



Bronze UK

For policies issued from
18/05/2021 to 30/09/2021

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

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

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

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

About this policy



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

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

Important meanings in this section:

period of insurance - the trip dates shown on the insurance schedule or if the policy is multi-trip, a trip that does not fall outside of the period of cover or exceed the stated limit.

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

we/our/us - Union Reiseversicherung AG UK.

IMPORTANT – Please read carefully

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

1. is a resident of the United Kingdom, Channel Islands, Isle of Man or **BFPO** and has not spent more than 6 months abroad in the 12 months prior to buying this policy.
2. has not already travelled when the **trip** starts.
3. is taking a **trip** which starts and ends in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.
4. will be travelling within the **period of insurance** unless **we** have been asked, and agreed, to extend the policy and confirmed this in writing.
5. is not travelling for less than 2 days on any one trip within your **home country**.
6. is not going on a cruise.
7. does not travel outside the United Kingdom, the Channel Islands or Isle of Man.
8. who is aged 17 years or under, must always be travelling with one of the named insured adults on the insurance schedule.
9. are aware that there is no cover under this policy if you travel to a country or specific area that the Foreign, Commonwealth and Development Office (FCDO) advice against all or all but essential travel to.
10. are aware that there is no cover under this policy if you purchased this insurance with the reasonable intention or likelihood of claiming.
11. understands that any **trip abroad** must be for a minimum of 2 days.

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

1. The maximum time you can be on a **trip** is 22 days, unless you have paid an additional premium to cover longer trips, and **we** have confirmed this to you in writing.
2. All persons named on the insurance schedule must be aged 79 years or under at the date of purchase.

Important meanings in this section:

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

BFPO – British Forces Posted Overseas.

existing medical condition – see Page 6.

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

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

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

we/our/us – Union Reiseversicherung AG UK.

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



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

FOR A NON-URGENT MEDICAL SITUATION

That is something you would normally see your GP or minor injuries unit for, so you don't need to attend hospital but you do need some medication to treat a non-emergency situation. Like what? Poorly child with tonsillitis? Infected cut on your foot? We have teamed up with

Medical Solutions UK Ltd, who offer UK Registered Doctors who give medical support and assessment over the phone and are able to prescribe globally. This means you can quickly access support with minor ailments without disrupting your trip too much. You can access this facility free of charge by calling **+44 161 468 3793**

YOU CAN ALSO CALL 999

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

OPTIMAL CARE

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

<https://philosophies.tifgroup.co.uk/>

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

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

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

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

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

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

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

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



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

IF YOU NEED MEDICAL ASSISTANCE WHEN YOU ARE AWAY YOU SHOULD CALL 999

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

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

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

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

IT IS IMPORTANT THAT YOU ARE AWARE OF THE FOLLOWING:

Medical Treatment

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

Repatriation (bringing you home)

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

Your important contact numbers

IF YOU NEED EMERGENCY MEDICAL ASSISTANCE ABROAD

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

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

You should then when possible, contact the tifgroup-assistance team

which is available 24 hours a day, all year round on: **+44 (0) 203 824 0653**

Or email: assistance@tifgroup.co.uk

TO MAKE A CLAIM

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

Travel Claims Sections A1, B1-B16 & WS1-WS4	Gadget Claims Sections G1-G3	Vehicle Hire Excess/Deposit Reimbursement Claims Sections VH1-VH4
Please visit www.tifgroup.co.uk/ customer/claims/ You can also email claims@tifgroup.co.uk or call 0203 824 0654 Open 8am – 8pm Weekdays, 9am – 1pm Saturdays	For all gadget claims please contact: Taurus Insurance Services Limited You can email: holidayextras.tiga@taurus.gi or call: 0330 880 1753 Open 9am–5pm Weekdays only	Please visit www.azgatravelclaims.com You can also email: travel.claims@allianz-assistance.co.uk or call: phone: 020 8603 9652 or write to: Holiday Extras Vehicle Hire Excess/Deposit Reimbursement Protection Insurance Claim Department, PO Box 451, Feltham, TW13 9EE

FOR LEGAL ADVICE

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

TO ASK A QUESTION OR AMEND YOUR POLICY

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

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

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

This Bronze UK policy is **NOT** suitable if you or anyone insured on this policy:

- is aware that the health of a close relative who is not travelling, business associate, a travelling companion or someone you are going to stay with is likely to deteriorate and may prevent you from taking the trip;
- is not fit to travel and undertaken their planned journey;
- is travelling against medical advice or would have been advised not to travel if they had consulted their doctor;
- is travelling with the purpose of having medical treatment or consultation;
- is awaiting the outcome of any medical tests or an appointment at a medical facility for any medical investigations;
- has received a terminal prognosis.

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

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

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

Cancellation of the policy

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

Summary Table

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

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

Please note: Some sections have individual item limits, or limits to the amount paid per period; please refer to the individual policy sections for these limits.

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

Cover			We will pay up to	Deductible amount
Page No.	Your pre-travel policy – Cancellation	Section		
11-12	Cancellation – If you are unable to go on your trip	A1	£1,500	£150
13-14	If your scheduled airline fails before your trip	A2	£750	Nil
Page No.	Your travel policy – Trip Disruption	Section		
17-18	If you are delayed	B1	£150	Nil
19-20	If you miss your onward connection	B2	£500	Nil
21-22	Abandonment – If you decide to abandon your travel plans	B3	£1,500	£150
23-24	If your scheduled airline fails while you are away	B4	£750	Nil
Page No.	Your travel policy – Medical & Curtailment	Section		
25-26	If you are taken ill or injured in your home country	B5	£2,000	£150
27-28	If you are admitted to a public hospital or confined to your trip accommodation	B6	£600	Nil
29-30	Curtailment – If you have to cut short your trip	B7	£1,500	£150
Page No.	Your travel policy – Possessions	Section		
31-32	If your checked-in baggage is delayed	B8	£100	Nil
33-34	If your valuables are lost, stolen or accidentally damaged	B9	£500	£150
35-36	If your other possessions are lost, stolen or accidentally damaged	B10	£500	£150
37-38	If your cash or event tickets are lost or stolen	B11	£300	£150
Page No.	Your travel policy – Legal & Personal Accident	Section		
39-40	If you need legal advice	B12	£25,000	Nil
41-42	If you are killed, injured or disabled following an accident	B13	£5,000	Nil
43-44	If you are held legally liable for injury or damage	B14	£2,000,000	£150

