

holidayextras

Silver

SINGLE TRIP & MULTI TRIP

Direct

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

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

Single trip policies | RTAHX40107-18 A & B

Multi trip policies | RTAHX40107-19 A & B

This is what you get

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

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

Cover		We will pay up to	Deductible
Page No.	Your pre-travel policy		
8.	Cancellation - If you are unable to go on your trip	£2,500	£100
Page No.	Your travel policy		
9.	If you are delayed leaving your home country or BFPO	£350	Nil
10.	If you miss your departure from your home country or BFPO/ Missed Connection	£300/£500	£100/Nil
11.	If you decide to abandon your travel plans	£2,500	£100
12.	If you need emergency medical treatment abroad	£10,000,000	£100
13.	If you incur additional emergency expenses abroad	£5,000	£100
14.	If you need to be brought home	£200,000	£100
15.	If you are buried or cremated abroad	£3,000	£100
16.	If you are in a public hospital	£800	Nil
17.	If you need emergency treatment in your home country	£2,000	£100
18.	Curtailed - If you have to cut your trip short	£2,500	£100
19.	If your checked-in baggage is delayed	£100	Nil
20.	If your valuables are lost or stolen	£250	£100
21.	If your electrical items & accessories are lost, stolen or accidentally damaged	£250	£100
22.	If your other possessions are lost, stolen or accidentally damaged	£1,500	£100
23.	If your cash is lost or stolen	£350	£100
24.	If you need emergency travel documents	£250	Nil
25.	If you are held legally liable for injury or damage	£2,000,000	Nil
26.	If you are killed, injured or disabled following an accident	£10,000	Nil
27.	If you need legal advice	£25,000	Nil
28.	If you are mugged or hijacked	£750	Nil
29.	Natural Disaster Cover	£1,000	£100
30.	Scheduled airline failure	£1,500	Nil
31-35.	If your gadgets are lost or stolen	Please See Page 32.	
37-40.	Winter Sports Extension	Please See Page 36.	
41-44.	Vehicle Hire Excess/Deposit Reimbursement Cover Extension	Please See Page 36.	
45.	Disruption/Natural Disaster Extension	Please See Page 36.	

Meet your insurers

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

Criteria for purchase

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

- i. travel must take place within 2 years of the start date of your policy
- ii. take all possible care to safeguard against accident, injury, loss or damage, as if you had no insurance cover
- iii. is a resident of the United Kingdom, Channel Islands, Isle of Man or British Forces Posted Overseas and have resided there for more than 6 months out of the last 12 months
- iv. are undertaking a minimum of 1 overnight stay when travelling on any one trip
- v. are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment
- vi. you are not travelling on a cruise
- vii. are not travelling for more than 31 days on any one trip when purchasing an annual multi-trip policy
- viii. are not travelling for more than 365 days when purchasing a single trip policy
- ix. is aged up to 79 years when travelling on your annual multi-trip travel insurance at the date of booking your trip
- x. is not travelling independently of the named adults on the policy where they are aged 17 years and under
- xi. the trip must start and end in the UK and must not have already started
- xii. is not travelling against the advice of your doctor or a medical professional such as your dentist.
- xiii. 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.
- xiv. There is no cover under this policy for any claims as a result of Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARs-COV-2 or any pandemic or fear or threat of any the above. Except for Section 'If you need emergency medical treatment abroad'. This will only apply if you did not travel against the published advice of the FCO, any local government, local authority or WHO.

Area Definitions

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

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

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

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

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

Medical conditions existing before you bought your policy

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

- any type of heart or circulatory condition;
- any type of stroke or high blood pressure;
- any type of breathing condition (such as Asthma);
- any type of cancer (even if now in remission);
- any type of diabetes?
- any type of bowel condition or disease (such as IBS)?
- Has your doctor altered your regular prescribed medication in the last 3 months?
- In the last 2 years have you, or anyone who is insured under this policy, been treated for a medical condition which has been deemed or referred to as a serious or re-occurring medical condition, been asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment?
- Are you, or anyone who is insured under this policy, waiting for any tests, treatment or a non-routine hospital appointment?

You will be guided through the process of getting cover for your medical conditions when you call our customer service team, please do so on:

0800 781 4086

Has your situation changed since you bought this policy?

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

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

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

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

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

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

0800 781 4086

Open

8am - 8pm Monday to Friday

9am - 5pm Saturday & Sunday

Is there anything else you'd like to ask?

If you have any questions about the cover provided, please call on **0800 781 4086**

If you have a medical emergency while you are away

Please call the 24-hour emergency assistance service

+44 (0) 203 824 0653

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

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

www.tifgroup.co.uk/services/emergency-medical-assistance

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

Of course, in serious emergencies, you should seek medical attention at your nearest public facility before you contact **Emergency Assistance Facilities**, but otherwise please get in touch by phone **+44 (0) 203 824 0653**, email operations@emergencyassistance.co.uk or visit our website and use the webchat function so they can help you. All the medical decisions that **Emergency Assistance Facilities** make are at the discretion of their Medical Director.

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

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

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

How to make a claim when you get home

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

PLEASE CALL HOLIDAY EXTRAS CLAIMS ON

0203 824 0654

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

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

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

Please note: If you need to make a claim under the gadget section, see information on page 35 on how to do this.

Please note: If you need to make a claim under the vehicle hire excess/deposit reimbursement section, see information on page 44 on how to do this.

