	£50
13-14	If your end supplier fails financially before you leave home	A2	£2,500	Nil
Page No.	Your travel policy – Trip Disruption	Section		
17-18	If you are delayed	B1	£500	Nil
19-20	If you miss your departure or onward connection	B2	£1,000	£50/Nil
21-22	Abandonment – If you decide to abandon your travel plans	B3	£5,000	£50
23-24	If your end supplier fails financially while you are away	B4	£2,500	Nil
25-26	If a natural disaster occurs during your trip	B5	£1,500	£50
27-28	If you need additional pet care due to a delay on your return journey	B6	£500	Nil
Page No.	Your travel policy – Medical & Curtailment	Section		
29-30	If you need emergency medical treatment abroad	B7	£10,000,000	£50
31-32	If you need to be brought home	B8	£200,000	£50
33-34	If you are buried or cremated abroad	B9	£5,000	£50
35-36	If you are admitted to a public hospital	B10	£1,000	Nil
37-38	If you are taken ill or injured in your home country	B11	£2,000	£50
39-40	Curtailment – If you have to cut short your trip	B12	£5,000	£50
Page No.	Your travel policy – Possessions	Section		
41-42	If your checked-in baggage is delayed	B13	£500	Nil
43-44	If your valuables are lost, stolen or accidentally damaged	B14	£800	£50
45-46	If your other possessions are lost, stolen or accidentally damaged	B15	£2,000	£50
47-48	If your cash or event tickets are lost or stolen	B16	£400	£50
49-50	If you need emergency travel documents	B17	£300	Nil

Page No.	Your travel policy – Legal & Personal Accident	Section		
51-52	If you need legal advice	B18	£25,000	Nil
53-54	If you are killed, injured or disabled following an accident	B19	£15,000	Nil
55-56	If you are held legally liable for injury or damage	B20	£2,000,000	£50

Page No.	Your travel policy – Wedding Cover	Section		
57-58	If your wedding rings are lost or stolen (maximum of 2 rings)	B21	£250 (per ring)	£50
59-60	If your wedding gifts are lost or stolen	B22	£1,000	£50
61-62	If your wedding attire is lost, stolen or accidentally damaged	B23	£1,500	£50
63-64	If your wedding photographs or videos are lost or stolen	B24	£750	£50

Page No.	Your travel policy – Sports Cover	Section		
65-66	If your sports equipment is lost, stolen or accidentally damaged	B25	£1,000	£50
67-68	If you need to hire sports equipment	B26	£100	Nil
69-70	If you are unable to take part in your sporting activity	B27	£375	Nil

Page No.	Gadget Cover (on payment of an additional premium)	Section		
72-79	Accidental Damage, Theft, Malicious Damage or Loss	G1	See Page 72	£50
72-79	Single Item/Pair/Set	G2	See Page 72	Nil
72-79	Unauthorised Usage	G3	See Page 72	Nil

Page No.	Winter Sports Extension (on payment of an additional premium)	Section		
81-82	If your winter sports equipment is lost, stolen or damaged	WS1	£350	£50
83-84	If your hired winter sports equipment is lost, stolen or damaged	WS2	£400	£50
85-86	If you are unable to use your pre-paid ski-pack	WS3	£300	Nil
87-88	If your ski resort is closed	WS4	£500	Nil

Page No.	Vehicle Hire Excess/Deposit Reimbursement Extension (on payment of an additional premium)	Section		
89-92	Excess/Deposit Reimbursement	VH1	£7,500	Nil
89-92	Misfuelling Cover	VH2	£500	Nil
89-92	Rental Vehicle Key Cover	VH3	£500	Nil
89-92	Rental Vehicle Breakdown Recovery	VH4	£500	Nil

YOUR PRE-TRAVEL POLICY

SECTION A1-A2

Your pre-travel policy starts from the date of cover shown on your insurance schedule, and ends when you leave home in the United Kingdom, Channel Islands, Isle of Man or BFPO to start your trip.

On multi-trip policies, cover starts on the chosen starting date and cancellation cover is not in force until that date. Cover for future trips within the period of insurance start from the date of booking.

Please Note: If your circumstances do not fit those described, then there is no cover in place.

Please be aware that we expect you to:

- **Co-operate** with us to provide any information or documentation we may reasonably require to enable us to verify and process your claim;
- Have declared all your **existing medical conditions** to us. If you need to declare, please call 0800 781 4086.

Important notice regarding the health of someone not insured on this policy, but whose health may affect your decision whether to take or continue with your trip

You will not be covered for any **directly or indirectly related claims** arising from the health of a **travel companion**, a **family member**, a **close business colleague**, or the person you were going to stay with if at the time your policy was issued you were aware they had health problems that were likely to significantly worsen during the period of insurance.

Important meanings in this section:

close business colleague – someone you work with, who due to the nature of their job means their absence from work requires you to cancel or alter your **trip**. A senior manager or director of the business must confirm this in the event of a claim.

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

directly or indirectly related claims – a medical problem that is more likely to happen because of another medical problem they already have.

existing medical condition – see Page 6.

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

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

trip – travel during the period of insurance.

we/our/us – Union Reiseversicherung AG UK.

Cancellation – If you are unable to go on your trip – Section A1

If this happened:

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

- you, a **travel companion**, a **family member**, a **close business colleague**, 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, or a **travel companion** were called for jury service or required as a witness in a court of law;
- you, or a **travel companion** were made **redundant**;
- you, or a **travel companion** had leave withdrawn and are in the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector) or senior employees of the government.

This is what we will do:

We will pay up to

£5,000

for your share of any pre-paid costs that are directly related to your **trip**, which you have paid and cannot get back from anyone else in the first instance, or which cannot be transferred or used for another purpose.

The **deductible** amount for this section is **£50** per person, per incident



But we won't do anything if:

- you have not paid your **deductible** or accepted it will be deducted from any settlement;
- you are claiming due to a **known event**;
- you cancelled your **trip** because:
 - you could no longer afford to pay for the **trip**, or simply did not want to travel;
 - of an **existing medical condition** which you have not told **us** about and that **we** have not agreed to cover in writing;
- you, or a **travel companion** did not obtain the required **travel documents**, inoculations or vaccinations for the area you are travelling to;
- you, or a **travel companion** are the defendant in a court of law;
- you did not obtain prior authority to take leave or your leave was cancelled on disciplinary grounds;
- you are unable to prove your financial loss;
- you do not **co-operate** with **us**.

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.

Important meanings in this section

BFPO – British Forces Posted Overseas.

close business colleague – someone you work with, who due to the nature of their job means their absence from work requires you to cancel or alter your **trip**. A senior manager or director of the business must confirm this in the event of a claim.

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.

existing medical condition – see Page 6.

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**.

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

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

redundant – being an employee where you qualify under the provision of the Employment Rights Acts.

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

travel documents – Current passports, ESTAs, Valid Visa's, travel tickets, European Health Insurance Cards (EHIC).

trip – travel during the **period of insurance**.

trip destination – the final destination shown on your travel itinerary.

we/our/us – Union Reiseversicherung AG UK.

If your end supplier fails financially before you leave home – Section A2

If this happened:

During the **period of insurance**, you had to cancel your **trip** because of the **financial failure** of the **end supplier** of the travel arrangements which do not form part of a **package holiday**.

PLEASE NOTE: This section of your policy is administered by International Passenger Protection Limited and is underwritten by Liberty Mutual Insurance Europe SE. Any occurrence which may give rise to a claim should be advised as soon as reasonably practicable to:

IPP Claims at Sedgwick, Oakleigh House, 14-15 Park Place, Cardiff, CF10 3DQ. United Kingdom.

You can also email: insolvency-claims@ipplondon.co.uk or visit the website: www.ipplondon.co.uk/claims.asp

Or you can call: **+44 (0) 345 266 1872**

Please quote your policy number, travel insurance policy name and reference EFSI V2-20:

Open 9am-5pm Weekdays Only.

This is what we will do:

We will pay up to

£2,500

for your share of any **irrecoverable loss** that is directly related to your **trip**, which you cannot get back from anyone else in the first instance.

There is no **deductible** amount for this section



But we won't do anything if:

- you ask **us** to pay for travel or accommodation that was not booked within the United Kingdom, Channel Islands, Isle of Man or Northern Ireland prior to departure;
- you ask **us** to pay for the **financial failure** of any **end supplier** which was, or which any prospect of **financial failure** was, known by you or widely known publicly at the date you purchased this policy;
- you ask **us** to pay for any loss or part of a loss which at the time the loss happened was insured or guaranteed by any other existing policy, policies, bond, or was capable of recovery under Section 75 of the Consumer Credit Act or from any bank or card issuers or any other legal means;
- you ask **us** to pay for the **financial failure** of any travel agent, **tour organiser**, booking agent or consolidator with whom you had booked travel or accommodation;
- you ask **us** to pay for any losses which are not directly associated with the incident that caused you to claim. For example, loss due to being unable to reach your pre-booked hotel following the **financial failure** of an airline.
- you do not **co-operate** with **us**.

Important 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.

end supplier – the company that owns or operates the following services: **scheduled airline**, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris; excursions; Eurotunnel; theme parks or attractions.

financial failure – means the **end supplier** becoming Insolvent or has an administrator appointed and being unable to provide agreed services.

irrecoverable loss – deposits and charges paid by you for your **trip** which are not recoverable from any other source such as, but not limited to, insurance policies or financial bonds and guarantees provided by the **end supplier** or another insurance company or a government agency or a travel agent or credit card company.

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

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

scheduled airline – an airline upon whom your **trip** depends operating a regular systematic service to a published timetable whose flights are available to paying members of the general public on a seat only basis and which is not part of a **package holiday** arranged by a **tour organiser**.

tour organiser(s) – any individual or company which sells a **package holiday**.

trip – travel during the **period of insurance**.

we/our/us – Liberty Mutual Insurance Europe SE.

YOUR TRAVEL POLICY

SECTIONS B1 – B27

Section B starts when you leave home to start your trip and ends when you return home, or you are taken to a hospital, nursing home or funeral director in the United Kingdom, Isle of Man or the Channel Islands.

For **single trip policies**, no further trips are covered.

For **multi-trip policies** further trips within the period of cover are covered.

Please Note: If your circumstances do not fit those described, then there is no cover in place.

Please be aware that we expect you to:

- take reasonable care of yourself and your possessions, and act as if uninsured at all times. **We** will not consider claims that have arisen due to reckless behaviour or feature inflated costs;
- **co-operate** with **us** to provide any information or documentation **we** may reasonably require to enable **us** to verify and process your claim;
- not accept liability for any injury or damage you might cause to a third party or their property;
- have declared all your **existing medical conditions** or any change in health to **us**. If you need to declare, please call 0800 781 4086;
- to contact tifgroup-assistance before attending a private medical facility or if you require emergency medical treatment.

Important notice regarding the health of someone not insured on this policy, but whose health may affect your decision whether to take or continue with your trip

You will not be covered for any **directly or indirectly related claims** arising from the health of a **travel companion**, a **family member**, a **close business colleague**, or the person you were going to stay with if at the time your policy was issued you were aware they had health problems that were likely to significantly worsen during the period of insurance.

Important meanings in this section:

close business colleague – someone you work with, who due to the nature of their job means their absence from work requires you to cancel or alter your **trip**. A senior manager or director of the business must confirm this in the event of a claim.

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

directly or indirectly related claims – a medical problem that is more likely to happen because of another medical problem they already have.

existing medical condition – see Page 6.

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

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

trip – travel during the period of insurance.

we/our/us – Union Reiseversicherung AG UK.

