



Staycation UK Travel Insurance

for trips within the
United Kingdom only

For policies issued from 27/10/2020 - 31/03/2021

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

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

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

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



Important things to know about your policy

Please note:

This is a travel insurance policy and **not private medical insurance**. This means there is no cover for any medical expenses incurred in private facilities if we have confirmed that medically capable public facilities are available.

The Legal Information:

- The policy is a legal contract between you and us, and is subject to the exclusive jurisdiction of the courts of England and Wales.
- We will settle all claims under English law and all our correspondence with you will be in English.
- We may take over and deal with, in your name, the defence/settlement of any claim made under the policy.
- We may 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.

The Legal Information:

- This insurance document shows details of your travel insurance policy, including the sections of cover, limits, conditions and exclusions. It also tells you what you need to do should you have to make a claim. Please take the time to read and understand it as not all policies are the same. For more information please email insurance.queries@holidayextras.com or call **0800 781 4086** as soon as possible or before you start your trip.
- We will only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and we will ask you to provide details of such other insurance.
- We will pay for any insured event, as described in the policy, that happens during the period of insurance and for which you have paid the appropriate premium.
- Each section clearly shows what you are, and what you are not, covered for. If your circumstances do not fit those described, then there is no cover in place.
- Once the policy has been issued you must understand that no alterations and/or additions to the printed terms and conditions of your policy are valid unless made in writing by us.
- In the event of either your injury or illness during your trip, or the delay or failure of public transport services on your return journey, you are unable to return home on your original pre-booked date, cover will be automatically extended without additional premium until it is medically appropriate for you to return home, or normal transport services are resumed enabling you to return home.

Other Important Information:

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

- is a resident of the United Kingdom, Channel Islands or BFPO (British Forces Posted Overseas) and has not spent more than 6 months abroad in the 12 months prior to buying this policy.
- has not already started the trip.
- is taking a trip within the United Kingdom only.
- will only be travelling within the period of insurance unless we have been asked, and agreed, to extend the policy and confirmed this in writing.
- will not be travelling against the advice of their doctor or a medical professional such as their dentist.
- is fit to travel and has told us about any existing medical conditions and will also tell us about any changes to their health that occur between the date the policy is purchased and the date the trip starts. (Please note: In both cases we must have confirmed our decision in writing).
- will not be travelling against the advice of the Foreign, Commonwealth and Development Office (FCDO), government, local authority or medical professionals.
- will not be travelling against the advice of the Foreign and Commonwealth Office.
- is not travelling for less than 2 nights on any one trip.
- who is aged 17 years or under, must always be travelling with one of the named insured adults on the insurance document.
- is not travelling for more than 21 days on any one trip when you have purchased a Multi-Trip policy.
- are aware that there is no cover under this policy if you purchased this insurance with the reasonable intention or likelihood of claiming.



Cancelling your policy

If you want to cancel your policy:

If you feel that the policy you have purchased is not to your satisfaction and provided you have not travelled and/or made a claim and you are within the 14-day cooling off period, we are happy to provide a full refund of the premium you have paid.

In the event, you wish to cancel your policy after the 14-day cooling off period and providing there has been no claims on the policy and/or you have not travelled then please see below:

Single Trip policies – If we agree to refund, then we will refund 50% of the total policy premium.

Multi Trip policies – If we agree to a refund, then we will refund 1/12th of the total premium you have paid, for each full calendar month remaining on the policy from the date of cancellation.

When we might cancel your policy:

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

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, we will provide you with a refund in line with the rules mentioned above depending on the type of policy you purchased.

How we use your personal information

Travel Insurance Facilities Plc t/as tifgroup, takes your privacy very seriously. For details of how we use the personal information we collect from you and your rights, please read our "Terms of Business & How We Use Your Personal Information" document which you were sent with your policy documents. Alternatively, you can view the information at www.tifgroup.co.uk/privacy/

Medical conditions existing before you bought the policy

Please note – This Staycation UK policy is NOT suitable if you or anyone insured on this policy:

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

You will be guided through the process of getting cover for your medical conditions as you proceed through the online sales process and you can find lots more useful information about this on our website:

www.holidayextras.co.uk/travel-insurance

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 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.