Page No.	Denial of Boarding Extension (on payment of an additional premium)	Section		
46-47	If you are denied boarding on your outbound journey	B15	£1,500	£150
48-49	If you are denied boarding on your inbound journey	B16	£1,000	£150

Page No.	Gadget Cover (on payment of an additional premium)	Section		
50-58	Accidental Damage, Theft, Malicious Damage or Loss	G1	See Page 50	£150
50-58	Single Item/Pair/Set	G2	See Page 50	Nil
50-58	Unauthorised Usage	G3	See Page 50	Nil

Page No.	Winter Sports Extension (on payment of an additional premium)	Section		
60-61	If your winter sports equipment is lost, stolen or damaged	WS1	£350	£150
62-63	If your hired winter sports equipment is lost, stolen or damaged	WS2	£200	£150
64-65	If you are unable to use your pre-paid ski-pack	WS3	£300	Nil
66-67	If your ski resort is closed	WS4	£400	Nil

Page No.	Vehicle Hire Excess/Deposit Reimbursement Extension (on payment of an additional premium)	Section		
68-70	Excess/Deposit Reimbursement	VH1	£7,500	Nil
68-70	Misfuelling Cover	VH2	£500	Nil
68-70	Rental Vehicle Key Cover	VH3	£500	Nil
68-70	Rental Vehicle Breakdown Recovery	VH4	£500	Nil

YOUR PRE-TRAVEL POLICY

SECTION A1-A2

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

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

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

Please be aware that we expect you to:

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

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

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

Important meanings in this section:

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

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

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

existing medical condition – see Page 6.

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

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

trip – travel during the period of insurance.

we/our/us – Union Reiseversicherung AG UK.

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

If this happened:

You were forced to cancel your **trip** because the following **unexpectedly** happened before you left **home** which you would not have been expected to foresee or avoid:

- you, anyone insured on this policy, or a **travel companion**, became **ill**, were injured or died;
- you, anyone insured on this policy, or a **travel companion**, were diagnosed with an infectious disease within 14 days of your **trip** starting (including contracting Covid-19);
- you, anyone insured on this policy, or a **household** member had to isolate at **home** due to Covid-19;
- you, anyone insured on this policy, or a **family member** were hospitalised or died due to Covid-19;
- a **family member**, a **close business colleague**, or the person you were going to stay with became ill (excluding contracting Covid-19), was injured or died;
- your **home** was burgled, or seriously damaged by fire, storm or flood;
- you, or a **travel companion** were called for jury service or required as a witness in a court of law;
- you, or a **travel companion** were made **redundant**;
- you, or a **travel companion** had leave withdrawn and are in the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector) or senior employees of the government.

This is what we will do:

We will pay up to

£1,000

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

The **deductible** amount for this section is **£150** per person, per incident



But we won't do anything if:

- you have not paid your **deductible** or accepted it will be deducted from any settlement;
- you are claiming due to a **known event**;
- you cannot provide evidence of Track and Trace contact, a positive test result for Covid-19 for someone in your **household**, or proof that someone in your **household** has to isolate and you have been instructed to do so as well;
- anyone was showing symptoms of, or had been diagnosed with, Covid-19 when this policy was purchased;
- you cancelled your **trip** because:
 - you simply did not want to travel or had a fear of travelling;
 - you could no longer afford to pay for the **trip**;
 - of an **existing medical condition** which you have not told **us** about and that **we** have not agreed to cover in writing;
 - of FCDO, government or local authority advice relating to any infectious disease including Covid-19;
- you, or a **travel companion** did not obtain the required **travel documents**, inoculations or vaccinations for the area you are travelling to;
- you, or a **travel companion** are the defendant in a court of law;
- you did not obtain prior authority to take leave or your leave was cancelled on disciplinary grounds;
- you ask **us** to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, Air Passenger Rights, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers;
- you ask **us** to pay for any costs already accepted or offered by your transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements;
- you are unable to prove your financial loss;
- you purchased insurance with the reasonable intention or likelihood of claiming.
- your claim relates to course charges or tuition fees unless agreed in writing by us.
- you do not **co-operate** with us.

Important meanings in this section

BFPO – British Forces Posted Overseas.

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

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

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

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

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

household – someone who lives at **home** with you.

ill/illness – a condition, disease, set or symptoms or sickness leading to a significant change in your health, as diagnosed and confirmed by a doctor during the **period of insurance**.

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

period of insurance - the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

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

travel companion - a person(s) with whom you have booked to travel on the same **trip**.

travel documents - Current passports, ESTAs, Valid Visa's, travel tickets, European Health Insurance Cards (EHIC), Global Health Insurance Card (GHIC).

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

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

unexpectedly – at the time of purchase of this insurance policy there was no reasonable chance or knowledge of a circumstance that would lead to a claim, including information publicised in mainstream medical outlets.

we/our/us - Union Reiseversicherung AG UK.

If your scheduled airline fails financially before you leave home – Section A2

If this happened:

During the **period of insurance**, the **scheduled airline** on which you were booked to travel suffered **financial failure or insolvency** before your departure from your **home country** causing you a financial loss.

This is what we will do:

We will pay up to

£750

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

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



But we won't do anything if:

- you purchased your policy after the date the first threat of **insolvency or financial failure** of the **scheduled airline** was announced;
- you ask **us** to pay for any expenses following your disinclination to travel or to continue with your **trip** or loss of enjoyment on your **trip**;
- you are claiming due to a **known event**;
- you ask **us** to pay any form of travel delay or other temporary disruption to your **trip**;
- you ask **us** to pay any costs for which a third party is liable or which can be recovered by other legal means;
- the **scheduled airline** is bonded or insured elsewhere (even if the bond is insufficient to meet the claim);
- you were booked on a **package holiday**;
- you do not **co-operate** with **us**.

Important meanings in this section

co-operate – provide us with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

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

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

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

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

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

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

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

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

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

we/our/us – Union Reiseversicherung AG UK.

YOUR TRAVEL POLICY

SECTIONS B1 – B16

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

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

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

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

Please be aware that we expect you to:

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

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

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

Important meanings in this section:

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

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

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

existing medical condition – see Page 6.

