

Your Travel Insurance Policy

In conjunction with UK General Insurance Limited

Many thanks for taking out an Emerald Life Travel policy. Travel broadens the mind, they say, and it definitely brings us new experiences, new friends and new appreciations.



EMERALDLIFE



CHAIRMAN'S MESSAGE

Many thanks for taking out an Emerald Life Travel policy. Travel broadens the mind, they say, and it definitely brings us new experiences, new friends and new appreciations.

We hope that you do not have a reason to make a claim. However, if you do, you can rest assured we are committed to giving you excellent and understanding service from our specialist team of claims advisors.

We are proud to have established Emerald Life as part of efforts everywhere to challenge discrimination and prejudice, encourage open diversity and to offer equality of service in all its forms.

We have worked with UK General Insurance to create a policy that we hope does that and we value and welcome your feedback. The details of our dedicated claims and sales teams can be found on page 2 and 34 of this policy document and all queries relating to these issues will be handled with the utmost care and professionalism. If you have any comments, please free to contact me directly. My details are below.

For and on behalf of Emerald Life

Steven A. Wardlaw, Chairman | EMERALD LIFE | steve@emerald.life.co.uk

www.emerald.life.co.uk

IMPORTANT CONTACT DETAILS

Please note the following telephone numbers which **You** will need in the event of making claims or enquiries relating to this policy

24HOUR EMERGENCY MEDICAL ASSISTANCE

Inpatient Treatment - Worldwide

Tel: +44 113 3180 197

Fax: +44 113 3180 198

Email: operations@global-response.co.uk

Outpatient Treatment - North America & UK

Tel: +44 113 3180 197

Fax: +44 113 3180 198

Email: operations@global-response.co.uk

Any kind of treatment - The rest of the world

Tel: +44 113 3180 124

Fax: +44 113 3180 125

Email: newcase@healthwatch.gr

To make a claim

Tel: 0330 041 2191

Email: travel@emerald.lifeclaims.co.uk

For enquiries about your Policy

Tel: 0330 131 9950

Email: customerservice@emerald.life.co.uk

For medical screening enquiries

Tel: 0330 131 9950

Email: customerservice@emerald.life.co.uk

In all correspondence please state that **Your** insurance is provided by UK General Insurance Limited and quote scheme name Emerald Life Travel Insurance and reference 06331B



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INTRODUCTION: ENSURING YOU ARE COVERED

This insurance is arranged by Emerald Life Limited and underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Emerald Life Limited is an Appointed Representative of UK General Insurance Limited, which is authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

This contract of insurance is between **You** and **Us**, and is made up of this Policy wording and **Your Schedule**. It is based on the statements and information **You** gave **Us** or the information that was given on **Your** behalf when **You** requested the insurance. **We** used certain parts of that information to assess the cover **We** would provide for **You** and to set the premium and Policy conditions required for that cover. **You** must check this information carefully and let **Us** know immediately if any part of the information **You** gave **Us** is wrong or has changed.

You should read this Policy and **Your Schedule** together. Words with specific meanings are defined below. If **Your** insurance needs to change or any of the information on which the contract is based changes, **We** might need to alter the Policy. Under the Policy conditions, **You** must inform **Us** about any changes. **We** will update **Your** Policy every time **We** agree to an alteration. **We** will give **You** a new **Schedule** each time **We** renew **Your** Policy or make an alteration. **We** agree to insure **You** under the terms and conditions set out in this Policy and the sections shown in the **Schedule** for loss or damage that happens during the **Period of Insurance**. **Your Schedule** advises which sections of this Policy apply.

We are very flexible and will assist **You** in making changes to **Your** cover where **We** can. **You** can go online at www.emeraldlife.co.uk and make the changes, email **Us** at customerservice@emeraldlife.co.uk or give **Us** a call on 0330 131 9950 and **We** will update **Your** cover where possible, which may involve a change in **Your** premium.

Your Policy remains in force subject to **You** paying the requested premium and keeping to the conditions of **Your** Policy.

We have not provided **You** with a personal recommendation as to whether this Policy is suitable for **Your** specific needs.

In return for accepting **Your** premiums, **We** will provide **You** with the benefits applicable to **Your** selected cover subject to the terms and conditions of the policy.

Your policy contains certain exclusions relating to pre-existing medical conditions that affect **You**, **Your** travelling companions or anyone else upon whom **Your** travel plans may depend. Please read the section "MEDICAL SCREENING – IMPORTANT INFORMATION".

MEDICAL SCREENING – IMPORTANT INFORMATION

This policy is not intended to cover all medical conditions or situations relating to a person's health and some exclusions do apply. A pre existing medical condition is defined as any illness, injury or disease for which **You** are receiving or are awaiting treatment. This is relevant to all persons being insured on the policy, not just the proposer. To identify if this policy can provide the right cover for **Your** circumstances, please answer the following questions on behalf of Yourself and **Your** travelling companions;

Have **You**, or any of **Your** travelling companions;

- required referral to or consultation with a specialist or hospital treatment, investigation or check up within the past 12 months?
- suffered from, been investigated for, treated for or diagnosed with any cancer or malignant condition?
- suffered from, been investigated for, treated for or diagnosed with any lung, heart related or circulatory condition including angina or hypertension?
- suffered from, been investigated for, treated for or diagnosed with stress, anxiety or depression?

Cover is not automatically included under this particular policy for any claim which is directly or indirectly linked to the medical condition(s) which caused **You** or **Your** travelling companions to answer 'Yes' to any of the questions above. **You** may have already declared **Your** conditions to **Us**. If **You** have not, please email **Us** at customerservice@emeraldlife.co.uk or call **Us** on 0330 131 9950 to discuss **Your** requirements and **We** will advise if additional cover is available and if any additional premium would apply.

Please note that **We** are unable to offer any cover for the following circumstances relating to **You** or **Your** travelling companions;





- travelling or acting against medical advice
- the illness or ill health of any close **Relative/s** which may cause the **Trip** to be cancelled or cut short
- a terminal prognosis

If at any time during the life of **Your** policy **Your** medical circumstances change, a new condition develops, there are changes to an existing condition and/or there are changes to **Your** medication or frequency of visits to **Your Medical Practitioner**, please contact **Us** to discuss the changes as soon as **You** are able.

Tel: 0330 131 9950

Email: customerservice@emeraldlife.co.uk



SUMMARY OF COVER, LIMITS AND EXCESSES

COVER AND LIMITS ARE PER PERSON, UNLESS OTHERWISE SPECIFIED

Section	CORE		PREMIER	
	Cover	Excess	Cover	Excess
A1 Cancellation & Curtailement	Up to £3,000	£50 per person or £100 per Family	Up to £5,000	£50 per person or £100 per Family
A2 Catastrophe	Up to £500	Nil	Up to £750	Nil
Hijack	£500		£500	
Mugging	£500		£500	
Air Rage	£500		£500	
B Emergency Medical and Treatment Expenses	Up to £5,000,000 (outside UK)	£50 per person or £100 per Family	Up to £10,000,000 (outside UK)	£50 per person or £100 per Family
Funeral & Repatriation Expenses	Up to £7,500	£50 per person or £100 per Family	Up to £7,500	£50 per person or £100 per Family
Dental Treatment	Up to £150 (outside UK)	£50 per person or £100 per Family	Up to £250 (outside UK)	£50 per person or £100 per Family
Travel & Accommodation Expenses	Up to £500 (outside UK)	£50 per person or £100 per Family	Up to £1,000 (outside UK)	£50 per person or £100 per Family
C Hospital Benefit	£15 per 24 hours Up to £450 (outside UK)	Nil	£15 per 24 hours Up to £600 (outside UK)	Nil
D1 Travel Delay	£150 (£15 for each 12 hours of delay)	Nil	£150 (£15 for each 12 hours of delay)	Nil
D2 Holiday Abandonment	Up to £3,000	£50 per person or £100 per Family	Up to £5,000	£50 per person or £100 per Family
D3 Pet Care	Up to £200	Nil	Up to £300	Nil



SUMMARY OF COVER, LIMITS AND EXCESSES

COVER AND LIMITS ARE PER PERSON, UNLESS OTHERWISE SPECIFIED

Section	CORE		PREMIER	
	Cover	Excess	Cover	Excess
E Missed Departure	Up to £350 (UK & European Holidays)	Nil	Up to £500 (UK & European Holidays)	Nil
	Up to £700 (outside UK & Europe)		Up to £1,000 (outside UK & Europe)	
F Personal Accident	Maximum Benefit £10,000	Nil	Maximum Benefit £25,000	Nil
Loss of Limbs or Sight	£10,000		£25,000	
Permanent Total Disablement	£10,000		£25,000	
Death Benefit (aged 18 -65)	£10,000		£10,000	
Death Benefit (aged under 18 or over 65)	£3,000		£5,000	
G Personal Liability	Up to £1,500,000	Nil	Up to £2,000,000	Nil
H Legal Expenses	up to £20,000	Nil	Up to £25,000	Nil
I Personal Effects & Baggage	Up to £1,500	£50 per person or £100 per Family	Up to £2,000	£50 per person or £100 per Family
Single Item Limit	£200 (£100 for Children)		£300 (£100 for Children)	
Total Valuables Limit	£300 (£100 for Children)		£300 (£100 for Children)	
Travel Documents	Up to £500	Nil	Up to £500	Nil
Delayed Baggage	Up to £125 per 24 hours up to £250	Nil	Up to £125 per 24 hours up to £250	Nil
J Personal Money Cash Limit (aged under 18)	Up to £250 (£75 for Children)	£50 per person or £100 per Family	Up to £300 (£150 for Children)	£50 per person or £100 per Family
K Scheduled Airline Failure	£750	Nil	£750	Nil





SUMMARY OF COVER, LIMITS AND EXCESSES

COVER AND LIMITS ARE PER PERSON, UNLESS OTHERWISE SPECIFIED

Section	CORE		PREMIER	
	Cover	Excess	Cover	Excess
Winter Sports (When Additional Premium Is Paid)				
L1 Ski Equipment	Maximum Benefit £1,300		Maximum Benefit £1,300	
i) Wintersports Equipment Single Item Limits		£50 per person or £100 per Family		£50 per person or £100 per Family
ii) Owned	Up to £350	ii) Nil	Up to £350	ii) Nil
iii) Hired	Up to £250	iii) Nil	Up to £250	iii) Nil
iv) Replacement Wintersports Equipment	£20 per day up to £200	iv) Nil	£20 per day up to £200	iv) Nil
L2 Ski Pack	Up to £150	£50 per person or £100 per Family	Up to £150	£50 per person or £100 per Family
L3 Piste Closure	£20 per person per day up to £200	Nil	£20 per person per day up to £200	Nil
L4 Delay Due to Avalanche	Up to £200	£50 per person or £100 per Family	Up to £200	£50 per person or £100 per Family
Golf Cover (When Additional Premium Is Paid)				
M1 Golf Equipment	Up to £1,500	£50 per person or £100 per Family	Up to £1,500	£50 per person or £100 per Family
Single Item Limit	£300	£50 per person or £100 per Family	£300	£50 per person or £100 per Family
M2 Golf Equipment Hire	£20 per day up to £200	Nil	£20 per day up to £200	Nil
M3 Non-Refundable Golf Fees	£75 per fee up to £300	£50 per person or £100 per Family	£75 per fee up to £300	£50 per person or £100 per Family
M4 Hole in One Bar Bill	£100	Nil	£100	Nil





CLAIMS UNDER AN EMERALD LIFE POLICY: WHAT WE PROMISE TO DO

We know that the real proof of insurance comes when **You** have to make a claim. **You** need to know that, when something goes wrong, **Your** claim will be handled promptly and by experienced claims handling staff. **We**, together with **Our** service partners, have a commitment to meeting and exceeding client expectations. **We** work with service partners to ensure that standards of service, such as the time it takes to respond to **Your** claim, and the quality of the correspondence involved, are of highest possible level. **We** are committed to diversity within **Our** organisation, and continue to work with **Our** call centre and **UK**-based claims handlers in this regard.

YOUR RIGHTS TO CANCEL THIS POLICY

We hope that **You** are happy with the cover this policy provides. However, if **Your** cover does not meet **Your** requirements, please notify **Us** within 14 days of receiving **Your** policy for a refund of **Your** premium. If during this 14 day period **You** have travelled, made a claim or intend to make a claim, no refund will be available. Thereafter, **You** may cancel **Your** policy at anytime however no refund of premium will be available.

MAKING YOURSELF HEARD

It is important **You** know **We** are committed to providing **You** with an exceptional level of service and customer care. It is **Our** intention to give **You** the best possible service, but if **You** do have any concerns about this insurance or the handling of a claim **We** want to hear about it so **We** can try to put things right. If **You** have cause for complaint or would like to give feedback please follow the procedure below.

In all correspondence please state that **Your** insurance is provided by UK General Insurance Limited and quote scheme name Emerald Life Travel Insurance and reference 06331B.

To make a complaint about the sale of the insurance policy:

Emerald Life Customer Service Team¹
2 Melford Court, The Havens
Ransomes Europark
Ipswich, Suffolk
IP3 9SJ

Tel: 0330 131 9960

Email customerservice@emerald.life.co.uk

If **Your** complaint about the sale of **Your** policy cannot be resolved by the end of the third working day **Your** complaint will be passed to:

Customer Relations Department
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ

Tel: 0345 218 2685

Email: customerrelations@ukgeneral.co.uk

To make a complaint about a claim in Section K: Scheduled Airline Failure:

Please telephone us on: (020) 8776 3750.

Or write to:

The Customer Services Manager
International Passenger Protection Limited
IPP House, 22-26 Station Road
West Wickham
Kent BR4 0PR
Fax: (020) 8776 3751
Email: info@ipplondon.co.uk

Please make sure that you quote the policy number which can be found on your policy statement.

It is our policy to acknowledge any complaint within 5 working days advising you of who is dealing with your concerns and attempt to address them.

We will provide you with a written response outlining our detailed response to your complaint within two weeks of receipt of the complaint. If our investigations are ongoing we will write to you, at that time, and outline why we are not in a position to provide you with a written response and explain to you that you are able, at that time, to ask Lloyd's Complaints Team to review the complaint. In any event, you will receive either our written response or an explanation as to why we are not in a position to provide one within four weeks of receipt of your complaint.