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

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

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

Activities Covered as Standard on your Policy - Pack 1

Aerobics, Amateur Athletic Field Events, Amateur Athletic Track Events, Angling/Fishing (freshwater), Animal Sanctuary (non big game), *Archery*
 Badminton, Bamboo Rafting, Banana Boating, Baseball, Basketball, Billiards, Body Boarding, Boules, Bowling, Bowls, *Bridge Swinging*, *Bungee Jumping*
 Camel/Elephant Riding/Trekking (UK booked), *Canoeing/Kayaking (White Water Grades 1-3)*, *Catamaran Sailing (In-shore)*, *Clay Pigeon Shooting*, Cricket, Croquet, Cross Country Running, Curling, Cycle Touring/Leisure Biking (up to 1,000m)
 Dancing, Darts, Disc Golf, Diving (Indoor up to 5m), Dragon Boat Racing
 Fencing, Fives, Flag Football, *Flying as passenger (private/small aircraft/helicopter)*, Football/Soccer – Practice and Training, Frisbee (recreational)
 Golf
 Handball - Practice and Training, Highland games, Horse Riding (No Jumping), *Hot Air Ballooning*,
 Indoor Skating (not ice)
Jet Boating, *Jet Skiing*
 Kiting, Korfball
 Laser Tag, Low Ropes
 Marathons, Mini-Golf, Model Flying, Mountain Biking (up to 1,000m)

Netball
 Quoits
 Rackets, Racquetball, *Rafting (White Water Grades 1-3)*, Re-Enactment, *Rifle Range*, Ringos, River Punting, Roller Blading/Skating (not ice)/Skate Boarding/Scooters (non motorised), Rounders, *Rowing (inshore –recreational)*
 Safari (UK organised), Safari Trekking (UK organised), Sailing/Yachting (recreational - inshore), *Scuba Diving (not solo, up to maximum 30m)*, Segway (supervised, non-competitive), Snorkelling (inside marked areas and / or with lifeguard present), Softball, Squash, Stoolball, Swimming (inside marked areas and / or with lifeguard present), Swimming off a boat (with a qualified supervisor in attendance – i.e. a lifeguard), Swimming with Dolphins (inside marked areas and / or with lifeguard present), Sydney Harbour Bridge Climbing (Professional organised and supervised)
 Table Tennis, Tennis, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) all up to 1,000m, *Tubing*, Tug of War
 Unicycle Riding
 Volleyball
 Water Parks, Whale Watching (Professionally Organised)
 Yachting (Inshore - Crewing), Yoga

However, we can also cover you for other activity as mentioned on the below for an additional premium, for more information please call 0800 781 4086.

Extra Activity Cover - Pack 2

(Additional Premium Required and in addition to those listed in Pack 1)

Abseiling (Indoor/Outdoor climbing wall up to 25m), Adventure Racing (up to 6 hours), *Airsoft*, American Football - Training (Organised and with Safety Equipment), Angling/Fishing (Sea), Assault Courses (No High Ropes)
 Camel/Elephant Riding/Trekking (non-UK booked), Climbing (Indoor/Outdoor climbing wall up to 25m), Diving (Indoor up to 10m), Dry Slope Skiing
 Falconry, Fell Running (up to 2,000m), *Fly boarding*, Football/Soccer - Organised Amateur Match, Frisbee (Ultimate Frisbee)
 Gaelic Football (Training), Gorilla Trekking (Booked pre-trip – requires appropriate trekking altitude pack), Gymnastics
 Handball (Organised Amateur Match), Hockey (Field – Organised Amateur Match)
 Ice Skating, Iron Man
 Judo (Organised Training)
 Karate (Organised Training), Kendo (Organised Training)

Lacrosse
 Martial Arts (Organised Training), Mountain Biking (up to 2,000m)
Paint Balling, *Parasailing*, *Parascending (Over water)*
 Rap Running/Jumping (Indoor/Outdoor climbing wall up to 25m), Rugby (Training)
 Safari (non UK booked), Safari Trekking (non UK booked), Sand Yachting, *Sea Canoeing/Kayaking (inshore)*, *Shark Diving/Swimming (Cage)*, Shinty, Street Hockey, Surf life-saving (organised competition), *Surfing*
 Tough Mudder, Trampolining, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) all up to 2,000m, Triathlon
 War Games/Paint Balling, Water Polo, *Water Skiing (No Jumping)*, Weight Lifting, *Windsurfing/Boardsailing/Sailboarding*, Wrestling (Organised Training)
 Zip Lining/ Zip Trekking (Booked pre-trip and requires appropriate trekking altitude pack).

Activities continued

Extra Activity Cover - Pack 3 (Included upon payment of winter sports premium) (Additional Premium Required and in addition to those listed in Pack 1 & 2)

Adventure Racing (up 12 hours), American Football Amateur Match - (Organised & with Safety Equipment), Animal Sanctuary (Big Game)
 Biathlon, Big Foot Skiing, Blade Skating, Breathing Observation Bubble (BOB)
Canoeing/Kayaking (White Water Grade 4), Canyoning, Cat Skiing
 Equestrian,
Flying (Crew/Pilot), Flying Helicopter (Pilot)
 Gaelic Football (Amateur Match), Glacier Walking, Gliding (non-competitive), Go Karting, Gorge Walking (with ropes)
 Gorilla Trekking (booked during trip – requires appropriate trekking altitude pack)
 Harness Racing, Hockey (Ice) With Full Body Protection, Horse Jumping (no Polo, no Hunting), Horse Riding (Eventing), Husky Dog Sledding, Hydro Zorbing
 Ice Fishing
 Kick Sledging
 Land Skiing, Langlauf
 Modern Pentathlon, Mono-Skiing, Mountain Boarding
 Octopush, Off Road Motorcycling (up to 250cc), Off-piste skiing/snowboarding (with guide)