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

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

trip – travel during the period of insurance.

we/our/us – Union Reiseversicherung AG UK.

If you are delayed – Section B1

If this happened:

Your departure from your **international departure point** was delayed by more than **8 hours** after your **scheduled departure time** because of a disruption to your **transport providers'** service.

This is what we will do:

We will pay you

£25

for each full **8-hour** period that you are delayed up to a maximum of

£150

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



But we won't do anything if:

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

Important meanings in this section

co-operate – provide us with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

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

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

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

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

we/our/us – Union Reiseversicherung AG UK.

If you miss your onward connection – Section B2

If this happened:

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

This is what we will do:

We will pay you up to

£500

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

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



But we won't do anything if:

- you have not paid your **deductible** or accepted that it will be deducted from any settlement;
- you did not take all **reasonable steps** to ensure that you checked-in/arrived at your boarding gate on time in accordance with your **transport providers'** instructions;
- you are claiming for a missed connection, and you did not allow a minimum of **2 hours** within your itinerary to enable you to make your **onward connection** given the normal operation of your **transport providers'** service from your **international departure point**;
- the **transport provider** has provided alternative travel and accommodation, or made a financial contribution towards these costs;
- you missed your **transport providers'** service due to a **known event**;
- you are unable to provide **us** with the information **we** may reasonably require to confirm the reason you missed your **transport providers'** service;
- you cannot provide **us** with receipts for any additional expenditure;
- you do not **co-operate** with **us**.

Important meanings in this section

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

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

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

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

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

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

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

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

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

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

we/our/us – Union Reiseversicherung AG UK.

If you decide to abandon your travel plans – Section B3

If this happened:

You decided that you no longer wanted to go on the **trip** because your **transport providers'** service from your **home country** was delayed for **24 hours** or more.

This is what we will do:

We will pay you up to

£1,500

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

The **deductible** amount for this section is **£150** per person, per incident



But we won't do anything if:

- you have not paid your **deductible** or accepted that it will be deducted from any settlement;
- the delay happened after the flight, sailing or train has departed from your **home country**;
- the delay was due to a **known event**;
- you have already made a claim under the 'If you miss your departure or onward connection' section of the policy;
- you cannot provide **us** with a written report from the transport provider confirming the reason that you did not travel, and the length of the delay;
- your flight/train/sailing was cancelled by your **transport provider**;
- you are abandoning your **trip** as a result of any epidemic or pandemic as declared by the World Health Organisation (WHO);
- you are abandoning your **trip** due to FCDO, government or local authority advice relating to any infectious disease including COVID-19;
- you decided to abandon your travel plans after you had left your **home country**;
- you do not **co-operate** with **us**.

Important meanings in this section

BFPO – British Forces Posted Overseas.

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

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

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

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

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

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

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

we/our/us – Union Reiseversicherung AG UK.

If your scheduled airline fails financially while you are away – Section B4

If this happened:

During the **period of insurance**, the **scheduled airline** on which you were booked to travel suffered **financial failure or insolvency** while you were away and you were unable to return to your **home country**.

This is what we will do:

Either

We will pay you up to

£750

for the extra cost of a one-way fare (of a standard no greater than the class of journey you paid for on your outward journey) to allow you to complete the return journey of your **trip** to your **home country**.

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



But we won't do anything if:

- you purchased your policy after the date the first threat of **insolvency or financial failure** of the **scheduled airline** was announced;
- you ask **us** to pay for any expenses following your disinclination to travel or to continue with your **trip** or loss of enjoyment on your **trip**;
- you are claiming due to a **known event**;
- you ask **us** to pay any form of travel delay or other temporary disruption to your **trip**;
- you ask **us** to pay any costs for which a third party is liable or which can be recovered by other legal means;
- the **scheduled airline** is bonded or insured elsewhere (even if the bond is insufficient to meet the claim);
- you were booked on a **package holiday**;
- you do not **co-operate** with **us**.

Important meanings in this section

co-operate – provide us with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

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

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

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

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

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

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

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

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

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

we/our/us – Union Reiseversicherung AG UK.

If you are taken ill or injured in your home country – Section B5

If this happened:

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

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

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

This is what we will do:

We will pay you up to

£2,000

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

We will pay you up to

£1,000

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

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

£1,000

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

The **deductible** amount for this section is **£150** per person, per incident



But we won't do anything if:

- you were travelling within your **home country** for less than 2 days on any one **trip**;
- you or your estate or the executors/administrators of your estate have not paid the **deductible** or accepted that it will be deducted from any settlement;
- you or your estate or the executors/administrators of your estate ask **us** to pay for any services or treatment that you received in your **home country**;
- your estate or the executors/administrators of your estate ask **us** to pay for the costs of burial or cremation in your **home country**;
- you went against FCDO, government, local authority or medical advice relating to any infectious disease including COVID-19;
- you or your estate or the executors/administrators of your estate do not **co-operate** with **us**.

Important meanings in this section

BFPO – British Forces Posted Overseas.

co-operate – provide us with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

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

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

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

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

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

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

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

If you are admitted to a public hospital or confined to your trip accommodation – Section B6

If this happened:

During your trip, you were admitted to a public hospital as an inpatient for **emergency and necessary medical treatment** or confined to your **trip** accommodation on medical advice.

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

This is what we will do:

We will pay you

£30

for each full **24-hour** period that you are in a public hospital or confined to your **trip** accommodation up to a maximum of

£600

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

We will also pay you up to a maximum of

£250

towards the costs of your pre-paid unused excursions that you are unable to go on during your **trip** due to having to isolate as a result of an infectious disease including Covid-19.

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



But we won't do anything if:

- you do not have a valid claim under the 'If you need emergency medical treatment abroad' section of this policy;
- you remained an inpatient after the date **we**, in consultation with your treating doctor, told you that you could return **home** or be safely discharged to your **trip** accommodation until you were fit to return **home**;
- you cannot provide **us** with the booking confirmation/invoices for your pre-paid excursions;
- you do not **co-operate** with **us**.

