holiday extras

Gold Cruise

For policies issued from

01/03/2021 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 a multi-trip, a trip that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a trip booked during the period of cover will be considered until the policy expires, as long as the trip does not exceed the stated limits.

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

we/our/us - Union Reiseversicherung AG UK.

IMPORTANT – Please read carefully

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

1. is a resident of the United Kingdom, Channel Islands, Isle of Man or **BFPO** and has not spent more than 6 months abroad in the 12 months prior to buying this policy.
2. is not already **abroad** when the **trip** starts.
3. is taking a **trip** which starts and ends in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.
4. will be travelling within the **period of insurance** unless **we** have been asked, and agreed, to extend the policy and confirmed this in writing.
5. has told us about any **existing medical conditions** and / or prescribed medications and received confirmation that **we** will provide cover for them.
6. are not waiting to have a medical investigation or the results of any tests unless these relate to an **existing medical condition** you have already told us about.
7. will tell **us** about any changes to their health that occur between the date the policy is purchased and the date the trip starts and will not travel if they may need to seek medical treatment during the trip.
8. is not travelling for less than 2 days on any one trip within your **home country**.
9. who is aged 17 years or under, must always be travelling with one of the named insured adults on the insurance schedule.
10. understands that any **trip abroad** must be for a minimum of 2 days.
11. 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.
12. are aware that there is no cover under this policy if you purchased this insurance with the reasonable intention or likelihood of claiming.

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

1. The maximum time you can be **abroad** on a **trip** is 31 days, unless you have paid an additional premium to cover longer trips, and **we** have confirmed this to you in writing.
2. All persons named on the insurance schedule must be aged 85 years or under at the date of purchase.

Important meanings in this section:

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

BFPO – British Forces Posted Overseas.

existing medical condition – see Page 6.

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

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

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

we/our/us – Union Reiseversicherung AG UK.

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

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

FOR A NON-URGENT MEDICAL SITUATION

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

YOU CAN ALSO CALL 112 OR THE LOCAL EQUIVILANT OF 999

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

OPTIMAL CARE

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

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

In European Union Countries – if you present yourself at a public facility you are strongly advised to show your EHIC/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 112 OR THE LOCAL EQUIVALENT OF 999

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

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

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

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

IT IS IMPORTANT THAT YOU ARE AWARE OF THE FOLLOWING:

Medical Treatment

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

Repatriation (bringing you home)

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

Your important contact numbers

IF YOU NEED EMERGENCY MEDICAL ASSISTANCE ABROAD

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

If you are travelling within the EU you should dial 112

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

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

Or email: **assistance@tifgroup.co.uk**

TO MAKE A CLAIM

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

Travel Claims Sections A1, B1-B3, B5-B33 & WS1-WS4	End Supplier Failure Claims Sections A2 and B4	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**	Any occurrence which may give rise to a claim should be advised as soon as reasonably practicable to: IPP Claims at Sedgwick, 14-15 Park Place, Cardiff, CF10 3DQ You can also email: insolvencyclaims@ipplondon.co.uk or call: 0345 266 1872 Open 9 am - 5 pm Weekdays only	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

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

- Heart or circulatory conditions
- Strokes or high blood pressure
- Breathing/Respiratory conditions (including Asthma)
- Cancer (even if now in remission)
- Diabetes (including diet controlled)
- Irritable bowel disease (such as crohn's, or diverticulitis)

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

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

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

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

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

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

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

Cancellation of the policy

If the policy does not meet your needs	If you ask us to cancel the policy after 14 days	When we might cancel your policy
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. • we will refund your premium in full provided you have not travelled or claimed, or intend to claim, on the policy.	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. **Single Trip Policies** – If we agree to a refund, then we will refund 50% of the total policy premium you have paid. **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.	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: • fraud or suspected fraud; • misleading information or deliberate misrepresentation; • abusive behaviour to our staff.

Summary Table

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

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

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

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

Cover			We will pay up to	Deductible amount
Page No.	**Your pre-travel policy – Cancellation**	**Section**		
12-13	Cancellation – If you are unable to go on your trip	A1	£5,000*	£50
14-15	If your end supplier fails financially before you leave home	A2	£2,500	Nil
Page No.	**Your travel policy – Trip Disruption**	**Section**		
18-19	If you are delayed	B1	£500	Nil
20-21	If you miss your departure or onward connection	B2	£1,000	Nil
22-23	Abandonment – If you decide to abandon your travel plans	B3	£5,000*	£50
24-25	If your end supplier fails financially while you are away	B4	£2,500	Nil
26-27	If a natural disaster occurs during your trip	B5	£1,500	£50
28-29	If you need additional pet care due to a delay on your return journey	B6	£500	Nil
Page No.	**Your travel policy – Medical & Curtailment**	**Section**		
30-31	If you need emergency medical treatment abroad	B7	£10,000,000	£50
32-33	If you need to be brought home	B8	£200,000	£50
34-35	If you are buried or cremated abroad	B9	£5,000	£50
36-37	If you are admitted to a public hospital	B10	£1,000	Nil
38-39	If you are taken ill or injured in your home country	B11	£2,000	£50
40-41	Curtailment – If you have to cut short your trip	B12	£5,000*	£50
Page No.	**Your travel policy – Possessions**	**Section**		
42-43	If your checked-in baggage is delayed	B13	£150	Nil
44-45	If your valuables are lost, stolen or accidentally damaged	B14	£400	£50
46-47	If your other possessions are lost, stolen or accidentally damaged	B15	£2,500	£50
48-49	If your cash or event tickets are lost or stolen	B16	£500	£50
50-51	If you need emergency travel documents	B17	£500	Nil

Page No.	Your travel policy – Legal & Personal Accident	Section		
52-53	If you need legal advice	B18	£25,000	Nil
54-55	If you are killed, injured or disabled following an accident	B19	£50,000	Nil
56-57	If you are held legally liable for injury or damage	B20	£2,000,000	£50

Page No.	Your travel policy – Cruise Cover	Section		
58-59	If you miss your port departure	B21	£2,000	£50
60-61	If you are confined to your cabin	B22	£1,000	Nil
62-63	If you are unable to take part in your cruise excursions	B23	£500	Nil
64-65	If your formal cruise attire is delayed	B24	£100	Nil
66-67	If your cruise itinerary changes	B25	£900 (£300 per port)	Nil

Page No.	Your travel policy – Wedding Cover	Section		
68-69	If your wedding rings are lost or stolen (maximum of 2 rings)	B26	£250 (per ring)	£50
70-71	If your wedding gifts are lost or stolen	B27	£1,000	£50
72-73	If your wedding attire is lost, stolen or accidentally damaged	B28	£1,500	£50
74-75	If your wedding photographs or videos are lost or stolen	B29	£750	£50

Page No.	Your travel policy – Sports Cover	Section		
76-77	If your sports equipment is lost, stolen or accidentally damaged	B30	£1,000	£50
78-79	If you need to hire sports equipment	B31	£100	Nil
80-81	If you are unable to take part in your sporting activity	B32	£375	Nil

* or as stated on your policy schedule.