Having followed the above procedure, if you are not satisfied with the response you may write to:





Complaints Team
Lloyd's
One Lime Street
London EC3N 7HA
Email: complaints@loyds.com

More information can be found on their website - www.loyds.com/complaints

Again, if you are not satisfied with the response you receive from Lloyd's or we have failed to provide you with a written response within eight weeks of the date of receipt of your complaint, you may have the right to contact the Financial Ombudsman Service at the following address (if you are an Eligible Complainant as set out in the definition below)

The Financial Ombudsman Service, Exchange Tower, London.
E14 9SR
Telephone: 0800 023 4567 or 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk
More information can be found on their website - www.financial-ombudsman.org.uk

Making a complaint will not affect your right to take legal action.

Definition of an Eligible Complainant

A Consumer – Any natural person acting for purposes outside his trade, business or profession

A Micro-Enterprise – An enterprise which employs fewer than 10 persons and has a turnover or annual balance sheet that does not exceed €2 million

A Charity – Which has an annual income of less than £1 million at the time the complaint is made

A Trustee – Of a trust which has a net asset value of less than £1 million at the time the complaint is made.

To make a complaint about a claim in any other Section of the policy:

Emerald Life Customer Service Team2
PO BOX 1193
Doncaster
DN1 9PW

Tel: 0330 041 2113
Email: customerservice@emeraldclifeclaims.co.uk

If You are not happy with the response or Your complaint has not been resolved within eight weeks You have the right to ask the Financial Ombudsman Service to review Your complaint. Their contact details are:

The Financial Ombudsman Service,
Exchange Tower,
London, E14 9SR.

Tel: 0300 123 9 123 or 0800 023 4567
Email: complaint.info@financial-ombudsman.org.uk

¹ Service provided by Ansaback on behalf of Emerald Life

² Service provided by Direct Group on behalf of Emerald Life



These procedures do not affect **Your** legal rights. The above complaints procedure is in addition to **Your** statutory rights as a consumer. For further information about **Your** statutory rights contact **Your** local authority Trading Standards Service or Citizens Advice Bureau.

COMPENSATION SCHEME: FAILURE OF YOUR INSURER

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **We** are unable to meet **Our** obligations under this contract. Further information about the scheme is available from the Financial Services Compensation Scheme website at www.fscs.org.uk or by contacting them at Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100

IMPORTANT NOTICE TO CUSTOMERS: WHAT WE EXPECT FROM YOU

If **You** or anyone acting on **Your** behalf makes a false or fraudulent claim or supports a claim by way of false or fraudulent document(s), device or statement, then this policy shall be void and **You** will forfeit all rights under the policy. In these circumstances, **We** reserve the right to retain the premium **You** have paid and to recover any sums **We** have paid by way of benefit under the policy. **We** may also pass **Your** details to the relevant authorities. The terms and conditions of this insurance policy do not affect **Your** statutory rights. For further information about **Your** statutory rights, please contact **Your** local authority Trading Standards Department or the Citizens Advice Bureau.

DEALING WITH OTHER PEOPLE

It is **Our** policy to deal with **Your** spouse or partner who calls **Us** on **Your** behalf, provided they are named on the Policy. If **You** would like someone else, who is not named on the Policy, to deal with **Your** Policy on **Your** behalf on a regular basis please let **Us** know and **We** will assist **You** if **We** can. If at any time **You** would prefer **Us** to deal only with **You**, please let **Us** know. Please email **Us** at customerservice@emeraldlife.co.uk or call **Us** on 0330 131 9950.

RESIDENCY

This policy is only available to **You** if **You** are permanently resident in the **United Kingdom**. **You** must have been present in the **UK** for at least six months prior to

purchasing **Your** policy and be registered with a **Medical Practitioner** in the area in which **You** reside.

GOVERNING LAW

This Policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the **UK** in which **Your** main residence is situated.

IMPORTANT INFORMATION

HEALTH CONDITIONS

Your policy contains certain exclusions relating to pre-existing medical conditions that affect **You**, **Your** travelling companions or anyone else upon whom **Your** travel plans may depend. **We** will not pay any claims arising directly or indirectly from any medical condition unless it was declared to **Us** and accepted by **Us**.

RECIPROCAL HEALTH AGREEMENTS: EHIC/MEDICARE

If **You** are travelling to European Union countries **You** should obtain a European Health Insurance Card (EHIC). **You** can apply either online through www.nhs.uk/NHSEngland/Healthcareabroad/EHIC or by telephoning 0300 330 1350. This will entitle **You** to benefit from the reciprocal health agreements, which exist between certain European countries. In the event of a claim being accepted for medical expenses which has been reduced by the use of an EHIC, or Private Health Insurance, the deduction of the **Excess** under the medical section will not apply.

When **You** are travelling to Australia and **You** have to go to hospital, **You** must register for and make use of the treatment offered under the national Medicare scheme. If **You** know **You** need treatment, **You** can enrol for Medicare at a DHS Service Centre. If **You** receive treatment before **You** enrol, Medicare benefits will be back-paid for eligible visitors.

CONDITIONS, EXCLUSIONS AND WARRANTIES

Conditions and exclusions will apply to individual sections of **Your** policy, while general exclusions and general conditions will apply to the whole of **Your** policy.

AGE LIMITS

The maximum age limit for **Trips** to the USA and Canada is 69. The maximum age limit for **Trips** within Europe and all other worldwide destinations is 74. For single trip policies the limit is **Your** age at the date of travel. For Annual Multi **Trip** policies the limit is as at the date the policy commences.





DANGEROUS SPORTS OR PASTIMES

There is no cover under the policy for claims arising from any activity not listed under the definition of the **Acceptable Sports and Leisure Activities** on pages 34-36 unless **You** have paid the additional premium prior to travel, to include an activity listed under the definition of **Hazardous Sports and Leisure Activities** and cover is confirmed on **Your Schedule**. **You** will only be covered whilst participating on an amateur basis in the **Hazardous Sports and Leisure Activities** confirmed on **Your Schedule**.

CONSUMER INSURANCE ACT

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- supply accurate and complete answers to all the questions **We** may ask as part of **Your** application for cover under the policy;
- make sure that all information supplied as part of **Your** application for cover is true and correct;
- tell **Us** of any changes to the answers **You** have given as soon as possible.

Failure to provide answers in line with the requirement of the Act may mean that **Your** policy is invalid and that it does not operate in the event of a claim.

PERSONAL LIABILITY

There is no cover for Personal Liability claims arising directly or indirectly from ownership, possession or use of any motorised or mechanical vehicles including any attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form of motorised leisure equipment. **We** strongly recommend checking with the company **You** hire from, that they have sufficient Personal Liability cover in place should **You** hire and participate in such an activity whilst on **Your Trip**. For any activity listed under **Acceptable Sports & Leisure Activities**, there is no cover for participant to participant liability. If **You** have paid the appropriate additional premium and are participating in any **Hazardous Sports and Leisure Activities**, no cover is provided for Personal Liability.

POLICY LIMITS

All sections of **Your** policy have limits on the amount **We** will pay under that section. There are also specific limits under the **Personal Effects** and Baggage section for: **Single Items**, **Valuables**, and items for which an original receipt, proof of purchase or an insurance valuation (obtained prior to loss) is not supplied.

POLICY EXCESSES

Under some sections of the policy, claims will be subject to an **Excess**. The **Excess** will be applied per person, per section and per incident under which a claim is made. This means that **You** will be responsible for the first part of the claim. The amount **You** have to pay is the **Excess**.

TRIP LIMITS

This policy contains limits on the length of time **You** can spend travelling aboard on each **Trip**. Please refer to the definition of **Trip** for the details. **Trips** must commence and end in the **UK** and a return ticket must have been booked prior to departure.

REASONABLE CARE / UNATTENDED PROPERTY

You must exercise reasonable care to prevent illness, injury, loss or damage to **Your** property, as if uninsured. There is no cover for property left unattended in a place to which the general public has access. There is no cover for loss of **Personal Money** which was not carried on **Your** person unless placed in a safety deposit box or similar locked, fixed receptacle.

MEDICAL EMERGENCY

If **You** suffer an injury or illness which may lead to a claim under **Your** insurance, **You** must always seek the advice of a registered **Medical Practitioner** before cancelling or **Curtailing Your Trip** or before incurring any expenses. If **You** are already on **Holiday** **You** must also seek the advice of the 24 hour medical emergency service listed below before incurring any expenses under sections B. Please remember to retain receipts for all costs incurred.





POLICY DEFINITIONS

Wherever the following words or phrases appear within this Policy they will always have the same meaning and will appear in bold. Under certain sections cover will be limited, please refer to individual sections for full terms and conditions.

Acceptable Sports and Leisure Activities	Activities that are automatically included within the cover when participating on an amateur basis. A full list of activities is shown on pages 34 to 36.	Close Business Associate	Any person employed by the same company as You , whose absence from business for one or more complete days at the same time as You prevents the effective continuation of that business and necessitates the cancellation or Curtailement of the Holiday as certified by a senior Director of such company.
Accident, Accidental	A sudden, unexpected, unusual, specific, violent, external event, which occurs at a single identifiable time and place and independently of all other causes, resulting directly, immediately and solely in physical Bodily Injury which results in a loss.	Consequential Loss	Unless We provide cover under this Policy, any other loss, damage or additional expense following on from the event for which You are claiming is not covered. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following Bodily Injury or illness.
Adverse Weather	Weather of such severity that the police (or appropriate authority) warn by means of public communications networks (including but not limited to television or radio) that it is unsafe for individuals to attempt to travel via the route originally envisaged by You .	Curtailement Costs	Travel costs necessarily incurred to return You Home before the booked return date and a pro-rata amount representing the total pre-paid or contracted costs of accommodation, car hire and excursions attributable to each complete day which is consequently foregone. This pro-rata refund excludes all costs attributable to the outward and return travel tickets, whether used or unused.
Age Limits	The maximum age for Trips to Europe and all other worldwide areas is 74. However, a maximum age of 69 years of age applies for Trips to the USA and Canada.	Curtailement, Curtailed, Curtailing, Curtail	The abandonment of the Holiday by Your early return to Your Home , or You being confined as an in-patient in a hospital or nursing home during Your Trip .
Bodily Injury	Injury to the body caused by external, violent and visible means.	Excess	Where applicable, the Excess is the first amount of the claim for each person, each section and each incident which is payable by You . The Excess amounts are shown in Your Schedule .
Cancellation Costs	Irrecoverable travel and accommodation expenses paid or contracted to be paid by You in respect of Your Trip .	Family	Parents or grandparents (up to a maximum of two adults) and their Children, Foster Children, Grandchildren or Foster-Grandchildren .
Children, Foster Children, Grandchildren or Foster-Grandchildren	Persons aged up to and including 17 years of age, or up to and including 21 years of age in full time education.	Golf Equipment	Shall mean golf clubs, golf bag, non-motorised golf trolley and golf shoes, all under 5 years of age.



**Hazardous Sports and Leisure Activities**

Any activity not defined within the **Acceptable Sports and Leisure Activities** list or **Wintersports** definition. The activities detailed on page 37 are considered to be **Hazardous Sports and Leisure Activities**. **You** will only be covered whilst participating on an amateur basis in this **Hazardous Sports and Leisure Activities**, if **You** have paid the appropriate additional premium before **Your Trip** commenced and the activity is shown on **Your Schedule**

We will not:

- cover any child aged under 10, who is not supervised by an adult when participating in **Hazardous Sports and Leisure Activities**; or cover any person aged 66 or over, who is participating in **Hazardous Sports and Leisure Activities**; or
- provide any cover if **You** receive any financial reward or gain as a result of participating in the **Hazardous Sports and Leisure Activities**; or
- pay any personal liability claim, which arises directly or indirectly, as a result of **You** participating in **Hazardous Sports and Leisure Activities**.

Please refer to the list on page 37 for full details of the **Hazardous Sports and Leisure Activities** covered by this policy.

Hijack

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

Home

Your usual place of residence in the **UK**.

Loss of Limb(s)

Loss by physical severance at or above the wrist or ankle or the total permanent loss of use of an entire hand, arm, foot or leg.

Loss of Sight

The complete and irrecoverable loss of vision in one or both eyes.

Medical Practitioner

A registered practising member of the medical profession who is not related to **You** or any person with whom **You** are travelling.

Period of Insurance

If single trip cover is selected, the **Trip Duration** is as shown in **Your Schedule**. Under section A (for cancellation), the insurance is effective from the date of issue of the **Schedule** and terminates on commencement of **Your Trip**. In respect of all other sections, the insurance commences when **You** leave to commence the **Trip** as described in the **Territorial Limits** and shall cease with whichever occurs first of the following:

- The expiry of the policy period as shown on the **Schedule**
- **Your** return as planned, at the end of the **Trip**,
- **Your** return prior to the planned return at the end of the **Trip**.

If annual multi trip cover is selected, the period for which **We** have accepted the premium is as stated in the **Schedule**. During this period any **Trip** not exceeding the period stated in **Your Schedule** (either 31 or 45 days) is covered. Cancellation cover under section A, shall be operative from the date stated in the **Schedule** or the time of booking any **Trip** (whichever is later) and terminates on commencement of any **Trip**. Annual multi **Trip** policies include 17 days **Wintersports** cover in total per year when the appropriate premium has been paid.

For all other sections of the policy, whichever cover is selected, the insurance commences when **You** leave **Your Home** to commence the **Trip** and terminates at the time of **Your** return to **Your Home** on completion of the **Trip**. The **Period of Insurance** is automatically extended for the period of the delay in the event that **Your** return to the **UK** is unavoidably delayed due to an event insured by this policy.

Permanent Total Disablement

Disablement which, from the moment of **Accident**, entirely prevents **You** from attending to or properly performing any business or occupation whatsoever of any and every kind and which lasts 12 calendar months and at the expiry of that period is, in the opinion of **Our** medical advisors, beyond expectation of improvement.