Important meanings in this section

BFPO – British Forces Posted Overseas.

co-operate – provide us with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

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

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

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

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

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

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

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

Curtailement – If you have to cut your trip short – Section B7

If this happened:

You had to cut short your **trip** because the following **unexpectedly** happened after you left **home**, which you would not have been expected to foresee or avoid:

- you, anyone insured on this policy, or a **travel companion**, became **ill**, were injured or died during your **trip**;
- you, anyone insured on this policy, or a **travel companion**, were diagnosed with an infectious disease during your **trip** (including contracting Covid-19);
- you, anyone insured on this policy, or a **family member** were hospitalised or died due to Covid-19 during your **trip**;
- a **family member**, or the person you were staying with became ill (**excluding contracting Covid-19**), was injured or died;
- your pre-booked accommodation was damaged by a **natural disaster**, and alternative accommodation was not provided;
- you, or a **travel companion** were called for jury service or required as a witness in a court of law;
- you, or a **travel companion** had leave withdrawn and are in the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector) or senior employees of the government.

This is what we will do:

We will pay up to

£1,000

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

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

The **deductible** amount for this section is **£150** per person, per incident



But we won't do anything if:

- you have not paid your **deductible** or accepted it will be deducted from any settlement;
- you are claiming due to a **known event**;
- you are claiming due to FCDO, government or local authority advice relating to any infectious disease including Covid-19;
- you are unable to provide evidence from a medical professional confirming the **illness**, infectious disease, injury or death;
- anyone was showing symptoms of, or had been diagnosed with, Covid-19 when this policy was purchased;
- you ask **us** to pay for the cost of your original return ticket when **we** have paid for a new ticket or arranged your medical **repatriation**;
- you had cut short your **trip** because:
 - you could no longer afford to pay for the **trip**,
 - you did not want to continue travelling or had a fear of continuing your trip;
 - of an **existing medical condition** which you have not told **us** about and that **we** have not agreed to cover in writing;
 - of a normal pregnancy or childbirth where you were more than 29 weeks pregnant at the start of your trip.
- you, or a **travel companion** are the defendant in a court of law;
- you did not obtain prior authority to take leave or your leave was cancelled on disciplinary grounds;
- you ask **us** to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, ATOL, Air Passenger Rights, (including Civil Aviation Authority requirements), or ABTA protection, or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers;
- you ask **us** to pay for any costs already accepted or offered by your transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements;
- you are unable to prove your financial loss;
- you do not **co-operate** with **us**.

Important meanings in this section

BFPO – British Forces Posted Overseas.

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

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

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

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

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

ill/illness – a condition, disease, set or symptoms or sickness leading to a significant change in your health, as diagnosed and confirmed by a doctor during the **period of insurance**.

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

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

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

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

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

travel companion – a person(s) with whom you have booked to travel on the same **trip**.

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

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

unexpectedly – at the time of purchase of this insurance policy there was no reasonable chance or knowledge of a circumstance that would lead to a claim, including information publicised in mainstream medical outlets.

we/our/us – Union Reiseversicherung AG UK.

If your checked-in baggage is delayed – Section B8

If this happened:

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

This is what we will do:

We will pay you up to

£100

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

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



But we won't do anything if:

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

Important meanings in this section

BFPO – British Forces Posted Overseas.

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

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

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

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

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

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

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

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

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

we/our/us – Union Reiseversicherung AG UK.

If your valuables are lost, stolen or accidentally damaged – Section B9

If this happened:

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

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

This is what we will do:

We will pay you up to

£500

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

£250

The **deductible** amount for this section is **£150** per person, per incident



But we won't do anything if:

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

Important meanings in this section

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

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

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

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

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

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

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

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

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

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

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

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

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

we/our/us – Union Reiseversicherung AG UK.

If your other possessions are lost, stolen or accidentally damaged – Section B10

If this happened:

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

This is what we will do:

We will pay you up to

£500

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

£250

The **deductible** amount for this section is **£150** per person, per incident



But we won't do anything if:

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

Important meanings in this section

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

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

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

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

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

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

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

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

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

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

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

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

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

we/our/us – Union Reiseversicherung AG UK.

If your cash or event tickets are lost or stolen – Section B11

If this happened:

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

This is what we will do:

We will pay you up to

£300

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

We will pay you up to

£150

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

The **deductible** amount for this section is **£150** per person, per incident



But we won't do anything if:

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

Important meanings in this section

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

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

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

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

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

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

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

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

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

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

we/our/us – Union Reiseversicherung AG UK.

If you need legal advice – Section B12

If this happened:

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

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

This is what we will do:

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

30 minutes legal helpline access

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

0345 241 1875

8:30am – 7pm Weekdays

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

£25,000

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

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



But we won't do anything if:

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

Important meanings in this section

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

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

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

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

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

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

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

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

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

we/our/us – Union Reiseversicherung AG UK.

If you are killed, injured or disabled following an accident – Section B13

If this happened:

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

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

This is what we will do:

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

£5,000

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

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

£5,000

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

£5,000

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



But we won't do anything if:

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

Important meanings in this section

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

additional sports activity – any sports or activity not listed on page 72.

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

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

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

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

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

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

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

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

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

we/our/us – Union Reiseversicherung AG UK.

If you are held legally liable for injury or damage – Section B14

If this happened:

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

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

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

This is what we will do:

We will pay you up to

£2,000,000

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

The **deductible** amount for this section is **£150** per person, per incident



But we won't do anything if:

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

Important meanings in this section

additional sports activity – any sports or activity not listed on page 72.

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

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

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

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

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

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

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

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

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

we/our/us – Union Reiseversicherung AG UK.

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

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

Gadget Cover Extension – This extension is arranged and administered by Taurus Insurance Services Limited and underwritten and insured by ERGO TIS on behalf of Great Lakes Insurance SE (GLISE).

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

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

Denial of Boarding Extension

If you are denied boarding on your outbound journey – Section B15

If this happened:

You, or anyone insured on this policy, were denied boarding by your **transport provider** on the outward journey of your **trip** due to having or being suspected of having an infectious disease including Covid-19.

This is what we will do:

We will pay you up to

£1,500

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

The **deductible** amount for this section is **£150** per person, per incident



But we won't do anything if:

- you have not paid your **deductible** or accepted that it will be deducted from any settlement;
- the delay was due to a **known event**;
- you have already made a claim under the 'If you miss your departure or onward connection' section of the policy;
- you are claiming due to FCDO, government or local authority advice relating to any infectious disease including COVID-19;
- you have not followed the advice and requirements set by either the government or **transport provider**;
- anyone was showing symptoms of, or had been diagnosed with, Covid-19 when this policy was purchased;
- you cannot provide **us** with a written report from the **transport provider** confirming the refusal of boarding;
- you do not **co-operate** with **us**.