Page No.	Gadget Cover – Standard and Optional Upgrade	Section		
82-90	Accidental Damage, Theft, Malicious Damage or Loss	G1	See Page 82	£50
82-90	Single Item/Pair/Set	G2	See Page 82	Nil
82-90	Unauthorised Usage	G3	See Page 82	Nil

Page No.	Denial of Boarding Extension (on payment of an additional premium)	Section		
92-93	If you are denied boarding on your inbound flight	B33	£1,000	£50

Page No.	Winter Sports Extension (on payment of an additional premium)	Section		
95-96	If your winter sports equipment is lost, stolen or damaged	WS1	£300	£50
97-98	If your hired winter sports equipment is lost, stolen or damaged	WS2	£200	£50
99-100	If you are unable to use your pre-paid ski-pack	WS3	£300	Nil
101-102	If your ski resort is closed	WS4	£500	Nil

Page No.	Vehicle Hire Excess/Deposit Reimbursement Extension (on payment of an additional premium)	Section		
103-106	Excess/Deposit Reimbursement	VH1	£7,500	Nil
103-106	Misfuelling Cover	VH2	£500	Nil
103-106	Rental Vehicle Key Cover	VH3	£500	Nil
103-106	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:	This is what we will do:
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 or anyone insured on this policy, became **ill** with an **infectious disease** within 14 days of your trip starting **(including contracting Covid-19);** • you, a **travel companion**, 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; • as a result of fire, earthquake, storm, flood, riot or civil unrest; the Foreign, Commonwealth and Development Office (FCDO) or comparable prohibitive regulations by the government of the country you were due to visit and within 50 miles of your chosen destination, change the travel advice to advise against all or all but essential travel.	**We** will pay up to **£5,000*** 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. * or as stated on your policy schedule.

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

⚠ But we won't do anything if:

- you have not paid your **deductible** or accepted it will be deducted from any settlement;
- you are claiming due to a **known event**;
- you are unable to provide evidence from a medical professional confirming your **illness** or infectious disease**;**
- you cancelled your **trip** because:
  - you chose or were recommended to quarantine or isolate as a result of exposure to an infectious disease including Covid-19;
  - 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 any epidemic, or pandemic as declared by the World Health Organisation (WHO);
  - 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

BFP BFPO – British Forces Posted Overseas.
close business colleague – someone you work with, who due to the nature of their job means their absence from work requires you to cancel or alter your **trip**. A senior manager or director of the business must confirm this in the event of a claim.
co-operate – provide us with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.
existing medical condition – see Page 6.
family member – any person who is related to you by blood, marriage, adoption, fostering or co-habitation.
home – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.
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 end supplier fails financially before you leave home – Section A2

If this happened:	This is what we will do:
During the **period of insurance**, you had to cancel your **trip** because of the **financial failure** of the **end supplier** of the travel arrangements which do not form part of a **package holiday**. **PLEASE NOTE:** This section of your policy is administered by International Passenger Protection Limited and is underwritten by Liberty Mutual Insurance Europe SE. Any occurrence which may give rise to a claim should be advised as soon as reasonably practicable to: IPP Claims at Sedgwick, Oakleigh House, 14-15 Park Place, Cardiff, CF10 3DQ. United Kingdom. You can also email: insolvency-claims@ipplondon.co.uk or visit the website: www.ipplondon.co.uk/claims.asp Or you can call: **+44 (0) 345 266 1872** **Please quote your policy number, travel insurance policy name and reference EFSI V2-20:** Open 9am-5pm Weekdays Only.	**We** will pay up to **£2,500** for your share of any **irrecoverable loss** that is directly related to your **trip**, which you cannot get back from anyone else in the first instance.

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

⚠ But we won't do anything if:

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

Important meanings in this section

co-operate – provide us with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.
end supplier – the company that owns or operates the following services: **scheduled airline**, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris; excursions; Eurotunnel; theme parks or attractions.
financial failure – means the **end supplier** becoming Insolvent or has an administrator appointed and being unable to provide agreed services.
irrecoverable loss – deposits and charges paid by you for your **trip** which are not recoverable from any other source such as, but not limited to, insurance policies or financial bonds and guarantees provided by the **end supplier** or another insurance company or a government agency or a travel agent or credit card company.
package holiday – any holiday where two or more components (i.e. transport and accommodation) have been booked with a **tour organiser** and therefore falls within the Package Travel Regulations.
period of insurance - the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.
scheduled airline – an airline upon whom your **trip** depends operating a regular systematic service to a published timetable whose flights are available to paying members of the general public on a seat only basis and which is not part of a **package holiday** arranged by a **tour organiser**.
tour organiser(s) – any individual or company which sells a **package holiday**.
trip - travel during the **period of insurance**.
we/our/us – Liberty Mutual Insurance Europe SE.

YOUR TRAVEL POLICY

SECTIONS B1 – B33

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

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

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

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

Please be aware that we expect you to:

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

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

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

Important meanings in this section:

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

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

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

existing medical condition – see Page 6.

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

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

trip - travel during the period of insurance.

we/our/us – Union Reiseversicherung AG UK.

If you are delayed – Section B1

If this happened:	This is what we will do:
Your departure from your **international departure point** was delayed by more than **12 hours** after your **scheduled departure time** because of a disruption to your **transport providers'** service.	**We** will pay you **£50** for each full **12-hour** period that you are delayed up to a maximum of **£500**

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

⚠ But we won't do anything if:

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

Important meanings in this section

co-operate – provide us with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.
international departure point – any airport, international rail terminal or port from which you leave a country having passed through passport control.
known event – an existing, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike voted upon by union members.
scheduled departure time – the time when you were meant to leave your **international departure point** as shown in your itinerary or published timetable.
transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.
we/our/us - Union Reiseversicherung AG UK.

If you miss your departure or onward connection – Section B2

If this happened:	This is what we will do:
Despite having taken **reasonable steps**, you did not reach your **international departure point** in time to check-in because: • **public transport services** you were using or intended to use were cancelled or delayed due to unforeseen strike, industrial action, mechanical failure or adverse weather conditions; • the vehicle in which you were travelling was involved in an accident, stuck in traffic, affected by road closure or broken down which meant that you missed your **transport providers'** service. Or A delay to your **transport providers'** service from your **international departure point** caused you to miss your first **onward connection** as shown in your itinerary.	**We** will pay you up to **£1,000** towards the costs that you had to pay for alternative transport and accommodation arrangements in order to reach your **trip destination**.

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:	This is what we will do:
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.	**We** will pay you up to **£5,000*** for your share of any pre-paid costs that are directly related to your **trip**, which you have paid and cannot get back from anyone else in the first instance, or which cannot be transferred or used for another purpose. * or as stated on your policy schedule.

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

⚠ But we won't do anything if:

- you have not paid your **deductible** or accepted that it will be deducted from any settlement;
- the delay happened after the flight, sailing or train has departed from 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 end supplier fails financially while you are away – Section B4

If this happened:	This is what we will do:
During your **trip**, the **end supplier** of the travel arrangements which do not form part of a **package holiday** suffered **financial failure**. **PLEASE NOTE:** This section of your policy is administered by International Passenger Protection Limited and is underwritten by Liberty Mutual Insurance Europe SE. Any occurrence which may give rise to a claim should be advised as soon as reasonably practicable to: IPP Claims at Sedgwick, Oakleigh House, 14-15 Park Place, Cardiff, CF10 3DQ. United Kingdom. You can also email: insolvency-claims@ipplondon.co.uk or visit the website: www.ipplondon.co.uk/claims.asp Or you can call: **+44 (0) 345 266 1872** **Please quote your policy number, travel insurance policy name and reference EFSI V2-20:** Open 9am-5pm Weekdays Only.	**Either** **We** will pay you up to **£2,500** towards the costs incurred in replacing that part of the travel arrangements to a similar standard as enjoyed prior to the curtailment of the travel arrangements **or** **We** will pay you up to **£2,500** towards the cost of return transportation to your **home country** (of a standard no greater than the class of journey and in the same mode of transport you paid for on your outward journey) if you have to cut short your **trip**.

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

⚠ But we won't do anything if:

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

Important meanings in this section

co-operate – provide us with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.
end supplier – the company that owns or operates the following services: **scheduled airline**, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris; excursions; Eurotunnel; theme parks or attractions.
financial failure – means the **end supplier** becoming Insolvent or has an administrator appointed and being unable to provide agreed services.
home country – either the United Kingdom, the Channel Islands or Isle of Man.
mode of transport – scheduled airline, train (i.e. Eurostar and Eurotunnel), coach, ferry, Cruise Ship.
package holiday – any holiday where two or more components (i.e. transport and accommodation) have been booked with a **tour organiser** and therefore falls within the Package Travel Regulations.
period of insurance - the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.
scheduled airline – an airline upon whom your **trip** depends operating a regular systematic service to a published timetable whose flights are available to paying members of the general public on a seat only basis and which is not part of a **package holiday** arranged by a **tour organiser**.
tour organiser(s) – any individual or company which sells a **package holiday**.
trip - travel during the **period of insurance**.
we/our/us – Liberty Mutual Insurance Europe SE.