If you are delayed – Section B1

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

£50

for each full **12-hour** period that you are delayed up to a maximum of

£500

There is no **deductible** amount for this section



But we won't do anything if:

- your departure was delayed due to a **known event** at the time you purchased this policy;
- you cannot provide **us** with a written report from the **transport provider** confirming the reason for, and the length of the delay;
- you do not **co-operate** with **us**.

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.

Important 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.

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, publicly announced or publicly broadcasted occurrence such as government directives, 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.

we/our/us - Union Reiseversicherung AG UK.

If you miss your departure or onward connection – Section B2

If this happened:

Despite having taken **reasonable steps**, you did not reach your **international departure point** in time to check-in because:

- **public transport services** you were using or intended to use were cancelled or delayed due to unforeseen strike, industrial action, mechanical failure or adverse weather conditions;
- the vehicle in which you were travelling was involved in an accident, stuck in traffic, affected by road closure or broken down

which meant that you missed your **transport providers'** service.

Or

A delay to your **transport providers'** service from your **international departure point** caused you to miss your first **onward connection** as shown in your itinerary.

This is what we will do:

We will pay you up to

£1,000

towards the costs that you had to pay for alternative transport and accommodation arrangements in order to reach your **trip destination**.

The **deductible** amount for missed departure is **£50** per person, per incident. There is no **deductible** amount for missed connection.



But we won't do anything if:

- you have not paid your **deductible** or accepted that it will be deducted from any settlement;
- 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;
- you are claiming for a missed connection, and you did not allow a minimum of **2 hours** within your itinerary to enable you to make your **onward connection** given the normal operation of your **transport providers'** service from your **international departure point**;
- the **transport provider** has provided alternative travel and accommodation, or made a financial contribution towards these costs;
- 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 do not **co-operate** with **us**.

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.

Important 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.

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, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike voted upon by union members.

onward connection – a connecting flight, sailing or train which you take within 12 hours after you have left your **international departure point**, which enables you to continue with the next stage of your **trip** as shown on your itinerary.

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 Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip destination – inside or outside your **home country** which is your final ticketed destination.

we/our/us - Union Reiseversicherung AG UK.

If you decide to abandon your travel plans – Section B3

If this happened:

You decided that you no longer wanted 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

£5,000

for your share of any pre-paid costs that are directly related to your **trip**, which you have paid and cannot get back from anyone else in the first instance, or which cannot be transferred or used for another purpose.

The **deductible** amount for this section is **£50** per person, per incident



But we won't do anything if:

- you have not paid your **deductible** or accepted that it will be deducted from any settlement;
- the delay happened after the flight, sailing or train has departed from the **international departure point**;
- the delay was due to a **known event**;
- you have already made a claim under the 'If you miss your departure or onward connection' section of the policy;
- you cannot provide **us** with a written report from the transport provider confirming the reason that you did not travel, and the length of the delay;
- you decided to abandon your travel plans after you had left your **home country**;
- you do not **co-operate** with **us**.

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.

Important 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 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, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike voted upon by union members.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

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

trip – travel during the **period of insurance**.

we/our/us – Union Reiseversicherung AG UK.

If your end supplier fails financially while you are away – Section B4

If this happened:

During your **trip**, the **end supplier** of the travel arrangements which do not form part of a **package holiday** suffered **financial failure**.

PLEASE NOTE: This section of your policy is administered by International Passenger Protection Limited and is underwritten by Liberty Mutual Insurance Europe SE. Any occurrence which may give rise to a claim should be advised as soon as reasonably practicable to:

[IPP Claims at Sedgwick, Oakleigh House, 14-15 Park Place, Cardiff, CF10 3DQ, United Kingdom.](#)

You can also email: insolvency-claims@ipplondon.co.uk or visit the website: www.ipplondon.co.uk/claims.asp

Or you can call: **+44 (0) 345 266 1872**

Please quote your policy number, travel insurance policy name and reference EFSI V2-20:

Open 9am-5pm Weekdays Only.

This is what we will do:

Either

We will pay you up to

£2,500

towards the costs incurred in replacing that part of the travel arrangements to a similar standard as enjoyed prior to the curtailment of the travel arrangements

or

We will pay you up to

£2,500

towards the cost of return transportation to your **home country** (of a standard no greater than the class of journey and in the same mode of transport you paid for on your outward journey) if you have to cut short your **trip**.

There is no **deductible** amount for this section



But we won't do anything if:

- you ask **us** to pay for travel or accommodation that was not booked within the United Kingdom, Channel Islands, Isle of Man or Northern Ireland prior to departure;
- you ask **us** to pay for the **financial failure** of any **end supplier** which was, or which any prospect of **financial failure** was, known by you or widely known publicly at the date you purchased this policy;
- you ask **us** to pay for any loss or part of a loss which at the time the loss happened was insured or guaranteed by any other existing policy, policies, bond, or was capable of recovery under Section 75 of the Consumer Credit Act or from any bank or card issuers or any other legal means;
- you ask **us** to pay for the **financial failure** of any travel agent, **tour organiser**, booking agent or consolidator with whom you had booked travel or accommodation;
- you ask **us** to pay for any losses which are not directly associated with the incident that caused you to claim. For example, loss due to being unable to reach your pre-booked hotel following the **financial failure** of an airline.
- you do not **co-operate** with **us**.

Important 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.

end supplier – the company that owns or operates the following services: **scheduled airline**, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris; excursions; Eurotunnel; theme parks or attractions.

financial failure – means the **end supplier** becoming Insolvent or has an administrator appointed and being unable to provide agreed services.

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

mode of transport – **scheduled airline**, train (i.e. Eurostar and Eurotunnel), coach, ferry, Cruise Ship.

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

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

scheduled airline – an airline upon whom your **trip** depends operating a regular systematic service to a published timetable whose flights are available to paying members of the general public on a seat only basis and which is not part of a **package holiday** arranged by a **tour organiser**.

tour organiser(s) – any individual or company which sells a **package holiday**.

trip – travel during the **period of insurance**.

we/our/us – Liberty Mutual Insurance Europe SE.

If a natural disaster occurs during your trip – Section B5

If this happened:

You need alternative accommodation following a **natural disaster** during your **trip**.

This is what we will do:

We will pay you up to

£1,500

for the cost of travel and alternative accommodation that is to the same standard of those on your original booking.

The **deductible** amount for this section is **£50** per person, per incident



But we won't do anything if:

- you have not paid your **deductible** or accepted that it will be deducted from any settlement;
- you are unable to provide **us** with evidence of the necessity to make alternative travel arrangements;
- you are claiming due to a **known event**;
- your trip is formed as part of a **tour operators package holiday**;
- the **natural disaster** had already happened before you left **home**;
- you do not **co-operate** with **us**.

Important 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 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**.

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

natural disaster – fire, flood, earthquake, storm, lightening, explosion or hurricane.

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.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

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

trip – travel during the **period of insurance**.

we/our/us – Union Reiseversicherung AG UK.

If you need additional pet care due to a delay on your return journey – Section B6

If this happened:

Your arrival in your **home country** was more than **12 hours** later than shown in your pre-booked itinerary due to circumstances beyond your control, or you were unable to return **home** due to a medical situation which meant you incurred additional kennel or cattery fees.

This is what we will do:

We will pay you

£50

for each full **12-hour** period that you are delayed on your return journey for additional pet care up to a maximum of

£500

There is no **deductible** amount for this section



But we won't do anything if:

- you were involved in, or the perpetrator of, any violent or drunken behaviour which caused your return journey to your **home country** to be delayed;
- you cannot provide evidence of your additional expenditure;
- you did not reach your **international departure point** in time for your pre-booked transport;
- you are unable to provide written confirmation from the **transport provider** showing the original booked arrival time, the actual arrival time and the reason for the delay;
- you do not **co-operate** with us.

Important 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 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**.

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.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

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

trip – travel during the **period of insurance**.

we/our/us – Union Reiseversicherung AG UK.

If you need emergency medical treatment abroad – Section B7

If this happened:

During your **trip abroad** you needed **emergency and necessary medical treatment** (including dental treatment for the immediate relief of pain).

PLEASE NOTE: This is a travel insurance policy and not private medical insurance; so there is no cover for any medical expenses incurred in private facilities if medically capable public facilities are available.

PLEASE BE AWARE: This policy does not cover treatment due to, or a complication of, any health conditions as explained in 'Your health – when buying the policy and for the duration of the policy' on page 6, which you have not told us about and we have not agreed to cover in writing.

PLEASE NOTE: This policy excludes any costs incurred in respect of normal pregnancy or childbirth where you are between 29 and 40 weeks of the pregnancy.

This is what we will do:

We will pay you up to

£10,000,000

in respects of customary and reasonable fees or charges for **emergency and necessary medical treatment** that we have agreed to, as well as customary and reasonable fees or charges for:

additional travel and accommodation costs if you are discharged from hospital but medically unable to return **home** immediately;

costs for one other person to stay with you, or to travel to you from your **home country** and to accompany you **home**;

travel costs to or from a hospital relating to your admission, discharge or attendance for **outpatient treatment**;

travel costs to and from appointments, or for the 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**.

The **deductible** amount for this section is **£50** per person, per incident



But we won't do anything if:

- you have not paid your **deductible** or accepted that it will be deducted from any settlement;
- you cannot produce receipts for any additional expenses;
- you ask **us** to pay for any services or treatment that are considered to be routine, non-emergency or elective;
- you ask **us** to pay medical fees and charges in excess of customary and reasonable levels of charging;
- you ask **us** to pay for any services or treatment that can reasonably wait until you return **home**;
- you ask **us** to pay for any services or treatment that you received in your **home country**;
- 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;
- where **excessive alcohol consumption** was a contributory factor;
- you were driving or riding any **motorised vehicle** for which you did not hold a **valid UK Driving Licence** and you failed to take **reasonable safety precautions**;
- you knowingly put yourself at risk, unless you were trying to save your own or someone else's life;
- you were taking part in an **additional sports activity** and you had not paid the relevant additional premium;
- you do not **co-operate** with **us**.

Important meanings in this section

abroad – anywhere outside of your **home country**.

additional sports activity – any sports or activity not listed on page 93.

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 respect of each person making a claim.

emergency and necessary 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 – drinking enough alcohol that it seriously affects your decision making or that you suffer injury or illness from either long-term alcohol abuse or one off 'binge'.

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.

motorised vehicle – car, motorcycle, moped, scooter, boat or quad bike.

outpatient treatment – treatment received which does not require admittance to a hospital.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

reasonable safety precautions – wearing a seat belt in a car or similar vehicle, or a helmet on a motorcycle or similar vehicle.

trip – travel during the **period of insurance**.

valid UK Driving Licence – visit www.gov.uk/driving/licence-categories
we/our/us - Union Reiseversicherung AG UK and/or tifgroup-assistance.

If you need to be brought home – Section B8

If this happened:

As a result of **emergency and necessary medical treatment** during your **trip abroad** we 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.

PLEASE NOTE: We will liaise with your treating doctor(s) about your treatment plan and if required obtain a ‘fit to fly’ certificate.

We will also liaise with you and advise on, and also put in place, suitable **repatriation** plans to get you **home** as soon as it is medically safe to do so in order to achieve your optimal recovery.

PLEASE BE AWARE: If you have not purchased a return ticket, we will deduct the costs of an economy flight (based on the cost on the date you came **home**) from any costs we have incurred in returning you to your **home**.

This is what we will do:

We will pay you up to

£200,000

for customary and reasonable costs that are medically necessary to enable **us** to return you to your **home** or nursing home, or to move you to the most suitable hospital in your **home country** as arranged by the tifgroup-assistance team;

We will pay you up to

£25,000

for customary and reasonable transportation costs, as arranged by the tifgroup-assistance team unless otherwise agreed by **us**, to return your body or ashes back to your **home**, a hospital or funeral directors in the United Kingdom or the Channel Islands.