Important meanings in this section

co-operate – provide us with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

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

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

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

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

we/our/us – Union Reiseversicherung AG UK.

Denial of Boarding Extension

If you are denied boarding on your inbound journey – Section B16

If this happened:

You were denied boarding on the return journey of your **trip** due to having or being suspected of having an infectious disease (including Covid-19).

This is what we will do:

We will pay you up to

£50

for additional accommodation (of a standard no greater than your original booking) for each full **24-hour** period that you are unable to return to your **home country** up to a maximum of

£1,000

We will pay up to

£500

towards the cost of return transportation to your **home country** (of a standard no greater than the class of journey and in the same mode of transport you paid for on your outward journey) at the earliest possible date based on medical or local authority advice.

The **deductible** amount for this section is **£150** per person, per incident



But we won't do anything if:

- you have not paid your **deductible** or accepted it will be deducted from any settlement;
- your **transport provider** has made arrangements to revalidate your original ticket but you chose not to accept it;
- you chose not to undertake your return journey;
- you were not denied boarding by your transport provider;
- you ask us to pay for travel to anywhere other than your **home country**;
- you are claiming for any costs relating to food or drink;
- you ask **us** to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, ATOL, Air Passenger Rights, (including Civil Aviation Authority requirements), or ABTA protection, or any other specific legislation for transport or travel providers;
- you ask **us** to pay for any costs already accepted or offered by your transport and/or accommodation provider;
- you cannot provide **us** with a written report from the **transport provider** confirming the refusal of boarding;
- you are claiming for costs associated with you attempting to return prior to the recommended return date following your initial refusal of boarding;
- you are claiming for costs of any **travelling companion** other than;
 - your children who are under 18 years of age, or
 - a legal dependant who is unable to travel without you, who is insured on this policy and where there is no responsible adult to supervise them, until you are able to return to your **home country**.
- you do not **co-operate** with **us**.

Important meanings in this section

BFPO – British Forces Posted Overseas.

co-operate – provide us with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

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

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

period of insurance - the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

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

travel companion - a person(s) with whom you have booked to travel on the same **trip**.

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

we/our/us – Union Reiseversicherung AG UK.

Gadget Cover Extension

This gadget cover is arranged and administered by Taurus Insurance Services Limited and underwritten by ERGO TIS on behalf of Great Lakes Insurance SE (GLISE) (referred to as "we/us/our" in this gadget section).

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

Cover for you and your immediate family	We will pay up to	Deductible
Optional Cover 1*		
Accidental Damage, Theft, Malicious Damage and Loss	£1,000	£150
Single Item/Pair/Set	£500	Nil
Unauthorised Usage	£1,000	Nil
Optional Cover 2*		
Accidental Damage, Theft, Malicious Damage and Loss	£2,000	£150
Single Item/Pair/Set	£750	Nil
Unauthorised Usage	£1,000	Nil
Optional Cover 3*		
Accidental Damage, Theft, Malicious Damage and Loss	£3,000	£150
Single Item/Pair/Set	£1,000	Nil
Unauthorised Usage	£1,000	Nil

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

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

INTRODUCTION

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

TERMS AND CONDITIONS

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

The Insurer is ERGO TIS on behalf of Great Lakes Insurance SE (GLISE) (referred to as **“we/us/our”** in this Travel Gadget Insurance Policy). Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: 10 Fenchurch Avenue, London, EC3M 5BN, company number SE000083. Great Lakes Insurance SE, UK Branch, is authorised and regulated by Bundesanstalt für Finanzdienstleistungsaufsicht. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority’s website. ERGO TIS is registered in the UK, company number 11091555. Registered office: 10 Fenchurch Avenue, London, EC3M 5BN. Authorised and regulated by the Financial Conduct Authority, register number 805870..

We (the Insurer) have entered into a Binding Authority Contract reference number TAURUS01032021 with **Taurus** under which **we** have authorised **Taurus** to issue these documents on **our** behalf.

CONFIRMATION OF COVER

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

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

Accidental Damage - Means the sudden unforeseen and unintentional damage to **your gadget**. This includes damage to screens and damage resulting from sudden and unforeseen liquid damage.

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

Computer virus – Means a self-replicating program that spreads by inserting copies of itself into other executable code or document, that is loaded onto **your gadget** without your knowledge and runs against **your** wishes.

Consent – Means

- a. **your** agreement on **your** own behalf; and
- b. where **you** are the legal parent or guardian of children under the age of 16 to be insured on the policy, on their behalf; and
- c. **your** warranty that, **your** spouse or partner and any other children aged 16 years and above to be insured on the policy, have given their agreement; and **your** warranty that, where **you** are NOT the legal parent or guardian of children under the age of 16 to be insured on the policy by **your** spouse or partner is, that **your** spouse or partner has given his/her agreement on their behalf.

Custom built – Means a complete computer or laptop made from components supplied and assembled by qualified engineers at a UK VAT registered company, or the equivalent tax registration if purchased overseas.

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

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

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

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

Mobile Phones, Tablets, Laptops and PC's (including **custom built**), Digital Cameras, PC Monitors, MP3 Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Earphones, Portable Health Monitoring Devices (such as a blood glucose or blood pressure testing kit), Wearable Technology (such as a Smart Watch or a Health and Fitness Tracker).

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

- a. purchased new or refurbished from a UK VAT registered company, or the equivalent tax registration if purchased overseas, and supplied with a **proof of purchase** (original purchase receipt or phone contract showing IMEI No).
- b. purchased second hand or gifted to **you**, provided that **you** have the original **proof of purchase** (which corresponds to notes 1 above) and a signed letter from the original owner confirming that **you** own the **gadget(s)**. The letter must include the following details of **your gadget(s)**:
 - a. either the IMEI or serial number (whichever is applicable);
 - b. the make and model;
 - c. the sale price (your **purchase price**);
 - d. confirmation that the **gadget(s)** were in full working order at the time of sale.