Has your situation changed since you bought this policy

Your travel insurance policy provides cover for any sudden and unforeseen accident or illness, during your trip. When you bought this insurance you would have been asked to tell us about any existing medical conditions and your premium would have been calculated accordingly, so we need you to tell us if there has been any change in your circumstances between the date you bought the policy and the start of your trip that might mean that you have to claim on the policy. If you don't tell us, you could find that any claim is limited, or possibly turned down.

You should tell us if you have visited a medical establishment because of: **a change in your health; a new diagnosis; a new course of treatment; a change in medication; or a referral from a GP to a clinic, hospital or specialist for tests.**

If we feel that anything you tell us might increase the chances of a claim, we may ask you to pay an additional premium, or we might change the policy terms

If we feel that the increased risk is too great, we might tell you that we cannot cover you at all, in which case we will either allow you to make a claim for cancellation or we will refund the proportion of your premium applicable to your travel policy.

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

+44 (0) 800 781 4086 9am - 8pm Weekdays, 9am - 5pm Saturday & Sunday

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, we will provide you with a refund in line with the rules mentioned on page 2 'When we might cancel your policy' depending on the type of policy you purchased.

How to make a claim when you get home

TO MAKE A CLAIM	
Please contact us as soon as possible – please keep copies of all information you send us.	
For Travel Claims (sections A1 – B6)	For Gadget Claims (section B7)
Please visit www.tifgroup.co.uk/customer/claims/ . You can also email claims@tifgroup.co.uk or call 0333 999 2698 Open 8am - 6pm Weekdays, 9am - 1pm Saturdays You can view our frequent questions and answers at: www.tifgroup.co.uk/services/claims/faqs	Please contact: Taurus Insurance Services Limited You can email: holidayextras.tiga@taurus.gi or call: phone: 0330 880 1753 Open 9am-5pm Weekdays only

Insurer information

Sections A1 – B6 of this policy are underwritten by tifgroup, a trading name of Travel Insurance Facilities Plc., and insured by URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland Registered in England & Wales. Company No. FC024381. Branch No. BR006943. Union Reiseversicherung AG is a public body corporate with limited liability. Registered Office: Maximilian Strasse 53, D-80530 Munich, Germany. Registered with Amtsgericht Munich, Germany; Registered Number: HRB 137918.

Union Reiseversicherung AG is authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator. Union Reiseversicherung AG is a member of the Financial Services Compensation Scheme. Travel Insurance Facilities plc is authorised and regulated by the Financial Conduct Authority FRN306537.

Section B7 of this policy is arranged and claims are administered by Taurus Insurance Services Limited (Taurus) an insurance intermediary licensed and authorised in Gibraltar by the Financial Services Commission under Permission Number 5566 and authorised by the Financial Conduct Authority in the UK under registration number 444830.

The insurer AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Financial Services Register Number 202189. A member of the Association of British Insurers. Registered in England No. 1229676. Registered address: Market Square House, St James's Street, Nottingham, NG1 6FG.

AmTrust Europe Limited has entered into a Binding Authority Contract No. WUKGAD148030 with Taurus, which authorises Taurus to issue insurance on their behalf.



Summary table

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

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 '**Excess**' is the amount that will be deducted from your claim for each insured person.

Cover			We will pay up to	Excess
Page		Section		
7	Cancellation	A1	£2,500	£25
7	Travel Disruption	B1	£50 per 6 hours up to a maximum of £500	Nil
8	Curtailment	B2	£2,500	£25
9	Medical	B3		
	- Repatriation		£50,000	£25
	- Hospital in-patient benefit		£30 per 24 hours up to a maximum of £600	Nil
	- Visitation		£5,000	£25
	- Return of body or ashes		£5,000	£25
	- Vehicle and/or possessions repatriation		£500	£25
10	Possessions	B4		
	- Valuables and Electrical Items		£2,500	£25
	- Other Possessions		£2,500	£25
	- Cash		£250	£25
	- Event Tickets		£250	£25
11	Unexpected Events	B5		
	- Catastrophe		£1,000	£25
	- Beach Pollution		£50 per 24 hours up to a maximum of £250	Nil
	- Attraction Closure		£100 per person up to a maximum of £600	£25
	- Vehicle Breakdown		£1,000	£25
	- Event/Booking Cancellation		£250	£25
	- Denial of boarding – Additional Accommodation		£560	Nil
	- Denial of boarding – Return Transportation		£300	£25
12	Property Damage	B6	£2,500	£25
12	Gadget(s)	B7	£1,500	£25



Definitions – words with special meanings

Attraction – outings such as a theme park, water park, exhibition, concert, theatre or sporting event.