The **deductible** amount for this section is **£50** per person, per incident



But we won't do anything if:

- you have not paid your **deductible** or accepted that it will be deducted from any settlement;
- 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 the cost of bringing you **home** before **we** consider it clinically safe to do so and there is appropriate medical treatment available locally;
- you ask **us** to pay for any costs to which **we** have not agreed to;
- you ask **us** to pay for the cost of travel to a standard higher than the class in which you were originally booked to return **home**, unless **we** agree and it is medically necessary;
- you ask **us** to pay for the cost of burial or cremation in your **home country**;
- you ask **us** to pay for repatriation costs which **we** have not agreed;
- you do not **co-operate** with **us**.

Please note: There is no cover under this policy for any claims as 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 B7 '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

Important meanings in this section

abroad – anywhere outside of your **home country**.

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 respect of each person making a claim.

emergency and necessary 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.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

repatriation – returning you to your **home**, a hospital, nursing home or funeral director in the United Kingdom or the Channel Islands.

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

trip – travel during the **period of insurance**.

we/our/us – Union Reiseversicherung AG UK and/or tifgroup-assistance.

If you are buried or cremated abroad – Section B9

If this happened:

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

This is what we will do:

We will pay your estate or the executors/administrators of your estate up to

£5,000

towards the costs of your burial or cremation **abroad**.

The **deductible** amount for this section is **£50** per person, per incident



But we won't do anything if:

- there has not been a valid claim under the 'if you need emergency medical treatment abroad' section of this policy;
- your estate or the executors/administrators of your estate:
 - have not paid the **deductible** or accept that it will be deducted from any settlement;
 - ask **us** to pay for the costs of burial or cremation in your **home country**;
 - do not **co-operate** with **us**.

Important meanings in this section

abroad – anywhere outside of your **home country**.

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 respect of each person making a claim.

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

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

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

trip – travel during the **period of insurance**.

we/our/us – Union Reiseversicherung AG UK and/or tifgroup-assistance.

If you are admitted to a public hospital – Section B10

If this happened:

During your trip abroad, you were admitted to a public hospital as an inpatient for **emergency and necessary medical treatment**.

PLEASE NOTE: This is a travel insurance policy and not private medical insurance; so there is no cover for any medical expenses incurred in private facilities if medically capable public facilities are available.

This is what we will do:

We will pay you

£50

for each full **24-hour** period that you are in a public hospital up to a maximum of

£1,000

PLEASE NOTE: This payment is in addition to any emergency medical expenses we may have agreed to pay under the section called 'If you need emergency medical treatment abroad'.

There is no **deductible** amount for this section



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 inpatient 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**;
- you do not **co-operate** with **us**.

Important meanings in this section

abroad – anywhere outside of your **home country**.

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 respect of each person making a claim.

emergency and necessary 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 hospital for a period of **24 hours** or more.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

trip – travel during the **period of insurance**.

we/our/us – Union Reiseversicherung AG UK and/or tifgroup-assistance.

If you are taken ill or injured in your home country – Section B11

If this happened:

During your trip within your **home country** you were admitted to a hospital for **emergency and necessary medical treatment** as an **inpatient**, or you were unfortunate enough to suffer a serious accident, illness or injury during your **trip** which resulted in your death.

PLEASE NOTE: There is no cover for the costs of medical treatment or medication under this section.

PLEASE BE AWARE: This policy does not cover treatment due to, or a complication of, any health conditions as explained in 'Your health – when buying the policy and for the duration of the policy' on page 6, which you have not told us about and we have not agreed to cover in writing.

This is what we will do:

We will pay you up to

£2,000

for your additional travel and accommodation costs for you to return **home** if you are unable to use your original travel tickets;

We will pay you up to

£1,000

for another person to stay with you, or to travel to you from your **home country** and to accompany you **home**;

We will pay your estate or the executors/administrators of your estate up to

£1,000

towards the costs of returning your body or ashes back your **home**.

The **deductible** amount for this section is **£50** per person, per incident



But we won't do anything if:

- you were travelling within your **home country** for less than 2 days on any one **trip**;
- you or your estate or the executors/administrators of your estate have not paid the **deductible** or accepted that it will be deducted from any settlement;
- you or your estate or the executors/administrators of your estate ask **us** to pay for any services or treatment that you received in your **home country**;
- your estate or the executors/administrators of your estate ask **us** to pay for the costs of burial or cremation in your **home country**;
- you or your estate or the executors/administrators of your estate do not **co-operate** with **us**.

Important 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 respect of each person making a claim.

emergency and necessary 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 hospital for a period of **24 hours** or more.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

trip – travel during the **period of insurance**.

we/our/us – Union Reiseversicherung AG UK and/or tifgroup-assistance.

Curtailed – If you have to cut your trip short – Section B12

If this happened:

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

- you, a **travel companion**, a **family member**, a **close business colleague**, 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;
- your pre-booked accommodation was damaged by a **natural disaster**, and alternative accommodation was not provided;
- you, or a **travel companion** were called for jury service or required as a witness in a court of law;
- you, or a **travel companion** were made **redundant**;
- you, or a **travel companion** had leave withdrawn and are in the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector) or senior employees of the government.

This is what we will do:

We will pay up to

£5,000

for your share of any unused pre-paid accommodation, car hire and excursions that are directly related to your **trip**, which you have paid and cannot get back from anyone else in the first instance, or which cannot be transferred or used for another purpose, as well as any additional travel expenses incurred to get you **home**.

PLEASE NOTE: You must use or re-validate your original ticket for your early return. If this is not possible you must provide evidence that additional costs were necessary. Any refunds due on unused original tickets will be deducted from your claim. If you do not have an original return ticket, you will not be reimbursed for costs incurred for your early return.

The **deductible** amount for this section is **£50** per person, per incident



But we won't do anything if:

- you have not paid your **deductible** or accepted it will be deducted from any settlement;
- you are claiming due to a **known event**;
- 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 had cut short your **trip** because:
 - you could no longer afford to pay for the **trip**, or simply did not want to travel;
 - of an **existing medical condition** which you have not told **us** about and that **we** have not agreed to cover in writing;
 - of normal pregnancy or childbirth where you are more than 29 weeks pregnant;
- you, or a **travel companion** are the defendant in a court of law;
- you did not obtain prior authority to take leave or your leave was cancelled on disciplinary grounds;
- you are unable to prove your financial loss;
- you do not **co-operate** with **us**.

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.

Important meanings in this section

BFPO – British Forces Posted Overseas.

close business colleague – someone you work with, who due to the nature of their job means their absence from work requires you to cancel or alter your **trip**. A senior manager or director of the business must confirm this in the event of a claim.

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.

existing medical condition – see Page 6.

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**.

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

natural disaster – fire, flood, earthquake, storm, lightening, explosion or hurricane.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

redundant – being an employee where you qualify under the provision of the Employment Rights Acts.

repatriation – returning you to your **home**, a hospital, nursing home or funeral director in the United Kingdom or the Channel Islands.

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

trip – travel during the **period of insurance**.

trip destination – the final destination shown on your travel itinerary.

we/our/us – Union Reiseversicherung AG UK.

If your checked-in baggage is delayed – Section B13

If this happened:

Your **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

£500

for the purchase of **essential items** if you are without your **checked-in baggage** for more than **12 hours**.

There is no **deductible** amount for this section



But we won't do anything if:

- you are unable to provide **us** with evidence from your **transport provider** or their handling agents confirming that your **checked-in baggage** was delayed and the date and time it was returned to you;
- you do not **co-operate** with **us**.

Important meanings in this section

BFPO – British Forces Posted Overseas.

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.

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.

essential items – underwear, socks, toiletries, a change of clothing and baby formula/food.

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

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

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.

trip – travel during the **period of insurance**.

we/our/us - Union Reiseversicherung AG UK.

If your valuables are lost, stolen or accidentally damaged – Section B14

If this happened:

Despite having taken **precautions** your **valuables** were lost, stolen or accidentally damaged during your **trip**.

PLEASE NOTE: We define **valuables** as rings, watches (excluding smart watches), necklaces, earrings, bracelets, body jewellery, any semi or non-precious stones or metals, costume jewellery and any electrical item that is not a **gadget** which requires power either from the mains or from a battery.

This is what we will do:

We will pay you up to

£800

in total for lost, stolen or accidentally damaged **valuables**, however the most we will pay for any **single article, pair or set** is

£300

The **deductible** amount for this section is **£50** per person, per incident



But we won't do anything if:

- you have not paid your **deductible** or accepted it will be deducted from any settlement;
- your **valuables** were in your **checked-in baggage**;
- you did not notify the loss or theft to the police, your **transport provider** or tour operators representative and obtain a local independent written report during your **trip**;
- you are unable to provide **evidence of ownership**;
- you did not take all available **precautions**;
- you are claiming for items that have been damaged by age or wear and tear;
- the items were left **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.

Important 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.

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.

evidence of ownership – a document to evidence that the item(s) you are claiming for belong to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statement, guarantees or insurance validation certificate.

gadget(s) – include; Mobile/ Smart Phones, Laptops, Tablets, Digital Cameras, MP3 Players, CD/DVD Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Ear Phones, Portable Health Monitoring Devices, Wearable Technology.

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

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

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 **valuables**.

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.

trip – travel during the **period of insurance**.

unattended – neither on your person or within your sight and reach.

valuables – rings, watches (excluding smart watches), necklaces, earrings, bracelets, body rings, any semi or non-precious stones or metals, costume jewellery and any electrical item that is not a **gadget** which requires power either from the mains or from a battery.

we/our/us – Union Reiseversicherung AG UK.

If your other possessions are lost, stolen or accidentally damaged – Section B15

If this happened:

Despite having taken **precautions** your other possessions, which were not gadgets or valuables, were lost, stolen or accidentally damaged during your **trip**.

This is what we will do:

We will pay you up to

£2,000

in total for lost, stolen or accidentally damaged other possessions after a deduction for wear and tear, however the most we will pay for any **single article, pair or set** is

£300

The **deductible** amount for this section is **£50** per person, per incident



But we won't do anything if:

- you have not paid your **deductible** or accepted it will be deducted from any settlement;
- you did not notify the loss or theft to the police, your **transport provider** or tour operators representative and obtain a local independent written report during your **trip**;
- you are unable to provide **evidence of ownership**;
- you did not take all available **precautions**;
- you are claiming for items that have been damaged by age or wear and tear;
- any possessions were left **unattended** (other than in **checked-in baggage**) away from your locked accommodation or motor vehicle and you can provide evidence of unauthorised and/or forcible entry;
- you are claiming for loss or damage to any item of sports equipment whilst in use;
- you do not **co-operate** with us.

Important 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.

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.

evidence of ownership – a document to evidence that the item(s) you are claiming for belong to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statement, guarantees or insurance validation certificate.

gadget(s) – include; Mobile/ Smart Phones, Laptops, Tablets, Digital Cameras, MP3 Players, CD/DVD Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Ear Phones, Portable Health Monitoring Devices, Wearable Technology.

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

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

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 possessions.

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.

trip – travel during the **period of insurance**.

unattended – neither on your person or within your sight and reach.

valuables – rings, watches (excluding smart watches), necklaces, earrings, bracelets, body rings, any semi or non-precious stones or metals, costume jewellery and any electrical item that is not a **gadget** which requires power either from the mains or from a battery.

we/our/us – Union Reiseversicherung AG UK.

If your cash or event tickets are lost or stolen – Section B16

If this happened:

Despite having taken **precautions** your **cash** or **event tickets** were lost or stolen during your **trip**.

This is what we will do:

We will pay you up to

£400

for the loss or theft of your **cash**.