Personal Effects	Luggage, clothing, and personal items, (excluding Personal Money) which are owned by You and have been either taken or purchased on the Trip . The following are not included in the definition: Antiques, any property held or used for any business or professional purposes, bicycles, contact or corneal lenses, diving equipment, satellite navigation devices of any kind, spectacles, and mobile phones.	Territorial Limits	Those countries or geographic areas shown on Your Schedule in which this policy will cover You . Trips within the United Kingdom are included providing a minimum of 2 nights are spent in paid accommodation.
Personal Money	Your currency coins and bank notes in current circulation, cheques, travellers' cheques, postal or money orders or travel tickets.	Trip/s, Trip Duration, Holiday	A journey which begins when You leave to commence Your Trip and ends on Your planned return, during the Period of Insurance , to either: a) Your Home , or b) The place at which You are temporarily residing in the UK or c) A hospital or nursing home in the UK following Your repatriation.
Public Transport	A train, bus, coach, ferry service, or Scheduled flights running to a published timetable to join the booked travel itinerary.	UK, United Kingdom	England, Wales, Scotland, Northern Ireland, Channel Islands and Isle of Man.
Redundant, Redundancy	You becoming Redundant and qualifying to receive payment under the current redundancy payments legislation.	Us, We, Our	UK General Insurance Ltd on behalf of behalf of Great Lakes Insurance SE.
Relative	Brother, brother-in-law, civil partner, common-law partner, daughter, daughter-in-law, fiancé(e), foster child, grandchild, grandparent, legal guardian, parent, parent-in-law, sister, sister-in-law, son, son-in-law, spouse, step-brother, step-sister, step-child or step-parent (in-law) who live in the UK . Common-law partner means a partner (including same sex) in a common-law relationship or who cohabits with You .	Valuables	Means cameras and other photographic equipment of any kind, audio and visual equipment of any kind, electrical and electronic equipment, computers and telecommunications equipment of any kind including mobile 'phones, all discs and other audio and/or visual media of any kind, jewellery, watches, furs, telescopes, binoculars, precious stones or articles made of or containing gold, silver or other precious metals.
Schedule	The Schedule is proof of insurance and is part of the policy. This document describes You and the Insured person(s) who are covered under this policy, the Period of Insurance the limits, Excesses and the cover You have opted for.	Wintersports	Guided cross-country skiing, mono skiing, off-piste skiing or snowboarding, recreational racing, skiing, snowboarding and snow sledging.
Serious Injury or Illness	Any illness or injury which: restricts Your mobility; or results in You being a patient in hospital for more than 48 hours.	You, Your(s), Insured	All person(s) within the age limit, the names of whom are provided to Emerald Life at the time of premium payment and are shown on Your Schedule .
Single Item	Any one article, pair, set or collection.		
Ski Equipment	Skis, ski poles, ski bindings, ski boots, snowboard, snowboard bindings and snowboard boots.		
Sports Equipment	Those items which are usually worn, carried, used or held during the participation of a sporting activity. This excludes Ski Equipment and Golf Equipment .		





SECTIONS OF COVER

SECTION A1 – CANCELLATION AND CURTAILMENT, LOSS OF DEPOSIT

What You Are Covered For:

We will pay up to the amount shown in **Your Schedule** for **You** proportion of the **Cancellation Costs** which **You** have paid or agreed to pay and which **You** cannot recover from any source, if it is necessary and unavoidable to cancel or **Curtail Your Trip** as a result of:

1. death, **Serious Injury or Illness**, during the **Period of Insurance** of:
 - 1a. **You**; or
 - 1b. a person **You** are travelling with; or
 - 1c. a **Relative**; or
 - 1d. a **Close Business Associate** who lives in the **UK**; or
 - 1e. a friend or **Relative** who lives abroad with whom **You** have made arrangements for the provision of **Holiday** accommodation where **Your Holiday** involves staying in such person's home and is dependent upon such person's well being.
2. **You** or the person **You** are travelling with:
 - 2a. being required in the **UK** for jury service, as a witness in a Court of Law; or
 - 2b. being under compulsory quarantine; or
 - 2c. being required to be present by the police, as a result of **Your Home** or **Your** travelling companion's home or usual place of business in the **UK** suffering a burglary within 7 days of the start of, or during **Your Trip**; or
 - 2d. suffering fire, theft, storm, flood damage to **Your Home** or to **Your** travelling companion's home within 7 days of the start of, or during **Your Trip** where **You** or **Your** travelling companion's presence is required either by the police or the insurers at **Your** or **Your** travelling companions home; or
 - 2e. being made **Redundant**; or
 - 2f. receiving emergency requirements of duty in the armed forces, police, nursing or ambulance services.

What You Are Not Covered For:

We will not pay for the following:

1. the **Excess** as shown in the **Your Schedule**
2. any claim for curtailment which has not been approved by the 24 hour medical emergency services, prior to **Your** return to the **UK**
3. any claim which is not supported by written medical confirmation and clinical reports from medical service providers as well as other proof of the happening of an event causing **You** to cancel or **Curtail Your Trip**
4. any costs which **You** have paid or agreed to pay, if **Your Trip** is cancelled or **Curtailed** for the following reasons:
 - 4a. any claims arising directly or indirectly from any medical condition unless it was declared to **Us** and accepted by **Us**.
 - 4b. **You** have failed to have any recommended vaccines, inoculations or medications prior to **Your Trip**
 - 4c. **You** have failed to get the relevant passport or visa
 - 4d. unlawful or criminal proceedings against **You** or a person **You** are travelling with
 - 4e. **Redundancy**, which is not notified to **You** during the **Period of Insurance**
 - 4f. **Your** personal financial circumstances, other than **You** being made **Redundant** after the purchase date of the policy
 - 4g. **Your** late arrival at the airport or port after check in or booking in time
 - 4h. any costs in respect of the following:
 - i. any claims arising directly or indirectly from the cancellation or **Curtailment** of travel arrangements in any way caused or contributed to by or on the order of any government, public or local authority including but not limited to any civil or federal aviation authority
 - ii. loss of air passenger duty
 - iii. unused timeshare property, airmiles or other promotions of this nature
 - iv. **Your** loss of enjoyment of the **Trip**, however caused
 - v. **Your** failure to advise **Us** of any required information prior to the issue of the policy or prior to **Your** departure on **Your Trip**
 - vi. unused portions of **Your** original ticket, where repatriation has been made
 - vii. **Your** travel expenses for **You** to return to the **UK** if **You** do not already possess pre-paid return travel tickets
 - viii. any cancellation or **Curtailment Costs** which **We** would not have had to pay, had **You** notified the travel agent, tour operator or provider of transport or accommodation immediately after **You** knew **You** would be cancelling or **Curtailing Your Trip**
 - ix. any claim resulting from **You** or a person **You** are travelling with being





posted overseas or receiving an emergency requirement of duty, following an **Act of Terrorism**, war or invasion

- x. **Your disinclination to travel.**
- xi. anything mentioned in the General Exclusions Which Apply To All Sections of the Insurance

SECTION A2 – CATASTROPHE

ACCOMMODATION FAILURE

What You Are Covered For:

If **You** are forced to move from **Your** pre-booked and pre-paid accommodation as a result of:

- fire, explosion
- lightning
- earthquake
- storm, tempest, hurricane, flood
- medical epidemic or local government directive occurring during **Your Trip**,

We will pay any expenses in respect to travel and accommodation **You** incur, to enable **You** to

- continue **Your Trip**; or
- if **You** are unable to continue with **Your Trip**, return **You** to the **UK** up to the amount shown in **Your Schedule**.

What You Are Not Covered For:

We will not pay for the following:

1. the **Excess** as shown in **Your Schedule**
2. any costs which cannot be substantiated by a written report from the local or national authority who ordered **Your** relocation which confirms the exact cause for the relocation
3. any costs or expenses payable by or recoverable from **Your** tour operator, airline, hotel or other provider of accommodation or transport
4. any costs or expenses if **You** decide not to remain in **Your** booked accommodation, although it is considered safe and acceptable to continue living there
5. any costs which **You** would have expected to pay during **Your Trip**.

6. anything mentioned in the General Exclusions Which Apply To All Sections Of The Insurance

HIJACK

What You Are Covered For:

If the aircraft, train or ship that **You** are travelling on is Hijacked, **You** will receive the amount stated in **Your Schedule** for each complete 24 hours **You** are a hostage up to the maximum amount shown above.

What You Are Not Covered For:

We will not pay for the following:

1. any claim not substantiated by a written police report confirming the length and exact nature of the incident.
2. anything mentioned in the General Exclusions Which Apply To All Sections Of The Insurance.

MUGGING BENEFIT

What You Are Covered For:

We will pay a benefit per full 24 hours at stated in **Your** policy in addition to any medical expenses incurred under Section B of this policy if **You** are mugged and, as a result of **Your** injuries received from the mugging, are admitted as an in-patient to a registered hospital abroad.

What You Are Not Covered For:

We will not pay for the following:

1. any claim not substantiated by a police report of the mugging and confirmation of **Your** injuries and period of in-patient treatment from the hospital; and
2. anything mentioned in the General Exclusions Which Apply To All Sections Of The Insurance.

AIR RAGE

What You Are Covered For:

In the event of a delay on either **Your** outbound or inbound flight directly resulting from





violent or drunken behaviour by other passengers **We** will pay for reasonable additional costs **You** incur. **You** must obtain written confirmation of the delay from the airline. The most **We** will pay up to a maximum as set out in **Your Schedule**.

What You Are Not Covered For:

We will not pay for the following:

1. any claim not substantiated by written confirmation of the delay from the airline.
2. anything mentioned in the General Exclusions Which Apply To All Sections Of The Insurance.

SECTION B – EMERGENCY MEDICAL AND TREATMENT EXPENSES

What You Are Covered For:

Wherever the **UK** is mentioned in this section, it will only apply if **You** live there. This section does not apply to **Trips** within the **UK** if **You** live there.

If **You** suffer an unforeseen illness or Boldily Injury during the **Trip**, **We** will pay up to the amount shown in **Your Schedule** for up to 12 months after the start date of the treatment for:

1. Emergency Medical and Treatment expenses
 - reasonable and customary medical, surgical and hospital expenses incurred outside the **UK**
 - emergency dental treatment for the immediate relief of pain up to up to the limits shown on **Your Schedule** incurred outside the **UK**
2. Funeral and Repatriation expenses
If **You** die during the **Trip** **We** will pay up to the limits shown on **Your Schedule** for the following:
 - the funeral expenses in the country outside of the **UK** where **Your** death occurs or;
 - the cost of returning **Your** body or ashes **Home**
3. Travel and Accommodation Expenses
 - Reasonable additional travel and room only accommodation expenses incurred by **You**, as a result of **You** receiving medical advice from a registered **Medical Practitioner** in attendance and the 24 hour medical emergency service that **Your** originally planned return journey **Home** to the **UK** is impossible due to medical

reasons. This includes, if deemed medically necessary, reasonable additional transport and accommodation expenses for one person travelling with **You** to remain with **You**. The most **We** will pay for accommodation costs per person is shown on **Your Schedule**.

IMPORTANT CONDITIONS

1. In the event of any illness, injury, **Accident** or hospitalisation involving anyone insured under this policy, **You** must notify the 24 hour medical emergency service. They will direct **You** to an appropriate medical facility and may be able to guarantee costs on **Your** behalf. If it is not possible to notify them in advance because the condition requires immediate treatment to save life or limb, the 24 hour medical emergency service must be contacted as soon as possible. Failure to do so may affect the assessment of **Your** claim.
2. Wherever possible **You** must use medical facilities that entitle **You** to the benefits of any reciprocal health agreements, such as the EHIC in Europe and Medicare in Australia.
3. **We** reserve the right to repatriate **You** when, in the opinion of the doctor in attendance and **Our** medical advisors, **You** are fit to travel. If **You** refuse to be repatriated all cover under the policy will cease.

What You Are Not Covered For:

We will not pay for the following:

1. the **Excess** as shown in **Your Schedule**
2. any costs or expenses, if **You** or **Your** representative have not advised the 24 hour medical emergency service and received their agreement to these costs, in the event of **You**:
 - 2a. dying; or
 - 2b. incurring medical or treatment expenses ; or
 - 2c. being involved in an **Accident**; or
 - 2d. being admitted to hospital; or
 - 2e. **Curtailing Your Trip** due to medical reasons; or
 - 2f. missing **Your** flight due to medical reasons
3. any medical costs or expenses if **You** are in Australia and **You** have not enrolled with Medicare
4. any medical, hospital, treatment or funeral expenses in the **UK**
5. any claims arising directly or indirectly from any medical condition unless it was declared to **Us** and accepted by **Us**.





6. any medical, hospital, treatment expenses, which in the opinion of the **Our** medical advisors, are not essential or can be reasonably delayed until **You** return **Home**
7. any costs arising from **You** arranging a single or private accommodation room in a hospital, clinic or nursing home
8. dental treatment which is not for the purpose of relieving immediate pain or suffering
9. any medical, hospital or treatment expenses which have not been authorised at the time by a recognised registered **Medical Practitioner**
10. any medical, hospital or treatment expenses which **You** have incurred after **You** have refused the offer of repatriation when, in the opinion of **Our** medical advisors, **You** are fit to travel
11. any physiotherapy or associated treatment costs, if they are not part of an on-going treatment programme for a **Serious Injury** or which in the opinion of **Our** medical advisors, can be reasonably delayed until **You** return **Home**
12. non-continuous treatment
13. any up-grades from economy class travel unless **Our** medical advisors specify this necessary on medical grounds
14. any costs or expenses if **You** do not have a pre-paid return ticket to the **UK** at the start of **Your Trip**
15. any medication or drugs which **You** knew were needed at the start of the **Trip**
16. the cost of any treatment or surgery, including exploratory tests which are not directly related to the illness or injury for which **You** went into hospital or clinic abroad
17. any costs of providing, repairing or replacing dentures, dental work involving the use of precious metals, false limbs, hearing aids, contact or corneal lenses or prescription spectacles
18. losses arising within 25 miles of **Your Home**
19. cosmetic surgery and all expenses incurred in connection with cosmetic surgery
20. services and supplies to the extent that they are not usual, customary and reasonable or not prescribed by a **Medical Practitioner** in accordance with similar accepted provisional medical standards.
21. anything mentioned in the General Exclusions Which Apply To All Sections Of The Insurance
You may not claim under this section B and section A in respect of the same additional accommodation or travel expenses.

SECTION C - HOSPITAL BENEFIT

What You Are Covered For:

We will pay **You** the amount shown in **Your Schedule**, for each and every completed period of 24 hours for which **You** are an in-patient in a hospital, as a direct result of an **Accidental** injury or illness which is not pre-existing.