Cash – sterling currency in note or coin form.

Catastrophe – fire, flood, earthquake, storm, lightening, explosion or hurricane.

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.

Electrical item – Any item requiring power, either from the mains or from a battery but not a **gadget**.

Eligibility criteria – a **gadget** must be in good working order and in your possession when you start your **trip** and purchased as new in the UK, or, if purchased as refurbished, was purchased direct from the manufacturer/ network provider in the UK.

Event/booking – planned outings such as a theme park, water park, exhibition, concert, theatre or sporting event.

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.

Excess – 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'.

Existing medical condition – any medical condition which has been previously diagnosed or been investigated or treated, even if this condition is currently considered to be stable and under control.

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

Gadget(s) – please see definition on page 10.

Home – your normal places of residence in the **United Kingdom**.

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

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

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.

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

Precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **valuables, electrical items, other possessions, gadget(s), cash or event tickets**.

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

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

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

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

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**.

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

Trip – a holiday or journey for which you have made a booking, such as accommodation, that begins when you leave **home** and ends on your return to either your **home**, or a hospital/nursing home in the **United Kingdom**.

Trip accommodation – where you have booked and paid to stay in during your **trip**, such as campsite, bed & breakfast, Air B&B, log cabin, mobile home, hotel.

Trip destination – the final destination shown on your booking documents.

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

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 media/medical outlets.

United Kingdom – England, Scotland, Wales, Northern Ireland or the Isle of Man.

Valid UK Driving license – visit www.gov.uk/driving-licence-categories

Valuables – rings, watches (excluding smart watches), necklaces, earrings, bracelets, body rings, any semi or non-precious stones or metals and costume jewellery.

We/Us/Our – Union Reiseversicherung AG, UK or AmTrust Europe Limited.



Sports and Activities Covered as Standard on your policy

Abseiling (indoor/outdoor climbing wall up to 25m)	Dry Slope Skiing	Martial Arts Training	Skate Boarding/Scooters
Animal Sanctuary	Fencing	Mountain Biking	Surfing
Assault Courses (land and water, must be supervised and with safety equipment)	Fishing (lake/river/within 12 miles of the shore)	Netball (amateur)	Swimming (indoor/outdoor pools only)
Body Boarding	Football (amateur)	Paint Balling	Tennis/Table Tennis
Bowling	Frisbee	Pedalo	Tough Mudder
Bungee Jumping	Golf	Pony Trekking	Trampolining
Canoeing/Kayaking (grades 1 – 3)	Go Ape (organised and with safety equipment only)	Rifle Range	Tree Top Canopy Walking (organised and with safety equipment only)
Clay Pigeon Shooting	Go Karting	Rock Climbing (indoor climbing wall)	Trekking/Mountain
Cricket	Gymnastics	Roller Blading/Skating	Walking/Hiking/Rambling
Cross Country Running	Hockey (amateur and not ice hockey)	Rounders	Triathlon
Cycle Touring/Leisure Biking	Horse Riding/Trekking/Jumping	Rowing (within 12 miles of the shore)	Tug of War
Darts	Hot Air Ballooning (passenger only)	Rugby (amateur)	Water Polo
Diving (up to 10 meters, indoor/outdoor swimming pools only)	Ice Skating	Sailing/Yachting (within 12 miles of the shore)	Zip Lining
	Indoor Skiing	Segway	Zorbing
	Laser Tag		

Don't worry! If you don't see the activity/sport you are going to be taking part in listed above, we might be able to cover it for an additional premium. Please contact us to get more information.



Cancellation – Section A1

We will pay up to **£2,500** for the costs that each insured person has paid, legally agreed to pay, and which you cannot get back from any other source, for your own personal travel and accommodation if after the date you purchased your policy you were forced to cancel your **trip** because one of the following **unexpectedly** happened before you left **home** which you could not have been expected to foresee or avoid:

- i. you, or anyone insured on this policy, became **ill** with an infectious disease within 14 days of your **trip** starting (including contracting Covid-19);
- ii. you, a travelling 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;
- iii. your **home** was burgled, or seriously damaged by fire, storm or flood;
- iv. you, or a travelling companion were called for jury service or required as a witness in a court of law;
- v. you, or a travelling companion were made **redundant**;
- vi. you, or a travelling companion have 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;
- vii. you, or a travelling companion are unable to travel due to a pet cat or dog needing emergency treatment in the 7 days before your **trip** starts.