We will pay you up to

£200

for the cost of replacement **event tickets** that cannot be recovered from any other source in the first instance.

The **deductible** amount for this section is **£50** per person, per incident



But we won't do anything if:

- you have not paid your **deductible** or accepted it will be deducted from any settlement;
- you did not notify the loss or theft to the police, your **transport provider** or tour operators representative and obtain a local independent written report during your **trip**;
- you are unable to provide **proof of purchase** or **proof of withdrawal**;
- you did not take all available **precautions**;
- your **cash** or **event tickets** were not on your person, 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 have received replacement **event tickets** from anywhere else;
- you do not **co-operate** with us.

Important meanings in this section

cash – sterling or foreign currency in note or coin form.

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.

event tickets – tickets or passes which you have purchased to gain admission or entry to, a theme park, water park, exhibition, concert, theatre or sporting event.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

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 **event tickets**.

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

proof of withdrawal – evidence that you had withdrawn the cash from your bank, building society or credit card.

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

trip – travel during the **period of insurance**.

we/our/us – Union Reiseversicherung AG UK.

If you need emergency travel documents – Section B17

If this happened:

Despite having taken **precautions** your **travel documents** were lost, stolen or damaged during your **trip**.

This is what we will do:

We will pay you up to

£150

for the cost of additional travel and accommodation that you paid during your **trip** so you could collect your **emergency travel documents**.

We will also pay you up to

£150

towards the cost of **emergency travel documents**.

There is no **deductible** amount for this section



But we won't do anything if:

- you did not notify the loss or theft to the police, your **transport provider** or tour operators representative and obtain a local independent written report during your **trip**;
- you did not take all available **precautions**;
- your **travel documents** were not on your person, 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;
- your **travel documents** were in your **checked-in baggage**;
- you cannot provide receipts or other evidence of your additional expenditure;
- you do not **co-operate** with us.

Important 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.

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.

emergency travel documents – any emergency documents that you need in order to return **home** or continue your **trip**.

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

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

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 **travel documents**.

travel documents – current passports, ESTAs, Valid Visas, travel tickets, European Health Insurance Cards (EHIC).

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

trip – travel during the **period of insurance**.

we/our/us – Union Reiseversicherung AG UK.

If you need legal advice – Section B18

If this happened:

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

PLEASE NOTE: If compensation is awarded, **we** will deduct any costs that **we** have paid from that compensation.

This is what we will do:

We will provide you, your estate or the executors/administrators of your estate with

30 minutes legal helpline access

Our legal advice line is managed by Penningtons Manches LLP and is contactable on:

0345 241 1875

8:30am – 7pm Weekdays

If **we** believe that the estimated recovery will be more than £500, **we** will appoint a solicitor to act on your behalf or on behalf of your estate or the executors/administrators of your estate and pay up to

£25,000

for legal costs and expenses incurred in pursuing claims for compensation and damages.

There is no **deductible** amount for this section



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, your estate or the executors/administrators of your estate are making a claim against a **transport provider**, travel agent, **tour operator**, tour organiser, the insurer or their agents or the claims office;
- **we** believe that the estimated recovery will be less than £500;
- the costs are to be considered under an arbitration scheme or a complaints procedure;
- you, your estate or the executors/administrators of your estate are making a claim against another person insured on this policy, or a **family member**, a friend or **travel companion** whether insured by **us** or another provider;
- you, your estate or the executors/administrators of your estate do not **co-operate** with **us**.

Important 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.

family member – 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.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

tour operator – 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.

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

trip – travel during the **period of insurance**.

we/our/us – Union Reiseversicherung AG UK.

If you are killed, injured or disabled following an accident – Section B19

If this happened:

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

PLEASE NOTE: This section does not cover death, injury or disablement due to illness or disease.

This is what we will do:

In the event of your death, **we** will pay

£10,000

to your estate or the executors/administrators of your estate.

If you suffered total and permanent loss of sight in one or both eyes or total loss by physical severance or total and permanent loss of use of one or both arms/hands or legs/feet **we** will pay you

£15,000

If you suffered **permanent and total disablement**, **we** will pay you

£15,000

There is no **deductible** amount for this section



But we won't do anything if:

- you were under the influence of drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction), solvents or anything relating to your prior abuse of drugs or solvents;
- **excessive alcohol consumption** was a contributory factor;
- you were driving or riding any **motorised vehicle** for which you did not hold a **valid UK Driving Licence** and you failed to take **reasonable safety precautions**;
- you knowingly put yourself at risk, unless you were trying to save your own or someone else's life;
- you were taking part in an **additional sports activity** and you had not paid the relevant additional premium;
- you, your estate or the executors/administrators of your estate do not **co-operate** with us.

Important meanings in this section

accident – an injury which is caused by a violent, viable and external event.

additional sports activity – any sports or activity not listed on page 93.

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.

excessive alcohol consumption – drinking enough alcohol that it seriously affects your decision making or that you suffer injury or illness from either long-term alcohol abuse or one off 'binge'.

motorised vehicle – car, motorcycle, moped, scooter, boat or quad bike.

permanent and total disablement – you are unable to work in any paid employment or paid occupation, this shall be defined as 'all your usual activities, pastimes and pursuits of any and every kind'.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

reasonable safety precautions – wearing a seat belt in a car or similar vehicle, or a helmet on a motorcycle or similar vehicle.

trip – travel during the **period of insurance**.

valid UK Driving Licence – visit www.gov.uk/driving/licence-categories

we/our/us – Union Reiseversicherung AG UK.

If you are held legally liable for injury or damage – Section B20

If this happened:

You are held 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 **travel companion** or a **family member**.

PLEASE NOTE: In the event of an incident that might result in a claim:

1. You must not admit liability or make any offer of settlement;
2. You must not reply to, but should immediately send **us** every writ, summons, legal process or other communication you receive;
3. **We** may take over and deal with, in your name, the defence/settlement of any claim.

This is what we will do:

We will pay you up to

£2,000,000

in respect of damages awarded against you plus legal costs to when **we** have agreed.

The **deductible** amount for this section is **£50** per person, per incident



But we won't do anything if:

- you have not paid your **deductible** or accepted it will be deducted from any settlement;
- you are claiming for any infectious disease;
- you admitted liability for any loss, injury or damage;
- 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** including any trailer or sidecar attached to it, pedal cycle, aircraft, drone, motorised skis, motorised waterborne craft, pedalo or sailing vessel;
- you were under the influence of non-prescribed drugs, solvents or anything related to your prior abuse of drugs or solvents;
- **excessive alcohol consumption** was a contributory factor;
- you deliberately put yourself or others at risk;
- you were using firearms or incendiary devices;
- the incident took place on, or in, property (other than your temporary trip accommodation) which you own or control;
- you were taking part in an **additional sports activity** and you had not paid the relevant additional premium;
- you do not **co-operate** with us.

Important meanings in this section

additional sports activity – any sports or activity not listed on page 93.

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.

excessive alcohol consumption – drinking enough alcohol that it seriously affects your decision making or that you suffer injury or illness from either long-term alcohol abuse or one off 'binge'.

motorised vehicle – car, motorcycle, moped, scooter, boat or quad bike.

permanent and total disablement – you are unable to work in any paid employment or paid occupation, this shall be defined as 'all your usual activities, pastimes and pursuits of any and every kind'.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

reasonable safety precautions – wearing a seat belt in a car or similar vehicle, or a helmet on a motorcycle or similar vehicle.

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

trip – travel during the **period of insurance**.

we/our/us – Union Reiseversicherung AG UK.

If your wedding rings are lost or stolen – Section B21

If this happened:

Despite having taken **precautions** 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

(maximum of 2 rings) in addition to the cover provided under section 'If your valuables are lost, stolen or accidentally damaged'.

The **deductible** amount for this section is **£50** per person, per incident



But we won't do anything if:

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

Important 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.

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.

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 statement, guarantees or insurance validation certificate.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

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.

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

trip – travel during the **period of insurance**.

unattended – neither on your person or within your sight and reach.

we/our/us – Union Reiseversicherung AG UK.

If your wedding gifts are lost or stolen – Section B22

If this happened:

Despite having taken **precautions** your wedding gifts were lost or stolen during your **trip**.

This is what we will do:

We will pay you up to

£1,000

in total for lost or stolen wedding gifts, however the most we will pay for any **single article, pair or set** is

£200

The **deductible** amount for this section is **£50** per person, per incident



But we won't do anything if:

- you have not paid your **deductible** or accepted it will be deducted from any settlement;
- you did not notify the loss or theft to the police, your **transport provider** or tour operators representative and obtain a local independent written report during your **trip**;
- you are unable to provide **evidence of ownership**;
- you did not take all available **precautions**;
- the items were left **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.

Important 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.

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 statement, guarantees or insurance validation certificate.

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

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

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.

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.

trip – travel during the **period of insurance**.

we/our/us – Union Reiseversicherung AG UK.

If your wedding attire is lost, stolen or accidentally damaged – Section B23

If this happened:

Despite having taken **precautions** your **wedding attire** was lost, stolen or accidentally damaged during your **trip**.

This is what we will do:

We will pay you up to

£1,500

in total for replacement **wedding attire** or the cost of repairing your **wedding attire**.

The **deductible** amount for this section is **£50** per person, per incident



But we won't do anything if:

- you have not paid your **deductible** or accepted it will be deducted from any settlement;
- you did not notify the loss or theft to the police, your **transport provider** or tour operators representative and obtain a local independent written report during your **trip**;
- you are unable to provide **evidence of ownership**;
- you did not take all available **precautions**;
- you are claiming for items that have been damaged by age or wear and tear;
- the **wedding attire** was left **unattended** (other than in **checked-in baggage**) away from your locked accommodation or motor vehicle and you can provide evidence of unauthorised and/or forcible entry;
- you do not **co-operate** with us.

Important 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.

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 statement, guarantees or insurance validation certificate.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

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**.

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

trip – travel during the **period of insurance**.

unattended – neither on your person or within your sight and reach.

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

we/our/us – Union Reiseversicherung AG UK.

If your wedding photographs or videos are lost or stolen – Section B24

If this happened:

Despite having taken **precautions** your wedding photographs or videos were lost or stolen during your **trip**.

This is what we will do:

We will pay you up to

£750

towards the cost of retaking your wedding photographs or your wedding video.

The **deductible** amount for this section is **£50** per person, per incident



But we won't do anything if:

- you have not paid your **deductible** or accepted it will be deducted from any settlement;
- you did not notify the loss or theft to the police, your **transport provider** or tour operators representative and obtain a local independent written report during your **trip**;
- you are unable to provide **evidence of ownership**;
- you did not take all available **precautions**;
- your wedding photographs or video were in your **checked-in baggage**;
- the wedding photographs or video were left **unattended** (other than in **checked-in baggage**) away from your locked accommodation or motor vehicle and you can provide evidence of unauthorised and/or forcible entry;
- you do not **co-operate** with us.

Important 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.

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.

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 statement, guarantees or insurance validation certificate.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

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 or video.

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

trip – travel during the **period of insurance**.

unattended – neither on your person or within your sight and reach.

we/our/us – Union Reiseversicherung AG UK.

If your sports equipment is lost, stolen or accidentally damaged – Section B25

If this happened:

Despite having taken **precautions** your **sports equipment** was lost, stolen or accidentally damaged during your **trip**.