Please note: The **gadget must be in good condition and in full working order at the time you commence your trip**

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

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

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

Person Insured – Means each person shown on the **policy schedule**, for whom the appropriate premium has been paid and referred to as '**you/your**'.

Proof of Purchase – Means the original printed receipt or a similar electronic record that can be sent to **us** or displayed in its original format, not handwritten, provided at the original point of sale that gives details of the **gadget(s)** purchased and helps support proof that **you** are the legal owner the **gadget(s)** and enables the age of the **gadget(s)** to be reasonably identified.

The document should include confirmation of the IMEI or serial number of the **gadget(s)**, the purchase date, the **purchase price**, and detail the UK VAT registration number of the company (or the equivalent tax if purchased overseas).

For **Gadget(s)** that are Gifted to **you** – We will require a signed letter from the original owner confirming that **you** own the **gadget(s)**.

For the purchase of Second-Hand **gadget(s)** – A printed receipt or electronic record provided by a retailer or person selling the second-hand **gadget(s)** is not acceptable as **Proof of Purchase**.

Delivery notes are not an acceptable form of **proof of purchase**.

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

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

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

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

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

Trip – travel during the period of insurance.

Unattended – Means that the **gadget(s)** are neither in **your person** or within **your sight** and/or reach.

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

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

Warranty - Means the period where the **Claims Administrator** will resolve any defects in materials and workmanship when they repair or replace **your gadget** in the event of a claim, when **your gadget** is used normally in accordance with manufactures guidelines. For repairs the **warranty** provided is 3 months and for a replacement the **warranty** provided is 12 months. This **warranty** will also include the costs associated with transporting the device to and from the **Claims Administrators** selected repair centre.

The **warranty** does not cover wear and tear, damage by **computer viruses**, normal maintenance, **accidental damage** or any indirect loss.

We, Us, Our – the Insurers, ERGO TIS on behalf of Great Lakes Insurance SE (GLISE).

You, Your – Each **person insured** shown on the **policy schedule**.

WHAT WE WILL COVER

Accidental Damage

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

Loss

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

Malicious Damage

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

Theft

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

Unauthorised Usage

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

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

WHAT WE WILL NOT COVER

General Exclusions

We will not pay for:

1. **Your deductible** which applies as shown on page 48 of this policy wording.
2. Any claim that occurs whilst you are not on a **trip**.
3. any claim where **you** cannot provide a printed, or similar electronic record that can be sent to **us** in its original format, **proof of purchase** (along with a signed transfer of ownership letter where the **gadget** has been purchased second hand or gifted to **you**)
4. any claim where the policy was not purchased in the **United Kingdom**.
5. any claim for a **gadget** that does not meet the “Criteria” as listed within the definition of **gadget**.
6. any claim where **proof of usage** cannot be provided or evidenced (applicable where the **gadget** is a SIM enabled device or in respect of a laptop/tablet where user history is available).
7. where the **gadget** has been stolen from any motor vehicle or building, unless all protections are in operation (including those to prevent unauthorised keyless entry to vehicles) and the **gadget(s)** is concealed out of sight so that forced and violent entry causing damage is required. Evidence of the thief’s damage must be provided with **your** claim
8. **Loss, theft of or accidental damage** to any accessories
9. any claim where **you** knowingly leave **your** gadget somewhere **unattended** and it is at risk of being lost, stolen or damaged. For example - where **your** gadget is left at the side of a sports pitch whilst **you** are participating in the sport.
10. any **loss, theft or accidental damage** of the **gadget** left as checked in baggage.
11. any **loss, theft or accidental damage** to the **gadget** as a result of confiscation of detention by customs, other officials or authorities.
12. any claim where the **gadget** wasn’t in good condition and in full working order at the time **you** commence **your trip**
13. any claim where **you** have failed to take reasonable precautions to prevent damage, **theft** or **loss**. This will include:
 - a. not using **your gadget** in accordance with the manufacturer’s instructions;
 - b. not handing **your gadget** to a person who is not known to **you** or a third party, other than **your immediate family**.
14. any claim where the IMEI/Serial number cannot be determined from **your gadget**.
15. any kind of damage whatsoever unless the damaged **gadget** is provided for repair.
16. any **unauthorised usage** unless associated with a valid **theft** or **loss** claim.
17. any repairs or other costs for repairs carried out by anyone not authorised by **us**.
18. any claim where there is evidence that the **damage, theft** or **loss** occurred prior to the commencement of your **trip**.
19. loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any **computer virus** or similar mechanism or as a result of any failure of the Internet, or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting there from, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
20. any claim for **malicious damage** which was caused by **you** or **your immediate family**.
21. the VAT element of any claim if **you** are registered for VAT.
22. any **damage, theft** or **loss** to SIM or memory cards in isolation (unless it accompanies a valid claim for **your gadget**).
23. cosmetic damage to the **gadget** that has no effect on the functionality of the **gadget**, to include marring, scratching and denting.
24. any modifications that have been made from the original specifications of the **gadget**. This would include things like adding gems, precious metals or unlocking your **gadget** from a network

25. loss of any software or firmware failures.
26. any claim resulting from war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, terrorist activity of any kind.
27. any claim resulting from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
28. any expense incurred as a result of not being able to use the **gadget**, or any loss other than the repair or replacement costs of the **gadget**.
29. any claim for **damage, theft or loss** caused by deception.
30. any loss, damage, liability or expense directly or indirectly caused by or contributed to, or arising from, the use or operation, as a means for inflicting harm, of any system, software programme malicious code, **computer virus** or process or any other electronic system.
31. any claim where you have travelled to a country where the Foreign, Commonwealth and Development Office (FCDO) have advised against all travel or all but essential travel. Please check the FCDO travel advice line at <https://www.gov.uk/foreign-travel-advice> or contact 020 7008 1500.

CONDITIONS AND LIMITATIONS

Claims Procedure

How to make a claim under this section

Contact Taurus on 0330 880 1753 (local rate call) or holidayextras.tiga@taurus.gi as soon as reasonably possible of discovering the incident (or in the event of an incident occurring outside of the United Kingdom, as soon as reasonably possible of returning to the United Kingdom). Exceptional circumstances causing **your** delay in reporting **your** claim and where there is no additional loss to **us** may be considered.