What You Are Not Covered For:

We will not pay for the following if **You**:

1. are an in-patient at a hospital or clinic in the **UK**
2. are not receiving continuous treatment
3. are an in-patient at a hospital or clinic, which has not been authorised and arranged by the 24 hour medical emergency service.
4. anything mentioned in the General Exclusions Which Apply To All Sections Of The Insurance

SECTION D - TRAVEL DELAY AND HOLIDAY ABANDONMENT

What You Are Covered For:

SECTION D1 TRAVEL DELAY

We will pay **You** the amount shown in **Your Schedule**, if **Your** planned:

1. International outward flight, rail or sea journey on **Your** Scheduled departure, or
2. International inbound flight, rail or sea journey on **Your** Scheduled return is delayed for 12 hours or more, as a direct result of:
 - 2a. strike or industrial action
 - 2b. **Adverse Weather**
 - 2c. mechanical breakdown or derangement of such aircraft, sea vessel or train.

What You Are Not Covered For:

We will not pay for the following ;

1. the **Excess** as shown in **Your Schedule**
2. any compensation if **You** have not got written confirmation from the airline,





railway or shipping company or their handling agents, which shows the reason for the delay or cancellation of **Your Holiday**, the Scheduled departure time and the actual departure time of **Your flight**, rail journey or sailing, if applicable

3. any delay which is due to strike or industrial action which had started or was announced before **You** took out this policy
4. compensation under both the 'Travel Delay' and 'Holiday Abandonment' sections of this policy
5. any claims arising directly or indirectly from the delay of travel arrangements in any way caused or contributed to, by or on the order of any government, public or local authority including but not limited to any civil or federal aviation authority
6. **Your failure to check-in according to the itinerary supplied to You**
7. anything mentioned in the General Exclusions Which Apply To All Sections Of The Insurance

SECTION D2 HOLIDAY ABANDONMENT

We will pay, up to the amount shown in **Your Schedule**, for travel and accommodation expenses which **You** have paid or have contracted to pay, which **You** cannot recover from any source, if **You** elect to cancel **Your Trip** following a delay of 24 hours or more from the Scheduled departure time.

What You Are Not Covered For:

We will not pay for the following ;

1. the **Excess** as shown in **Your Schedule**
2. any compensation if **You** have not got written confirmation from the airline, railway or shipping company or their handling agents, which shows the reason for the delay or cancellation of **Your Holiday**, the Scheduled departure time and the actual departure time of **Your flight**, rail journey or sailing, if applicable
3. any delay which is due to strike or industrial action which had started or was announced before **You** took out this policy
4. compensation under both the 'Travel Delay' and 'Holiday Abandonment' sections of this policy
5. any claims arising directly or indirectly from the delay of travel arrangements in any way caused or contributed to, by or on the order of any government, public or local authority including but not limited to any civil or federal aviation authority
6. **Your failure to check-in according to the itinerary supplied to You**

7. anything mentioned in the General Exclusions Which Apply To All Sections Of The Insurance

SECTION D3 PET CARE

What You Are Covered For:

We will pay up to the amount shown in **Your Schedule** in respect to either of the following;

1. Veterinarian treatment for **Your** dog or cat occurring during the period of **Your Trip**, required as a result of injury or illness not known at the time of departure; and/or
2. Additional boarding/kennelling expenses for **Your** dog or cat, incurred by **You** due to a delay on **Your** planned return **Home** of more than 8 hours.

What You Are Not Covered For:

We will not pay for the following;

1. any dog or cat not in good health at the commencement of **Your intended Trip**.
2. any dog or cat that does not comply fully with immigration guidelines with regard to microchip, inoculations, pet passport etc.
3. any boarding/kennelling charges that **You** would have incurred in the course of **Your intended Trip**.
4. anything mentioned in the General Exclusions Which Apply To All Sections Of The Insurance

SECTION E- MISSED DEPARTURE

What You Are Covered For:

We will pay **You**, up to the amount shown in **Your Schedule** for reasonable additional accommodation and travel expenses, if **You** arrive at **Your** last departure point from the **UK** or the last departure point for **Your** return **Trip** to the **UK** too late to board **Your** booked flight, train or sailing, as a result of the following:

1. Scheduled **Public Transport** services failing to get **You** to **Your** destination in time due to strike, industrial action, **Adverse Weather** or mechanical breakdown; or
2. the private motor vehicle in which **You** were travelling suffering from a mechanical breakdown or failure; or





- the private motor vehicle in which **You** were travelling being directly involved in a road traffic accident, which resulted in mechanical breakdown or failure or is a matter necessary for the police to attend and they do attend.

What You Are Not Covered For:

We will not pay for the following;

- the **Excess** as shown in the **Your Schedule**
- any upgrade in accommodation
- any claim arising as a result of **You** not having taken reasonable steps to complete the journey to the departure point on time once the original occurrence giving rise to the delay is diminished or otherwise rectified
- any claim relating to internal flights
- any claim, if the **Adverse Weather**, strike or industrial action was in existence or publicly declared before **You** started **Your** journey to the departure point unless **You** made reasonable efforts to take such **Adverse Weather**, strike or industrial action
- any claim in respect of mechanical breakdown or failure, if **Your** private motor vehicle has not been properly serviced and maintained
- any repair costs to **Your** private motor vehicle
- any claims for vehicle breakdown or failure which are not substantiated by a written report from a rescue service or garage.
- anything mentioned in the General Exclusions Which Apply To All Sections Of The Insurance

SECTION F - PERSONAL ACCIDENT

What You Are Covered For:

We will pay **You** or **Your** estate a lump sum, as shown in **Your Schedule**, if **You** suffer **Bodily Injury** as a result of an **Accident** during **Your Trip** which causes:

- Your** death; or
- Loss of Limb(s)**; or
- Loss of Sight** in one or both eyes; or
- Permanent Total Disablement**.

What You Are Not Covered For:

We will not pay for the following;

- any benefit as a result of participating in Hazardous Sport & Leisure Activities, unless **You** have paid the additional premium prior to travel and cover is confirmed on **Your Schedule**
- any benefit where **Your** death, injury or loss does not occur within 180 days of the **Accident**
- any benefit if **You** cannot prove to the **Us** that the **Permanent Total Disablement** has continued for 12 months from the date of the injury and in all probability will continue for the remainder of **Your** life
- any claim for **Permanent Total Disablement** if at the date of the **Accident** **You** are over the statutory age of retirement and not in full time paid employment
- any claim arising directly or indirectly from the contracting of any disease or illness
- any claim arising directly or indirectly from the injection or ingestion of any substance
- any claim arising from any event, which exacerbates a previously existing **Bodily Injury**
- any claim not certified by an independent **Medical Practitioner**
- compensation shall not be payable under more than one of items 1, 2, 3 or 4 in respect of the same **Accident**, and the payment under any one item shall terminate **Our** liability under this section of the policy.
- anything mentioned in the General Exclusions Which Apply To All Sections Of The Insurance

SECTION G - PERSONAL LIABILITY

What You Are Covered For:

We will pay for **Your** legal liability inclusive of all associated legal fees and costs, in total up to the amount shown in **Your Schedule**, for any event which relates to an incident caused by **You** during the **Trip** which results in:

- injury, illness or disease to another person
- loss or damage to property which does not belong to **You** or any member of **Your Family** and is not in **Your** or a member of **Your Family's** custody or control

In the event of **Your** death **We** will, in respect of the liability incurred by **You**, compensate **Your** personal representatives in the terms of and subject to the limitations



of this section, provided that such personal representatives shall act as though they were **You** and observe, fulfil and be subject to the terms, exclusions and conditions of this section insofar as they can apply.

What You Are Not Covered For:

We will not pay for the following;

1. the **Excess** as shown in **Your Schedule**
2. irrespective of the **Excess** shown in **Your Schedule**, the first £200 of each and every claim in respect of loss or damage to temporary **Holiday** accommodation
3. **Bodily Injury** or disease to any person who, at the time of sustaining such injury or disease, is engaged in **Your** service or to any member of **Your Family** or anyone travelling with **You**
4. damage to property belonging to, or in the care, custody or control of **You** or a member of **Your Family** or a person in **Your** service
5. any liability arising out of or incidental to any profession, occupation or business
6. any liability which has been assumed under contract and would not otherwise have attached
7. any liability, injury, loss or damage arising directly or indirectly from or due to ownership, possession or use of any motorised or mechanical vehicles including any attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form or motorised leisure equipment
8. any liability arising out of ownership, occupation, possession, or use of any land or building (other than occupation only of any temporary residence)
9. any liability, injury, loss or damage arising directly or indirectly from or due to ownership, possession or use of any firearms or weapons of any kind
10. any liability arising in respect of any wilful or criminal act or assault
11. any liability, injury, loss or damage arising directly or indirectly from or due to any animals belonging to **You** or in **Your** care, custody or control
12. any liability claim which arises directly or indirectly as a result of **You** participating in **Hazardous Sports and Leisure Activities**
13. any claims arising directly or indirectly from participant to participant liability.
14. anything mentioned in the General Exclusions Which Apply To All Sections Of The Insurance

SECTION H- LEGAL EXPENSES

What You Are Covered For:

We will pay, up to the amount shown in **Your Schedule**, for legal costs and expenses incurred in pursuing legal proceedings against third parties for compensation and damages arising from or out of **Your** death, **Serious Injury or Illness** during **Your Trip**.

We will have complete control over the appointment of any solicitor(s) acting on **Your** behalf and of any legal proceedings. We will be entitled to repayment of any amounts paid under this section in the event that **You** are awarded legal costs as part of any judgement or settlement.

What You Are Not Covered For:

We will not pay for the following;

1. the **Excess** as shown in **Your Schedule**
2. any costs or expenses which have been incurred without **Our** prior approval
3. any claim where **We** consider **Your** prospect of success in achieving a reasonable benefit to be insufficient
4. any claim emerging from the pursuance to a contingent fee agreement between **You** and **Your** counsel
5. any claim for travel and accommodation expenses which **You** have incurred whilst pursuing legal action
6. any claim arising from **You** pursuing legal proceedings as part of and (or) on behalf of a group or organisation
7. any claim for legal costs where **You** are pursuing a legal action against **Your** agent, UK General Insurance Ltd, the 24 hour medical emergency service or Direct Group Travel Services
8. any claim against any member of **Your Family** or travelling companion
9. any claim for legal costs where **You** are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence
10. anything mentioned in the General Exclusions Which Apply To All Sections Of The Insurance



SECTION I - PERSONAL EFFECTS, VALUABLES AND DELAYED BAGGAGE

What You Are Covered For:

1. **Personal Effects and Valuables** -
We will pay for the loss of, theft of or damage to **Your Personal Effects** and **Valuables** after making reasonable allowance for wear, tear and depreciation, up to the amounts shown in **Your Schedule**.
2. **Travel Documents** -
We will pay for any reasonable expenses **You** incur, whilst obtaining emergency replacement passports, green cards, visas and accommodation vouchers or travel tickets which have been lost or stolen during the **Trip**, up to the amount shown in **Your Schedule**.
3. **Baggage Delay** -
We will pay for the purchase of essential items, up to the amount shown in **Your Schedule**, if **Your Personal Effects** are delayed or lost in transit on **Your** outward journey for more than 12 hours. Any payment made under baggage delay will be deducted should **You** subsequently claim for **Personal Effects** and **Baggage** which have been permanently lost or stolen.

What You Are Not Covered For:

We will not pay for the following;

1. the **Excess** as shown in **Your Schedule**
2. claims for theft of **Your Personal Effects** and/or **Valuables** if **You** have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number
3. more than the **Single Item** limits in **Your Schedule**, up to a maximum shown in **Your Schedule** in total for any one claim limited to £50 per item and subject to a maximum of £200 in total, if **You** are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss
4. any claim if the loss, damage or theft occurs during a journey or whilst in the custody of an airline or other carrier, and **You** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
5. wear, tear, or depreciation
6. loss, theft or damage arising from the delay, detention, seizure or confiscation by customs or other officials

7. damage caused by the leakage of powder or liquid carried within **Your Personal Effects**
8. any breakage of fragile articles, unless the breakage is caused by fire or an incident involving the vehicle in which **You** are being carried
9. theft from **Your Holiday** accommodation unless there is evidence of violent, visible and forcible entry thereto
10. claims arising for loss to stamps, contact or corneal lenses, sunglasses, hearing aids, dentures, false limbs, antiques and satellite navigation equipment of any kind.
11. claims arising for loss, theft or damage to prams, buggies, wheelchairs, pedal cycles, motor vehicles, marine equipment, diving equipment, watercraft, surfboards, **Golf Equipment** or **Sports Equipment**
12. damage to, or loss or the theft of **Your Personal Effects**, if they have been left:
 - 12a. in the custody of a person of anyone other than an **Insured** person or **Your** travelling companion
 - 12b. in an unattended motor vehicle, unless the articles are contained in a locked boot, locked glove compartment or covered luggage compartment and there is evidence of forced entry which is confirmed by a police report provided that, if the damage or loss or theft occurs between 8pm and 9am local time, the most **We** will pay is £100.
13. loss or damage to **Sports Equipment**, whilst in use
14. loss, theft or damage to anything being shipped as freight under a Bill of Lading, dentures, bridgework, artificial limbs, hearing aids of any kind, or items being carried on a vehicle roof rack
15. loss, theft or damage to **Valuables**, which at the time of such loss, theft or damage were located in checked-in luggage or an unattended motor vehicle
16. any claim for baggage delay if **You** cannot supply receipts for the essential items purchased and written confirmation from the carrier as to the length of delay
17. loss, theft or damage arising from:
 - 17a. mechanical or electrical breakdown
 - 17b. moth or vermin
 - 17c. processes of cleaning, restoring or repairing
18. anything mentioned in the General Exclusions Which Apply To All Sections Of The Insurance





SECTION J - PERSONAL MONEY

What You Are Covered For:

We will pay for the loss or theft of **Your Personal Money** carried on **Your** person or deposited in a safe, safety deposit box or similar locked fixed container in **Your Trip** accommodation, during **Your Trip**, up to the amount shown in **Your Schedule**.