This is what we will do:

We will pay you up to

£1,000

in total for lost, stolen or accidentally damaged **sports equipment** after a deduction for wear and tear, however the most we will pay for any **single article, pair or set** is

£500

The **deductible** amount for this section is **£50** per person, per incident



But we won't do anything if:

- you have not paid your **deductible** or accepted it will be deducted from any settlement;
- you did not notify the loss or theft to the police, your **transport provider** or tour operators representative and obtain a local independent written report during your **trip**;
- you are unable to provide **evidence of ownership**;
- you did not take all available **precautions**;
- you are claiming for items that have been damaged by age or wear and tear;
- any **sports equipment** was left **unattended** (other than in **checked-in baggage**) away from your locked accommodation, motor vehicle, or designated area/rack and you can provide evidence of unauthorised and/or forcible entry;
- you do not **co-operate** with us.

Important 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.

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.

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 statement, guarantees or insurance validation certificate.

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

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

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**.

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

sports equipment – clothing and other items which are associated with the activity you are taking part in, and without which you would not be able to participate in the activity.

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

trip – travel during the **period of insurance**.

unattended – neither on your person or within your sight and reach.

we/our/us – Union Reiseversicherung AG UK.

If you need to hire sports equipment – Section B26

If this happened:

Your **sports equipment** was delayed for **12 hours** or more, or if your **sports equipment** was accidentally damaged whilst in use during your **trip**.

This is what we will do:

We will pay you

£25

for each full **24-hour** period that you without your **sports equipment** up to a maximum of

£100

for the hire of replacement **sports equipment**.

There is no **deductible** amount for this section



But we won't do anything if:

- you cannot provide receipts for the hire of the replacement **sports equipment**;
- you are unable to provide **us** with evidence confirming from your **transport provider** or their handling agents confirming that your **sports equipment** was delayed and the date and time it was returned to you;
- your **sports equipment** was damaged due to your carelessness, neglect, or deliberate, wilful or malicious damage;
- you are unable to provide **evidence of ownership**;
- you did not take all available **precautions**;
- you are claiming for items that have been damaged by age or wear and tear;
- you do not **co-operate** with us.

Important 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.

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 statement, guarantees or insurance validation certificate.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

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**.

sports equipment – clothing and other items which are associated with the activity you are taking part in, and without which you would not be able to participate in the activity.

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

trip – travel during the **period of insurance**.

we/our/us – Union Reiseversicherung AG UK.

If you are unable to take part in your sporting activity – Section B27

If this happened:

You were unable to take part in your sporting activity because you had to cancel or cut short your **trip** or if you suffered from an illness or injury during your **trip**.

This is what we will do:

We will pay you

£75

for each full **24-hour** period that you are unable to take part in your sporting activity up to a maximum of

£375

There is no **deductible** amount for this section



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 sporting activity and the reason for this;
- you cannot provide written confirmation from a medical doctor that you are unable to take part in the sporting activity;
- you do not **co-operate** with us.

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.

Important 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.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

sports equipment – clothing and other items which are associated with the activity you are taking part in, and without which you would not be able to participate in the activity.

trip – travel during the **period of insurance**.

we/our/us – Union Reiseversicherung AG UK.

The following extensions can be added to your policy for an additional premium. Please call 0800 781 4086 for more information.

Gadget Cover Extension – This extension is arranged and administered by Taurus Insurance Services Limited and underwritten and insured by Amtrust Europe Limited.

Winter Sports Extension – This extension is underwritten by Travel Insurance Facilities Plc and insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG, UK.

Vehicle Hire Excess/Deposit Reimbursement Cover Extension – This extension is arranged and administered by Taurus Insurance Services Limited and underwritten and insured by AWP P&C SA.

Gadget Cover Extension

This gadget cover is arranged and administered by Taurus Insurance Services Limited and underwritten by Amtrust Europe Limited (referred to as "we/us/our" in this gadget section).

Please note: The following section applies if **you** have paid the required additional premium for the **gadget** cover extension which will be shown in your **policy schedule**. Cover is provided on a per person basis and provides cover for each **person insured**.

Cover for you and your immediate family	We will pay up to	Deductible
Optional Cover 1*		
Accidental Damage, Theft, Malicious Damage and Loss	£1,000	£50
Single Item/Pair/Set	£500	Nil
Unauthorised Usage	£1,000	Nil
Optional Cover 2*		
Accidental Damage, Theft, Malicious Damage and Loss	£2,000	£50
Single Item/Pair/Set	£750	Nil
Unauthorised Usage	£1,000	Nil
Optional Cover 3*		
Accidental Damage, Theft, Malicious Damage and Loss	£3,000	£50
Single Item/Pair/Set	£1,000	Nil
Unauthorised Usage	£1,000	Nil

***Optional Cover is only available for trips up to 183 days and is only in force if you have selected this cover and paid an additional premium and this is shown on your policy schedule.**

If you haven't already increased your cover and you would like to do so, please call us on **0800 781 4086**.

INTRODUCTION

Gadget Insurance provides cover for **your gadget(s)** against **theft, loss, accidental damage, malicious damage and unauthorised usage** when **you** are on a **trip**. The **gadget(s)** must be in good condition and full working order at the commencement of **your trip**.

TERMS AND CONDITIONS

This insurance is arranged, and claims administered by Taurus Insurance Services Limited (**claims administrator**) an insurance intermediary licenced and authorised in Gibraltar by the Financial Services Commission under Permission Number 5566 and authorised by the Financial Conduct Authority in the **UK** under registration number 444830.

The Insurer is AmTrust Europe Limited (referred to as “**we/us/our**” in this Travel Gadget Insurance Policy) and are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Financial Services Register number 202189. A Member of the Association of British Insurers. Registered in England: company number 1229676. Registered address: Market Square House, St James’s Street, Nottingham NG1 6FG.

We (the Insurer) have entered into a Binding Authority Contract reference number WUKGAD148030 with **Taurus** under which **we** have authorised **Taurus** to issue these documents on **our** behalf.

CONFIRMATION OF COVER

When **you** purchased **your** travel gadget Insurance **you** selected the level of cover suitable for **you**. **Your** level of cover will be confirmed in **your policy schedule**. Please ensure **you** keep **your policy schedule** in a safe place.

DEFINITIONS – The words and phrases defined below are specific to this cover and have the same meaning wherever they appear in **bold** in this travel gadget insurance section of cover.

Accidental Damage - Means the sudden unforeseen and unintentional damage to **your gadget**

Business - Means a company where **you** are a director or employee of that company.

Excess – The initial amount **you** will be responsible for, in respect of each and every valid claim, per **person insured**, as detailed in **your policy schedule**.

Gadget – the item(s), excluding accessories which belong to:

1. **you**, or
2. a **business** where **you** have the relevant authority and responsibility to use and insure the **gadget(s)** owned by the **business**. Confirmation of this will be required in the event of a claim.

For the purpose of this policy a **gadget** can be any one of the following items:

Mobile Phones, Smart Phones, Laptops, Tablets, Digital Cameras, MP3 Players, CD/DVD Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Ear Phones, Portable Health Monitoring Devices (such as a blood glucose or blood pressure testing kit), Wearable Technology (such as a Smart Watch or a Health and Fitness Tracker).

Criteria: We can only insure **gadget(s)** that are:

1. purchased new or refurbished from a UK VAT registered (or the equivalent tax if purchased overseas) company and supplied with a **proof of purchase**.
2. purchased second hand or gifted to **you**, provided that **you** have the **proof of purchase** (which corresponds to notes 1 above) and a signed letter from the original owner confirming that **you** own the **gadget(s)**. The **proof of purchase** or letter must include the following details of **your gadget(s)**:
 - a. either the IMEI or serial number (whichever is applicable);
 - b. the make and model;
 - c. the sale price (your purchase price);
 - d. confirmation that the **gadget(s)** were in full working order at the time of sale.

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

Immediate Family - **your spouse, partner or parents or your children, brothers or sisters** who are travelling with **you on your trip**.

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

Malicious Damage - the intentional or deliberate actions of another party, not including **you** or **immediate family**, which causes damage to **your gadget**.

Proof of Purchase – Means the original purchase receipt provided at the point of sale that gives details of the **gadget(s)** purchased, or similar documents that provide proof that **you** own the **gadget(s)** and enables the age of the **gadget(s)** to be reasonably identified. The receipt should include confirmation of the IMEI or serial number of the **gadget(s)** (where possible) and detail the UK VAT registration number of the company (or the equivalent tax if purchased overseas). Delivery notes are not an acceptable form of **proof of purchase**.

Proof of Usage - Means evidence that shows **your gadget** has been in use before the event giving rise to the claim. Where the **gadget** is a mobile phone this evidence can be obtained from **your network provider**. For other **gadgets**, such as laptops, in the event of an **accidental damage** claim this may be determined through inspection by **our** repairers.

Policy Schedule – A summary of **your Holiday Extras Travel Insurance Policy** which includes details of **your travel gadget cover**.

Claims Administrator – Taurus Insurance Services Limited. Suite 2209-2217 Eurotowers, Europort Road, Gibraltar.

Theft - Means the taking of the **gadget** by a third party with the intention of permanently depriving **you** of it, using force, threat of violence or by pickpocket.

Please note: **Theft** and **Loss** needs to be reported to the appropriate local Police authorities and **your network provider** (if applicable) within 24 hours of discovering the incident. **Theft** claims must also be accompanied by a valid Police crime reference report. Loss property reports and reference numbers on their own will not be accepted in support of a **Theft** claim.

Trip – travel during the period of insurance.

Unauthorised Usage – The cost of unauthorised calls, messages and downloads made from **your gadget** after it was stolen. Cover will only apply within 24 hours of discovery of the **theft of your gadget**. Itemised bills must be provided to support **your claim**.

Please note: This cover will only apply if there is no protection from such losses from **your network provider**.

We, Us, Our – the Insurers, AmTrust Europe Limited.

You, Your, Person Insured - Each person shown on the **policy schedule**, for whom the appropriate insurance premium has been paid.

WHAT WE WILL COVER

A. Accidental Damage

We will repair or replace your gadget if it is **damaged** as the result of accidental damage, **providing the gadget is returned to us.**

B. Theft

If you suffer theft of your gadget, we will replace it (in respect of a valid theft claim).

C. Malicious Damage

If your gadget suffers malicious damage, we will repair or replace it. Where only part or parts of your gadget have been damaged, we will only replace that part or parts.

D. Loss

If you accidentally lose your gadget, we will replace it (in respect of a valid loss claim).

E. Unauthorised Usage

If your gadget is stolen, we will refund the cost of unauthorised usage up to the limit as shown in your policy schedule

Please note: This cover will only apply if there is no protection from such losses from your network provider.

WHAT WE WILL NOT COVER

General Exclusions

We will not pay for:

1. Your deductible which applies as shown on page 70 of this policy wording.
2. Any claim that occurs whilst not on a trip.
3. **Loss, theft** of or accidental damage to any accessories
4. any claim where the policy was not purchased in the *United Kingdom*.
5. any claim where **you** have failed to take reasonable precautions to prevent damage, **theft** or **loss**. This will include, but not limited to:
 - a. not using **your gadget** in accordance with the manufacturer's instructions;
 - b. if left unattended in a vehicle or premises, **you** are to ensure that the **gadget** is out of sight and that all locks and security devices are actioned;
 - c. not handing **your gadget** to a person who is not known to **you** or a third party, other than **your immediate family**.
6. any claim where the IMEI/Serial number cannot be determined from **your gadget**.
7. any claim where **proof of usage** cannot be provided or evidenced (applicable only where the **gadget** is a mobile phone or in respect of a laptop/tablet where user history is available).
8. any kind of damage whatsoever unless the damaged **gadget** is provided for repair.
9. any **unauthorised usage** unless associated with a valid **theft** or **loss** claim.
10. any repairs or other costs for repairs carried out by anyone not authorised by **us**.
11. any claim where there is evidence that the **damage, theft** or **loss** occurred prior to the commencement of your trip.

