



SINGLE TRIP, LONGSTAY, MULTI-TRIP AND WINTER SPORTS POLICY

arranged by
Holman Travel Insurance

This Policy Wording is to confirm that those persons who have paid the required premium are insured under the Master Policy No OPT/10/01/183 issued by Optimum Underwriting Limited as Underwriting Agents for Groupama Insurance Company Limited. This document gives the full terms, exceptions and conditions of the policy. **Your** policy is governed by the law applicable to where **you** reside within the **United Kingdom** or Republic of Ireland.

John Holman & Sons Limited and Optimum Underwriting Limited are authorised and regulated by the Financial Services Authority. Groupama Insurance Company Limited, Registered in England: No. 995253, are authorised and regulated by the Financial Services Authority.

24 HOUR MEDICAL EMERGENCY HELPLINE

Medical Emergencies

If **you** are admitted to hospital and **you** are likely to remain in hospital for more than 24 hours, **you** must contact ONE Assist Limited immediately. If **you** do not, this could mean **we** will provide no cover or **we** reduce the amount **we** pay for medical expenses. If **you** receive medical treatment abroad and costs are likely to exceed £250, or the equivalent in local currency, **you** must notify ONE Assist Limited.

Returning early to the **United Kingdom**

If **you** have to return to the **United Kingdom** under Section 1– Cancellation, Section 2 – Curtailment, or Section 6 – Medical Emergency Expenses, ONE Assist Limited must authorise this. If they do not, this could mean that **we** will not provide cover or **we** may reduce the amount **we** pay for your return to the **United Kingdom**.



ONE ASSIST LIMITED

Phone: +44 (0) 1992 444 337 Fax: +44 (0) 1992 708 721
Email: ops@oneassist.com

ONE Assist Limited will provide immediate help if **you** are ill or injured outside the **United Kingdom**. They provide a 24-hour emergency service 365 days a year.

When contacting the above you will need to give your name, address, telephone number, confirm that you are insured with Optimum Underwriting through Holman Travel Insurance and quote your policy number.

OUT- PATIENT TREATMENT

If **you** are in SPAIN, GREECE, CYPRUS, PORTUGAL or TURKEY and need out-patient medical treatment please provide a copy of **your** Insurance Certificate to the doctor and **your** treatment will be paid by ChargeCare International in line with the policy. **You** will be asked to fill in a simple form to confirm the treatment. The doctor will send the form to ChargeCare International together with the balance of the medical bill after deduction of the policy excess **you** may have paid to the doctor.

Email: newcase@chargecare.net



HOW TO MAKE A CLAIM

1. If **you** need to make a claim please obtain a claim form by telephoning or writing to the appropriate claims service below within 28 days of **your** return, quoting Holman Travel Insurance and which section of the policy **you** are claiming under (calls maybe monitored or recorded for quality purposes).

FOR SECTIONS 1 TO 19

Preferential Administration Services

6th Floor, Central House, Clifftown Road, Southend-on-Sea, Essex SS1 1AB.
Telephone: 0843 208 2051 Fax: 0843 208 1904

Please quote scheme number H600

FOR SECTION 20 – LEGAL EXPENSES

Lexceteras Limited

Minerva House, Holbeach Technology Park, Park Road,
Holbeach, Lincolnshire PE12 7PT
Telephone: 0843 208 2031 Fax: 01406 493083

In order to help combat fraudulent claims, please note that in the event of a claim, some of **your** personal details and those of the claim will be stored in **our** computer system, and may be subsequently transferred to a centralised system. All data is stored in accordance with the relevant Data Protection Act(s) and in the event of a claim **you** will be given the opportunity to refuse **your** details to be transferred.

MEDICAL HEALTH REQUIREMENTS

This insurance policy contains health restrictions that apply to the cover provided under the Cancellation, Curtailment, Medical and Personal Accident sections.

This insurance policy will not cover **you** for pre existing medical conditions or for any directly or indirectly related claims arising from the following if at the time of taking out this insurance **you** or anyone on whose health the trip depends (i.e. **you** would cancel/curtail the trip due to the illness of this person):

- are being prescribed regular medication; or
- have received treatment as a hospital in-patient or out-patient, or been under the care of a specialist consultant within the last 12 months; or
- have been put on a waiting list for in-patient treatment or investigation by a hospital department ;or
- have been treated for any breathing problem that has required steroid or nebulize drugs in the past 24 months; or
- have ever been treated for a heart related problem (including angina but with the exception of high blood pressure in isolation) which has involved surgery treatment with any kind of medication; or
- have suffered a stroke or required treatment for a circulatory condition which has involved surgery treatment with any kind of medication; or
- have been diagnosed with a terminal illness or treated for a malignant condition or any type of cancer; or
- have previously been diagnosed as suffering from any psychological or psychiatric disorder, including but not limited to anxiety, stress or depression.