What is not covered:

- Any claim where you have not paid the **excess** or accept that it will be deducted from any settlement;
- Any claim where 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 could no longer afford to pay for the **trip**, or simply did not want to travel or had a fear of travelling;
 - of a **known event**;
 - of an **existing medical condition** which you have not told **us** about;
 - of the fear of an epidemic, pandemic, infection or allergic reaction;
 - you, or a travelling companion are the defendant in a court of law;
 - 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;
 - of your tour operator no longer being able to provide their service.
- You not obtaining authority to take leave or your leave was cancelled on disciplinary grounds;
- Losses that are 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;
- Any costs already accepted or offered by your transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements;
- Any claim where you are unable to provide **us** with written confirmation from the veterinarian confirming the reason your pet needed emergency treatment;
- Any claim where you are unable to prove your financial loss.
- Any claim where you purchased this insurance with the reasonable intention or likelihood of claiming.
- Any claim where you do not **co-operate** with **us**.

Travel Disruption – Section B1

We will pay you **£50** for each **6 hour** period that your arrival at your **trip destination** is delayed up to a maximum of **£500**.

What is not covered:

- Any claim where your arrival was delayed due to a **known event**;
- Any claim where you cannot provide **us** with written confirmation confirming the reason form and the length of the delayed;
- Any claim where you do not **co-operate** with **us**.



Curtailment – Section B2

We will pay up to **£2,500** for any unused accommodation costs, unused excursions, unused kennel/cattery fees that each person has paid and cannot get back from any other source and/or additional travel and accommodation costs to enable you to return **home** if you had to cut short your **trip** because any of the following **unexpectedly** happened after you left **home** which you could not have been expected to foresee or avoid:

- i. you, or anyone insured on this policy, became **ill** with an infectious disease during your **trip** (including contracting Covid-19);
- ii. you, a travelling 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;
- iii. your **home** was burgled, or seriously damaged by fire, storm or flood;
- iv. your pre-booked accommodation was damaged by a **catastrophe**, and alternative accommodation was not provided;
- v. you, or a travelling companion were called for jury service or required as a witness in a court of law;
- vi. you, or a travelling companion were made **redundant**;
- vii. you, or a travelling companion have 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;
- viii. you, or a travelling companion needed to return **home** early due to a pet cat or dog needing emergency treatment.

What is not covered:

- Any claim where you have not paid the **excess** or accept that it will be deducted from any settlement;
- Any claim as a result of any epidemic, or pandemic as declared by the World Health Organisation (WHO);
- Any claim due to FCDO, government or local authority advice relating to any infectious disease;
- Any claim where you are unable to provide **us** with the information **we** may reasonably require to confirm the reason you curtailed your **trip**;
- Any claim where 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**;
- Any claim where you curtailed your **trip** because:
 - you could no longer afford to pay for the **trip**, or simply did not want to travel anymore or had a fear of travelling;
 - of a **known event**;
 - of an **existing medical condition** which you have not told **us** about;
 - of the fear of an epidemic, pandemic, infection or allergic reaction;
 - you were under the influence of non-prescribed drugs, solvents or anything relating to your prior abuse of drugs or solvents;
 - **excessive alcohol consumption** was a contributory factor;
 - of a normal pregnancy or childbirth where you were more than 29 weeks pregnant at the start of your **trip**;
 - you were driving or riding a motorised vehicle and you did not hold a **valid UK driving licence**;
 - you knowingly put yourself at risk unless you were trying to save your or someone else's life;
 - you failed to take **reasonable safety precautions**;
 - you were taking part in an additional sports activity and had not paid the relevant additional premium;
 - you, or a travelling companion were involved in unlawful action;
 - of your tour operator no longer being able to provide their service.
- Any claim where your leave orders were withdrawn on disciplinary grounds;
- Any claim where you, or a travelling companion are a defendant in a court of law;
- Losses that are 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;
- Any costs already accepted or offered by your transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements;
- Any claim where you are unable to provide **us** with written confirmation from the veterinarian confirming the reason your pet needed emergency treatment;
- Any claim where you are unable to prove your financial loss.
- Any claim where you purchased this insurance with the reasonable intention or likelihood of claiming.
- Any claim where you do not **co-operate** with **us**.



Medical – Section B3

This is a travel insurance policy and not private medical insurance.