What You Are Not Covered For:

We will not pay for the following;

1. the **Excess** as shown in **Your Schedule**.
2. any loss or theft of **Personal Money** if **You** have not notified the police within 24 hours of its discovery by **You** and obtained a written report, which includes the crime reference number
3. any claim, if the loss or theft occurs whilst in the custody of an airline or other carrier
4. any loss, if **You** have not taken reasonable steps to prevent a loss happening
5. 5. loss or theft of **Personal Money** that is:
 - 5a. not on **Your** person
 - 5b. not deposited in a safe, safety deposit box or similar locked fixed container in **Your Trip** accommodation
6. loss or theft of travellers cheques, if the issuer provides a replacement service
7. depreciation in value, currency changes, shortage caused by any error or omission, loss or damage arising from delay, seizure, confiscation or detention by customs or other officials.
8. anything mentioned in the General Exclusions Which Apply To All Sections Of The Insurance

SECTION K: SCHEDULED AIRLINE FAILURE

This cover is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom and is underwritten by Certain Underwriters at Lloyd's (The Insurer).

The Insurer will pay up to the amount shown in the schedule for each Insured Person named on the Invoice and on the Airline Ticket for:

1. Irrecoverable sums paid prior to Financial Failure of the scheduled airline not forming part of an inclusive holiday prior to departure or
2. In the event of Financial Failure after departure:
 - 2a. Additional costs incurred by the Insured Person in replacing that part of the flight arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements; or
 - 2b. If curtailment of the holiday is unavoidable -the cost of return flights to the **United Kingdom**, Isle of Man, Channel Islands or Ireland to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

Financial Failure means the Airline becoming Insolvent or has an administrator appointed and does not fulfil the booked flight(s)

The Insurer will not pay For:

1. Scheduled flights not booked within the United Kingdom, Isle of Man, Channel Islands or Ireland prior to departure.
2. Any costs resulting from the Financial Failure of:
 - 2a. Any scheduled airline which is, or which any prospect of Financial Failure is known by the Insured Person or widely known publicly at the date of the Insured Person's application under this policy
 - 2b. Any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing Policy, Policies, bond, or is capable of recovery section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means.
3. The financial failure of any travel agent, tour organiser, booking agent or consolidator with whom the **Insured** has booked a scheduled flight
4. Any losses which are not directly associated with the incident that caused the Insured to claim. For example, loss due to being unable to reach a pre-booked hotel, villa, car hire or cruise following the Financial Failure of an airline.



Claims Procedure:-International Passenger Protection claims **only**-any occurrence which may give rise to a claim should be advised as soon as reasonably practicable to:

IPP Claims Office
IPP House, 22-26 Station Road
West Wickham
Kent BR4 0PR, United Kingdom

Telephone: +44 (0)20 8776 3752
Facsimile: +44 (0)20 8776 3751
Email: info@ipplondon.co.uk
Website: www.ipplondon.co.uk

ALL OTHER CLAIMS -REFER TO YOUR INSURANCE DOCUMENT AND SEE ALTERNATIVE CLAIMS PROCEDURE.

SECTION L WINTERSPORTS

If **You** have paid the additional premium to include **Wintersports** cover and the cover is shown on **Your Schedule**, cover sections L1, L2, L3, L4 and L5 inclusive apply. For annual multi trip policies **Wintersports** cover is only provided up to a maximum of 17 days during the 12 month insured period.

SECTION L1 - SKI EQUIPMENT

What You Are Covered For:

We will pay, up to the amount shown in **Your Schedule**, for accidental loss, theft of or damage to **Ski Equipment**, which is owned or hired by **You**. If **You** own the **Ski Equipment**, **We** will take off the following amounts for wear and tear:

AGE OF **SKI EQUIPMENT** DEDUCTION

Up to 1 year old – 10% of purchase price
1 to 2 years old – 30% of purchase price
2 to 3 years old – 50% of purchase price
3 to 4 years old – 70% of purchase price
4 to 5 years old – 80% of purchase price
Over 5 years old – No cover

What You Are Not Covered For:

We will not pay for the following;

1. the **Excess** as shown in **Your Schedule**
2. claims for **Ski Equipment** which is owned by **You**, if it is over five years old
3. more than **Your** liability for the loss or damage to any hired **Ski Equipment**
4. any claim for loss or theft of **Ski Equipment**, if **You** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
5. any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier and **You** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
6. more than the **Single Item** limits in **Your Schedule**, up to a maximum shown in **Your Schedule** in total for any one claim, limited to £50 per item and subject to a maximum of £200 in total, if **You** are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss
7. claims arising from delay, detention, seizure or confiscation by customs or other



officials

8. claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading
9. damage to, or loss or theft of **Ski Equipment**, if it has been left:
 - 9a. unattended in a place to which the public has access other than in respect of skis left in an area designated for their storage where no secure facility exists
 - 9b. in an unattended motor vehicle
 - 9c. in the custody of anyone other than an **Insured** person or **Your** travelling companion
10. Anything mentioned in the General Exclusions Which Apply To All Sections Of The Insurance

SECTION L2 - SKI HIRE

What You Are Covered For:

If **Your** own **Ski Equipment** is:

1. lost, stolen or damaged
2. misdirected or delayed in transit by more than 12 hours

We will pay for the cost of hiring **You** the necessary **Ski Equipment** for each 24 hour period **You** are without **Your** own **Ski Equipment**, up to the amount shown in **Your** Schedule.

What You Are Not Covered For:

We will not pay for the following;

1. the **Excess** as shown in **Your** Schedule
2. any claim for loss or theft of **Your** own **Ski Equipment** if **You** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
3. any claim, if the loss or theft of **Your** own **Ski Equipment** occurs during a journey or whilst in the custody of an airline or other carrier, and **You** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
4. claims arising from **Your** own **Ski Equipment** being delayed, detained, seized or confiscated by customs or other officials
5. claims for loss or theft of, or damage to **Your** own **Ski Equipment**, whilst being

shipped as freight or under a Bill of Lading

6. claims arising from damage, or loss or theft of **Your Ski Equipment**, if it has been left:
 - 6a. unattended in a place to which the public has access other than in respect of skis left in an area designated for their storage where no secure facility exists
 - 6b. in an unattended motor vehicle
 - 6c. in the custody of anyone other than **Insured** person or **Your** travelling companion.
7. Anything mentioned in the General Exclusions Which Apply To All Sections Of The Insurance

SECTION L3 - SKI PACK

What You Are Covered For:

If **You** are unable to use **Your** ski pass, tuition or ski hire due to:

1. being involved in an **Accident**
2. **Your** sickness when substantiated by a **Medical Practitioner**
3. the loss or theft of **Your** ski pass

We will pay **You**, up to the amount shown in **Your** Schedule, for the proportionate value of any unused ski pass, ski hire or tuition fee.

What You Are Not Covered For:

We will not pay for the following;

1. the **Excess** as shown in **Your** Schedule
2. any claim, if the loss or theft of **Your** ski pass is not notified to the police within 24 hours of its discovery and **You** have not obtained a written report which includes the crime reference number
3. any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier and **You** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
4. loss or theft of **Your** ski pass, if it was left:
 - 4a. unattended in a place to which the public have access
 - 4b. in an unattended motor vehicle
 - 4c. in the custody of anyone other than an **Insured** person or **Your** travelling companion





5. *claims arising from a medical condition which is not substantiated by a report from the treating **Medical Practitioner**, confirming **You** inability to ski*
6. *claims for loss of enjoyment, however caused*
7. *Anything mentioned in the General Exclusions Which Apply To All Sections Of The Insurance*

SECTION L4 - PISTE CLOSURE

What You Are Covered For:

We will pay a benefit, as shown in **Your Schedule**, if **You** are unable to ski for a continuous period in excess of 24 hours, due to a lack of snowfall during the months of December to March inclusive, at **Your** pre-booked **Wintersports** resort.

What You Are Not Covered For:

We will not pay for the following;

1. *any benefit, if **You** are not skiing in a pre-booked **Wintersports** resort which is more than 1,000m above sea level*
2. *any benefit, if **You** are unable to provide a written report from either the resort management or **Your** tour operator substantiating **Your** claim*
3. *any benefit, if an alternative resort is available*
4. *any benefit, where **You** have been offered a reasonable alternative destination due to piste closure in **Your** pre-booked **Wintersports** resort*
5. *claims for loss of enjoyment, however caused*
6. *any benefit in respect to a **UK Holiday***
7. *any benefit if **You** were aware of or it was publicly known there was likely to be a lack of snow at the time of taking out this insurance.*
8. *Anything mentioned in the General Exclusions Which Apply To All Sections Of The Insurance*

SECTION L5 - DELAY DUE TO AVALANCHE

What You Are Covered For:

If **Your** outward or return journey is delayed by at least 12 hours beyond the Scheduled departure time as a direct result of an avalanche in **Your** pre-booked **Wintersports** resort, **We** will pay **You** an amount, as shown in **Your Schedule**, for additional travel and accommodation expenses.

What You Are Not Covered For:

We will not pay for the following;

1. *the **Excess** as shown in **Your Schedule***
2. *any claim, if **You** are unable to provide a written report from the resort management substantiating **Your** claim*
3. *Anything mentioned in the General Exclusions Which Apply To All Sections Of The Insurance*

SECTION M GOLF COVER

If **You** have paid the additional premium to include golf cover and the cover is shown on **Your Schedule**, cover sections M1, M2 and M3 inclusive apply:

SECTION M1 - GOLF EQUIPMENT

What You Are Covered For:

We will pay, up to the amount shown in **Your Schedule**, for accidental loss, theft of or damage to **Golf Equipment** which **You** own.

What You Are Not Covered For:

We will not pay for the following;

1. *the **Excess** as shown in **Your Schedule***
2. *more than the **Single Item** limits in **Your Schedule**, up to a maximum shown in **Your Schedule** in total for any one claim, limited to £50 per item and subject to a maximum of £200 in total, if **You** are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss.*
3. ***Golf Equipment** which is over five years old*
4. *any claim for loss or theft of **Golf Equipment** if **You** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number*
5. *any claim, if the loss of theft occurs during a journey or whilst in the custody of an airline or other carrier, and **You** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)*
6. *claims arising from delay, detention, seizure or confiscation by customs or other officials*





7. claims for loss, theft or damage to anything whilst being shipped as freight or under a Bill of Lading
8. damage to, or loss or theft of **Golf Equipment**, which is being carried on a vehicle roof rack
9. damage to, or loss or theft of **Golf Equipment**, if it has been left:
 - 9a. unattended in a public place
 - 9b. left in an unattended motor vehicle
 - 9c. in the custody of anyone other than an **Insured** person or **Your** travelling companion
10. Anything mentioned in the General Exclusions Which Apply To All Sections Of The Insurance

SECTION M2 - GOLF EQUIPMENT HIRE

What You Are Covered For:

If **Your** own **Golf Equipment** is:

1. lost, stolen or damaged
2. misdirected or delayed in transit by more than 24 hours

We will pay for the cost of hiring **You** the necessary **Golf Equipment** for each 24 hour period **You** are without **Your** own **Golf Equipment**, up to the amount shown in **Your** **Schedule**.

What You Are Not Covered For:

We will not pay for the following;

1. the **Excess** as shown in **Your** **Schedule**
2. any claim arising from the loss or theft of **Your** own **Golf Equipment** if **You** have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number
3. any claim, if the loss or theft of **Your** own **Golf Equipment** occurs during a journey or whilst in the custody of an airline or other carrier, and **You** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
4. claims arising from **Your** own **Golf Equipment** being delayed, detained, seized or confiscated by customs or other officials
5. claims following loss or theft of, or damage to **Your** own **Golf Equipment** whilst it is being shipped as freight or under a Bill of Lading.
6. claims damage to, or loss or theft of **Golf Equipment**, which was being carried

on a vehicle roof rack

7. claims damage to, or loss or theft of **Golf Equipment**, if it has been left:
 - 7a. unattended in a public place
 - 7b. left in an unattended motor vehicle
 - 7c. in the custody of anyone other than an **Insured** person or **Your** travelling companion
8. Anything mentioned in the General Exclusions Which Apply To All Sections Of The Insurance

SECTION M3 - NON-REFUNDABLE GOLFING FEES

What You Are Covered For:

We will pay, up to the amount shown in **Your** **Schedule**, for the proportionate value of any non refundable

1. pre-paid green fees
2. **Golf Equipment** hire fees
3. tuition hire fees which are not used due to **You** being:
 - 3a. involved in an **Accident**
 - 3b. **Your** sickness
 - 3c. **Adverse Weather** which causes the closure of the golf course

What You Are Not Covered For:

We will not pay for the following;

1. the **Excess** as shown in **Your** **Schedule**
2. claims arising from a medical condition which is not substantiated by a report from the treating **Medical Practitioner** confirming **Your** inability to play golf
3. 3. Anything mentioned in the General Exclusions Which Apply To All Sections Of The Insurance





SECTION M4 - HOLE IN ONE BAR BILL

What You Are Covered For:

We will pay, up to the amount shown in the **Schedule** towards the cost of reimbursement of a round of drinks in the event of completion by **You** of any Hole in One stroke, during an organised competition or tournament at a recognised golf course.