Passenger Sledge, Power Boating (inshore), Power lifting
Quad Bikes (Providing you wear a helmet)
Rafting (White Water Grade 4), River Tubing, Rodeo, Roller Derby (Safety equipment must be worn), Roller Hockey, Rugby (Amateur Match)
 Sand Boarding, Sand Dune Surfing/Skiing, Ski Boarding, Ski Bobbing, Ski Dooing, Skiing, Skiing – Nordic/Cross Country, Sledging/Tobogganing, Sleigh riding (Reindeer, Horses or Dogs), Snorkelling – outside marked areas and or without lifeguard present, Snow Biking, Snow Mobile/Ski Doos, Snow Parascending, Snow Scooting, Snow Shoe Walking, Snow Tubing, Snowcat Driving, Speed Sailing (in shore), Speed Skating, Speed Trials/Time Trials (Organised, not public roads), Summer Tobogganing, Swimming (outside marked areas and / or without lifeguard present), Swimming off of a boat (Unsupervised and / or no lifeguard), Swimming with Dolphins – outside marked areas and / or without lifeguard present
 Telemarking, Tree Top Canopy Walking,
Under 17 Driving (not public roads)
 Zip Lining / Zip Trekking (booked during trip – requires appropriate trekking altitude pack), Zorb Football.

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

Abseiling (outdoor above 25m)
 Blowcarting/Land Yachting/Kite Buggy, Boxing Training (Head Guard must be worn)
 Caving/Potholing, Climbing (Rock & Ice – Harnessed up to 4,000m)
Devil Karting, Dirt Boarding
 Fell Running (up to 4,000m)
 Gorge Walking (no ropes)
 Heli-Skiing, High Diving – indoor/outdoor swimming pools only, Hurling, Hydrospeeding
 Ice Go Carting, Ice Windsurfing
 Jousting
 Kite-Boarding/Surfing
Motorised Buggyng, Mountain Biking (up to 4,000m)

Paragliding, Paramotoring, Parascending (over land), Polo, Polo Cross
 Rap Running/Jumping (Outdoor above 25m), River Buggyng, Roller Skating (24 hour relay)
 Skeleton, Ski Biking, Ski Blading /Snow Blading, Skiing – Snowcat, Snow Karting, Ski Mountaineering (up to 4,000m), Ski Randonee, Ski Run/Walking (up to 4,000m), Ski Touring (up to 4,000m), Ski Joering, Skiing – Freestyle, Skiing – Glacier, Snow Kiting, Snow Surfing
 Trekking/Mountain Walking/Hiking/Rambling/
 Mountaineering in group (up to 4,000m)
 Via Ferratta
 Wake Boarding, Water Skiing (Jumping), Wind Tunnel Flying/Indoor Sky Diving
 Zorbing/Sphering.

Cancellation - If you are unable to go on your trip

If this happened:

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

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

This is what we will do:

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

But we won't do anything if:

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

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

These words have the following meanings in this section:

BFPO - British Forces Posted Overseas.

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

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

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

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

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

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

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

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

we/ us - Union Reiseversicherung AG UK.

If you are delayed leaving your home country or BFPO

If this happened:

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

This is what we will do:

- ✓ We will pay you **£35** for each **12-hour** period that you are delayed up to a maximum of **£350**.

But we won't do anything if:

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

These words have the following meanings in this section:

BFPO - British Forces Posted Overseas.

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

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

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

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

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

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

we/ us - Union Reiseversicherung AG UK.

If you miss your departure from your home country or BFPO/Missed Connection

If this happened:

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

- **public transport services** were cancelled or delayed due to strike, industrial action, mechanical failure or adverse weather conditions,
- the vehicle in which you were travelling broke down, or was involved in an accident,

which meant that you did not reach your **international departure point** in time to check-in.

Or a delay to your **transport providers'** service from your **international departure point** caused you to miss your **connection**

This is what we will do:

- ✓ We will pay you up to **£300** for the cost of alternative transport that you had to pay in order to reach your **trip destination**.
- ✓ We will pay you up to **£500** for the cost of alternative travel and accommodation arrangements you had to pay in order to reach your **trip destination**.

But we won't do anything if:

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

These words have the following meanings in this section:

BFPO - British Forces Posted Overseas.

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.

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

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

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

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

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

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

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

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

we/ us - Union Reiseversicherung AG UK.

If you decide to abandon your travel plans

If this happened:

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

This is what we will do:

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

But we won't do anything if:

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

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

These words have the following meanings in this section:

BFPO - British Forces Posted Overseas.

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

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

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

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

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

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

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

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

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

we/ us - Union Reiseversicherung AG UK.

If you need emergency medical treatment abroad

If this happened:

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

This is what we will do:

- ✓ We will pay you up to **£10,000,000** in respect of customary and reasonable fees or charges that **we** have agreed to, including the additional travel and accommodation costs for one other person to stay with you, or to travel to you from your **home country** and to accompany you **home**.
- ✓ We will pay you up to **£300** for emergency dental treatment to treat sudden pain.

But we won't do anything if:

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

These words have the following meanings in this section:

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

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

BFPO - British Forces Posted Overseas.