We will pay up to **£50,000** for necessary emergency medical **repatriation**, which has been approved by tifgroup-assistance, to your **home** on approved discharge from hospital.

We will pay you **£30** for each **24 hours** that you are hospitalised as an **in-patient** or confined to your **trip accommodation** or medical advice during your **trip** up to a maximum of **£600**.

We will pay up to **£5,000** for reasonable transport and accommodation costs to enable 1 person to visit/remain near you if you are hospitalised as an **in-patient** during your **trip**.

We will pay up to **£5,000** for the cost of transporting your body or ashes (excluding funeral and interment costs) to your **home** or a funeral directors near to your **home**.

We will pay up to **£500** for the cost of returning your vehicle and/or possessions to your **home**, if during your **trip** you are hospitalised and there is no other qualified driver with you at the time you are **repatriated** or discharged from hospital.

What is not covered:

- Any claim where you have not paid the **excess** or accept that it will be deducted from any settlement;
- Any claim for treatment due to, or a complication of, an **existing medical condition** which you have not told **us** about and **we** have not agreed in writing to cover;
- Any claim where you went against FCDO, government, local authority or medical advice relating to any infectious disease including Covid-19.
- Any claim where the risk associated with bringing you **home** is greater than the risk of you remaining in resort.
- Any claim where you return **home** would present unnecessary risk to other travellers.
- Any claim for elective or pre-arranged treatment or for any non-emergency tests or treatment;
- Costs for any private medical treatment;
- Any claim where you cannot provide **us** with the receipts for any additional expenditure;
- Any claim where you were under the influence of non-prescribed drugs, solvents or anything related to your prior abuse of drugs or solvents;
- Any claim where **excessive alcohol consumption** was a contributory factor;
- Any claim where you were driving or riding a motorised vehicle and you did not hold a **valid UK driving licence**;
- Any claim where you knowingly put yourself at risk unless you were trying to save your or someone else's life;
- Any claim where you failed to take **reasonable safety precautions**;
- Any claim where you were taking part in an additional sports activity and had not paid the relevant additional premium;
- Any claim where you do not **co-operate** with **us**.



Possessions – Section B4

We will pay up to **£2,500** if your **valuables** or **electrical items** are lost, stolen or accidentally damaged during your **trip**, however the most we will pay for any **single item, pair or set** is **£500**.

We will pay up to **£2,500** in total if your **other possessions** are lost, stolen or accidentally damaged during your **trip**, however the most we will pay for any **single item, pair or set** is **£500**.

We will pay up to **£250** if your **cash** is lost or stolen during your **trip**.

We will pay up to **£250** if your **event tickets** are lost or stolen during your **trip** and which cannot be recovered from any other source.

What is not covered:

- Any claim where you have not paid the **excess** or accept that it will be deducted from any settlement;
- Any claim where you did not notify the loss or theft to the police or accommodation representative and obtain a local independent written report during your **trip**;
- Any claim where you are unable to provide **proof of ownership, proof of purchase or proof of withdrawal**;
- Any claim where you did not take all available **precautions**;
- Any claim for items that have been damaged by age or wear and tear;
- Any claim for **valuables, electrical items, other possessions, cash or event tickets** that were left unattended unless there were locked in a safe or safety deposit box, or left out of sight in your locked accommodation or motor vehicle and you cannot provide evidence of unauthorised and/or forcible entry;
- Any claim where you do not **co-operate** with us.



Unexpected Events – Section B5

We will pay up to **£1,000** for additional travel and accommodation costs, within 30 miles of your **trip destination**, if your pre-booked **trip accommodation** suffers a **catastrophe**.

We will pay you **£50** for each **24 hours** that the beaches at your **trip destination** are closed and unfit to use due to pollution up to a maximum of **£250**.

We will pay up to **£100** per person, up to a maximum of **£600**, if an **attraction** you were due to visit during your **trip** is closed and you are unable to use you pre-paid tickets and which cannot be recovered from any other source.

We will pay up to **£500** for the reimbursement of emergency call-out fees and labour charges including recovery to the nearest garage which are not covered by any other policy i.e. vehicle breakdown policy.

We will pay up to **£500** for extra travel and accommodation costs that you had to pay for during your **trip** whilst your vehicle was being repaired which are not covered by any other policy i.e. vehicle breakdown policy.

We will pay up to **£250** if an **event/booking** you were due to attend during your **trip** was cancelled and you were unable to attend which cannot be recovered from any other source.