If a natural disaster occurs during your trip – Section B5

If this happened:	This is what we will do:
You need alternative accommodation following a **natural disaster** during your **trip**.	**We** will pay you up to **£1,500** for the cost of travel and alternative accommodation that is to the same standard of those on your original booking.

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

⚠ But we won't do anything if:

- you have not paid your **deductible** or accepted that it will be deducted from any settlement;
- you are unable to provide **us** with evidence of the necessity to make alternative travel arrangements;
- you are claiming due to a **known event**;
- your trip is formed as part of a **tour operators package holiday**;
- the **natural disaster** had already happened before you left **home**;
- you are claiming as a result of any epidemic or pandemic as declared by the World Health Organisation (WHO);
- you are claiming due to FCDO, government or local authority advice relating to any infectious disease including COVID-19;
- you do not **co-operate** with **us**.

Important meanings in this section

BFPO – British Forces Posted Overseas.
co-operate – provide us with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.
home – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.
known event – an existing, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike voted upon by union members.
natural disaster – fire, flood, earthquake, storm, lightening, explosion or hurricane.
package holiday – any holiday where two or more components (i.e. transport and accommodation) have been booked with a **tour operator** and therefore falls within the Package Travel Regulations.
period of insurance - the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.
tour operator – any individual or company which sells a **package holiday** as defined within the Package Travel Regulations.
trip – travel during the **period of insurance.**
we/our/us - Union Reiseversicherung AG UK.

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

If this happened:	This is what we will do:
Your arrival in your **home country** was more than **12 hours** later than shown in your pre-booked itinerary due to circumstances beyond your control, or you were unable to return **home** due to a medical situation which meant you incurred additional kennel or cattery fees.	**We** will pay you **£50** for each full **12-hour** period that you are delayed on your return journey for additional pet care up to a maximum of **£500**

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

⚠ But we won't do anything if:

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

Important meanings in this section

BFPO – British Forces Posted Overseas.
co-operate – provide us with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.
home – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.
home country – either the United Kingdom, the Channel Islands or Isle of Man.
international departure point – any airport, international rail terminal or port from which you leave a country having passed through passport control.
period of insurance - the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.
transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.
trip – travel during the **period of insurance**.
we/our/us - Union Reiseversicherung AG UK.

If you need emergency medical treatment abroad – Section B7

If this happened:	This is what we will do:
During your **trip abroad** you needed **emergency and necessary medical treatment** (including dental treatment for the immediate relief of pain). **PLEASE NOTE:** This is a travel insurance policy and not private medical insurance; so there is no cover for any medical expenses incurred in private facilities if medically capable public facilities are available. **PLEASE BE AWARE:** This policy does not cover treatment due to, or a complication of, any health conditions as explained in 'Your health – when buying the policy and for the duration of the policy' on page 6, which you have not told us about and we have not agreed to cover in writing. **PLEASE NOTE:** This policy excludes any costs incurred in respect of normal pregnancy or childbirth where you are between 29 and 40 weeks of the pregnancy.	**We** will pay you up to **£10,000,000** in respects of customary and reasonable fees or charges for **emergency and necessary medical treatment** that **we** have agreed to, as well as customary and reasonable fees or charges for: additional transport and/or accommodation expenses incurred, up to the standard of your original booking, if it is medically necessary for you to stay **abroad** beyond your **scheduled return date**; costs for one other person to stay with you, or to travel to you from your **home country** and to accompany you **home**; travel costs to or from a hospital relating to your admission, discharge or attendance for **outpatient treatment**; travel costs to and from appointments, or for the collection of medication prescribed for you by the hospital, as well as the cost of additional food and drink, and the cost of telephone calls to **us**.

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

⚠ But we won't do anything if:

- you have not paid your **deductible** or accepted that it will be deducted from any settlement;
- you cannot produce receipts for any additional expenses;
- you ask **us** to pay for any services or treatment that are considered to be routine, non-emergency or elective;
- you ask **us** to pay medical fees and charges in excess of customary and reasonable levels of charging;
- you ask **us** to pay for any services or treatment that can reasonably wait until you return **home**;
- you ask **us** to pay for any services or treatment that you received in your **home country** or before embarking on your cruise ship;
- you ask **us** to pay for any services or treatment that you received after the date that **we**, in consultation with your treating doctor, told you that you could return **home**;
- you were under the influence of non-prescribed drugs, solvents or anything relating to your prior abuse of drugs or solvents;
- where **excessive alcohol consumption** was a contributory factor;
- you were driving or riding any **motorised vehicle** for which you did not hold a **valid UK Driving Licence** and you failed to take **reasonable safety precautions**;
- you knowingly put yourself at risk, unless you were trying to save your own or someone else's life;
- you were taking part in an **additional sports activity** and you had not paid the relevant additional premium;
- you went against FCDO, government, local authority or medical advice relating to any infectious disease including COVID-19;
- you do not **co-operate** with **us**.

Important meanings in this section

abroad – anywhere outside of your **home country** or once embarked on your cruise ship in the United Kingdom**.**
additional sports activity – any sports or activity not listed on page 107**.**
BFPO – British Forces Posted Overseas.
co-operate – provide us with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.
emergency and necessary medical treatment – any ill-health or injury which occurs during your **trip** and requires immediate treatment either before you return **home** or to enable you to return **home**.
excessive alcohol consumption – drinking enough alcohol that it seriously affects your decision making or that you suffer injury or illness from either long-term alcohol abuse or one off 'binge'.
home – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.
home country – either the United Kingdom, the Channel Islands or Isle of Man.
motorised vehicle – car, motorcycle, moped, scooter, boat or quad bike.
outpatient treatment – treatment received which does not require admittance to a hospital.
period of insurance - the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.
reasonable safety precautions – wearing a seat belt in a car or similar vehicle, or a helmet on a motorcycle or similar vehicle.
scheduled return date – the date you intended to return **home** as shown on your travel tickets or travel itinerary.
trip – travel during the **period of insurance**.
valid UK Driving Licence – visit www.gov.uk/driving/licence-categories
we/our/us - Union Reiseversicherung AG UK and/or tifgroup-assistance.

If you need to be brought home – Section B8

If this happened:	This is what we will do:
As a result of **emergency and necessary medical treatment** during your **trip abroad we** decided that it was medically necessary for you to return **home** either before or after your **scheduled return date**, or you were unfortunate enough to suffer a serious accident, illness or injury during your **trip** which resulted in your death. **PLEASE NOTE: We** will liaise with your treating doctor(s) about your treatment plan and if required obtain a 'fit to fly' certificate. **We** will also liaise with you and advise on, and also put in place, suitable **repatriation** plans to get you **home** as soon as it is medically safe to do so in order to achieve your optimal recovery. **PLEASE BE AWARE:** If you have not purchased a return ticket, **we** will deduct the costs of an economy flight (based on the cost on the date you came **home**) from any costs **we** have incurred in returning you to your **home**.	**We** will pay you up to **£200,000** for customary and reasonable costs that are medically necessary to enable **us** to return you to your **home** or nursing home, or to move you to the most suitable hospital in your **home country** as arranged by the tifgroup-assistance team; **We** will pay you up to **£25,000** for customary and reasonable transportation costs, as arranged by the tifgroup-assistance team unless otherwise agreed by **us**, to return your body or ashes back to your **home**, a hospital or funeral directors in the United Kingdom or the Channel Islands.