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

- a) report the **theft** or **loss** of **your gadget** to **your** network provider within 24 hours of discovery so they can blacklist **your** handset/item (where this is applicable).
- b) report the **theft** or **loss** of **your gadget** to the Police within 24 hours of discovery and obtain a crime reference number in support of a **theft** claim and a copy of the police report.
- c) Not attempt to repair the item yourself or use an unauthorised repairer or this will invalidate the cover
- d) complete and return any claim form or documents as required by the **Claims Administrator** within a reasonable time frame of the incident date with any other requested documentation.
- e) Pay the **excess** as requested by the **Claims Administrator**
- f) provide details of any other contract, guarantee, **warranty** or insurance that may apply to the **gadget** including, but not limited to, household insurance (where appropriate a rateable proportion of the claim may be recovered direct from these Insurers)
- g) provide the **proof of purchase** of the **gadget** for which **you** are claiming. Such **proof of purchase** must evidence that **you** own that particular **gadget**, which may include the IMEI number or serial number (where applicable in respect of mobile phones and laptops) and other identifying details where appropriate.
- h) provide the **proof of usage** (in respect of mobile phones or other SIM enabled device) from **your** Network that confirms the **gadget** has been in use since the start of **your trip** and up to the event giving rise to the claim.
- i) Not format **your gadget(s)** in such a way that makes obtaining the last usage date impossible.

Repair and Replacement Equipment

- a) all repairs to **gadgets** are issued with a 3-month **warranty** (the **gadget** must be returned to the **Claims Administrator** in the event of a claim under that warranty)
- b) In the event that **your** claim is authorised, and **your gadget** is deemed beyond economical repair and will therefore have to be replaced, the **Claims Administrator** will endeavour to replace it with a **gadget** of an identical specification or the equivalent value taking into account the age and condition of the **gadget**. Where the **Claims Administrator** replace the **gadget(s)**, the replacements may be pre-owned, refurbished or remanufactured (not brand new). This is not a new for old insurance policy. (Gift cards or vouchers may be used as an alternative method of claims settlement at the **Claims Administrators** full discretion).
- c) Where the **Claims Administrator** sends **you** a replacement or repaired **gadget**, this will only be sent to an address in the **United Kingdom**
- d) Please note: it may not always be possible to replace **your gadget** with the same colour or finish, where this is not possible an alternative colour will be provided.
- e) Where replacement equipment has been issued and the original **gadget** is recovered, the original **gadget** becomes **our** property and must be returned to the **Claims Administrator** immediately. Please call the **Claims Administrator** on 0330 880 1753 (local call rate) and they will provide details for its return.
- f) All replacement items are issued with a 12-month **warranty** (the item must be returned to the **Claims Administrator** in the event of a claim under the **warranty**)
- g) If **your** existing accessories are not compatible with the replacement item that the **Claims Administrator** have provided, **we** will cover the cost of replacing the accessories, on production of **your proof of purchase** for these.
- h) **Warranty** claims for **gadget(s)** damaged in transit will only be accepted where they are reported to the **Claims Administrator** on 0330 880 1753 (local rate call) within 48 hours of delivery and the packaging is retained to allow an investigation to be carried out.

Limit of Liability

Our liability, in respect of any one claim, will be limited to the replacement cost of each **gadget** being claimed for and, in any event, shall not exceed the maximum liability for each **gadget** as shown on **your** Schedule of Insurance, the original **purchase price** or the current market value of each **gadget**, whichever is the lesser amount, but not exceeding the cost to replace the **gadget** with an identical or equivalent model.

Average Clause

Where the sum insured by **you**, as detailed in **your** Schedule of Insurance, is less than the **purchase price** of the **gadget(s)** the amount **you** are able to claim may be calculated as follows:

Amount of Claim = Actual Loss × (sum insured / purchase price)

Sanctions limitation and exclusions

We shall not be liable to pay any claim or provide any benefit under this policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **us** to any sanctions, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Fraud

We and/or the **Claims Administrator** employ a dedicated team of fraud specialists. If any fraudulent or misleading claim is made or if any fraudulent or misleading means are used under this insurance, **you** will not be allowed to continue with **your** claim. A fraudulent or misleading act can be, but not limited to, one of the following if **you** or anyone acting for **you**:

- Makes a claim knowing the claim to be false or fraudulently exaggerated
- Makes a statement in support of a claim knowing that statement to be false in anyway
- Submits a document that has been forged or amended in anyway

We and/or the **Claims Administrator** will be entitled to instruct an investigation into **your** claim and recover any benefit paid and costs incurred as a result of any such fraudulent or misleading claim. **We** and/or the **Claims Administrator**:

- Will not pay the claim
- Will not pay another other claim that has been or will be made under the policy
- Will be entitled to recover from **you** the amount of any claim already paid under the policy
- May refer the matter to the police and/or any law enforcement agency
- May bring a civil case against **you** to recover any costs incurred

English Law

This Insurance shall be subject to English Law.

PRIVACY AND DATA PROTECTION NOTICE

How We use Your Personal Data

We use **your** personal data for the purposes of providing **you** with insurance, handling claims and providing other services under **your** policy and any other related purposes (this may include underwriting decisions made via automated means). **We** also use **your** personal data to offer renewal of **your** policy, for research or statistical purposes and to provide **you** with information, products or services that **you** request from **us**. **We** will also use **your** personal data to safeguard against fraud and money laundering and to meet **our** general legal or regulatory obligations. **We** collect and process **your** personal data in line with the General Data Protection Regulation and all other applicable Data Protection legislation. The Data Controllers are ERGO Travel Insurance Services Ltd (ERGO TIS) and Taurus Insurance Services Limited. The Data Processor is Taurus Insurance Services Limited.

Consent

We will only use **your** personal data when the law allows **us** to. Most commonly **we** will use **your** personal data under the following two circumstances:

- When **you** gave explicit **consent** for **your** personal data, and that of others insured under **your** policy, to be collected and processed by **us** in accordance with this Data Protection Notice.
- Where **we** need to perform the contract which **we** are about to enter into, or have entered into with **you**.

Special Categories of Personal Data

Some of the personal data **you** provide to **us** may be more sensitive in nature and is treated as a Special Category of personal data. This could be information relating to health or criminal convictions, and may be required by **us** for the specific purposes of underwriting or as part of the claims handling process. The provision of such data is conditional for **us** to be able to provide insurance or manage a claim. Such data will only be used for the specific purposes as set out in this notice.