What You Are Not Covered For:

We will not pay for claims arising from:

1. Hole In One which is not scored on a recognised course in competition and not substantiated, signed and validated by the golf club or course secretary;
2. costs incurred where receipts are not provided or where costs are incurred on any day other than the day of the Hole In One.
3. Anything mentioned in the General Exclusions Which Apply To All Sections Of The Insurance

GENERAL EXCLUSIONS WHICH APPLY TO ALL SECTIONS OF THE INSURANCE

This insurance does not cover:

1. Any claims for travel outside the **United Kingdom** arising directly or indirectly from any medical condition unless it was declared to **Us** and accepted by **Us**.
2. Claims, (irrespective of **Your** destination), arising directly or indirectly from **You** or anyone else upon whom **Your Trip** depends;
 - 2a. travelling or acting against medical advice
 - 2b. awaiting results of tests or medical investigations
 - 2c. being on a hospital waiting list for treatment
 - 2d. having received a terminal prognosis
 - 2e. suffering from anxiety, stress or depression (unless admitted as an in-patient)
 - 2f. failing to disclose the required information at the time **Your** policy commences and throughout the **Period of Insurance**.
3. Which are claims in any way caused or contributed to by:
 - 3a. the failure of; or
 - 3b. the fear of the failure of; or
 - 3c. the inability of any equipment or any computer programme to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date other than for loss, damage, expenses or **Consequential Loss** not otherwise excluded which itself results from the operation of an insured cause.
4. Any claims directly or indirectly caused by, occasioned by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the claim:
 - 4a. terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation. We will, however, cover any loss or damage (but not related cost or expense), caused by any act of terrorism provided that such act did not happen directly or indirectly because of biological, chemical, radioactive or nuclear pollution or contamination or explosion; or
 - 4b. Irradiation, or contamination by nuclear material; or The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter; or



- 4c. Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority; or
- 4d. seizure or illegal occupation; or
- 4e. confiscation, requisition, detention, legal or illegal occupation, embargo, quarantine, or any result of any order of public or government authority which deprives **You** of the use or value of **Your** property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade; or
- 4f. discharge of pollutants or contaminants, which pollutants and contaminants shall include but not limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment; or
- 4g. chemical or biological release or exposure of any kind; or
- 4h. attacks by electronic means including computer hacking or the introduction of any form of computer virus; or
- 4i. threat or hoax, in the absence of physical damage due to an **Act of Terrorism**; or
- 4j. any action taken in controlling, preventing, suppressing or in any way relating to any **Act of Terrorism**.
- 4k. prohibitive regulations by the government of any country.
- 4l. the tour operator, coach operator, transport company or hotel:
 - causing a delay in the commencement of the **Holiday**
 - levying a surcharge, thus increasing the basic brochure price of the **Holiday**, save where the tour operator, coach operator, transport company or hotel does not have insurance to cover such an event.
- 4m. failure to notify the hotel or **Holiday** establishment, or tour operator or travel agent or booking agent or provider of transport immediately it is found necessary to cancel or **Curtail** the travel arrangements.
5. Any claims arising directly or indirectly from **You** travelling against Foreign Office advice or where it is deemed unsafe for **You** to travel.
6. Any claims arising directly or indirectly from **You** travelling against any health requirements stipulated by the carrier, their handling agents or any other **Public Transport** provider.
7. Any claims arising directly or indirectly from loss or destruction of, or damage to any property whatsoever, or any loss or expense whatsoever resulting in or arising there from, or any **Consequential Loss** or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, or arising from:
 - 7a. ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning of nuclear fuel, or
 - 7b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
8. Any claims arising directly or indirectly from **You** engaging in any illegal or criminal act
9. Any claims arising directly or indirectly from any unlawful act or criminal proceedings against the **Insured**, or any other person on whom the planned **Holiday** depends except this exclusion shall not apply in the event of **Your** obligation to attend a Court of Law under subpoena as a witness, unless such obligation to attend falls within **Your** occupational, professional or other similar capacity.
10. Any claims arising directly or indirectly from any **Consequential Loss** whatsoever (claims shall only be paid for those losses which are specifically stated under the terms of this policy, except as provided in Section I, relating to loss of travel documents.
11. Any claims arising directly or indirectly out of **Your** financial incapacity other than **Redundancy**.
12. Subject to general condition 18 below, any claims which, but for the existence of this policy, would be covered under any other insurance policy(s), including any amounts recovered by **You** from:
 - 12a. private health insurance; or
 - 12b. EHIC payments; or
 - 12c. any reciprocal health agreements; or
 - 12d. airlines; or
 - 12e. hotels; or
 - 12f. **Home** contents insurers; or
 - 12g. any other recovery by **You**, which is the basis of a claim.
13. Subject to Section K above, any claims arising directly or indirectly from the tour operator, airline or any other company, firm or person either becoming insolvent or being unable to or unwilling to fulfil any part of their obligation.
14. **Your** death, **Serious Injury or Illness** as a result of participating in:
 - 14a. **Hazardous Sports & Leisure Activities** whilst on **Your Trip**, unless **You** have paid the additional premium prior to travel and cover is confirmed on **Your Schedule**.
 - 14b. **Wintersports**, if **You** have not paid the additional premium before **Your**





Trip departure and it is not shown on Your Schedule. There is no cover if **You** are receiving any personal financial reward or gain for participating in any activity during the **Period of Insurance**, unless **We** have agreed to this and **You** have paid the appropriate additional premium.

15. Any claims arising directly or indirectly from:
 - 15a. wilful, self inflicted injury or illness; or
 - 15b. committing or attempting to commit suicide; or
 - 15c. wilful exposure to danger, except in an attempt to save a human life; or
 - 15d. solvent abuse; or
 - 15e. being under the influence of alcohol or drugs, except those prescribed by a registered **Medical Practitioner** and not those drugs prescribed for drug addiction; or
 - 15f. a failure to obtain any recommended vaccines, inoculations or medications prior to **Your Trip** departure; or
 - 15g. sexually transmitted diseases; or
16. Any claims arising directly or indirectly from anxiety, stress or depression; except where previously undiagnosed at the time **You** took out this policy.
17. Any claims arising directly or indirectly from **You** entering into, exiting from an aircraft or descending from an aircraft that is not a fully licensed passenger carrying aircraft in which **You** are travelling as a passenger or a member of the crew for the purpose of undertaking any trade or technical operation therein or thereon.
18. Any claims arising directly or indirectly from **Your** wilful exposure to peril. **You** must exercise reasonable care to prevent illness, injury or loss or damage to **Your** property as if uninsured.
19. Any claims arising directly or indirectly from **You** being engaged in any employment during **Your Trip** unless agreed by **Us** and any additional premium paid.
20. Any claims which have not been proven and the amount of the claim substantiated.
21. Claims for loss of enjoyment, however caused.
22. Any loss whereby any period of disability or loss whatsoever is increased through **Your** own act or omission.
23. Third party rights and no party other than **You** may claim benefit under the terms of this insurance.
24. Subject to Section K above, failure in provision of any part of the booked itinerary including error, omission, or default by the provider of any service forming part of the booked itinerary.

25. Any claims arising directly or indirectly from **You** engaging in any manual work during **Your Trip** except those defined under **Acceptable Sports & Leisure Activities**.
26. Any claim arising from routine treatment or care which could have been reasonably be expected to arise during **Your Period of Insurance**.
27. Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted. For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware. For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.





GENERAL CONDITIONS WHICH APPLY TO YOUR WHOLE POLICY

1. **You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:
 - 1a. supply accurate and complete answers to all the questions **We** or the administrator may ask as part of **Your** application for cover under the policy;
 - 1b. to make sure that all information supplied as part of **Your** application for cover is true and correct;
 - 1c. tell **Us** of any changes to the answers **You** have given as soon as possible.Failure to provide answers or to give **Us** details of any changes in-line with the requirement of the Act may mean that **Your** policy is invalid and that it does not operate in the event of a claim.
2. **You** must tell **Us** as soon as possible about any change in risk which affects **Your** policy, including **You**, a person **You** are travelling with, a **Close Business Associate** or **Relative** receiving confirmation of a medical condition or currently being under medical investigation, a change in the sporting or leisure activities **You** intend to participate in during **Your Trip** or any additional person(s) to be insured under the policy. **We** have the right to reassess **Your** policy and premium after **You** have advised **Us** of any relevant information. If **You** do not advise **Us** of all the relevant information, **We** may quote the wrong terms, reject or reduce **Your** claim, or **Your** policy may become invalid.
3. **You** must be resident in the **UK** and registered with a **Medical Practitioner** in the **UK** at the time of taking out this policy and intend to return **Home** within the **Trip Duration**.
4. If **Your** cover does not meet **Your** requirements, please notify **Us** within 14 days of receiving **Your** policy and **We** will refund **Your** premium. If during this 14-day period **You** have travelled, made a claim or intend to make a claim and **We** will not refund the premium.
5. Whilst participating in any **Hazardous Sports & Leisure Activities**, **You** must take reasonable care at all times to ensure **Your** own safety and the safety of those around **You**. Such reasonable care involves following the directions of any instructor and (or) expedition leader and following the normal and reasonable safety procedures suggested or recommended by the recognised controlling body of the sport or activity concerned, or the safety procedures commonly exercised in pursuing the sport or activity in question at all times.
6. **You** or **Your** legal representatives must provide **Us** with all policies, information and evidence **We** require and in the format **We** require.
7. At **Our** request, **You** shall submit to medical examination at **Your** expense except post mortem which **We** reserve the right to have undertaken at **Our** own expense.
8. Any items which become the subject of a claim for damage must be retained for **Our** inspection until **Your** claim is settled, and shall be forwarded to **Us** upon request at **Your** or **Your** legal personal representative's expense. All such items shall become **Our** property following final and accepted settlement of the claim.
9. In the event of any occurrence which may give rise to a claim under this policy, **You** must take all reasonable steps to minimise any loss arising out of such a claim.
10. **You** must exercise due care and attention at all times for the safety of **Your** property and take all reasonable steps to prevent **Accident**, loss or damage.
11. Each **Insured** person shall be deemed to be insured separately, with the exception of **Children/Grandchildren** insured on an annual multi-trip policy unless travelling with an **Insured** adult.
12. Costs will be limited to those that would have been incurred if **You** were a resident of the **UK**.
13. **You** must notify any claim to **Us** within 31 days after the incident giving rise to the loss. All documents and medical evidence required in support of a claim should be furnished at **Your** expense. **We** will reserve the right to decline liability for any claim notified after this date.
14. This insurance is non-transferable. No premium will be refunded, either in full or on a pro-rata basis, after the expiry of the initial 14 day cooling off period.
15. This policy shall be governed by and construed in accordance with the Law of England and Wales unless the **Insured's** habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the Law of Scotland shall apply.
16. **We** may, at **Our** own expense, take proceedings in **Your** name to recover compensation or secure an indemnity from any third party in respect of any loss or damage covered by this insurance and any amount so recovered shall belong to **Us**. Where a full recovery is made, **We** agree to return **Your Excess**.
17. **Our** liability shall be conditional upon the observance by **You** of the terms and conditions of this insurance and the truth and completeness of the statements and answers supplied by **You** and on **Your** behalf. If a claim is in any respect false or if any fraudulent means or devices are used by **You** or anyone acting on **Your** behalf to obtain any benefits from this insurance, all benefits under this insurance shall be forfeited and no return of premium shall be due.
18. If at the time of loss, damage or liability covered under this policy, **You** have any other insurance or guarantee which covers the same loss, damage or liability, **We** will only pay a rateable share of the claim (excluding Section F Personal Accident).





IMPORTANT: THE 24 HOUR MEDICAL EMERGENCY SERVICE

HOSPITAL TREATMENT ABROAD: INPATIENT AND OUTPATIENT

If **You** require hospital treatment (either inpatient or outpatient) **You** must contact the relevant number below. If **You** do not, this could mean that **We** will not provide cover or **We** will reduce the amount **We** pay for medical expenses.

For inpatient treatment, anywhere in the world:

Global Response

Tel: +44 (0) 113 3180 197

Fax: +44 (0) 113 3180 198

Email: operations@global-response.co.uk

For outpatient treatment, anywhere in the world, excluding North America and the **United Kingdom**:

Healthwatch S.A.

Tel: +44 (0) 113 3180 124

Fax: +44 (0) 113 3180 125

Email: newcase@healthwatch.gr

For outpatient treatment, in North America and the **United Kingdom**:

Global Response

Tel: +44 (0) 113 3180 197

Fax: +44 (0) 113 3180 198

Email: operations@global-response.co.uk

Global Response or Healthwatch S.A. may be able to guarantee costs on **Your** behalf. When contacting Global Response or Healthwatch S.A. please state that **Your** insurance is provided by UK General Insurance Ltd and quote the appropriate scheme name and reference number:

Scheme Name: Emerald Life Travel Policy

Reference number: **06331B**

Note: **You** must retain receipts for medical and additional costs incurred and **You** are responsible for any policy **Excess** which should be paid by **You** at the time of treatment.

INPATIENT TREATMENT ABROAD

If **You** go into hospital **You** must contact Global Response immediately. If **You** do not, this could mean that **We** will not provide cover or **We** will reduce the amount **We** pay for medical expenses.

OUTPATIENT TREATMENT ABROAD

If **You** require outpatient treatment please contact the appropriate Emergency Assistance provider as detailed above. If the emergency assistance is being provided by Healthwatch SA, please ensure the treating Doctor or Clinic is aware of the following instructions.

OUTPATIENT INSTRUCTIONS TO DOCTORS/CLINICS

In order to have **Your** invoices paid quickly, please send **Your** invoice (clearly showing the patient name/s) and any supporting documentation related to the outpatient treatment (Medical report, cost breakdown) by email to newcase@healthwatch.gr.

You must include **Your** bank account details, IBAN no's and / or swift code for payment to be processed electronically.

Out Patient Department tel: +30 2310 256454

Out Patient Department fax: +30 2310 256455 or +30 2310 254160

Email: newcase@healthwatch.gr

RETURNING EARLY TO THE UNITED KINGDOM

If **You** have to return to the **UK** under section 2 (Emergency medical, repatriation & associated expenses), the relevant 24 hour medical emergency services must authorise this. If they do not, this could mean that **We** will not provide cover or **We** may reduce the amount **We** pay for **Your** return to the **UK**. **We** reserve the right to repatriate **You** should **Our** medical advisors consider **You** fit to travel.

MAKING A CLAIM

Any incident or loss which gives rise, or may give rise, to a claim under **Your** travel insurance should be advised immediately to:

Emerald Life Claims Department¹

PO Box 1188

Doncaster

DN1 9PQ

Tel: 0330 041 2191

Email: travel@emeraldlifeclaims.co.uk





On contacting the Claims Department, please have **Your** policy details to hand. In all correspondence please state that **Your** insurance is provided by UK General Insurance Limited and quote scheme name Emerald Life Travel Insurance and reference 06331B. **You** will then be sent a claim form which **You** should arrange to complete as fully as possible, and return with the necessary supporting documents. If **You** have to make a claim, **You** must notify **Us** as above as soon as practicable after the incident giving rise to the claim, and in any event no later than 31 days after **Your** return **Home**. **We** reserve the right to decline liability for any claim notified after this date. UK General Insurance Ltd are an insurers agent and in the matters of a claim, act on behalf of the insurer.

DATA PROTECTION ACT 1998

Please note that any information provided to **Us** will be processed by **Us** and **Our** compliance team within the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

We collect and maintain personal information in order to underwrite and administer the policies of insurance that **We** issue. All personal and credit/debit card information is treated with the utmost confidentiality and with appropriate levels of security, and will not be kept longer than is necessary. **We** will endeavour to protect **Your** information from accidental or unauthorised disclosure. **We** will only reveal **Your** information if it is allowed by law, authorised by **You**, to prevent fraud or in order that **We** can liaise with **Our** agents in the administration of this policy.