12. any claim for a *gadget* that does not meet the “Criteria” as listed within the definition of *gadget*.
13. loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any computer virus or similar mechanism or as a result of any failure of the Internet, or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting there from, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
14. any claim for *malicious damage* which was caused by *you* or *your immediate family*.
15. the VAT element of any claim if *you* are registered for VAT.
16. any *damage, theft* or *loss* to SIM or memory cards in isolation (unless it accompanies a valid claim for *your gadget*).
17. cosmetic damage to the *gadget* or *accessories* that has no effect on the functionality of the *gadget* or *accessories*, to include marring, scratching and denting.
18. any modifications that have been made from the original specifications of the *gadget*. This would include things like adding gems, precious metals or unlocking your *gadget* from a network
19. any claim where *you* knowingly leave *your gadget* somewhere where *you* can't see it, but others can and it is at risk of being lost, stolen or damaged. For example - in a restaurant or a pub where *you* go to the toilet or bar leaving *your gadget* on a table instead of taking it with *you*.
20. loss of any software or firmware failures.
21. any claim resulting from war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, terrorist activity of any kind.
22. any claim resulting from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
23. any *loss, theft* or *accidental damage* of the *gadget* left as checked in baggage.
24. any *loss, theft* or *accidental damage* to the *gadget* as a result of confiscation of detention by customs, other officials or authorities.
25. any expense incurred as a result of not being able to use the *gadget*, or any loss other than the repair or replacement costs of the *gadget*.
26. any claim for loss by deception arising from the sale of *your gadget*.
27. any loss, damage, liability or expense directly or indirectly caused by or contributed to, or arising from, the use or operation, as a means for inflicting harm, of any system, software programme malicious code, Virus or process or any other electronic system.

CONDITIONS AND LIMITATIONS

Claims Procedure

How to make a claim under this section

Contact Taurus on 0330 880 175 (local rate call) or holidayextras.tiga@taurus.gi as soon as reasonably possible of discovering the incident (or in the event of an incident occurring outside of the United Kingdom, as soon as reasonably possible of returning to the United Kingdom). Exceptional circumstances causing *your* delay in reporting *your* claim and where there is no additional loss to us may be considered.

You must: (Failure to observe these may invalidate your claim)

- a) report the **theft** or **loss** of **your gadget** to **your** network provider within 24 hours of discovery so they can blacklist **your** handset/item (where this is applicable).
- b) report the **theft** or **loss** of **your gadget** to the Police within 24 hours of discovery and obtain a crime reference number in support of a **theft** claim and a copy of the police report.
- c) complete and return any claim form or documents as required by the **Claims Administrator** within a reasonable time frame of the incident date with any other requested documentation.
- d) provide details of any other contract, guarantee, warranty or insurance that may apply to the **gadget** including, but not limited to, household insurance (where appropriate a rateable proportion of the claim may be recovered direct from these Insurers)
- e) provide the **proof of purchase** of the **gadget** for which you are claiming. Such **proof of purchase** must evidence that **you** own that particular **gadget**, which may include the IMEI number or serial number (where applicable in respect of mobile phones and laptops) and other identifying details where appropriate.
- f) provide the **proof of usage** (in respect of mobile phones) from your Network that confirms the mobile phone has been in use since policy inception and up to the event giving rise to the claim.

Repair and Replacement Equipment

- a) all repairs to **gadgets** are issued with a 3-month warranty (the **gadget** must be returned to the **Claims Administrator** in the event of a claim under that warranty)
- b) In the event that **your** claim is authorised, and **your gadget** is deemed beyond economical repair and will therefore have to be replaced, **we** will endeavour to replace it with a **gadget** of a comparable specification or the equivalent value taking into account the age and condition of the **gadget**. Where **we** replace the **gadget(s)**, the replacements may be pre-owned, refurbished or remanufactured (not brand new). This is not a new for old insurance policy. (Gift cards or vouchers may be used as an alternative method of claims settlement at **our** full discretion).
- c) Where **we** send **you** a replacement or repaired **gadget**, this will only be sent to an address in the **United Kingdom**
- d) Please note: it may not always be possible to replace **your gadget** with the same colour or finish, where this is not possible an alternative colour will be provided.
- e) Where replacement equipment has been issued and the original **gadget** is recovered, the original **gadget** becomes **our** property and must be returned to the **Claims Administrator** immediately. Please call the **Claims Administrator** 0330 041 2875 (local call rate) and they will provide details for its return.
- f) All replacement items are issued with a 12-month warranty (the item must be returned to the **Claims Administrator** in the event of a claim under the warranty)
- g) If **your** existing accessories are not compatible with the replacement item that **we** have provided, **we** will cover the cost of replacing the accessories, on production of **your proof of purchase** for these.

Limit of Liability

Our liability, in respect of any one claim, will be limited to:

- a) The replacement cost of each **gadget** being claimed for and, in any event, shall not exceed the maximum liability for each **gadget** as shown on your Schedule of Insurance.
- b) Our liability, in respect of **accessories** will be limited to the replacement cost of the **accessories**, subject to a maximum of, either the original purchase price or **£150 including VAT**, whatever the lesser. This is subject to a valid claim for **theft, loss or damage of your gadget** where the **accessories** are stolen, lost or damaged at the same time as **your gadget**.
- c) **Please note:** We may apply a proportionate approach to your claim in circumstances where the sum insured by **you**, as detailed in your Schedule of Insurance, is inadequate to cover the replacement cost of the **gadget(s)** on cover. The amount claimable would be calculated as follows: $\text{sum insured} / \text{cost of replacement} \times \text{loss} = \text{average claim amount}$.

Fraud

We employ a dedicated team of fraud specialists. If any fraudulent or misleading claim is made or if any fraudulent or misleading means are used under this insurance, **you** will not be allowed to continue with **your** claim and **your** policy will be cancelled with immediate effect and no refund will be returned.

We and/or the **Claims Administrator** will be entitled to instruct an investigation into **your** claim and recover any benefit paid and costs incurred as a result of any such fraudulent or misleading claim. We and/or the **Claims Administrator** may also inform the Police and/or any law enforcement agency about the circumstances of any fraudulent claims. We may also prosecute those who make fraudulent or misleading claims.

English Law

This Insurance shall be subject to English Law.

PRIVACY AND DATA PROTECTION NOTICE

Data Protection

AmTrust Europe Ltd (the Insurer) and **Taurus** (the administrator), as Data Controllers, are committed to protecting and respecting **your** privacy in accordance with the current Data Protection Legislation (“Legislation”). Below is a summary of the main ways in which **we** process **your** personal data, for more information please visit our websites at: www.amtrusteurope.com or www.taurus.gi/privacy

1. HOW WE USE YOUR PERSONAL DATA

We use the personal data we hold about **you** for the purposes of providing insurance, handling claims and any other related purposes (this may include underwriting decisions made via automated means), for offering renewal, research or statistical purposes and to provide **you** with information, products or services that **you** request from us or which **we** feel may interest **you**. We will also use **your** data to safeguard against fraud and money laundering and to meet

2. SENSITIVE PERSONAL DATA

Some of the personal information, such as information relating to health or criminal convictions, may be required by us for the specific purposes of underwriting or as part of the claims handling process. The provision of such data is conditional for us to be able to provide insurance or manage a claim. Such data will only be used for the specific purposes set out in our notice.

3. DISCLOSURE OF YOUR PERSONAL DATA

We disclose **your** personal data to third parties involved in providing products or services to **us**, or to service providers who perform services on **our** behalf. These include **our** group companies, affinity partners, brokers, agents, third party administrators, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, medical service providers, fraud detection agencies, loss adjusters, external law firms, external accountants and auditors, regulatory authorities, and as may be required by law.

4. INTERNATIONAL TRANSFERS OF DATA

We may transfer **your** personal data to destinations outside the European Economic Area (“EEA”). Where **we** transfer **your** personal data outside of the EEA, **we** will ensure that it is treated securely and in accordance with the Legislation.

5. YOUR RIGHTS

You have the right to ask **us** not to process **your** data for marketing purposes, to see a copy of the personal information **we** hold about **you**, to have **your** data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to restrict the processing of **your** data, to ask **us** to provide a copy of **your** data to any controller and to lodge a complaint with the local data protection authority.

6. RETENTION

Your data will not be retained for longer than is necessary and will be managed in accordance with **our** data retention policy. In most cases the retention period will be for a period of seven (7) years following the expiry of the insurance contract, or **our** business relationship with **you**, unless **we** are required to retain the data for a longer period due to business, legal or regulatory requirements.

If **you** have any questions concerning **our** use of **your** personal data, please contact the relevant Data Protection Officer – please visit **our** websites for full address details.

Winter Sports Extension

This extension is underwritten by Travel Insurance Facilities Plc and insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG, UK. **This extension can only be taken out by anyone aged 65 years and under.**

Please note: The following extension only applies if you have paid the required additional premium for the winter sports extension which will be shown in your policy schedule. Cover is provided on a per person basis and provides cover for each person insured.

This table shows you what cover may be available under this insurance policy and is subject to the terms, conditions and exclusions already mentioned and detailed in the individual policy sections. **Please be aware** that if your circumstances do not fit those described, then there is no cover in place.

The amounts shown under **'We will pay up to'** are the maximum amounts payable under each policy section for each insured person. **Please note:** 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 amount'** (sometimes called an excess) is the amount that will be deducted from your claim for each insured person.

Cover	Section	We will pay up to	Deductible
If your winter sports equipment is lost, stolen or damaged	WS1	£350	£50
If your hired winter sports equipment is lost, stolen or damaged	WS2	£400	£50
If you are unable to use your pre-paid ski pack	WS3	£300	Nil
If your ski resort is closed	WS4	£500	Nil

Winter Sports Activities – These activities will only be covered if you have purchased the Winter Sports Extension.

Please Note: Those activities marked in italics do not have Personal Liability cover.

Big Foot Skiing	Off-Piste Skiing/Snowboarding (with a guide)	Ski Randonnée	Snow Biking
Blade Skating	Passenger Sledge	Ski Running/Walking (up to 4,000m)	<i>Snow Karting</i>
<i>Cat Skiing</i>	Skeleton	Ski Touring (up to 4,000m)	Snow Kiting
Glacier Walking	Ski Biking	Skiing/Snowboarding	<i>Snow Mobile/Doos</i>
Heli-Skiing	Ski Blading/Snow Blading	Skiing – Freestyle	Snow Parascending
Husky Dog Sledging (Organised and non-competitive)	Ski Boarding	Skiing – Glacier	Snow Scooting
Ice Fishing	Ski Bobbing	Skiing – Nordic/Cross Country	Snow Shoe Walking
Ice Go Karting	<i>Ski Dooing</i>	Skiing – Snowcat	<i>Snow Surfing</i>
Ice Windsurfing	Ski Joering	Sledging/Tobogganing	Snow Tubing
Kick Sledging	Ski Mountaineering (up to 4,000m)	Sleigh Riding – Reindeer, Horses or Dogs	<i>Snowcat Driving</i>
Mono-Skiing			

If your winter sports equipment is lost, stolen damaged – Section WS1

If this happened:

Despite having taken **precautions** your **winter sports equipment** was lost, stolen or accidentally damaged during your **trip**.

PLEASE NOTE: This extension can only be taken out by anyone aged 65 years and under.

This is what we will do:

We will pay you up to

£350

in total for lost, stolen or accidentally damaged **winter sports equipment** after a deduction for wear and tear.