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

⚠ But we won't do anything if:

- you have not paid your **deductible** or accepted that it will be deducted from any settlement;
- you do not have a valid claim under the 'If you need emergency medical treatment abroad' section of this policy;
- you ask **us** to pay the cost of bringing you **home** before **we** consider it clinically safe to do so and there is appropriate medical treatment available locally;
- you ask **us** to pay for any costs to which **we** have not agreed to;
- the risk associated with brining you **home** is greater than the risk of you remining in resort;
- your return **home** would present unnecessary risk to other travellers;
- you ask **us** to pay for the cost of travel to a standard higher than the class in which you were originally booked to return **home**, unless **we** agree and it is medically necessary;
- you ask **us** to pay for the cost or burial or cremation in your **home country;**
- you ask **us** to pay for repatriation costs which **we** have not agreed;
- you do not **co-operate** with **us**.

Important meanings in this section

abroad – anywhere outside of your **home country** or once embarked on your cruise ship in the United Kingdom**.**
BFPO – British Forces Posted Overseas.
co-operate – provide us with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.
emergency and necessary medical treatment – any ill-health or injury which occurs during your **trip** and requires immediate treatment either before you return **home** or to enable you to return **home**.
home – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.
home country – either the United Kingdom, the Channel Islands or Isle of Man.
period of insurance - the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.
repatriation – returning you to your **home**, a hospital, nursing home or funeral director in the United Kingdom or the Channel Islands.
scheduled return date – the date you intended to return **home** as shown on your travel tickets or travel itinerary.
trip – travel during the **period of insurance.**
we/our/us - Union Reiseversicherung AG UK and/or tifgroup-assistance.

If you are buried or cremated abroad – Section B9

If this happened:	This is what we will do:
You were unfortunate enough to suffer a serious accident, illness or injury during your **trip abroad** which resulted in your death, and you were buried or cremated **abroad**.	**We** will pay your estate or the executors/administrators of your estate up to **£5,000** towards the costs of your burial or cremation **abroad**.

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

⚠ But we won't do anything if:

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

Important meanings in this section

abroad – anywhere outside of your **home country.**
BFPO – British Forces Posted Overseas.
co-operate – provide us with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.
home country – either the United Kingdom, the Channel Islands or Isle of Man.
period of insurance - the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.
scheduled return date – the date you intended to return **home** as shown on your travel tickets or travel itinerary.
trip – travel during the **period of insurance.**
we/our/us - Union Reiseversicherung AG UK and/or tifgroup-assistance.

If you are admitted to a public hospital – Section B10

If this happened:	This is what we will do:
During your trip abroad, you were admitted to a public hospital as an inpatient for **emergency and necessary medical treatment.** **PLEASE NOTE:** This is a travel insurance policy and not private medical insurance; so there is no cover for any medical expenses incurred in private facilities if medically capable public facilities are available.	**We** will pay you **£25** for each full **24-hour** period that you are in a public hospital up to a maximum of **£1,000** **PLEASE NOTE:** This payment is in addition to any emergency medical expenses we may have agreed to pay under the section called 'If you need emergency medical treatment abroad'.

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

⚠ But we won't do anything if:

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

Important meanings in this section

abroad – anywhere outside of your **home country.**
BFPO – British Forces Posted Overseas.
co-operate – provide us with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.
emergency and necessary medical treatment – any ill-health or injury which occurs during your **trip** and requires immediate treatment either before you return **home** or to enable you to return **home**.
home – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.
home country – either the United Kingdom, the Channel Islands or Isle of Man.
in-patient – being admitted to a hospital for a period of **24 hours** or more.
period of insurance - the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.
trip – travel during the **period of insurance.**
we/our/us - Union Reiseversicherung AG UK and/or tifgroup-assistance.

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

If this happened:	This is what we will do:
During your trip within your **home country**, unless your **trip** is a cruise within the United Kingdom, 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.	**We** will pay you up to **£2,000** for your additional travel and accommodation costs for you to return **home** if you are unable to use your original travel tickets; **We** will pay you up to **£1,000** for another person to stay with you, or to travel to you from your **home country** and to accompany you **home**; **We** will pay your estate or the executors/administrators of your estate up to **£1,000** towards the costs of returning your body or ashes back your **home**.

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

⚠ But we won't do anything if:

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

Important meanings in this section

BFPO – British Forces Posted Overseas.
co-operate – provide us with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.
emergency and necessary medical treatment – any ill-health or injury which occurs during your **trip** and requires immediate treatment either before you return **home** or to enable you to return **home.**
home – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO.**
home country – either the United Kingdom, the Channel Islands or Isle of Man.
in-patient – being admitted to a hospital for a period of **24 hours** or more.
period of insurance - the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.
trip – travel during the **period of insurance.**
we/our/us - Union Reiseversicherung AG UK and/or tifgroup-assistance.

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

If this happened:

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

- You became **ill** with an **infectious disease** during your **trip (including contracting Covid-19);**
- you, a **travel companion**, 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.
- as a result of fire, earthquake, storm, flood, riot or civil unrest; the Foreign, Commonwealth and Development Office (FCDO) or comparable prohibitive regulations by the government of the country you were due to visit and within 50 miles of your chosen destination, change the travel advice to all but essential travel.

This is what we will do:

We will pay up to

£5,000*

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.

* or as stated on your policy schedule.

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

⚠ But we won't do anything if:

- you have not paid your **deductible** or accepted it will be deducted from any settlement;
- you are claiming due to a **known event**;
- you are claiming as a result of any epidemic, or pandemic as declared by the World Health Organisation (WHO);
- you are claiming due to FCDO, government or local authority advice relating to any infectious disease;
- 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.
existing medical condition – see Page 6.
family member – any person who is related to you by blood, marriage, adoption, fostering or co-habitation.
home – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.
known event – an existing, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike voted upon by union members.
natural disaster – fire, flood, earthquake, storm, lightening, explosion or hurricane.
period of insurance - the **trip** dates shown on the insurance schedule or if the policy is 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 B13

If this happened:	This is what we will do:
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**.	**We** will pay you up to **£150** for the purchase of **essential items** if you are without your **checked-in baggage** for more than **12 hours**.

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

⚠ But we won't do anything if:

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

Important meanings in this section

BFPO – British Forces Posted Overseas.
checked-in baggage – suitcases, holdalls or rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of your **transport providers** service in which you were booked to travel.
co-operate – provide us with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.
essential items – underwear, socks, toiletries, a change of clothing and baby formula/food.
home country – either the United Kingdom, the Channel Islands or Isle of Man.
period of insurance - the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.
transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.
trip destination – the airport, international rail terminal or port outside your **home country**, which is your final ticketed destination.
trip – travel during the **period of insurance**.
we/our/us - Union Reiseversicherung AG UK.

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

If this happened:	This is what we will do:
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.	**We** will pay you up to **£400** 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 **£50** per person, per incident

⚠ But we won't do anything if:

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

Important meanings in this section

checked-in baggage – suitcases, holdalls or rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of your **transport providers** service in which you were booked to travel.
co-operate – provide us with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.
evidence of ownership – a document to evidence that the item(s) you are claiming for belong to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statement, guarantees or insurance validation certificate.
gadget(s) – include; Mobile/ Smart Phones, Laptops, Tablets, Digital Cameras, MP3 Players, CD/DVD Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Ear Phones, Portable Health Monitoring Devices, Wearable Technology.
pair or set – two or more items that are complementary or purchased as one item or used or worn together.
period of insurance - the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.
precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **valuables**.
single article – any single item that is not part of a **pair or set**.
transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.
trip – travel during the **period of insurance**.
unattended – neither on your person or within your sight and reach.
valuables – rings, watches (excluding smart watches), necklaces, earrings, bracelets, body rings, any semi or non-precious stones or metals, costume jewellery and any electrical item that is not a **gadget** which requires power either from the mains or from a battery.
we/our/us – Union Reiseversicherung AG UK.