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

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

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

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

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

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

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

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

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

valid UK driving licence - please refer to: www.gov.uk/motorcycle-cbt.

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

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

If you incur additional emergency expenses abroad

If this happened:

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

This is what we will do:

- ✓ We will pay you up to **£500** in respect of reasonable travel costs to or from a **public/state hospital** relating to your admission, discharge or attendance for **outpatient treatment** or appointments, or for collection of medication prescribed for you by the hospital, as well as the cost of additional food and drink, and the cost of telephone calls to **us**;
- ✓ We will pay you up to **£5,000** for the reasonable cost of accommodation if you are discharged from hospital but medically unable to return **home** immediately.

But we won't do anything if:

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

These words have the following meanings in this section:

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

BFPO - British Forces Posted Overseas.

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

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

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

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

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

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

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

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

If you need to be brought home

If this happened:

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

This is what we will do:

- ✓ We will pay up to **£200,000** for all reasonable costs that are medically necessary to enable **us** to return you to your **home**, or to move you to the most suitable hospital in your **home country**.
- ✓ We will pay reasonable transportation charges for returning your body or ashes back to your **home**.

But we won't do anything if:

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

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

These words have the following meanings in this section:

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

BFPO - British Forces Posted Overseas.

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

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

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

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

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

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

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

If you are buried or cremated abroad

If this happened:

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

This is what we will do:

- ✓ We will pay up to **£3,000** for your burial or cremation **abroad**.

But we won't do anything if:

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

These words have the following meanings in this section:

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

BFPO - British Forces Posted Overseas.

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

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

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

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

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

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

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

If you are in a public hospital

If this happened:

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

This is what we will do:

- ✔ We will pay you **£40** for each 24-hour period you are confined up to a maximum of **£800**. This payment is in addition to any emergency medical expenses we may have agreed to under your travel policy – ‘If you need emergency medical treatment abroad’.

But we won't do anything if:

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

These words have the following meanings in this section:

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

BFPO - British Forces Posted Overseas.

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

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

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

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

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

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

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

If you need emergency treatment in your home country

If this happened:

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

This is what we will do:

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

But we won't do anything if:

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

These words have the following meanings in this section:

BFPO - British Forces Posted Overseas.

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

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

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

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

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

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

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

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

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

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

Curtailment - If you have to cut your trip short

If this happened:

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

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

This is what we will do:

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

But we won't do anything if:

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

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

These words have the following meanings in this section:

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

BFPO - British Forces Posted Overseas.

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

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

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

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

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

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

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

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

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

valid UK driving licence - please refer to www.gov.uk/motorcycle-cbt.

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

we/ us - Union Reiseversicherung AG UK .

If your checked-in baggage is delayed

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 **£100** for a 12-hour period you are without your **checked-in baggage**.

But we won't do anything if:

- you are unable to provide us with written confirmation from your **transport provider** or their handling agents that your **checked-in baggage** was delayed and the date and time it was returned to you.

These words have the following meanings in this section:

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

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

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

we/ us - Union Reiseversicherung AG UK.

If your valuables are lost or stolen

If this happened:

Your **valuables** were lost, stolen or accidentally damaged during your **trip**.

This is what we will do:

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

But we won't do anything if:

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

These words have the following meanings in this section:

checked-in baggage - suitcases, holdalls or rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of any flight/ train/ sailing/ coach in which you are 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 statements, guarantees, instruction manuals, or insurance valuation certificates.

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

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

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

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

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

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

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

valuables - rings, watches, necklaces, earrings, bracelets, body rings, any semi or non-precious stones or metals or costume jewellery.

we/ us - Union Reiseversicherung AG UK.

If your electrical items & accessories are lost, stolen or accidentally damaged

If this happened:

Your **electrical items** or **accessories** were lost, stolen or accidentally damaged during your **trip**.

This is what we will do:

- ✓ We will pay you up to **£250** in total, however the most we will pay in total for **accessories** is **£250**.

But we won't do anything if:

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

These words have the following meanings in this section:

accessories - items that may be used with a gadget, including screen protectors and cases, mains chargers, CDs, games, tapes, cassettes or cartridges, camera cases, tripods/ stands, films, discs or cartridges.

checked-in baggage - suitcases, holdalls or rucksacks that have been checked-in by your transport provider and placed in the luggage hold of any flight/ train/ sailing/ coach in which you are 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.

electrical items - any item that is not a gadget, that requires power, either from the mains or from a battery including laptop computers.

evidence of ownership - a document to evidence that the item(s) you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit

card statements, guarantees, instruction manuals, or insurance valuation certificates.

gadget(s) - includes all items listed under the gadget definition found on page 34 of this document.

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 electrical items and accessories.

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

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

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

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

we/us - Union Reiseversicherung AG UK.

If your other possessions are lost, stolen or accidentally damaged

If this happened:

Your other possessions were 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 your possessions, however the most we will pay for any **single article, pair or set** is **£250**.

But we won't do anything if:

- you did not notify the loss or theft to the police, your carrier or tour operator's representative and obtain a local independent written report during your **trip**;
- you did not take all available **precautions**;
- you are unable to provide **evidence of ownership** and/ or **proof of purchase**;
- your possessions have been damaged by atmospheric or climatic conditions, age, wear, and tear;
- any possessions were left (other than in **checked-in baggage**) **unattended** away from your accommodation unless they were hidden from view in your locked motor vehicle and you can provide evidence of unauthorised and/ or forcible entry;
- you have not paid your **deductible** or accept it will be deducted from any settlement.
- you do not **co-operate** with **us**.