Sharing Your Personal Data

We will keep any information **you** have provided to **us** confidential. However, **you** agree that **we** may share this information with Great Lakes Insurance SE and other companies within the ERGO Group and with third parties who perform services on **our** behalf in administering **your** policy, handling claims and in providing other services under **your** policy. Please see **our** Privacy Policy for more details about how **we** will use **your** information.

For more information about how **we** will use **your** data, please go to www.ergotravelinsurance.co.uk/privacy-statement

We will also share **your** information if **we** are required to do so by law, if **we** are authorised to do so by **you**, where **we** need to share this information to prevent fraud.

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

Your Rights

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

The above rights apply whether **we** hold your personal data on paper or in electronic form.

Your personal data will not be kept for longer than is necessary. In most cases this will be for a period of seven years following the expiry of the insurance contract, or **our** business relationship with **you**, unless **we** are required to retain the data for a longer period due to business, legal or regulatory requirements.

Further Information

Any queries relating to how **we** process **your** personal data or requests relating to **your** Personal Data Rights should be directed to:

Data Protection Officer, ERGO TIS, Afon House, Worthing Road, Horsham, RH12 1TL, United Kingdom

Email: dataprotectionofficer@ergo-travel.co.uk

Phone: +44 (0) 1403 788 510

Winter Sports Extension

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

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

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

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

Please note: Some sections have individual item limits, or limits to the amount paid per period; please refer to the individual policy sections for these limits.

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

Cover	Section	We will pay up to	Deductible
If your winter sports equipment is lost, stolen or damaged	WS1	£350	£150
If your hired winter sports equipment is lost, stolen or damaged	WS2	£200	£150
If you are unable to use your pre-paid ski pack	WS3	£300	Nil
If your ski resort is closed	WS4	£400	Nil

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

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

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

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

If this happened:

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

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

This is what we will do:

We will pay you up to

£350

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

We will also pay you

£20

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

£200

The **deductible** amount for this section is **£150** per person, per incident



But we won't do anything if:

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

Important meanings in this section

co-operate – provide us with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

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

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

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

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

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

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

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

we/our/us – Union Reiseversicherung AG UK.

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

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

If this happened:

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

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

This is what we will do:

We will pay you up to

£200

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

The **deductible** amount for this section is **£150** per person, per incident



But we won't do anything if:

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

Important meanings in this section

co-operate – provide us with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

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

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

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

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

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

we/our/us – Union Reiseversicherung AG UK.

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

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

If this happened:

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

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

This is what we will do:

We will pay you

£100

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

£300

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



But we won't do anything if:

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

Important meanings in this section

BFPO – British Forces Posted Overseas.

co-operate – provide us with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

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

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

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

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

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

we/our/us – Union Reiseversicherung AG UK.

If your ski resort is closed – Section WS4

If this happened:

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

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

This is what we will do:

We will pay you

£40

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

£400

We will also pay you

£10

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

£400

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



But we won't do anything if:

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

Important meanings in this section

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

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

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

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

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

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

we/our/us – Union Reiseversicherung AG UK.

Vehicle Hire Excess/Deposit Reimbursement Cover Extension

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

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

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

Definition of Words specific to this section of cover

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

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

Home: Your usual place of residence in the UK.

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

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

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

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

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

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

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

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

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

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

Exclusions specific to this section of cover

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

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

Conditions specific to this section of cover

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

Excess/Deposit Reimbursement

What you are covered for:

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

Excess/deposit reimbursement

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

Note:

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

What you are not covered for:

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

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

Misfuelling Cover

What you are covered for:

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

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

What you are not covered for:

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

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

Rental Vehicle Key Cover

What you are covered for:

We will pay:

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

What you are not covered for:

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

Rental Vehicle Breakdown Recovery

What you are covered for:

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

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

What you are not covered for:

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

How to make a claim under this section

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

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

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

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

We want you to enjoy your trip, and we appreciate that sometimes you may be tempted to try an activity or sport while you are away – your Holiday Extras policy cover the following activities as **standard** without you having to pay an additional premium.

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

Activities covered as Standard

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

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

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

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

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

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

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

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

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

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

Telephone: 01303 815 318

Email: insurancecustomerteam@holidayextras.com

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

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

Telephone: 0203 829 6604

Email: complaints@tifgroup.co.uk

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

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

Telephone: 0330 880 1753

Email: gadget.complaints@taurus.gi

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

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

Telephone: 0203 603 9853

Email: customersupport@allianz-assistance.co.uk

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

0800 023 4567 if calling from a landline

0300 123 9123 if calling from a mobile

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

Web: www.financial-ombudsman.org.uk

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

Data Protection – Personal Information

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

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

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

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

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

Financial Services Compensation Scheme (FSCS)

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

Meet your insurers

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

Sections A1, B1-B16 & WS1 – WS4 are underwritten by tifgroup, a trading name of Travel Insurance Facilities Plc and insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG, UK.
Registered in England & Wales. Company No. FC024381. Branch No. BR006943. Union Reiseversicherung AG is a public body corporate with limited liability. Registered Office: Maximilian Strasse 53, D-80530 Munich, Germany. Registered with Amtsgericht Munich, Germany; Registered Number: HRB 137918.

Union Reiseversicherung AG is authorised and regulated by BaFin (German Federal Financial Supervisory Authority). Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website www.fca.org.uk

Travel Insurance Facilities Plc is authorised and regulated by the Financial Conduct Authority FRN306537.

Sections G1 – G3 The Insurer is ERGO TIS on behalf of Great Lakes Insurance SE (GLISE) (referred to as “we/us/our” in this Travel Gadget Insurance Policy). Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: 10 Fenchurch Avenue, London, EC3M 5BN, company number SE000083. Great Lakes Insurance SE, UK Branch, is authorised and regulated by Bundesanstalt für Finanzdienstleistungsaufsicht. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. ERGO TIS is registered in the UK, company number 11091555. Registered office: 10 Fenchurch Avenue, London, EC3M 5BN. Authorised and regulated by the Financial Conduct Authority, register number 805870.

ERGO TIS has entered into a Binding Authority Contract number TAURUS01032021 with Taurus, which authorises Taurus to issue insurance on their behalf.

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

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

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



May 2021 – MC V4