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

If this happened:	This is what we will do:
Despite having taken **precautions** your other possessions, which were not gadgets or valuables, were lost, stolen or accidentally damaged during your **trip**.	**We** will pay you up to **£2,500** 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 **£50** per person, per incident

⚠ But we won't do anything if:

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

Important meanings in this section

checked-in baggage – suitcases, holdalls or rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of your **transport providers** service in which you were booked to travel.
co-operate – provide us with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.
evidence of ownership – a document to evidence that the item(s) you are claiming for belong to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statement, guarantees or insurance validation certificate.
gadget(s) – include; Mobile/ Smart Phones, Laptops, Tablets, Digital Cameras, MP3 Players, CD/DVD Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Ear Phones, Portable Health Monitoring Devices, Wearable Technology.
pair or set – two or more items that are complementary or purchased as one item or used or worn together.
period of insurance - the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.
precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their possessions.
single article – any single item that is not part of a **pair or set**.
transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.
trip – travel during the **period of insurance**.
unattended – neither on your person or within your sight and reach.
valuables – rings, watches (excluding smart watches), necklaces, earrings, bracelets, body rings, any semi or non-precious stones or metals, costume jewellery and any electrical item that is not a **gadget** which requires power either from the mains or from a battery.
we/our/us – Union Reiseversicherung AG UK.

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

If this happened:	This is what we will do:
Despite having taken **precautions** your **cash** or **event tickets** were lost or stolen during your **trip**.	**We** will pay you up to **£500** for the loss or theft of your **cash**. **We** will pay you up to **£250** for the cost of replacement **event tickets** that cannot be recovered from any other source in the first instance.

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

⚠ But we won't do anything if:

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

Important meanings in this section

cash – sterling or foreign currency in note or coin form.
co-operate – provide us with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.
event tickets – tickets or passes which you have purchased to gain admission or entry to, a theme park, water park, exhibition, concert, theatre or sporting event.
period of insurance - the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.
precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **event tickets**.
proof of purchase – an original receipt and any other documentation required to prove when the item was purchases.
proof of withdrawal – evidence that you had withdrawn the cash from your bank, building society or credit card.
transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.
trip – travel during the **period of insurance**.
we/our/us – Union Reiseversicherung AG UK.

If you need emergency travel documents – Section B17

If this happened:	This is what we will do:
Despite having taken **precautions** your **travel documents** were lost, stolen or damaged during your **trip**.	**We** will pay you up to **£250** for the cost of additional travel and accommodation that you paid during your **trip** so you could collect your **emergency travel documents**. **We** will also pay you up to **£250** towards the cost of **emergency travel documents**.

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

⚠ But we won't do anything if:

- you did not notify the loss or theft to the police, your **transport provider** or tour operators representative and obtain a local independent written report during your **trip**;
- you did not take all available **precautions**;
- your **travel documents** were not on your person, unless they were locked in a safe or safety deposit box or left out of sight in your locked accommodation or motor vehicle and you can provide evidence of unauthorised and/or forcible entry;
- your **travel documents** were in your **checked-in baggage**;
- you cannot provide receipts or other evidence of your additional expenditure;
- you do not **co-operate** with **us**.

Important meanings in this section

checked-in baggage – suitcases, holdalls or rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of your **transport providers** service in which you were booked to travel.
co-operate – provide us with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.
emergency travel documents – any emergency documents that you need in order to return **home** or continue your **trip**.
home – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.
period of insurance - the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.
precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **travel documents**.
travel documents – current passports, ESTAs, Valid Visas, travel tickets, European Health Insurance Cards (EHIC), Global Health Insurance Cards (GHIC).
transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.
trip – travel during the **period of insurance**.
we/our/us – Union Reiseversicherung AG UK.

If you need legal advice – Section B18

If this happened:	This is what we will do:
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.	**We** will provide you, your estate or the executors/administrators of your estate with **30 minutes legal helpline access** Our legal advice line is managed by Penningtons Manches LLP and is contactable on: **0345 241 1875** 8:30am – 7pm Weekdays If **we** believe that the estimated recovery will be more than £500, **we** will appoint a solicitor to act on your behalf or on behalf of your estate or the executors/administrators of your estate and pay up to **£25,000** for legal costs and expenses incurred in pursuing claims for compensation and damages.

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

⚠ But we won't do anything if:

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

Important meanings in this section

co-operate – provide us with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.
family member – any person who is related to you by blood, marriage, adoption, fostering or co-habitation.
package holiday – any holiday where two or more components (i.e. transport and accommodation) have been booked with a **tour operator** and therefore falls within the Package Travel Regulations.
period of insurance - the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.
tour operator – any individual or company which sells a **package holiday** as defined within the Package Travel Regulations.
transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.
travel companion - a person(s) with whom you have booked to travel on the same travel itinerary and without whom your travel plans would be impossible.
trip – travel during the **period of insurance**.
we/our/us – Union Reiseversicherung AG UK.

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

If this happened:	This is what we will do:
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.	In the event of your death, **we** will pay **£10,000** to your estate or the executors/administrators of your estate. If you suffered total and permanent loss of sight in one or both eyes or total loss by physical severance or total and permanent loss of use of one or both arms/hands or legs/feet **we** will pay you **£50,000** If you suffered **permanent and total disablement**, **we** will pay you **£50,000**

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 cause by a violent, viable and external event.
additional sports activity – any sports or activity not listed on page 107.
co-operate – provide us with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.
excessive alcohol consumption – drinking enough alcohol that it seriously affects your decision making or that you suffer injury or illness from either long-term alcohol abuse or one off 'binge'.
motorised vehicle – car, motorcycle, moped, scooter, boat or quad bike.
permanent and total disablement – you are unable to work in any paid employment or paid occupation, this shall be defined as 'all your usual activities, pastimes and pursuits of any and every kind'.
period of insurance - the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.
reasonable safety precautions – wearing a seat belt in a car or similar vehicle, or a helmet on a motorcycle or similar vehicle.
trip – travel during the **period of insurance**.
valid UK Driving Licence – visit www.gov.uk/driving/licence-categories
we/our/us - Union Reiseversicherung AG UK.

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

If this happened:	This is what we will do:
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.	**We** will pay you up to **£2,000,000** in respect of damages awarded against you plus legal costs to when **we** have agreed.

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

⚠ But we won't do anything if:

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

Important meanings in this section

additional sports activity – any sports or activity not listed on page 107.
co-operate – provide us with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.
excessive alcohol consumption – drinking enough alcohol that it seriously affects your decision making or that you suffer injury or illness from either long-term alcohol abuse or one off 'binge'.
motorised vehicle – car, motorcycle, moped, scooter, boat or quad bike.
permanent and total disablement – you are unable to work in any paid employment or paid occupation, this shall be defined as 'all your usual activities, pastimes and pursuits of any and every kind'.
period of insurance - the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.
reasonable safety precautions – wearing a seat belt in a car or similar vehicle, or a helmet on a motorcycle or similar vehicle.
travel companion - a person(s) with whom you have booked to travel on the same travel itinerary and without whom your travel plans would be impossible.
trip – travel during the **period of insurance.**
we/our/us - Union Reiseversicherung AG UK.

If you miss your port departure – Section B21

If this happened:	This is what we will do:
You arrived at your **embarkation point** after the cruise ship had departed because of something that you could not have been expected to foresee or avoid.	**We** will pay you up to **£2,000** towards the cost of additional travel and accommodation so that you can travel to your cruise ship's next **port of call** and board the ship.