These words have the following meanings in this section:

checked-in baggage - suitcases, holdalls or rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of any flight/ train/ sailing/ coach in which you are 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 statements, guarantees, instruction manuals, or insurance valuation certificates.

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

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

proof of purchase - an original receipt and any other documentation required to prove when the item was purchased. **single article** - any single item that is not part of a **pair or set**.

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

trip - a holiday or journey that takes place during the period of cover. **unattended** - neither on your person or within your sight and reach.

we/ us - Union Reiseversicherung AG UK.

If your cash is lost or stolen

If this happened:

Your **cash** was lost or stolen during your **trip**.

This is what we will do:

✓ We will pay you up to £350 in total.

But we won't do anything if:

- you did not notify the loss or theft to the police, your carrier or tour operator's representative and obtain a local independent written report during your **trip**;
- you did not take all available **precautions**;
- you cannot provide **proof of withdrawal**;
- your **cash** was not on your person, or locked in a safe or safety deposit box, or left out of sight in your locked accommodation and you can provide evidence of unauthorised and/ or forcible entry.
- you have not paid your **deductible** or accept it will be deducted from any settlement.

These words have the following meanings in this section:

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

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

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

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

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

we/ us - Union Reiseversicherung AG UK.

If you need emergency travel documents

If this happened:

Your **travel documents** were lost or stolen during your **trip**.

This is what we will do:

- ✓ We will pay you up to **£250** for the cost of additional travel and accommodation that you paid in order to collect your **emergency travel documents**.
- ✓ We will pay you up to **£250** towards the cost of **emergency travel documents**.

But we won't do anything if:

- you did not notify the loss or theft to the police, your carrier or tour operator's representative and obtain a local independent written report during your **trip**;
- you did not take all available **precautions**;
- your **travel documents** were not on your person or locked in a safe or safety deposit box, or left out of sight in your locked accommodation and you can provide evidence of unauthorised and/or forcible entry;
- your **travel documents** were in your **checked-in baggage**;
- you cannot produce receipts or other evidence of your additional expenditure.

These words have the following meanings in this section:

BFPO - British Forces Posted Overseas.

checked-in baggage - suitcases, hold-alls or rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of any flight/ train/ sailing/ coach in which you are booked to travel.

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**.

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 - Passports and visas.

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

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

we/ us - Union Reiseversicherung AG UK.

If you are held legally liable for injury or damage

If this happened:

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

This is what we will do:

- ✓ We will pay up to **£2,000,000** in respect of damages awarded against you plus legal costs to which **we** have agreed.

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

But we won't do anything if:

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

These words have the following meanings in this section:

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

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

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

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

travelling companion - any person with whom you are travelling.

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

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

we/ us - Union Reiseversicherung AG UK.

If you are killed, injured or disabled following an accident

If this happened:

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

This is what we will do:

- ✓ We will pay **£5,000** if you died.
- ✓ We will pay **£10,000** if you suffered the total and permanent loss of sight in one eye or total loss by physical severance or total and permanent loss of use of one arm/ hand or leg/ foot.
- ✓ We will pay **£10,000** if you suffered the total and permanent loss of sight in both eyes or total loss by physical severance or total and permanent loss of use of both arms/ hands or legs/ feet.
- ✓ We will pay **£10,000** if you suffered **permanent and total disablement**.

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

But we won't do anything if:

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

These words have the following meanings in this section:

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

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

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

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

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

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

valid UK driving licence - please refer to www.gov.uk/motorcycle-cbt.

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

we/ us - Union Reiseversicherung AG UK.

If you need legal advice

If this happened:

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

This is what we will do:

- ✓ We will provide you with access to **30** minutes of legal advice on the telephone: Please call **0345 241 1875** quoting 'Holiday Extras Travel Insurance' and your policy number.
- ✓ If **we** believe that you have a reasonable chance of success **we** will appoint a solicitor to act on your behalf and pay up to **£25,000** for legal costs and expenses incurred in pursuing claims for compensation and damages.
Please Note: If you are awarded compensation **we** will deduct any costs that **we** have paid from that compensation.

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

But we won't do anything if:

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

These words have the following meanings in this section:

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

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

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

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

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

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

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

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

we/ us - Union Reiseversicherung AG UK.

If you are mugged or hijacked

If this happened:

You were unfortunate enough to suffer from a **hijack** or **mugging** whilst on your trip.

This is what we will do:

- ✓ We will pay you **£50** for each **24-hour** period you are confined as a result of a **hijack** up to a maximum of **£750**.
- ✓ We will pay you **£50** for each **24-hour** period you are hospitalised following a **mugging** up to a maximum of **£750**.

But we won't do anything if:

- you are unable to provide **us** with proof of the incident such as a Police or medical report;
- you are attacked or confined as a result of your illegal activity or reckless behaviour.

These words have the following meanings in this section:

hijack - unlawful seizure of a vehicle, ship or aircraft when in transit.

mugging - an act of attacking and robbing in a public place.

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

we/us - Union Reiseversicherung AG UK.

Natural disaster

If this happened:

You need alternative accommodation following a **natural disaster**.

This is what we will do:

- ✓ We will pay you up to **£1,000** for the cost of travel and alternative accommodation that is to the same standard of those on your original booking.

But we won't do anything if:

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

These words have the following meanings in this section:

BFPO - British Forces Posted Overseas.

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

natural disaster - a natural event such as avalanche, blizzard, earthquake, flood, forest fire, hurricane, lightning, tornado, tsunami or volcanic eruption.