We will pay you **£40** for additional accommodation (of a standard no greater than your original booking) for each full **24-hour** period that you are unable to return **home** up to a maximum of **£560**.

We will pay up to **£300** towards the cost of return transportation to your **home** (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.

What is not covered:

- Any claim where you have not paid the **excess** or accept that it will be deducted from any settlement;
- Any claim where your transport provider has made arrangements to revalidate your original ticket but you choose not to accept it.
- Any claim where you choose not to undertake your return journey.
- Any claim where you were not denied boarding by your transport provider.
- Any claim where you ask us to pay for travel to anywhere other than your home.
- Any claim for costs relating to food and drink.
- Losses that are 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;
- Any costs already accepted or offered by your transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements;
- Any claim where you cannot provide us with a written report from the transport provider confirming the refusal of boarding.
- Any claim where you cannot provide written confirmation that the beaches were closed and unfit to use and there was no prior indication of this at the time of booking.
- Any claim where you cannot provide **us** with written evidence from your accommodation provider of the necessity to make alternative travel and accommodation arrangements.
- Any claim where you cannot provide **us** with the necessary documentation **we** may need to access your claim.
- Any claim that is due to lack of fuel, wrong fuel, oil, water or frost damage.
- Any claim where the vehicle or driver is not licenced to be on the road.
- Any claim for costs associated with you attempting to return prior to the recommended return date following your initial refusal of boarding.
- Any claim for costs of any travel companion other than;
 - your children who are under 18 years of age, or
 - a legal dependant who is unable to travel without you, who is insured on this policy and where there is no responsible adult to supervise them, until you are able to return to your **home**.
- Any claim for the cost of any repairs or charges due to the result of an accident.
- Any claim where you do not **co-operate** with **us**.



Property Damage – Section B6

We will pay up to **£2,500** for costs incurred due to an event occurring during your **trip** that you are legally liable to pay that related to an incident caused directly or indirectly by you and that results in loss of, or damage to, your **trip accommodation** which does not belong to you, a travelling companion, or any member of your family.

Please note: You should never admit responsibility to anyone or agree to pay for any damage, repair costs or compensation.

What is not covered:

- Any claim where you have not paid the **excess** or accept that it will be deducted from any settlement;
- Any claim for loss of, or damage to, your **trip accommodation** that was caused by:
 - your own employment, profession or business or anyone who is under a contract of service with you;
 - your ownership, care, custody or control of any animal;
 - any mechanically propelled vehicle, trailers, aircraft, motorised vehicles, motorised waterborne craft or sailing vessel, firearms or incendiary devices;
 - any deliberate or reckless act or omission by you, a travelling companion or a member of your family.
- Any claim where an indemnity is provided under any other insurance or where it falls on you by agreement and would not have done if such agreement did not exist i.e. rental disclaimer;
- Any claim where you do not **co-operate** with us.

Gadget – Section B7 – This section is arranged and administered by Taurus Insurance Services Limited and underwritten and insured by Amtrust Europe Limited (referred to as ‘we/us/our’ in this gadget section).

Cover for you and your immediate family	We will pay up to	Excess
Standard Cover		
Accidental Damage, Theft, Malicious Damage and Loss	£1,500	£25
Single item/pair/set	£750	£25
Unauthorised usage	£1,000	Nil

INTRODUCTION

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

TERMS AND CONDITIONS

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

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

We (the Insurer) have entered into a Binding Authority Contract reference number WUKGAD14B030 with **Taurus** under which **we** have authorised **Taurus** to issue these documents on **our** behalf.

CONFIRMATION OF COVER

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

DEFINITIONS

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

Trip – travel during the period of insurance.

Unauthorised Usage

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

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

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

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

WHAT WE WILL COVER

A. Accidental Damage

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

B. Theft

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

C. Malicious Damage

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

D. Loss

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



E. Unauthorised Usage

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

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

WHAT WE WILL NOT COVER

General Exclusions

We will not pay for:

1. **Your excess** which applies as shown on page 4 of this policy wording.
2. Any claim that occurs whilst not on a **trip**.
3. **Loss, theft** of or **accidental damage** to any accessories
4. any claim where the policy was not purchased in the **United Kingdom**.
5. any claim where **you** have failed to take reasonable precautions to prevent damage, **theft** or **loss**. This will include, but not limited to:
 - a. not using **your gadget** in accordance with the manufacturer's instructions;
 - b. if left unattended in a vehicle or premises, **you** are to ensure that the **gadget** is out of sight and that all locks and security devices are actioned;
 - c. not handing **your gadget** to a person who is not known to **you** or a third party, other than **your immediate family**.
6. any claim where the IMEI/Serial number cannot be determined from **your gadget**.
7. any claim where **proof of usage** cannot be provided or evidenced (applicable only where the **gadget** is a mobile phone or in respect of a laptop/tablet where user history is available).
8. any kind of damage whatsoever unless the damaged **gadget** is provided for repair.
9. any **unauthorised usage** unless associated with a valid **theft** or **loss** claim.
10. any repairs or other costs for repairs carried out by anyone not authorised by **us**.
11. any claim where there is evidence that the **damage, theft** or **loss** occurred prior to the commencement of your **trip**.
12. any claim for a **gadget** that does not meet the "Criteria" as listed within the definition of **gadget**.
13. loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any computer virus or similar mechanism or as a result of any failure of the Internet, or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting there from, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
14. any claim for **malicious damage** which was caused by **you** or **your immediate family**.
15. the VAT element of any claim if **you** are registered for VAT.
16. any **damage, theft** or **loss** to SIM or memory cards in isolation (unless it accompanies a valid claim for **your gadget**).
17. cosmetic damage to the **gadget** that has no effect on the functionality of the **gadget**, to include marring, scratching and denting.
18. any modifications that have been made from the original specifications of the **gadget**. This would include things like adding gems, precious metals or unlocking your **gadget** from a network
19. any claim where **you** knowingly leave **your gadget** somewhere where **you** can't see it, but others can and it is at risk of being lost, stolen or damaged. For example - in a restaurant or a pub where **you** go to the toilet or bar leaving **your gadget** on a table instead of taking it with **you**.
20. loss of any software or firmware failures.
21. any claim resulting from war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, terrorist activity of any kind.
22. any claim resulting from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
23. any **loss, theft** or **accidental damage** of the **gadget** left as checked in baggage.
24. any **loss, theft** or **accidental damage** to the **gadget** as a result of confiscation of detention by customs, other officials or authorities.
25. any expense incurred as a result of not being able to use the **gadget**, or any loss other than the repair or replacement costs of the **gadget**.
26. any claim for loss by deception arising from the sale of **your gadget**.
27. any loss, damage, liability or expense directly or indirectly caused by or contributed to, or arising from, the use or operation, as a means for inflicting harm, of any system, software programme malicious code, Virus or process or any other electronic system.

CONDITIONS AND LIMITATIONS

Claims Procedure

How to make a claim

Contact **Taurus** on **0330 880 1752** (local rate call) or holidayextras.tiga@taurus.gi as soon as reasonably possible of discovering the incident (or in the event of an incident occurring outside of the United Kingdom, as soon as reasonably possible of returning to the United Kingdom). Exceptional circumstances causing **your** delay in reporting **your** claim and where there is no additional loss to **us** may be considered.

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

- a) report the **theft** or **loss** of **your gadget** to **your** network provider within 24 hours of discovery so they can blacklist **your** handset/item (where this is applicable).



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

Repair and Replacement Equipment

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

Limit of Liability

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

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

Fraud

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

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

English Law

This Insurance shall be subject to English Law.



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

Make yourself heard

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

For How your policy was sold	For Travel Claims (sections A1 – B6)	For Gadget Claims (section B7)
01303 815 318	0203 8226 6604 Open 9am – 5pm Weekdays	
insurancecustomerteam@holidayextras.com	complaints@tifgroup.co.uk	gadget.complaints@taurus.gi
Insurance Customer Support Holiday Extras, The Wave Newingreen, Hythe Kent CT21 4FJ	Customer Insights Manager 1 Tower View Kings Hill West Malling Kent ME19 4UY	Taurus Insurance Services Ltd Suite 2209-2217 Eurotowers Europort Road Gibraltar GX11 1AA

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

The Financial Ombudsman Service (FOS)	
0800 023 4567 if calling from a landline	0300 123 9123 is calling from a mobile
Email: complaint.info@financial-ombudsman.org.uk	Web: www.financial-ombudsman.org.uk
The Financial Ombudsman Service, Exchange Tower, London, E14 9SR	

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

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



Have a safe and enjoyable trip!

July 2020 V1 MC