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

⚠ But we won't do anything if:

- you have not paid your **deductible** or accepted it will be deducted from any settlement;
- you have not made every attempt to reach the **embarkation point** in time to board the ship;
- you have not allowed sufficient time (given normal traffic and weather conditions) to reach your **embarkation point** and check-in on time as shown on your itinerary;
- you are claiming for costs where the cruise operator has provided alternative travel and accommodation, or a financial contribution towards these costs;
- 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.
embarkation point – the port at which you are supposed to board the cruise ship and register as a passenger at the start of the **trip**.
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.
port of call – a port where the cruise ship docks as part of its itinerary.
trip – travel during the **period of insurance**.
we/our/us - Union Reiseversicherung AG UK.

If you are confined to your cabin – Section B22

If this happened:	This is what we will do:
During your cruise, you were confined to your cabin on medical advice, or admitted to the ships hospital for **emergency and necessary medical treatment**.	**We** will pay you **£25** for each full **24-hour** period that you are confined to your cabin or admitted to the ships hospital up to a maximum of **£1,000** **PLEASE NOTE:** This payment is in addition to any emergency medical expenses we may have agreed to pay under the section called 'If you need emergency medical treatment abroad'.

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

⚠ But we won't do anything if:

- you do not have a valid claim under the 'If you need emergency medical treatment abroad' section of this policy;
- you remained an inpatient after the date **we**, in consultation with your treating doctor, told you that you could return **home** or be safely discharged to your **trip** accommodation until you were fit to return **home**;
- you cannot provide written confirmation from the ships medical officer confirming the reason for, and length of, you cabin confinement or admittance to the ships hospital;
- 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**.
period of insurance - the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.
trip – travel during the **period of insurance**.
we/our/us - Union Reiseversicherung AG UK.

If you are unable to take part in your cruise excursions – Section B23

If this happened:	This is what we will do:
You were unable to take part in your pre-paid cruise excursions because you were confined to your cabin on medical advice, or admitted to the ships hospital for **emergency and necessary medical treatment**.	**We** will pay you up to **£500** for missed pre-paid cruise excursions

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 cannot provide written confirmation from the ships medical officer confirming the reason for, and length of, you cabin confinement or admittance to the ships hospital;
- you cannot provide written confirmation from the ships bursar that you did not join the excursion;
- 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**.
period of insurance - the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.
trip – travel during the **period of insurance**.
we/our/us - Union Reiseversicherung AG UK.

If your formal cruise attire is delayed – Section B24

If this happened:	This is what we will do:
Your **formal cruise attire** did not arrive at your **embarkation point** or any **port of call** within **24 hours** of you boarding the ship because it was misplaced by your **transport provider**.	**We** will pay you up to **£100** towards the cost of replacement **formal cruise attire**

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

⚠ But we won't do anything if:

- you did not notify the delay to your **transport provider** or their handling agents and obtain a Property Irregularity Report (PIR);
- you cannot provide receipts for the purchase of the replacement **formal cruise attire**;
- 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.
embarkation point – the port at which you are supposed to board the cruise ship and register as a passenger at the start of the **trip**.
formal cruise attire – additional shoes and clothing that is specifically required to be worn for formal occasions whilst of the cruise, such as evening suits, dress shirts, black tie, evening gowns.
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.
port of call – a port where the cruise ship docks as part of its itinerary.
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 cruise itinerary changes – Section B25

If this happened:	This is what we will do:
A scheduled **port of call** was cancelled due to adverse weather conditions or time table restrictions.	**We** will pay you **£300** for each cancelled **port of call** up to a maximum of **£900**

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

⚠ But we won't do anything if:

- you cannot provide written confirmation from the ships bursar or captain confirming the reason for, and the number of, any cancelled **port of call** visits;
- you were offered an alternative **port of call;**
- you were offered any monetary compensation (including on-board credit) by the ship or **tour operator;**
- 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.
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.
port of call – a port where the cruise ship docks as part of its itinerary.
tour operator – any individual or company which sells a **package holiday** as defined within the Package Travel Regulations.
trip – travel during the **period of insurance.**
we/our/us - Union Reiseversicherung AG UK.

If your wedding rings are lost or stolen – Section B26

If this happened:	This is what we will do:
Despite having taken **precautions** your wedding rings were lost or stolen during your **trip**.	**We** will pay you up to **£250 per ring** (maximum of 2 rings) in addition to the cover provided under section 'If your valuables are lost, stolen or accidentally damaged'.

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

⚠ But we won't do anything if:

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

Important meanings in this section

checked-in baggage – suitcases, holdalls or rucksacks that have been checked-in by your **transport provider** and place in the luggage hold of your **transport providers** service in which you were booked to travel.
co-operate – provide us with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.
evidence of ownership – a document to evidence that the item(s) you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statement, guarantees or insurance validation certificate.
period of insurance - the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.
precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their wedding rings.
transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.
trip – travel during the **period of insurance**.
unattended – neither on your person or within your sight and reach.
we/our/us – Union Reiseversicherung AG UK.

If your wedding gifts are lost or stolen – Section B27

If this happened:	This is what we will do:
Despite having taken **precautions** your wedding gifts were lost or stolen during your **trip**.	**We** will pay you up to **£1,000** in total for lost or stolen wedding gifts, however the most we will pay for any **single article**, **pair or set** is **£200**

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

⚠ But we won't do anything if:

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

Important meanings in this section

co-operate – provide us with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.
evidence of ownership – a document to evidence that the item(s) you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statement, guarantees or insurance validation certificate.
pair or set – two or more items that are complementary or purchased as one item or used or worn together.
period of insurance - the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.
precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their wedding gifts.
single article – any single item that is not part of a **pair or set**.
transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.
trip – travel during the **period of insurance**.
we/our/us – Union Reiseversicherung AG UK.

If your wedding attire is lost, stolen or accidentally damaged – Section B28

If this happened:	This is what we will do:
Despite having taken **precautions** your **wedding attire** was lost, stolen or accidentally damaged during your **trip**.	**We** will pay you up to **£1,500** in total for replacement **wedding attire** or the cost of repairing your **wedding attire**.

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

⚠ But we won't do anything if:

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

Important meanings in this section

co-operate – provide us with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.
evidence of ownership – a document to evidence that the item(s) you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statement, guarantees or insurance validation certificate.
period of insurance - the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.
precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **wedding attire**.
transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.
trip – travel during the **period of insurance**.
unattended – neither on your person or within your sight and reach.
wedding attire – wedding dress, suit, shoes, and other items which were bought specifically to be worn at your wedding.
we/our/us – Union Reiseversicherung AG UK.

If your wedding photographs or videos are lost or stolen – Section B29

If this happened:	This is what we will do:
Despite having taken **precautions** your wedding photographs or videos were lost or stolen during your **trip**.	**We** will pay you up to **£750** towards the cost of retaking your wedding photographs or your wedding video.

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

⚠ But we won't do anything if:

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

Important meanings in this section

checked-in baggage – suitcases, holdalls or rucksacks that have been checked-in by your **transport provider** and place in the luggage hold of your **transport providers** service in which you were booked to travel.
co-operate – provide us with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.
evidence of ownership – a document to evidence that the item(s) you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statement, guarantees or insurance validation certificate.
period of insurance - the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.
precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their wedding photographs or video.
transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.
trip – travel during the **period of insurance**.
unattended – neither on your person or within your sight and reach.
we/our/us – Union Reiseversicherung AG UK.

If your sports equipment is lost, stolen or accidentally damaged – Section B30

If this happened:	This is what we will do:
Despite having taken **precautions** your **sports equipment** was lost, stolen or accidentally damaged during your **trip**.	**We** will pay you up to **£1,000** in total for lost, stolen or accidentally damaged **sports equipment** after a deduction for wear and tear, however the most we will pay for any **single article**, **pair or set** is **£500**

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

⚠ But we won't do anything if:

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

Important meanings in this section

checked-in baggage – suitcases, holdalls or rucksacks that have been checked-in by your **transport provider** and place in the luggage hold of your **transport providers** service in which you were booked to travel.
co-operate – provide us with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.
evidence of ownership – a document to evidence that the item(s) you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statement, guarantees or insurance validation certificate.
pair or set – two or more items that are complementary or purchased as one item or used or worn together.
period of insurance - the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.
precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **sports equipment**.
single article – any single item that is not part of a **pair or set**.
sports equipment – clothing and other items which are associated with the activity you are taking part in, and without which you would not be able to participate in the activity.
transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.
trip – travel during the **period of insurance**.
unattended – neither on your person or within your sight and reach.
we/our/us – Union Reiseversicherung AG UK.