We will also pay you

£20

for each full **24-hour** period for the hire of replacement **winter sports equipment** up to a maximum of

£200

The **deductible** amount for this section is **£50** per person, per incident



But we won't do anything if:

- you have not paid your **deductible** or accepted it will be deducted from any settlement;
- you have not paid the additional premium for the winter sports extension;
- you did not notify the loss or theft to the police, your **transport provider** or tour operators representative and obtain a local independent written report during your **trip**;
- you are unable to provide **evidence of ownership**;
- you did not take all available **precautions**;
- you are claiming for items that have been damaged by age or wear and tear;
- any **winter sports equipment** was left **unattended** (other than in **checked-in baggage**) away from your locked accommodation, motor vehicle, or **designated ski rack** and you can provide evidence of unauthorised and/or forcible entry;
- you cannot provide a report from the ski hire shop confirming the nature of the damage;
- you cannot provide receipts for the hire of replacement **winter sports equipment**.
- you do not **co-operate** with us.

Important 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 area of substantial construction specifically designed to allow and facilitate secure storage of ski and 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 statement, guarantees or insurance validation certificate.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

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**.

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

trip – travel during the **period of insurance**.

unattended – neither on your person or within your sight and reach.

we/our/us – Union Reiseversicherung AG UK.

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

If your hired winter sports equipment is lost, stolen damaged – Section WS2

If this happened:

Despite having taken **precautions** your hired **winter sports equipment** was lost, stolen or accidentally damaged during your **trip** and the ski hire shop charges you for replacements or repairs.

PLEASE NOTE: This extension can only be taken out by anyone aged 65 years and under.

This is what we will do:

We will pay you up to

£400

in total for lost, stolen or accidentally damaged hired **winter sports equipment**.

The **deductible** amount for this section is **£50** per person, per incident



But we won't do anything if:

- you have not paid your **deductible** or accepted it will be deducted from any settlement;
- you have not paid the additional premium for the winter sports extension;
- you did not notify the loss or theft to the police, your **transport provider** or tour operators representative and obtain a local independent written report during your **trip**;
- you are unable to provide **evidence of ownership**;
- you did not take all available **precautions**;
- you are claiming for items that have been damaged by age or wear and tear;
- any hired **winter sports equipment** was left **unattended** (other than in **checked-in baggage**) away from your locked accommodation, motor vehicle, or **designated ski rack** and you can provide evidence of unauthorised and/or forcible entry;
- you cannot provide a report from the ski hire shop confirming the nature of the damage;
- you cannot provide receipts for the hire of replacement **winter sports equipment**.
- you do not **co-operate** with us.

Important 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 area of substantial construction specifically designed to allow and facilitate secure storage of ski and snowboards.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

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 hired **winter sports equipment**.

trip – travel during the **period of insurance**.

unattended – neither on your person or within your sight and reach.

we/our/us – Union Reiseversicherung AG UK.

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

If you are unable to use your pre-paid ski pack – Section WS3

If this happened:

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

PLEASE NOTE: This extension can only be taken out by anyone aged 65 years and under.

This is what we will do:

We will pay you

£100

for each full **24-hour** period that you cannot use your **ski-pack** up to a maximum of

£300

There is no **deductible** amount for this section



But we won't do anything if:

- you have not paid your **deductible** or accepted it will be deducted from any settlement;
- you have not paid the additional premium for the winter sports extension;
- you do not have a valid claim under either 'If you need emergency medical treatment abroad' or 'If you need emergency medical treatment in your home country' sections of the main policy;
- you do not **co-operate** with us.

Important 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 respect of each person making a claim.

emergency and necessary 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**.

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

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

trip – travel during the **period of insurance**.

we/our/us – Union Reiseversicherung AG UK.

If your ski resort is closed – Section WS4

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 was closed.

PLEASE NOTE: This extension can only be taken out by anyone aged 65 years and under.

This is what we will do:

We will pay you

£50

for each full **24-hour** period that you cannot use the facilities in the **ski resort** up to a maximum of

£500

We will also pay you

£10

for each full **24-hour** period that you had to go to an alternative **ski resort** to use the facilities up to a maximum of

£400

There is no **deductible** amount for this section



But we won't do anything if:

- you have not paid your **deductible** or accepted it will be deducted from any settlement;
- you have not paid the additional premium for the winter sports extension;
- you do not have a valid claim under either 'If you need emergency medical treatment abroad' or 'If you need emergency medical treatment in your home country' sections of the main policy;
- you do not **co-operate** with us.

Important meanings in this section

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

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.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

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

trip – travel during the **period of insurance**.

we/our/us – Union Reiseversicherung AG UK.

Vehicle Hire Excess/Deposit Reimbursement Cover Extension

This extension is arranged and administered by Taurus Insurance Services Limited and underwritten by AWP P&C SA (**referred to as “we/us/our” in this section**).

Please note: The following extension only applies if you have paid the required additional premium for the vehicle hire excess/deposit reimbursement cover extension which will be shown in your policy schedule. Cover is provided on a per person basis and provides cover for each person insured.

Cover	Section	We will pay up to	Deductible
Excess/Deposit Reimbursement	VH1	£7,500 (£10,000 within the policy year)	Nil
Misfuelling Cover	VH2	£500 (£1,000 within the policy year)	Nil
Rental Vehicle Key Cover	VH3	£500 (£2,000 within the policy year)	Nil
Rental Vehicle Breakdown Recovery	VH4	£500	Nil

Definition of Words specific to this section of cover

Damage: Damage to the insured vehicle caused by fire, vandalism, accident or theft occurring during your rental period.

Excess/Deposit: The amount stated in your vehicle rental agreement that you are responsible for in the event of damage to the insured vehicle.

Home: Your usual place of residence in the UK.

Insured vehicle: The vehicle rented under a vehicle rental agreement within the area of cover detailed on your policy schedule and which you have agreed to hire from them according to the terms of your vehicle rental agreement. The vehicle must:

- be no more than 10 years old;
- have no more than 9 seats;
- not be driven off a Public Highway;
- not be a motor home, campervan, commercial vehicle, minibus, motorcycle or moped;
- have a retail purchase price of less than £70,000.

Main driver: A person authorised to hire and drive the insured vehicle independently of any driver.

Note - Multiple main drivers are only available on an annual policy.

Named driver: A person authorised to drive the insured vehicle independently of any driver, but is unable to hire the insured vehicle without the main driver.

Rental company: A car rental company or agency which must be fully licensed with the regulatory authority of the country, state or local authority where the insured vehicle is collected.

Rental period: The dates you have arranged to hire the insured vehicle, as confirmed on your vehicle rental agreement.

- You will only be covered if you are aged between 18 and 85 at the date your policy was issued.
- Any other trip which begins after you get back is not covered.
- A trip booked to last longer than 94 consecutive days for single trip policies (62 consecutive days for annual policies) is not covered.
- You must have either purchased collision damage waiver insurance separately or have it included as part of your vehicle rental agreement.

Vehicle rental agreement: The contract of hire between the rental company and the person insured, which is signed by you and that states the excess/deposit you are responsible for, following damage to the insured vehicle during the rental period.

Note – This policy is not a motor insurance policy, nor is it a primary damage policy covering the insured vehicle. Section 1 of this policy only covers the amount of the excess you are responsible for under the terms of your rental agreement and not the full value of the insured vehicle itself.

Exclusions specific to this section of cover

We will not cover you for any claim arising from, or relating to, the following:

1. War, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, civil commotion, rebellion, insurrection, military force, coup d'etat, terrorism, weapons of mass destruction;
2. Any epidemic or pandemic;
3. You not following any advice or recommendations made by any government or other official authority including the Foreign and Commonwealth Office during the period of insurance;
4. Any economic sanction which prohibits us, the insurer or members of the Allianz Group from providing cover under this policy.
5. Your property being held, taken, destroyed or damaged under the order of any government or customs officials.
6. Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
7. Any currency exchange rate changes.
8. The failure or fear of failure or inability of any equipment or any computer program, whether or not you own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date.
9. You acting in an illegal or malicious way.
10. Any loss caused as a direct or indirect result of anything you are claiming for, for example loss of earnings, unless it says differently in the policy.
11. You not answering accurately any question(s) we have asked you at the time of taking out this policy, where your answer(s) may have affected our decision to provide you with this policy.
12. Any damage covered by your vehicle rental agreement.
13. Any damage that occurs as a result of your use of alcohol or drugs (other than drugs prescribed by a medical practitioner).

Conditions specific to this section of cover

1. You must hold a valid full UK or internationally recognised driving licence.
2. This policy provides cover for one insured vehicle only for single trip policies and up to two insured vehicles for annual policies at any given time during the period of insurance.
3. You take reasonable care to protect the insured vehicle and your property against accident, injury, loss and damage and act as if you are not insured and to minimise any potential claim.
4. You are not aged 17 or under and 86 or over at the start date of your policy was issued.

Excess/Deposit Reimbursement

What you are covered for:

We will pay the following if the insured vehicle is accidentally damaged, involved in an accident or stolen during the rental period.

Excess/deposit reimbursement

We will reimburse up to the amount shown in the benefits table on page 87 for the accidental damage excess/deposit amount applied to your vehicle hire insurance following damage to the insured vehicle's tyres, wheels, windscreen, bodywork, undercarriage, exhaust or suspension.

Note:

This section provides reimbursement of the excess / deposit that you are responsible for under the terms of your vehicle rental agreement (within the limits of this policy). It does not cover the full value of the insured vehicle or the actual cost of the damage to the insured vehicle.

What you are not covered for:

- Any claim where you have not followed the terms of your vehicle rental agreement.
- The actual cost of the damage to the insured vehicle.
- Any claim relating to damage to the insured vehicle interior.
- Mechanical failure of the insured vehicle.
- General wear and tear.

Please refer to the policy and this sections general exclusions, conditions and making a claim that also apply.

Misfuelling Cover

What you are covered for:

We will pay up to the amount shown in the benefits table on page 87 for one of the following if you accidentally add the wrong fuel to the insured vehicle and it is at risk of being damaged:

- The cost to take you, the insured vehicle and up to 8 passengers to a garage to drain the contaminated fuel and flush the fuel system; or
- The cost for a technician to attend the insured vehicle at the roadside to drain the contaminated fuel and flush the fuel system.

What you are not covered for:

- Claims for flushing the fuel system if the engine has been damaged by the misfuelling.

Please refer to the policy and this sections general exclusions, conditions and making a claim that also apply.

Rental Vehicle Key Cover

What you are covered for:

We will pay:

- up to the amount shown in the benefits table on page 87 to replace the insured vehicle rental keys if these are lost, stolen, or damaged during the rental period. This will also include where necessary the costs to replace locks or for a locksmith to break into the insured vehicle; or
- up to the amount shown in the benefits table on page 87 for a locksmith to gain entry to the insured vehicle in the event that you are locked out of the insured vehicle.

What you are not covered for:

Please refer to the policy and this sections general exclusions, conditions and making a claim that also apply.

Rental Vehicle Breakdown Recovery

What you are covered for:

We will pay up to the amount shown in the benefits table on page 87 for the cost of recovering the insured vehicle to a local repairer during the rental period if it:

- breakdowns; or
- suffers damage and cannot be driven.

What you are not covered for:

Please refer to the policy and this sections general exclusions, conditions and making a claim that also apply.

How to make a claim under this section

To claim under this section please, visit www.azgatravelclaims.com where you can complete an online claim form.

Alternatively, call **020 8603 9652** and ask for a claim form or write to: Holiday Extras Vehicle Hire Excess/Deposit Reimbursement Protection Insurance Claims Department, PO Box 451, Feltham, TW13 9EE.

Email: travel.claims@allianz-assistance.co.uk

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 cover the following activities as **standard** without you having to pay an additional premium.

Please Note: Those activities marked in italics do not have Personal Liability cover.