We may pass **Your** personal information to other companies for processing on **Our** behalf. Some of these companies may be based outside Europe in countries which may not have laws to protect **Your** personal information, but in all cases **We** will ensure that it is kept securely and only used for the purposes for which **You** provided it. Details of the companies and countries involved can be provided to **You** on request.

Under the terms of the Data Protection Act 1998, **You** have the right to ask for a copy of any information **We** hold on **You** upon payment of an administrative fee of £10. These principles apply whether **Your** information is held on paper or in electronic form. Enquiries in relation to data held should be directed to **Us** either by email customerservice@emeraldlife.co.uk or by calling **Us** on 0330 131 9950

¹ Services provided by Direct Group on behalf of Emerald Life



SPORTS AND LEISURE ACTIVITIES DEFINED

CATEGORY 1 ACCEPTABLE SPORTS AND LEISURE ACTIVITIES

The following activities are automatically included within the cover when participating on an amateur basis:

Archery (amateur and under adequate supervision)
Assault Course
Badminton (amateur)
Banana Boating (only as a passenger with no right of control)
Baseball (amateur)
Basketball (amateur)
Battle re-enactment
Beach Games
Billiards / Snooker / Pool
Body boarding / Boogie boarding
Bowls
Breathing Observation Bubble (BOB)
Bridge Climb / Walk
Bridge Walking (within organisers guidelines)
Bungee jumping / Swoop (within organisers guidelines) - Single Jump
Camel riding
Camp America Counsellor
Caneing (up to grade 3 rivers)
Canopy Walking
Catamaran Sailing (if qualified and no personal liability)
Clay pigeon shooting (no liability cover)
Climbing (on climbing wall only)
Cricket (amateur)
Croquet
Cross country running (non-competitive)
Cross country skiing / nordic skiing

Curling
Cycle touring
Cycling - Standard (excluding BMX, mountain biking and racing)
Cycling - Cyclocross
Cycling - Triathlon
Dancing (including instruction)
Deep sea fishing (within organisers guidelines)
Dinghy Sailing (excludes liability)
Dog sledding (organised, non-competitive and with experienced local driver for max 3 days)
Dragon Boat Racing
Dry Slope Skiing
Dune Bashing (within organisers guidelines but excludes liability)
Elephant riding
Endurance activities (up to 3,000 metres above sea level)
Falconry
Fell walking / running (up to 3,000 metres above sea level)
Fencing
Fishing
Fives
Flying fox (cable car)
Football - American (amateur only)
Football - Association (amateur only)
Football - Gaelic (amateur only)
Football (amateur only)
Frisbee
Glacier skiing / walking
Glass Bottom Boats/Bubbles
Go Karting (within organisers guidelines and no personal liability)
Golf (amateur)
Handball
Heptathlon (amateur only)
Hiking (up to 3,000 metres above sea level)
Hockey (amateur)





CATEGORY 1 ACCEPTABLE SPORTS AND LEISURE ACTIVITIES CONTINUED

Horse riding (excluding competitions, racing, polo, jumping or hunting)
Hot Air Ballooning (organised pleasure rides only)
Hovercraft (as a fare-paying passenger only)
Hurling (amateur only)
Hydro zorbing
Ice fishing (within organisers guidelines and no personal liability)
Ice go karting (within organisers guidelines and no personal liability)
Ice windsurfing (within organisers guidelines and no personal liability)
Ice-skating
In-line skating/roller blading (wearing appropriate safety equipment and clothing)
Javelin throwing (amateur only)
Jeep Safari (within organisers guidelines and no personal liability)
Jet boating (no racing or liability cover)
Jet skiing (no racing or liability cover)
Jogging
Jousting (within organisers guidelines and no personal liability)
Karting (no racing or liability cover)
Kayaking (up to grade 3 rivers)
Korfball (amateur only)
Marathon Running (amateur)
Martial arts (amateur only)
Motorcycling / Moped - up to 125cc (full UK licence held, helmet to be worn and no liability cover)
Mountaineering (under 2,000 metres and with appropriate safety equipment and clothing)
Mud Buggy (within organisers guidelines and no personal liability)
Netball (amateur)
Octopush / Underwater hockey
Orienteering
Outward bound pursuits
Paint balling/war games (wearing eye protection and no liability cover)
Parachuting (Single jump. Tandem only)

Parasailing / parascending - over water
Pedalos
Polo (amateur only)
Pony trekking
Power boating (no racing, non-competitive and no liability cover)
Racquetball (amateur)
Rambling
Refereeing (amateur only)
RIB boat tours (no racing, non-competitive and no liability cover)
Ringos (within organisers guidelines and no personal liability)
Roller Derby
Roller skating / blading / in line skating (wearing appropriate safety equipment and clothing)
Rounders (amateur only)
Rowing (amateur only)
Rugby (amateur only)
Running (Non-competitive and not marathon)
Safari (organised tour by a recognised company and not involving the use of firearms)
Safari trekking /tracking in the bush (organised tour by a recognised company and not involving the use of firearms)
Sail boarding
Sailing within territorial limits (excludes racing, competition and liability cover)
Sand boarding / surfing / skiing
Sand yachting (no racing and no liability cover)
Scuba diving between 15 and 30 metres in depth (provided **You** hold the relevant qualifications and not diving alone)
Scuba diving up to 15 metres in depth (if adequately supervised or hold the relevant qualifications)
Sea canoeing / kayaking (wearing appropriate safety equipment and clothing)
Segway
Shark Cage Diving (pre-organised in the UK)
Shinty (amateur only)
Skate Boarding (excludes racing, competition and liability cover)





CATEGORY 1 ACCEPTABLE SPORTS AND LEISURE ACTIVITIES CONTINUED

Skiing - winter walking (using crampons and ice picks only)
Skiing - alpine
Skiing - big foot
Skiing - blading
Skiing - dooing
Skiing - mono
Skiing - Nordic
Skiing - tandem
Skiing - terrain park
Sky diving (Single jump. Tandem only)
Sledging/sleigh riding (pulled by horse or reindeer as a passenger)
Sledging/tobogganing on snow
Snorkelling
Snow boarding - within resort boundaries
Snow carving (using non powered hand tools only and working at ground level)
Snow shoe walking
Snow sledging
Snow tubing
Soccer (amateur only)
Softball (amateur only)
Speed sailing (excludes racing, competition and liability cover)
Sphering
Squash (amateur)
Surfing (Amateur only. Under 14 days)
Surf Kayaking
Swimming (amateur only)
Swimming with dolphins
Tall ship crewing (no racing and no liability cover)
Ten pin bowling (amateur)
Tennis (amateur)
Tobogganning/sledging
Trampolining
Tree top walking
Trekking (up to 3,000 metres above sea level)
Triathlon
Tug of war
Ultimate frisbee
Volleyball (amateur)
Wadi bashing (Within organisers guidelines. No liability cover)
Wake Boarding
Walking (up to 3,000 metres above sea level)
War Games
Water Polo (amateur)
Water Skiing (amateur)
Whale watching
White water rafting (grade 1 to 3 rivers)
Wind Tunnel Flying (wearing appropriate safety equipment and clothing)
Windsurfing (amateur)
Work - Admin & office based
Work - Bar & restaurant
Work - Caring for children as au pair / nanny (excludes liability)
Work - charity / conservation work provided no interaction with wild animals
Work - Coaching only (no playing or involvement in sport or activity)
Work - Farm work, fruit or vegetable picking (non-mechanical)
Yachting (racing/crewing inside territorial waters)
Yoga
Zap cats (Within organisers guidelines. No liability cover)
Zip Lining (wearing appropriate safety equipment and clothing)
Zorbing / Hydro-zorbing





CATEGORY 2 SPORTS AND ACTIVITIES

Please note; cover for winter sports activities is in addition to the standard winter sports premium.

Biathlon / Triathlon (amateur)
 Blokating (no liability cover)
 Bungee jumping / Swoop (within organisers guidelines) - Multiple Jumps
 Cycling - Mountain biking (excluding down hill and extreme cycling)
 Gymnastics
 Lacrosse (amateur only)
 Minjin swinging
 Mountain boarding
 Street luge (wearing appropriate safety equipment and clothing. Excludes liability cover)
 Surfing (Amateur only. Over 14 days)
 Weightlifting (amateur)

CATEGORY 3 SPORTS AND ACTIVITIES

Please note; cover for winter sports activities is in addition to the standard winter sports premium.

Blobbing (within organisers guidelines. Using appropriate safety equipment. No liability cover.)
 Dog sledding (organised, non-competitive and with experienced local guide and adequate training in driving and handling dogs)
 Grass skiing
 High diving
 Land yachting / skiing (amateur only)
 Skiing - biking
 Skiing - off piste outside the resort boundaries but with a guide (must carry avalanche survival kit including avalanche beacon)
 Snow boarding - off piste outside the resort boundaries but with a guide (must carry avalanche survival kit including avalanche beacon)
 Snow carting (no liability cover)
 Snow go karting (no liability cover)
 Snow scooting
 Via feratta

CATEGORY 4 SPORTS AND ACTIVITIES

Please note; cover for winter sports activities is in addition to the standard winter sports premium.

Caving / Pot holing (using appropriate safety equipment and clothing)
 Flying (as passenger in a private plane, helicopter or light aircraft). The cover excludes PL and is limited to a max of 12 hours flying time.
 Gliding (under instruction and no personal liability)
 Hang gliding
 Ice hockey
 Kite boarding
 Kite buggying
 Kite surfing
 Microlighting (no liability cover)
 Paragliding
 Paramotoring
 Parapenting
 Parasailing / parascending - over land
 Potholing / caving (using appropriate safety equipment and clothing)
 Quad biking (accompanied by a qualified instructor/leader)
 Scuba diving between 30 and 40 metres in depth (provided **You** hold the relevant qualifications and not diving alone)
 Skiing - cross country
 Snow mobiling / skidoo (no liability cover)

CATEGORY 5 SPORTS AND ACTIVITIES

DECLINED – No cover is available for the following sports and activities

Animal riding (other than camel or elephant)
 Arctic survival skills
 Base jumping
 Big game hunting
 Black water rafting
 Bob sleigh
 Bouldering / Rock climbing without ropes or harness





CATEGORY 5 SPORTS AND ACTIVITIES CONTINUED

DECLINED – No cover is available for the following sports and activities

Boxing
Bridge Swinging
Bull fighting
Bull running
Canoeing (grade 4 and above rivers)
Canyoning / Gorge swinging
Cat skiing
Cave diving
Cave rafting
Cave tubing
Cliff jumping
Climbing (outdoors)
Coasteering
Cresta run
Cycling - BMX stunts and obstacles
Devil karting
Dirt surfing / boarding
Drag racing
Free diving
Free mountaineering
Gliding (solo crew or piloting)
Hiking (above 3,000 metres above sea level)
Hitchhiking
Hunting
Hydro speeding
Ice climbing
Ice diving
Ice marathon
Kayaking (grade 4 rivers +)
Kick boxing
Kloofing / Canyoning
Luging
Motorcycling - over 125cc
Motorsports
Motorcycling - rallies / competitions
Mountaineering (over 2,000 metres or necessitating the use of ropes, pulleys or guides)
Parachuting (Multiple jumps or jumping solo)
Professional sports
Quad biking (unaccompanied by a qualified instructor/leader)
Rap jumping / running
Rifle range shooting
River bugging
River tubing
Rock climbing
Rock scrambling
Rodeo
Safari trekking /tracking in the bush (Self Drive)
Sailing outside territorial limits (Incidental basis. Excludes racing, competition and liability cover)
Scuba diving over 40 metres
Shark diving
Skiing - flying
Skiing - freestyle
Skiing - glacier
Skiing - heli
Skiing - jumping
Skiing - mountaineering
Skiing - off piste outside the resort boundaries without a guide (not against local authoritative warning or advice - must also carry avalanche survival kit including avalanche beacon)
Skiing - para
Skiing - racing
Skiing - randonee
Skiing - skeleton





CATEGORY 5 SPORTS AND ACTIVITIES CONTINUED

DECLINED – No cover is available for the following sports and activities

Skiing - snowcat

Skiing - stunting

Skiing - stunts & acrobatics

Skiing - touring

Skiing - yawning / ski joring

Sky diving (Multiple jumps or jumping solo)

Sky surfing

Slack lining

Snow boarding - off piste outside the resort boundaries but without a guide (must carry avalanche survival kit including avalanche beacon)

Snow kiting

Storm chasing

Tombstoning

Trekking (over 3,000 metres above sea level)

Walking (above 3,000 metres above sea level)

White water rafting (grade 4 and above rivers)

White water sledging

Work - Animal sanctuary / refuge work

Wrestling

Yachting (racing/crewing outside territorial waters)

Appendix: Your Consular Assist Policy



EMERALDLIFE



STRONG ADVISORY NOTE

By nature of the risks that this policy covers, some categories of claim may require the input of a third party. It is strongly advised that You inform at least one of the following parties of the existence of this policy and provide them with a copy of the wording in the event that You require assistance and are unable to initiate the claims process:

- a) a Family Member;
- b) Your employer;
- c) a close friend;
- d) a colleague.

This policy is intended to cover the circumstances as detailed under the "What this insurance covers" section.

The intention of this policy is not to duplicate services being delivered directly to You or costs being incurred on Your behalf by the Foreign & Commonwealth Office, other service provider or any other insurance policy or policies that You may have.

Please note that events arising as a consequence of terrorism will not be covered under this policy.

DATA PROTECTION

We take our responsibilities for the protection of Your data in line with the requirements of the Data Protection Act 1998 very seriously. However please be aware that given the possible nature of any incident in which you may be involved, it will not always be possible to gain Your explicit consent to disclosing information covered by the Data Protection Act. We will ensure that we use our best endeavours to assess, review and record all information that is passed to relevant third parties in pursuit of Your claim.

Should You be unhappy with this potential eventuality You should notify Your Intermediary immediately who will arrange for cover to be cancelled under this contract.

CAPITALISED WORDS

Capitalised words and phrases have a special significance. To aid Your understanding, these are set out within the full definitions in a separate section of this policy.

NOTIFICATION OF YOUR CLAIM

In the event of a claim under this policy, You must call the Emergency Helpline Number on **033 33 70 70 70** and report the circumstances that have given rise to a claim.

The Emergency Helpline Number is operated 24 hours a day 365 days a year.