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

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

we/us - Union Reiseversicherung AG UK.

Scheduled airline failure

If this happened:

During the period of cover, your **scheduled airline** failed and you had to make alternative travel arrangements.

This is what we will do:

- ✓ We will pay you up to **£1,500** for your share of any **irrecoverable loss** that is directly related to your **trip** which you cannot get back from anyone else.

But we won't do anything if:

- you purchased your insurance after the date of the first threat of **insolvency** or **financial failure** of your **scheduled airline** was announced;
- you ask **us** to pay any costs for which a third party is liable or which can be recovered by other legal means;
- you ask **us** to pay for any expenses following your disinclination to travel or to continue with your **trip** or loss of enjoyment on your **trip**;
- you cannot provide **us** with written confirmation regarding the **insolvency** or **financial failure** of your **scheduled airline**.
- you have not paid your deductible or accept it will be deducted from any settlement.

These words have the following meanings in this section:

insolvency or financial failure - an event causing the cancellation of all or part of your **trip** happening after you purchased this insurance which results in the airline no longer carrying on its business or service as a result of the Insolvency Act 1986 or any statutory modification or re-enactment thereof or a similar legal action in consequence of debt under the jurisdiction of a competent court in another country.

irrecoverable loss - Deposits and charges paid by you for your **trip** which are not recoverable from any other source including but not limited to insurance policies or financial bonds and guarantees provided by the tour operator or another insurance company or a government agency or a travel agent or credit card company.

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 operator.

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

we/us - Union Reiseversicherung AG UK.

If your gadgets are lost or stolen

Cover for this section is up to the limit shown on page 32.

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)

If this happened:

Loss

This is what we will do:

If your gadget is lost, we will replace it. Where only part or parts of your gadget have been lost, we will only replace that part or parts up to the value shown on page 32.

If this happened:

Accidental Damage

This is what we will do:

We will pay for the repair or replacement costs if your gadget is damaged as the result of an accident up to the value shown on page 32.

If this happened:

Theft

This is what we will do:

If your gadget is stolen, we will replace it. Where only part or parts of your gadget have been stolen, we will only replace that part or parts. There must be evidence of violence or forcible entry if the theft of your gadget is from an unoccupied premises or vehicle whilst on a trip up to the value shown on page 32.

If this happened:

Malicious Damage

This is what we will do:

If your gadget is damaged as a result of intentional or deliberate actions of someone else, we will repair it. Where only part or parts of your gadget are damaged, we will only replace that part or parts up to the value shown on page 32.

If this happened:

Unauthorised Usage

This is what we will do:

If your gadget is lost or stolen, and the loss or theft is covered by your policy, we will refund the cost of unauthorised calls, messages and downloads made from it after the time it was lost or stolen. Cover will only apply to unauthorised usage within 24 hours of discovery of the loss or theft of your gadget. Itemised bills must be provided to support your claim. This cover will only apply if there is no protection from such losses from your network provider or the amount that you are claiming from exceeds the amount covered by your network provider up to the value shown on page 32.

THE LIMITS OF OUR LIABILITY

The most we will pay for any one claim will be the replacement value of your gadget and in any case, shall not exceed our maximum liability for your chosen level of cover, as shown in your policy schedule.

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 an identical fully refurbished or new (where a refurbished item is not available) item. This is not a new for old insurance. Should this not be possible Taurus will replace it with a fully refurbished or new (where a refurbished item is not available) item of a comparable specification or the equivalent value (Gift cards or vouchers may be used as an alternative method of claims settlement at our full discretion).

Please note it may not always be possible to replace your gadget with the same colour.

- All replacement gadgets are issued with a 12-month warranty (the gadget must be returned to Taurus).
- All repairs to gadgets are issued with a 3-month warranty (the gadget must be returned to Taurus).

GADGET Cover Continued

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	£100
Single item/pair/set	£500	Nil
Unauthorised usage	£1,000	Nil
Optional Cover 2*		
Accidental Damage, Theft, Malicious Damage and Loss	£2,000	£100
Single item/pair/set	£750	Nil
Unauthorised usage	£1,000	Nil
Optional Cover 3*		
Accidental Damage, Theft, Malicious Damage and Loss	£3,000	£100
Single item/pair/set	£1,000	Nil
Unauthorised usage	£1,000	Nil

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

GADGET

What we will not cover

Your gadget is not covered for:

1. The amount of the excess which applies as shown on your policy schedule.
2. Any claim where the policy was not purchased in the United Kingdom.
3. Any loss, theft or accidental damage of the gadget left as checked in baggage or placed in the undercarriage/ hold of a vehicle.
4. Any loss, theft or accidental damage to the gadget as a result of confiscation or detention by customs, other officials or authorities.
5. Any theft or loss unless reported to the appropriate local police authorities within 24 hours of discovering the incident and accompanied by a Police Crime Reference number. Lost Property numbers are not acceptable in support of a theft claim.
6. Any claim that occurs whilst not on a trip.
7. Any damage which occurred to your gadget prior to commencement of your trip.
8. Any claim for loss where the circumstances of the loss cannot be clearly identified, i.e. where you are unable to confirm the time and place of the loss.
9. 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).
10. Any claim involving theft or loss unless reported to your network provider (if applicable) within 24 hours of discovering the incident and a blacklist placed on the IMEI of the gadget(s)
11. Theft of the gadget from an unoccupied premises or vehicle whilst on a trip, unless there is evidence of violent and forcible entry to the premises or vehicle.
12. Theft of the gadget from the person unless force or threat, violence or pickpocket is used.
13. Loss, theft of or accidental damage to the gadget whilst in the possession of a third party.
14. Loss, theft of or accidental damage to accessories other than SIM or PCIMA cards which were in the gadget at the time of the loss, theft or damage.
15. 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
16. Any kind of damage whatsoever unless the damaged gadget is provided for repair to one of our approved repairers.
17. The VAT element of any claim if you are registered for VAT.
18. Cosmetic damage only to the gadget that has no effect on the functionality of the gadget, to include marring, scratching and denting.
19. 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 provider.
20. 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 – if you are travelling on a ferry and you go for a walk leaving your gadget on a coach seat or table instead of taking it with you.
21. Reconnection costs or subscription fees of any kind.
22. The cost of replacing any personalised ring tones or graphics, downloaded material or software.
23. 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.