If **you** answer **YES** to any of the above statements, this insurance will not cover **you**. Please call 0843 208 7019 to obtain cover for those medical conditions.

We can not cover **you** for anything that has not been diagnosed where **you** are under investigation.

If **you** are diagnosed with a condition after taking out this insurance that was not under investigation at the time of taking out this insurance, cover may apply under the Cancellation section. **You** will not be covered under the Medical Expenses, Curtailment or Personal Accident sections of this policy.

RECIPROCAL HEALTH AGREEMENTS

If **you** are a UK resident **you** are entitled to medical treatment which becomes necessary when temporarily visiting a European Union (EU) country free of charge or at a reduced cost by using the European Health Insurance Card (EHIC).

You can apply for an EHIC for **your** spouse/partner and any children up to the age of 16 (19 if they are in full time education) at the same time as applying for **your** own. Application forms are available from **your** local post office or by calling 0845 606 2030.

You will need to have the following information for everyone **you** are applying for:

- Name and date of birth
- NHS or national insurance (NI) number

Also, if **you** are travelling to Australasia there are reciprocal medical treatment arrangements for **United Kingdom** and Republic of Ireland nationals. In-patient and out-patient public hospital treatments are given free of charge or at a minimal cost. Should **you** be admitted to hospital then immediate contact must be made with ONE Emergency Service and their authority obtained in respect of any treatment not available under the reciprocal arrangements, before such treatment is provided.

IMPORTANT NOTICE

Your attention is drawn to important features of **your** travel insurance policy including:

- Insurance Policy.** **You must read the insurance policy carefully.** This contains full details of the cover provided plus the conditions and exclusions which apply to it.
- Conditions, exclusions and warranties.** There are conditions and exclusions which apply to individual sections and general conditions, exclusions and warranties which apply to the whole policy.
- Health.** The policy contains conditions relating to the health of the people travelling and others upon whose well being the trip may depend. Please refer to Medical Health Requirements on page 1.
- Date Change Exclusion.** Changes in dates could see widespread failures of computer and other systems containing computer chips, which depend on date related information in order to work properly. Certain sections of **your** policy (refer to General Exclusions item 21) excludes anything directly or indirectly caused by failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date.
- Fraudulent Claims.** The making of a fraudulent claim is a criminal offence.
- Property Claims.** These are settled on an indemnity basis – not on a “new for old” or replacement cost basis, unless otherwise stated in the policy.
- Policy Limits.** Most sections of the policy have limits on the amount the Insurer will pay under that section. Some sections also include inner limits e.g.: for one item, or for valuables in total.
- Policy Excesses.** Claims under most sections of the policy will be subject to an excess. Where there is an excess, **you** will be responsible for paying the first part of a claim.
- Reasonable Care.** **You** are required to take all reasonable care to protect **yourself** and **your** property and to act as though **you** are not insured.
- Complaints.** The insurance policy includes a Complaints Procedure which tells **you** what steps **you** can take if **you** wish to make a complaint.
- “Cooling Off” Period.** The policy contains a “cooling off” period which allows **you** to return the policy and obtain a full refund if **you** are dissatisfied with the cover, provided **you** have not made a claim and have no intent to claim.
- Hazardous Holiday Activities.** The policy will not cover **you** when **you** take part in certain hazardous activities.
- Governing Law.** **Your** policy is governed by the law applicable to where **you** reside within the **United Kingdom** or Republic of Ireland.
- Data Protection Act 1998.** Please note that any information provided to **us** will be processed by **us** and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. The policy applies to all persons named on the Insurance Certificate who are eligible to be insured and for whom the premium has been paid. **You** must be resident in the **United Kingdom** or Republic of Ireland.

DEFINITIONS

Wherever the following words and phrases appear in this policy they will always have these meanings:

"We/Us/Our" – Optimum Underwriting Limited as Underwriting Agents for Groupama Insurance Company Limited.

"You/Your" – Each Insured Person.

"Close Business Associate" – Any person whose absence from business for one or more complete days at the same time as **your** absence prevents the effective continuation of that business.

"Curtail/Curtailment" – Return early to home in the **United Kingdom** or Republic of Ireland.

"Golf Equipment" – golf clubs, golf balls, golf bag, golf trolley and golf shoes.

"Home" – **Your** residential address in the **United Kingdom** or Republic of Ireland.