Activities covered as Standard

<p>Aerobics Amateur Athletic Field Events Amateur Athletic Track Events Angling/ Fishing (freshwater) Animal Sanctuary (not big game) <i>Archery</i></p> <p>Badminton Bamboo Rafting Banana Boating Bar Work Baseball Basketball Billiards Bird Watching Body Boarding Boules Bowling Bowls <i>Bridge Swinging</i> <i>Bungee Jumping</i></p> <p>Camel/Elephant Riding Trekking (UK booked) Camping <i>Canoeing/ Kayaking (White Water Grades 1-3)</i> Caravanning, <i>Catamaran Sailing (In-shore)</i> <i>Clay Pigeon Shooting</i> Cricket Croquet</p>	<p>Curling Cycle Touring /Leisure Biking (up to 1,000m)</p> <p>Dancing Darts Disc Golf Diving (Indoor up to 5m) Dragon Boat Racing</p> <p>Elephant Trekking (UK Booked)</p> <p>Fencing Fives Flag Football <i>Flying as passenger (private/ small aircraft/helicopter)</i> Football/Soccer – Practice and Training Frisbee (recreational)</p> <p>Golf Gorilla Trekking (up to 1,000m)</p> <p>Highland games Horse Riding (No Jumping) <i>Hot Air Ballooning</i></p> <p>Indoor Skating (not ice)</p> <p><i>Jet Boating</i> <i>Jet Skiing</i></p> <p>Kiting Korfball</p>	<p>Laser Tag Low Ropes</p> <p>Model sports Marathons Model Flying Mountain Biking (up to 1,000m)</p> <p>Netball</p> <p>Orienteering</p> <p>Petanque Peteca Pigeon Racing Pony Trekking Pool</p> <p>Quoit</p> <p>Rackets Racquet-ball <i>Rafting (White Water Grades 1-3)</i> Re-Enactment <i>Rifle Range</i> Ringo River Punting Rounders <i>Rowing (inshore –recreational)</i></p> <p>Safari (UK organised) Sailing/ Yachting (recreational - inshore) <i>Scuba Diving (not solo, up to maximum 30m)</i></p>	<p>Segway (supervised, non-competitive) Snorkelling (inside marked areas and/or with a lifeguard present) Softball Squash Stoolball Swimming (inside marked areas and/or with lifeguard present) Swimming with Dolphins (inside marked areas and / or with lifeguard present) Table Tennis Ten Pin Bowling Tennis Theme Parks Trekking/ Mountain Walking/ Hiking/ Rambling/ Mountaineering (in group) all up to 1,000m <i>Tubing</i> Tug of War</p> <p>Unicycle riding</p> <p>Volleyball</p> <p>Water Parks Whale Watching (professionally organised)</p> <p>Yachting (Inshore – crewing) Yoga</p>
--	--	---	--

Extended Risk Activities Cover – Additional premium required

If you are considering taking part in any activity which is not listed, please contact us to discuss this and we will let you know what, if any, additional premium is necessary.

Please Note: Those activities marked in italics do not have Personal Liability cover.

<p>Abseiling (Indoor/ Outdoor climbing wall up to 25m) Adventure Racing (up to 6 hours) <i>Airsoft</i> Angling/ Fishing (Sea) Camel/ Elephant Riding/ Trekking (non-UK booked) Climbing (Indoor/ Outdoor climbing wall up to 25m) Cross Country Running Diving (Indoor up to 10m) Dry Slope Skiing Falconry <i>Fly boarding</i> Football/ Soccer – Organised Amateur Match Frisbee (Ultimate Frisbee)</p>	<p>Gaelic Football (Training) Gorilla Trekking (Booked pre-trip – up to 2,000m) Gymnastics Handball (Organised Amateur Match) Hockey (Field – Organised Amateur Match) Iron Man Judo (Organised Training) Karate (Organised Training) Kendo (Organised Training) Lacrosse Martial Arts (Organised Training) Mountain Biking (up to 2,000m)</p>	<p><i>Paint Balling</i> <i>Parasailing</i> <i>Parascending (Over water)</i> Rap Running/ Jumping (Indoor/ Outdoor climbing wall up to 25m) Rugby (Training) Safari (non UK booked) Safari Trekking (non UK booked) Sand Yachting <i>Sea Canoeing/ Kayaking (inshore)</i> <i>Shark Diving/ Swimming (Cage)</i> Shinty Skiing/Dry Slope Skiing/ Snowboarding - up to 1 day Street Hockey Surf life-saving (organised competition) <i>Surfing</i></p>	<p>Trampolining Trekking/ Mountain Walking/ Hiking/ Rambling/ Mountaineering (in group) all up to 2,000m Triathlon War Games/ Paint Balling Water Polo <i>Water Skiing (No Jumping)</i> Weight Lifting <i>Windsurfing/ Boardsailing/ Sailboarding</i> Wrestling (Organised Training)</p>
---	--	--	---

Higher Risk Activities Cover – Additional premium required

If you are considering taking part in any activity which is not listed, please contact us to discuss this and we will let you know what, if any, additional premium is necessary.

Please Note: Those activities marked in italics do not have Personal Liability cover.

Abseiling (outdoor above 25m) Adventure Racing (up 12 hours) American Football Amateur Match - (Organised & with Safety Equipment) Animal Sanctuary (Big Game) Biathlon Blowcarting/Land Yachting/Kite Buggy Boxing Training (Head Guard must be worn) Breathing Observation Bubble (BOB) <i>Canoeing/Kayaking (White Water Grade 4-6)</i> Canyoning Caving/ Pot Holing Climbing (Rock & Ice – Harnessed up to 4,000m) <i>Devil Karting</i> Dirt Boarding Equestrian	Fell Running (up to 4,000m) <i>Flying (Crew/Pilot)</i> <i>Flying Helicopter (Pilot)</i> <i>Gliding (non-competitive)</i> <i>Go Karting</i> Gorge Walking (with & without ropes) Gorilla Trekking (up to 4,000m) Harness Racing High Diving – indoor/outdoor swimming pools only Hockey (Ice) With Full Body Protection Horse Jumping (no Polo, no Hunting) Horse Riding (Eventing) Hurling Hydrospeeding Hydro Zorbing Jousting Kite-Boarding/Surfing Land Skiing Langlauf	Modern Pentathlon <i>Motorised Buggy</i> Mountain Boarding Mountain Biking (up to 4,000m) <i>Off Road Motorcycling (up to 250cc)</i> <i>Paragliding</i> <i>Parascending (over land)</i> Polo Polo cross <i>Power Boating (inshore)</i> Power lifting <i>Quad Bikes (Providing you wear a helmet)</i> <i>Rafting (White Water Grade 4-6)</i> Rap Running/ Jumping (Outdoor above 25m) <i>River Bugging</i> <i>River Tubing</i> Rodeo Roller Hockey Rugby (Amateur Match) Sand Boarding <i>Sand Dune Surfing/Skiing</i>	<i>Speed Sailing (in shore)</i> Speed Skating Speed Trials/ Time Trials (Organised, not public roads) Summer Tobogganing Swimming (outside marked areas and / or without lifeguard present) Telemarking Tree Top Canopy Walking Trekking/ Mountain Walking/ Hiking/Rambling/ Mountaineering - in group (up to 4,000m) Under 17 Driving (Not public roads) Via Ferratta Wake Boarding <i>Water Skiing (Jumping)</i> <i>Wind Tunnel Flying/ Indoor Sky Diving</i> Zorbing/ Sphering
--	--	---	---

Make yourself heard

At Holiday Extras we take great pride in treating our customers fairly and we have tried to ensure that our policies are easy to understand; but sometimes we and our insurers might get it wrong, in which case we want you to tell us.

If you wish to complain about the **sale of your policy** please contact:

Insurance Customer Support, Holiday Extras, The Wave,
Newingreen, Hythe, Kent, CT21 4FJ

Telephone: 01303 815 318

Email: insurancecustomerteam@holidayextras.com

If you wish to complain about the **outcome of your claim or assistance provided** please contact:

Customer Insights Manager, URV, 1 Tower View, Kings Hill, West
Malling, Kent, ME19 4UY

Telephone: 0203 829 6604

Email: complaints@tifgroup.co.uk

If you wish to complain about the **End Supplier Failure Sections** of your policy please contact:

Customer Services Manager, International
Passenger Protection Limited, IPP House,
22-26 Station Road, West Wickham, Kent,
BR4 OPR

Telephone: 0208 776 3750

Email: info@ipplondon.co.uk

If you wish to complain about the **Gadget Section** of your policy please contact:

Taurus Insurance Services Limited, Suite
2209-2217 Eurotowers, Europort Road,
Gibraltar, GX11 1AA

Email: gadget.complaints@taurus.gi

If you wish to complain about the **Vehicle Hire Excess/Deposit Reimbursement Section** of your policy please contact:

Customer Service, Allianz Global Assistance,
102 George Street, Croydon, CR9 6HD

Telephone: 0203 603 9853

Email: customersupport@allianz-assistance.co.uk

If you are still not satisfied with the outcome you may refer your case to the **Financial Ombudsman Service (FOS):**

0800 023 4567 if calling from a landline

0300 123 9123 if calling from a mobile

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

Web: www.financial-ombudsman.org.uk

Write to: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

You are also able to use the EC Online Dispute Resolution (ODR) platform at:

ec.europa.eu/info/live-work-travel-eu/consumers/resolve-your-consumer-complaint_en who will notify the FOS on your behalf.

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, tifgroup-claims, 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)

For your added protection, the insurers are covered by the FSCS. You may be entitled to compensation from the scheme if the insurers cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance cover provides protection for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS, call 0800 678 1100 or 020 7741 4100, or visit their website www.fscs.org.uk

Meet your insurers

Your **Holiday Extras** policy is made up of different sections insured by different companies:

Sections A1, B1-B3, B5-B27 & WS1 – WS4 are underwritten by tifgroup, a trading name of Travel Insurance Facilities Plc and insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG, UK.

Registered in England & Wales. Company No. FC024381. Branch No. BR006943. Union Reiseversicherung AG is a 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 is 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 is a member of the Financial Services Compensation Scheme. Travel Insurance Facilities plc is authorised and regulated by the Financial Conduct Authority FRN306537.

Sections A2 & B4 are provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent. BR4 OPR, United Kingdom and underwritten by Liberty Mutual Insurance Europe SE. Liberty Mutual Insurance Europe Limited is a member of the Liberty Mutual Group. Liberty Mutual Insurance Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority; and it is a company incorporated in England & Wales under company number SE000115 whose registered office is at 20 Fenchurch Street London EC3M 3AW.

Sections G1 – G3 are arranged and claims are administered by Taurus Insurance Services Limited (Taurus) an insurance intermediary licensed and authorised in Gibraltar by the Financial Services Commission under Permission Number 5566 and authorised by the Financial Conduct Authority in the UK under registration number 444830.

The insurer AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Financial Services Register Number 202189. A member of the Association of British Insurers. Registered in England No. 1229676. Registered address: Market Square House, St James's Street, Nottingham, NG1 6FG. AmTrust Europe Limited has entered into a Binding Authority Contract No. WUKGAD148030 with Taurus, which authorises Taurus to issue insurance on their behalf.

Sections VH1 – VH4 are underwritten by AWP P&C SA and administered in the UK by Allianz Global Assistance. Allianz Global Assistance is a trading name of AWP Assistance UK Ltd, 102 George Street, Croydon, CR9 6HD. AWP Assistance UK Ltd are authorised and regulated by the Financial Conduct Authority. AWP P&C SA is duly authorised in France and the United Kingdom and subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority.

Taurus Insurance Services Limited is duly authorised in Gibraltar by the Financial Services Commissions and authorised by the Financial Conduct Authority in the UK.

Several Liability – The subscribing insurers obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.



July 2020 - MC V1