Gadget Definitions

The words and phrases defined below are specific to this cover and have the same meaning wherever they appear in bold in the gadget cover section.

Accidental Damage - means any damage, including fire and liquid damage, caused to the gadget which was not deliberately caused by you or bound to happen.

Channel Islands - Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.

Excess – The excess payable per claim per person as detailed in your policy schedule.

Gadget – the item(s) owned by you and shown within the relevant proof of purchase.

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, Blue-tooth 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).

Home - Your usual place of residence in the UK, the Channel Islands or the Isle of Man.

Homebound journey - A trip that begins when you board the coach at your homebound departure point and ends when you arrive at the destination shown on your homebound coach ticket.

Immediate Family - your parent, partner or child/ children 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 by you or a third party which causes damage to your gadget.

Outbound journey - A trip that begins when you board the coach at your outbound departure point and ends when you arrive at the destination shown on your outbound coach ticket

Period of Insurance - For return tickets, cover only applies for the duration of the outbound journey or homebound journey. There is no cover for the period between these trips. For one-way tickets cover applies for the duration of the outbound journey only.

Proof of Purchase – Means the original purchase receipt provided at the point of sale that gives details of the gadget(s) purchased, (including any accessories), or similar documents that provide proof that you own the gadget(s) and enables the age of the gadget (s) to be correctly 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 phone 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 'Puffin Travel Policy' which includes details of your gadget cover upgrade.

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

Terrorism - means any act of any person or organisation involving, causing or threatening harm or putting the public or any section of the public in fear if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational nature) or similar nature.

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. You should also report the Theft or Loss to your coach operator representative immediately on discovery of the incident.

Travel Policy – your 'Holiday Extras travel booking'

Trip - Your Period of Insurance.

United Kingdom (UK) - England, Scotland, Wales and Northern Ireland.

Violent and Forcible Entry – entry evidenced by visible damage to the fabric of the building, room, or vehicle at the point of entry.

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.

Gadget Claims Procedure

Please comply with the following procedures to allow us to authorise your claim with the minimum of delay.

Failure to observe these procedures may invalidate your claim.

For all Malicious Damage, Theft and Loss Claims:

Notify the appropriate local Police authority within 24 hours of discovering the incident and obtain a Police Crime reference number and a copy of the Police Crime report. Should you be claiming for the theft or loss of your mobile phone or another sim enabled device you must also contact your network provider within 24 hours of discovering the incident to blacklist the IMEI of the device.

For all claims (including malicious damage, theft and loss):

Contact Taurus on 0330 880 1753 (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).

Complete the claim form in accordance with their instructions, and in any event within 30 days of notifying the claim together with any requested supporting documentation including but not limited to:

- Police Crime Reference Number (if applicable)
- Proof of Blacklist of IMEI (if applicable)
- Proof of reported theft or loss (if applicable)
- Proof of violent and forcible entry (if applicable)
- Proof of travel dates and booking confirmation.
- Any other requested documentation.

Taurus will assess your claim, and as long as your claim is valid, will authorise the repair or replacement of the gadget as appropriate.

Please note: If we replace your gadget the damaged or lost gadget becomes ours. If it is returned or found you must notify us and send it to us if we ask you to.

PRIVACY AND DATA PROTECTION NOTICE

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 our general legal or regulatory obligations.

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 bureaux, 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.

**Extensions that can be added
 on to your policy for
 an additional premium.
 Please call on
 0800 781 4086
 for more information.**

Cover		We will pay up to	Deductible
Winter Sports Extension			
37.	If your winter sports equipment is lost, stolen or damaged	£350	£100
38.	If your hired winter sports equipment is lost, stolen or damaged whilst in use	£200	£100
39.	If you are unable to use your ski-pack	£300	Nil
40.	If your ski resort is closed	£400	Nil
Vehicle Hire Excess/ Deposit Reimbursement Cover			
43.	Excess/ Deposit Reimbursement	£7,500 (£10,000 within the policy year)	Nil
43.	Misfuelling Cover	£500 (£1,000 within the policy year)	Nil
44.	Rental Vehicle Key Cover	£500 (£2,000 within the policy year)	Nil
44.	Rental Vehicle Breakdown Recovery	£500	Nil
Disruption/ Natural Disaster			
45.	Natural Disaster	£1,500	£100

If your winter sports equipment is lost, stolen or damaged

If this happened:

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

This is what we will do:

- ✓ We will pay you up to **£350** in total for your **winter sports equipment**.
- ✓ We will also pay you **£20** per 24 hours up to a maximum of **£200** for the hire of replacement **winter sports equipment**.