If you need to hire sports equipment – Section B31

If this happened:	This is what we will do:
Your **sports equipment** was delayed for **12 hours** or more, or if your **sports equipment** was accidentally damaged whilst in use during your **trip**.	**We** will pay you **£25** for each full **24-hour** period that you without your **sports equipment** up to a maximum of **£100** for the hire of replacement **sports equipment**.

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

⚠ But we won't do anything if:

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

Important meanings in this section

co-operate – provide us with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.
evidence of ownership – a document to evidence that the item(s) you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statement, guarantees or insurance validation certificate.
period of insurance - the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.
precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **sports equipment**.
sports equipment – clothing and other items which are associated with the activity you are taking part in, and without which you would not be able to participate in the activity.
transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.
trip – travel during the **period of insurance**.
we/our/us – Union Reiseversicherung AG UK.

If you are unable to take part in your sporting activity – Section B32

If this happened:	This is what we will do:
You were unable to take part in your sporting activity because you had to cancel or cut short your **trip** or if you suffered from an illness or injury during your **trip**.	**We** will pay you **£75** for each full **24-hour** period that you are unable to take part in your sporting activity up to a maximum of **£375**

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

⚠ But we won't do anything if:

- you are unable to provide written confirmation from the organisers, trainers or the resort management confirming that you were unable to partake in the sporting activity and the reason for this;
- you cannot provide written confirmation from a medical doctor that you are unable to take part in the sporting activity;
- you do not **co-operate** with **us**.

Important meanings in this section

co-operate – provide us with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.
period of insurance - the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.
sports equipment – clothing and other items which are associated with the activity you are taking part in, and without which you would not be able to participate in the activity.
trip – travel during the **period of insurance**.
we/our/us – Union Reiseversicherung AG UK.

Gadget Cover

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		
Standard Cover	**We will pay up to**	**Deductible**
Accidental Damage, Theft, Malicious Damage and Loss	£750	£50
Single Item/Pair/Set	£750	Nil
Unauthorised Usage	£1,000	Nil

Optional Upgrade – Cover 1*	**We will pay up to**	**Deductible**
Accidental Damage, Theft, Malicious Damage and Loss	£1,000	Nil
Unauthorised Usage	£1,000	Nil
Optional Upgrade – Cover 2*		
Accidental Damage, Theft, Malicious Damage and Loss	£2,000	Nil
Unauthorised Usage	£1,000	Nil
Optional Upgrade – Cover 3*		
Accidental Damage, Theft, Malicious Damage and Loss	£3,000	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
d. **your** warranty that, where **you** are NOT the legal parent or guardian of children under the age of 16 to in 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 82 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 includes:
    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:

a. 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.
b. 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

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.

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 inbound flight – Section B33

If this happened:	This is what we will do:
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).	**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 **£50** per person, per incident

⚠ But we won't do anything if:

- you have not paid your **deductible** or accepted it will be deducted from any settlement;
- your **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;
  - o your children who are under 18 years of age, or
  - o 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.

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	£300	£50
If your hired winter sports equipment is lost, stolen or damaged	WS2	£200	£50
If you are unable to use your pre-paid ski pack	WS3	£300	Nil
If your ski resort is closed	WS4	£500	Nil

Winter Sports Activities – These activities will only be covered if you have purchased the Winter Sports Extension.
Please Note: Those activities marked in italics do not have Personal Liability cover.

Big Foot Skiing	Off-Piste Skiing/Snowboarding (with a guide)	Ski Randonnée	Snow Biking
Blade Skating	Passenger Sledge	Ski Running/Walking (up to 4,000m)	*Snow Karting*
Cat Skiing	Skeleton	Ski Touring (up to 4,000m)	Snow Kiting
Glacier Walking	Ski Biking	Skiing/Snowboarding	*Snow Mobile/Doos*
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	*Ski Dooing*	Skiing – Snowcat	*Snow Surfing*
Ice Windsurfing	Ski Joering	Sledging/Tobogganing	Snow Tubing
Kick Sledging	Ski Mountaineering (up to 4,000m)	Sleigh Riding – Reindeer, Horses or Dogs	*Snowcat Driving*
Mono-Skiing			

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

If this happened:	This is what we will do:
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.**	**We** will pay you up to **£300** in total for lost, stolen or accidentally damaged **winter sports equipment** after a deduction for wear and tear. **We** will also pay you **£20** for each full **24-hour** period for the hire of replacement **winter sports equipment** up to a maximum of **£200**

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

⚠ But we won't do anything if:

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

Important meanings in this section

co-operate – provide us with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.
designated ski rack – a area of substantial construction specifically designed to allow and facilitate secure storage of ski and snowboards.
evidence of ownership – a document to evidence that the item(s) you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statement, guarantees or insurance validation certificate.
period of insurance - the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.
precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **winter sports equipment**.
transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.
trip – travel during the **period of insurance**.
unattended – neither on your person or within your sight and reach.
we/our/us – Union Reiseversicherung AG UK.
winter sports equipment – bindings, boots, gloves, googles, helmets, poles, ski clothing and skis & snowboards.

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

If this happened:	This is what we will do:
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.**	**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 **£50** per person, per incident

⚠ But we won't do anything if:

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

Important meanings in this section

co-operate – provide us with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.
designated ski rack – a area of substantial construction specifically designed to allow and facilitate secure storage of ski and snowboards.
period of insurance - the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.
precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their hired **winter sports equipment**.
trip – travel during the **period of insurance**.
unattended – neither on your person or within your sight and reach.
we/our/us – Union Reiseversicherung AG UK.
winter sports equipment – bindings, boots, gloves, googles, helmets, poles, ski clothing and skis & snowboards.

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

If this happened:	This is what we will do:
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.**	**We** will pay you **£100** for each full **24-hour** period that you cannot use your **ski-pack** up to a maximum of **£300**

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

⚠ But we won't do anything if:

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

Important meanings in this section

BFPO – British Forces Posted Overseas.
co-operate – provide us with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.
emergency and necessary medical treatment – any ill-health or injury which occurs during your **trip** and requires immediate treatment either before you return **home** or to enable you to return **home**.
home – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.
in-patient – being admitted to a hospital for a period of **24 hours** or more.
period of insurance - the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.
trip – travel during the **period of insurance**.
we/our/us – Union Reiseversicherung AG UK.

If your ski resort is closed – Section WS4

If this happened:	This is what we will do:
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.**	**We** will pay you **£50** for each full **24-hour** period that you cannot use the facilities in the **ski resort** up to a maximum of **£500** **We** will also pay you **£10** for each full **24-hour** period that you had to go to an alternative **ski resort** to use the facilities up to a maximum of **£400**

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

⚠ But we won't do anything if:

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

Important meanings in this section

adverse weather conditions – too much, or too little snow, high winds, avalanche.
co-operate – provide us with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.
period of insurance - the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.
ski resort – an area that has been prepared ski runs and groomed slopes and is serviced by lifts and tows which operate seasonally.
trip – travel during the **period of insurance**.
we/our/us – Union Reiseversicherung AG UK.

Vehicle Hire Excess/Deposit Reimbursement Cover Extension

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

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

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

Definition of Words specific to this section of cover

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

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

Home: Your usual place of residence in the UK.

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

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

Main driver: A person authorised to hire and drive the insured vehicle independently of any driver.
Note - Multiple main drivers are only available on an annual policy.