You shall at all times co-operate with Us and give to Us and/or our representatives, evidence and documents as requested to support Your claim, at Your own expense.

WHO WILL HANDLE YOUR CLAIM

Your claim will be managed by Our appointed Claims Handler, Legal Insurance Management Ltd (LIM) in conjunction with their appointed representatives Consularcare Ltd.



POLICY DEFINITIONS

The words or expressions detailed below have the following meaning wherever they appear in this policy.

Abducted	To take (someone) away illegally by force or deception but not with the intention to extort monies or to use the victim for the purpose of bargaining with another party.	Insured Person, You, Your	The person who has paid the premium and is named in the Schedule as the Insured Person.
Agent	The business or organisation from whom You bought Your policy.	Insurer	This insurance is arranged by Emerald Life Limited and administered by Legal Insurance Management Limited and underwritten by UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE, Registered in England No.SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ.UK General Insurance Ltd is authorised and regulated by the Financial Conduct Authority. Emerald Life Limited is an appointed representative of UK General Insurance Limited. Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768 . Legal Insurance Management Limited is authorised and regulated by the Financial Conduct Authority under registration number 552983. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768 .
Claim Limit(s)	The amount We will pay in respect of any one claim and during any one Period of Insurance being £25,000.	Kidnap (Kidnapped/ Kidnapping)	To take (someone) away illegally by force or deception with the intention to extort monies or to use the victim for the purpose of bargaining with another party.
Departure	The point at which You leave the UK or, if You are already abroad, the country You are leaving for Your next destination.	Major Crisis	An event that is, or is expected to lead to, an unstable and dangerous situation in the country You are visiting.
Detention	The action of detaining someone or the state of being detained in official custody.	Natural Disasters	A natural event including but not limited to a flood, earthquake, or hurricane, which causes great damage or loss of life.
Express Kidnapping	A method of abduction where a small and easily paid ransom is demanded and the victim is then released.	Period of Advice	Sections 1,4,5,6,8 and 10 – up to 30 days after the Time of Occurrence. Sections 2, 3 and 9 – up to 180 days after the Time of Occurrence and up to 30 days after Your release. Section 6 – up to 365 days after the Time of Occurrence and up to 30 days after Your release.
Family Members	Your parents, spouse, siblings and children.		
Helpline	The Claims Helpline Service is operated by Consularcare Limited on 033 33 70 70 70.		
Hospitalisation	Where You are formally admitted as an in-patient within an hospital or healthcare unit.		
In-Country Support	The provision of advice and support by one of Our local consular specialists within 24 hours for up to 5 days. We shall, at Our sole discretion, supply the above advice and support with a visit from a UK based consular specialist within 72 hours (travel permitting) for up to 5 days. The above support shall be communications and liaison with local authorities, organisations, consulates or embassies following an accepted claim. The maximum amount of time We shall incur costs providing In-Country Support locally or with a visit from the UK shall be limited to 5 days.		





Period of Insurance	The Period of Insurance shown in the Schedule.
Petty and Minor Crime	A misdemeanour, not defined as a Serious Crime, for which the punishment is usually just a small fine or short term of imprisonment.
Security Agencies	<ol style="list-style-type: none">1. governmental organisations which conduct intelligence activities for the internal security of a nation;2. consulting firms specialising in political, security and integrity risks.
Serious Crime	<p>Where you are an alleged victim of Greivous Bodily Harm, murder or manslaughter (excluding corporate manslaughter) as defined in English law.,</p> <p>If you are an alleged victim of Greivous Bodily Harm we Shall only provide In-Country Support where You have been hospitalised for a period of over 48 hours.</p>
Sexual Assault	sexual assault as defined in English Law.
Schedule	The document which shows details of You and this insurance and is attached to and forms part of this policy.
Time of Occurrence	When the Event occurred or commenced whichever is the earlier.
We, Us, Our	UK General Limited on behalf of Great Lakes Reinsurance (UK) SE.



WHAT THIS INSURANCE COVERS

Following an insured incident occurring during the Period of Insurance in the area where You are visiting on holiday, We will provide the following cover.

INSURED EVENTS

SECTION 1 – MAJOR CRISIS MANAGEMENT

What is Covered?

Where a Major Crisis occurs in the country You are visiting, We will manage communications between official agencies, Family Members, colleagues or close friend whilst You are not in the UK.

SECTION 2 – ABDUCTION

What is Covered?

Where You are Abducted, We will support You by:-

1. providing In-Country Support;
2. liaising with Family Members, colleagues, close friend or Your employer;
3. liaising with appropriate governments, Your embassy and the local authorities;
4. liaising with Your travel insurance provider and Security Agencies;
5. referring You to a translation service where it is required.

Upon release, We will meet with You and help You to find accommodation, arrange a medical check-up and arrange travel back to the UK.

SECTION 3 – KIDNAPPINGS

What is Covered?

Where You are Kidnapped, We will support You by:-

1. providing In-Country Support;
2. liaising with Family Members, colleagues, close friend or Your employer;
3. liaising with appropriate governments, Your embassy and the local authorities;
4. liaising with Your travel insurance provider and Security Agencies;
5. referring You to a translation service where it is required.

Upon release, We will meet with You and help You to find accommodation, arrange a medical check-up and arrange travel back to the UK.

Excluding any costs in relation to a claim that falls within the definition of an Express Kidnapping.

SECTION 4 – VICTIM OF SERIOUS CRIME

What is Covered?

Where You are a victim of Serious Crime, We will support You by:-

1. providing In-Country Support;
2. helping You arrange an appointment with a local hospital or doctor for treatment where necessary;
3. liaising with Family Members, colleagues, close friend or Your employer;
4. liaising with appropriate governments, Your embassy and the local authorities;
5. providing You with general information about the local police and legal procedures;
6. liaising with Your travel insurance provider and Security Agencies;
7. referring You to a translation service where it is required;
8. referring You to legal professionals and helping you appoint a solicitor in relation to the Serious Crime.

SECTION 5 – SEXUAL ASSAULT

What is Covered?

Where You are a victim of Sexual Assault We will support You by:-

1. where requested by You, discreetly contacting and liaising with Family Members, colleagues, close friend or Your employer and to let them know what has happened;
2. contacting Your embassy and ask that they provide You with an escort to the police station;
3. providing a list of local lawyers, interpreters and referring You to a translation service; advice on transmitted infections and on pregnancy;
4. providing information on professional help that is available to You in the UK and requesting, where needed, the services of a sexual offences trained officer from Your local police station in the UK;





5. referring You to legal professionals and helping you appoint a solicitor in relation to the Serious Crime.

SECTION 6 – DETENTION / IMPRISONMENT

What is Covered?

Where You are detained or imprisoned abroad, We will support You by:-

1. liaising with Your embassy and/or, where requested by You, liaising with Family Members, colleagues, close friend or Your employer;
2. contacting support charities and organisations if required;
3. referring You to legal professionals and helping You appoint a solicitor in relation to Your detainment or imprisonment;
4. referring You to a translation service where it is required;

Excluding the cost of any fines or penalties that You are requested to pay by the local police or authorities.

SECTION 7 – EXPRESS KIDNAPPINGS

What is Covered?

Where You are a victim of an Express Kidnapping, We will support You by:-

1. liaising with appropriate governments, Your embassy and the local authorities;
2. where requested by You liaising with Family Members, colleagues, close friend or Your employer;
3. referring You to legal professionals and helping You appoint a solicitor in relation to the Express Kidnapping;
4. referring You to a translation service where it is required;
5. liaising with Your travel insurance provider and Security Agencies;
6. providing You with advice on what next steps You should take following the Express Kidnapping;
7. liaising with Your embassy and local authorities where necessary.

Excluding the repayment or replacement of monies or items extorted from You in the Express Kidnapping.

SECTION 8 – VICTIMS OF PETTY AND MINOR CRIME

What is Covered?

Where You are a victim of a Minor or Petty Crime, We will support You by:-

1. providing telephone support from an English speaking consular trained incident manager;
2. where requested by You, liaising with Family Members, colleagues, close friend or Your employer;
3. referring You to legal professionals and, where necessary, helping you appoint a solicitor in relation to the Petty or Minor Crime;
4. referring You to a translation service where it is required.

SECTION 9 – MISSING PERSONS

What is Covered?

Where You are reported as missing for a period of over 48 hours, We will support You by:-

1. providing In-Country Support;
2. liaising with Your next of kin and if You are found, We will liaise with Your Family Members, colleagues, close friend or Your employer where requested by You on what their next steps should be;
3. referring You to a translation service where it is required;
4. referring You to legal professionals and, where necessary, helping you appoint a solicitor in relation to the circumstances that led to You going missing;
5. liaising with Your embassy and local authorities where necessary.





SECTION 10 – PASSPORT REPLACEMENT

What is Covered?

Where Your passport has been lost or stolen, We will support You by:-

1. providing telephone support from an English speaking consular trained incident manager who will help You to complete Your application;
2. providing advice on how to acquire a replacement passport;
3. liaising with local government agencies or the consulate to help You acquire a replacement passport and arranging appointments with the consulate if required;
4. where requested by You, liaising with Family Members, colleagues, close friend or Your employer.

Excluding the cost of any applications or fees in replacing Your passport.

GENERAL EXCLUSIONS OF YOUR POLICY

WE SHALL NOT BE LIABLE FOR:-

1. *claims in respect of in-country support where in the opinion of a Security Agency the attendance of Our representative could result in their life being placed in serious danger;*
2. *costs arising from or in connection with translation services, interpreters or legal professionals that We have referred to You;*
3. *any communications that are not in relation to Your whereabouts, well-being, travel arrangements or travel insurance;*
4. *costs arising from or in connection with Your accommodation, travel, or medical arrangements;*
5. *costs of advice provided after the Period of Advice for the specific incident has expired;*
6. *claims for advice for circumstances that are not covered by the policy;*
7. *any claim in countries or areas therein where the Foreign and Commonwealth Office (FCO) advises against all travel to or all but essential travel to, at the time of Your Departure. For further guidance refer to: www.gov.uk/foreign-travel-advice;*

8. *claims arising from:*

- 8a. *war: any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority;*
- 8b. *radiation: any direct or indirect consequence of: irradiation, or contamination by nuclear material; or the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter;*
- 8c. *electronic data: any consequence, howsoever caused, including but not limited to computer virus in electronic data being lost, destroyed, distorted, altered, or otherwise corrupted.*
For the purposes of this Policy, electronic data shall mean facts, concepts and information stored to form useable for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.
For the purposes of this Policy, computer virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature;
- 8d. *Natural Disasters (other than Section 1 where cover is provided); and*
- 8e. *terrorism which is defined as any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.*





CONDITIONS OF YOUR POLICY

CONSUMER INSURANCE ACT

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

1. supply accurate and complete answers to all the questions We or the administrator may ask as part of Your application for cover under the policy;
2. to make sure that all information supplied as part of Your application for cover is true and correct;
3. tell Us of any changes to the answers You have given as soon as possible.

Failure to provide answers in line with the requirement of the Act may mean that Your policy is invalid and that it does not operate in the event of a claim.

CLAIMS

To ensure an accurate record Your telephone conversation may be recorded.

Where We have offered to liaise with various parties under this policy, this shall be done so in a form of communication that is deemed appropriate by Us. It shall be at Our discretion as to whether any of Our representatives shall present themselves in person to any authorities, consulates or organisations.

We reserve the right under this policy to cease to provide advice where We have assessed that the incident is not covered under this policy.

IN-COUNTRY SUPPORT

Where We are providing In-Country Support it shall be at Our discretion as to how and where Our representatives spend their time in trying to provide You with the most effective assistance for Your circumstances.

DUPLICATION OF COSTS

The intention of this policy is not to duplicate services being delivered directly to You or costs being incurred on Your behalf by the Foreign & Commonwealth Office, other service provider or any other insurance policy or policies that You may have.

OBSERVANCE

Our liability to make any payment under this policy will be conditional on You complying with the terms and conditions of this insurance.

FRAUDULENT OR EXAGGERATED CLAIMS

We have the right to refuse to pay a claim or to void this insurance in its entirety if You make a claim which is in any respect false or fraudulent or exaggerated.

DATA PROTECTION ACT 1998

Subject to the proviso stated earlier within this wording to facilitate effective claims assistance where You are unable to make a claim personally, please note that any information provided to Us will be processed by Us and Our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

CONTRACTS (RIGHTS OF THIRD PARTIES) ACT 1999

Unless expressly stated nothing in this insurance contract will create rights pursuant to the Contracts (Rights of Third Parties) Act 1999 in favour of anyone other than the parties to the insurance contract.

NOTICES

Any letter or notice concerning this insurance will be properly issued if it is sent to the last known address or email address of the person intended to receive it.

DUE CARE

You must take due care to prevent incidents that may give rise to a claim and to minimise the amount payable by Us.

CANCELLATION

Where You wish to cancel Your policy

We hope You are happy with the cover this policy provides. However, if after reading this policy, this insurance does not meet with Your requirements, please inform Us within fourteen (14) days of issue and We will refund Your premium provided You have not travelled, made a claim, or intend to make a claim.

After 14 days You may cancel this policy by contacting Your Agent but no refund will be given.

Where We may cancel your policy

We shall not be bound to accept renewal of any Insurance and may at any time cancel





any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation email will be sent to the Insured Person at their last known address. Valid reasons may include but are not limited to:

1. Fraud;
2. Non-payment of premium;
3. Threatening and abusive behaviour;
4. Non-compliance with policy terms & conditions.

Provided the premium has been paid in full the Insured shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

CLAIMS HELPLINE SERVICE

All potential claims must be reported initially to the Claims Helpline Service for advice and support.

Emergency Helpline Number: **033 33 70 70 70**

LAW

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated.

COMPLAINTS PROCEDURE

In the event of a complaint arising under this insurance, You should in the first instance write to: -

The Managing Director
Legal Insurance Management Ltd
1 Hagley Court North
The Waterfront
Brierley Hill
West Midlands
DY5 1XF

Alternatively email Us at: - tellus@legalim.co.uk

Please ensure Your policy number is quoted in all correspondence to assist a quick and efficient response.

If it is not possible to reach an agreement, You have the right to make an appeal to the Financial Ombudsman Service.

This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at;

Exchange Tower
Harbour Exchange Square
London E14 9SR
Tel: 0300 123 9 123

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

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau

COMPENSATION SCHEME

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.