But we won't do anything if:

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

These words have the following meanings in this section:

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

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

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

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

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

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

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

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

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

we/us - Union Reiseversicherung AG UK.

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

If your hired winter sports equipment is lost, stolen or damaged whilst in use

If this happened:

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

This is what we will do:

- ✓ We will pay you up to **£200** towards the ski hire shop charges.

But we won't do anything if:

- you are unable to provide evidence from the relevant ski hire shop to confirm the loss or damage including confirmation of your responsibility for these items and the amount you were charged;
- the damage was caused by your carelessness or neglect, or deliberate, willful or malicious damage;
- the hired **winter sports equipment** was left in or on an **unattended** motor vehicle;
- the hired **winter sports equipment** was left **unattended** unless it was left in your locked trip accommodation or a designated locker room within your **trip** accommodation, or a **designated ski rack**.

These words have the following meanings in this section:

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

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

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

we/us - Union Reiseversicherung AG UK.

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

If you are unable to use your ski-pack

If this happened:

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

This is what we will do:

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

But we won't do anything if:

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

These words have the following meanings in this section:

BFPO - British Forces Posted Overseas.

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

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

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

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

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

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

we/us - Union Reiseversicherung AG UK.

If your ski resort is closed

If this happened:

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

This is what we will do:

- ✓ We will pay you **£40** for each 24-hour period that you cannot use the facilities in the **ski resort** up to a maximum of **£400**.
- ✓ We will pay you **£10** for each 24-hour period that you had to go to an alternative resort to use the facilities up to a maximum of **£400**.

But we won't do anything if:

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

These words have the following meanings in this section:

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

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

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

we/us - Union Reiseversicherung AG UK.

Vehicle Hire Excess/ Deposit Reimbursement Cover

This Vehicle Hire Excess/ Deposit Reimbursement section is arranged and administered by Taurus Insurance Services Limited (Taurus) and underwritten by AWP P&C SA (referred to as "we/us/our" in this section)

This section only applies if the appropriate additional premium has been paid and Vehicle Hire Excess cover is shown on Your Policy Schedule.

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.

Vehicle Hire Excess/ Deposit Reimbursement Cover

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'état, 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.

Vehicle Hire Excess/ Deposit Reimbursement Cover

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 36 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 36 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.

Vehicle Hire Excess/ Deposit Reimbursement Cover

Rental Vehicle Key Cover

What you are covered for:

We will pay:

- up to the amount shown in the benefits table on page 36 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 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 36 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.

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

For complaints regarding your claim, the administration of your policy or the service provided by Allianz Global Assistance:

In the first instance, please write to:

Customer Service,

Allianz Global Assistance,

102 George Street,

Croydon, CR9 6HD

Call: 020 8603 9853

Email: customersupport@allianz-assistance.co.uk

Disruption/Natural Disaster

This cover will require an additional premium, please call 0800 781 4086 for more information.

If this happened:

You need alternative accommodation following a **natural disaster**.

This is what we will do:

- ✓ We will pay you up to **£150** per 24-hours up to a maximum of **£1,500** for the cost of travel and alternative accommodation that is to the same standard of those on your original booking.
- ✓ We will pay you up to **£1,500** for any part of your outward, onward, return journey or whole **trip** which is cancelled due to a **natural disaster**.

But we won't do anything if:

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

These words have the following meanings in this section:

BFPO - British Forces Posted Overseas.

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

natural disaster - a natural event such as avalanche, blizzard, earthquake, flood, forest fire, hurricane, lightning, tornado, tsunami or volcanic eruption.

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

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

we/us - Union Reiseversicherung AG UK.

Make yourself heard

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

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

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

Please contact Insurance Customer Support, Holiday Extras, The Wave, Newingreen, Hythe, Kent, CT21 4JF, telephone 01303 815 318 or email insurancecustomerteam@holidayextras.com

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

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

If you wish to complain about the 'If your gadget are lost or stolen' section of the policy:

Please contact Taurus Insurance Services Limited, Suite 2209-2217 Eurotowers, Europort Road, Gibraltar
Or 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
Call on 0208 603 9853 or email customersupport@allianz-assistance.co.uk

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

Their address is Exchange Tower, London, E14 9SR

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

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

These procedures do not affect your legal rights.

Important information about your policy

Cancelling your policy

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

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

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

Data Protection - Personal Information

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

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

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

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

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

Financial Services Compensation Scheme (FSCS)

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

Your insurers details

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

Company No. FC024381

Branch No. BR006943A public body corporate with limited liability.

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

Registered with Amtsgericht Munich, Germany;

Registered Number: HRB 137918

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

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

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

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

Registered in England. Registered Number: 3220410.

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

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

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The section called 'If your gadgets are lost or stolen', is underwritten and insured by AmTrust Europe Limited.

This insurance is arranged and claims administered by Taurus Insurance Services Limited (Taurus) an insurance intermediary licenced and authorised in Gibraltar by the Financial Services Commissions under Licence Number FS00757B 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 Gadget Insurance Section and are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct 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 WUKGAS148030 with Taurus under which we have authorised Taurus to issue these documents on our behalf.

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The section called 'Vehicle Hire Excess/Deposit Reimbursement' is 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.

Take me away with you

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

Please note your Policy ref no:

If you need emergency
medical assistance
abroad contact
Emergency Assistance
Facilities 24-Hour advice
line on:
+44 203 824 0654

holiday**extras**

We wish you a safe and enjoyable trip

V2_02/19_MC - Updated March 2020