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

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

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

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

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

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

Exclusions specific to this section of cover

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

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

Conditions specific to this section of cover

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

Excess/Deposit Reimbursement

What you are covered for:

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

Excess/deposit reimbursement

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

Note:

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

What you are not covered for:

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

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

Misfuelling Cover

What you are covered for:

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

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

What you are not covered for:

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

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

Rental Vehicle Key Cover

What you are covered for:

We will pay:

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

What you are not covered for:

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

Rental Vehicle Breakdown Recovery

What you are covered for:

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

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

What you are not covered for:

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

How to make a claim under this section

To claim under this section please, visit www.azgatravelclaims.com where you can complete an online claim form.
Alternatively, call **020 8603 9652** and ask for a claim form or write to: Holiday Extras Vehicle Hire Excess/Deposit Reimbursement Protection Insurance Claims Department, PO Box 451, Feltham, TW13 9EE.
Email: travel.claims@allianz-assistance.co.uk

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

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

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

Activities covered as Standard

Aerobics
Amateur Athletic Field Events
Amateur Athletic Track Events
Angling/ Fishing (freshwater)
Animal Sanctuary (not big game)
Archery

Badminton
Bamboo Rafting
Banana Boating
Bar Work
Baseball
Basketball
Billiards
Bird Watching
Body Boarding
Boules
Bowling
Bowls
Bridge Swinging
Bungee Jumping

Camel/Elephant Riding Trekking (UK booked)
Camping
Canoeing/ Kayaking (White Water Grades 1-3)
Caravanning,
Catamaran Sailing (In-shore)
Clay Pigeon Shooting
Cricket
Croquet

Curling
Cycle Touring /Leisure Biking (up to 1,000m)

Dancing
Darts
Disc Golf
Diving (Indoor up to 5m)
Dragon Boat Racing

Elephant Trekking (UK Booked)

Fencing
Fives
Flag Football
Flying as passenger (private/ small aircraft/helicopter)
Football/Soccer – Practice and Training
Frisbee (recreational)

Golf
Gorilla Trekking (up to 1,000m)

Highland games
Horse Riding (No Jumping)
Hot Air Ballooning

Indoor Skating (not ice)

Jet Boating
Jet Skiing

Kiting
Korfball

Laser Tag
Low Ropes

Model sports
Marathons
Model Flying
Mountain Biking (up to 1,000m)

Netball

Orienteering

Petanque
Peteca
Pigeon Racing
Pony Trekking
Pool

Quoit

Rackets
Racquet-ball
Rafting (White Water Grades 1-3)
Re-Enactment
Rifle Range
Ringo
River Punting
Rounders
Rowing (inshore –recreational)

Safari (UK organised)
Sailing/ Yachting (recreational - inshore)
Scuba Diving (not solo, up to maximum 30m)
Segway (supervised, non-competitive)
Snorkelling (inside marked areas and/or with a lifeguard present)
Softball
Squash
Stoolball
Swimming (inside marked areas and/or with lifeguard present)
Swimming with Dolphins (inside marked areas and / or with lifeguard present)

Table Tennis
Ten Pin Bowling
Tennis
Theme Parks
Trekking/ Mountain Walking/ Hiking/ Rambling/ Mountaineering (in group) all up to 1,000m
Tubing
Tug of War

Unicycle riding

Volleyball

Water Parks
Whale Watching (professionally organised)

Yachting (Inshore – crewing)
Yoga

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.

Abseiling (Indoor/ Outdoor climbing wall up to 25m)
Adventure Racing (up to 6 hours)
Airsoft
Angling/ Fishing (Sea)

Camel/ Elephant Riding/ Trekking (non-UK booked)
Climbing (Indoor/ Outdoor climbing wall up to 25m)
Cross Country Running

Diving (Indoor up to 10m)
Dry Slope Skiing

Falconry
Fly boarding
Football/ Soccer – Organised Amateur Match
Frisbee (Ultimate Frisbee)

Gaelic Football (Training)
Gorilla Trekking (Booked pre-trip – up to 2,000m)
Gymnastics

Handball (Organised Amateur Match)
Hockey (Field – Organised Amateur Match)

Iron Man

Judo (Organised Training)

Karate (Organised Training)
Kendo (Organised Training)

Lacrosse

Martial Arts (Organised Training)
Mountain Biking (up to 2,000m)

Paint Balling
Parasailing
Parascending (Over water)

Rap Running/ Jumping (Indoor/ Outdoor climbing wall up to 25m)
Rugby (Training)

Safari (non UK booked)
Safari Trekking (non UK booked)
Sand Yachting
Sea Canoeing/ Kayaking (inshore)
Shark Diving/ Swimming (Cage)
Shinty
Skiing/Dry Slope Skiing/ Snowboarding - up to 1 day
Street Hockey
Surf life-saving (organised competition)
Surfing

Trampolining
Trekking/ Mountain Walking/ Hiking/ Rambling/ Mountaineering (in group) all up to 2,000m
Triathlon

War Games/ Paint Balling
Water Polo
Water Skiing (No Jumping)
Weight Lifting
Windsurfing/ Boardsailing/ Sailboarding
Wrestling (Organised Training)

Higher Risk Activities Cover – Additional premium required

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

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

Abseiling (outdoor above 25m)
Adventure Racing (up 12 hours)
American Football Amateur Match - (Organised & with Safety Equipment)
Animal Sanctuary (Big Game)

Biathlon
Blowcarting/Land Yachting/Kite Buggy
Boxing Training (Head Guard must be worn)
Breathing Observation Bubble (BOB)

Canoeing/Kayaking (White Water Grade 4-6)
Canyoning
Caving/ Pot Holing
Climbing (Rock & Ice – Harnessed up to 4,000m)

Devil Karting
Dirt Boarding
Equestrian

Fell Running (up to 4,000m)
Flying (Crew/Pilot)
Flying Helicopter (Pilot)
Gliding (non-competitive)
Go Karting
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
Motorised Buggying
Mountain Boarding
Mountain Biking (up to 4,000m)

Off Road Motorcycling (up to 250cc)
Paragliding
Parascending (over land)
Polo
Polo cross
Power Boating (inshore)
Power lifting
Quad Bikes (Providing you wear a helmet)

Rafting (White Water Grade 4-6)
Rap Running/ Jumping (Outdoor above 25m)
River Bugging
River Tubing
Rodeo
Roller Hockey
Rugby (Amateur Match)

Sand Boarding
Sand Dune Surfing/Skiing
Speed Sailing (in shore)
Speed Skating
Speed Trials/ Time Trials (Organised, not public roads)
Summer Tobogganing
Swimming (outside marked areas and / or without lifeguard present)

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
Water Skiing (Jumping)
Wind Tunnel Flying/ Indoor Sky Diving

Zorbing/ Sphering

Make yourself heard

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

If you wish to complain about the **sale of your policy** please contact: Insurance Customer Support, Holiday Extras, The Wave, Newingreen, Hythe, Kent, CT21 4FJ Telephone: 01303 815 318 Email: insurancecustomerteam@holidayextras.com	If you wish to complain about the **outcome of your claim or assistance provided** please contact: Customer Insights Manager, URV, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY Telephone: 0203 829 6604 Email: complaints@tifgroup.co.uk

If you wish to complain about the **End Supplier Failure Sections** of your policy please contact: Customer Services Manager, International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR Telephone: 0208 776 3750 Email: info@ipplondon.co.uk	If you wish to complain about the **Gadget Section** of your policy please contact: Taurus Insurance Services Limited, Suite 2209-2217 Eurotowers, Europort Road, Gibraltar, GX11 1AA 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 forced on 25th May 2018 for the purpose of providing travel insurance and handling claims, complaints and medical assistance, if any.

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

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

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

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

Financial Services Compensation Scheme (FSCS)

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

Meet your insurers

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

Sections A1, B1-B3, B5-B33 & 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.
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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.
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