"Immediate Relative" – Mother, father, sister, brother, wife, husband, partner (same or different sex), son, daughter (including fostered/adopted son or daughter), grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother, step-sister, legal guardian, aunt or uncle.

"Loss of Limb" – Physical, permanent and total loss of use at or above the wrist or ankle.

"Loss of Sight" – The complete and permanent loss of sight in at least one eye.

"Medical Practitioner" – A registered practising member of the medical profession who is not related to **you** or to any person **you** are travelling with, or intending to stay with.

"Money" – Cash, postal and money orders, travel tickets, lift passes (in respect of winter sports trips where the appropriate premium has been paid), passports, petrol coupons and green cards held by **you** for social, domestic and pleasure purposes.

"Mugging" – A violent attack on **you** with a view to theft by person(s) not previously known to **you**.

"Personal Accident" – Accidental bodily injury caused solely and directly by outward violent and visible means.

"Personal Baggage" – **Your** suitcases (or similar luggage carriers) and their contents usually taken on a trip, together with articles worn or carried by **you** for **your** individual use during **your** trip.

"Permanent Total Disablement" – Disablement as a result of which there is no business or occupation which **you** are able to attend to which having lasted for a period of 12 months is, at the end of that period beyond hope of improvement.

"Psychiatric Condition" – a mental or addictive condition, including, but not limited to, alcoholism, drug addiction or eating disorder.

"Public Transport" – Any fare paying passenger on the following regular scheduled forms of transport: Train, Coach, Taxi, Bus, Aircraft and Sea Vessel.

"Redundancy" – Any person declared redundant, who is under 65 years and under the normal retiring age for someone holding that person's position, and who has been employed for two continuous years with the same employer at the time of being made redundant.

"Ski Equipment" – Skis (including bindings), ski boots, ski poles and snowboards.

"United Kingdom" – England, Scotland, Wales, Northern Ireland, the Scilly Isles, and the Isle of Man.

"Valuables" – Watches, furs, jewellery, photographic equipment, video equipment, camcorders, audio equipment, and all photographic/digital/optical/audio/video media.

PERIOD OF INSURANCE

Cancellation cover applies as soon as the premium has been paid and the policy wording is issued. The remaining covers apply for the duration of the booked trip (or earlier return to the **United Kingdom** or Republic of Ireland). It also includes the period of travel from **home** directly to the departure point and back **home** directly afterwards not exceeding 24 hours in each case. If the return is unavoidably delayed for an insured reason, cover will be extended free of charge for the period of that delay.

MATERIAL FACTS

We must be informed of any fact which is likely to influence **us** in the acceptance, assessment or continuance of this insurance. Failure to do so may invalidate this insurance, leaving **you** with no right to make a claim.

GEOGRAPHICAL LIMITS

Area 1 - United Kingdom.

Area 2 - Europe includes Republic of Ireland, Channel Islands and Countries bordering the Mediterranean, Madeira, Commonwealth of Independent States (west of the Ural Mountains) and the Canary Islands.

Area 3 - Worldwide excluding USA and Canada.

Area 4 - Worldwide including USA and Canada.

IMPORTANT NOTES

1. This policy is only available to persons resident in the **United Kingdom** or Republic of Ireland.
2. This policy is only valid for trips commencing in and returning to the **United Kingdom** or Republic of Ireland.
3. The cover under Section 1 – Cancellation – commences as soon as the trip booking is made and the premium has been paid. **We** cannot therefore, refund **your** premium after this date, except within the first 14 days of the policy being received or before **you** travel (whichever is sooner), if it does not meet **your** requirements.
4. Cover is only available for the whole duration of the booked trip. Cover cannot be effected once a journey has commenced.
5. Under some sections there is an amount deducted (an excess) per incident, which applies to each insured person involved in an incident, as do the sums insured under each section.

6. If **your money, valuables** or any items of **personal baggage**, are lost or stolen, **you** must notify the local police within 48 hours of discovery. Please make sure **you** get a copy of the police report. Failure to comply will result in **your** claim being turned down.

For Single Trip Insurance:

7. This policy is not valid for trips exceeding 92 days.
8. Winter sports trips are only covered if the required additional premium has been paid and this is noted on the Insurance Certificate.
9. This policy is only available to persons aged 70 years and under (at the date of travel).

For Annual Insurance:

10. The maximum duration of any one trip is 31 days on payment of an additional premium 62 days, winter sports limited to 21 days per policy year where the appropriate additional premium has been paid and this is noted on the Insurance Certificate.
11. Family cover applies to **you** and **your** husband/wife or partner (whether **you** and they are of the same or different sex) plus up to 4 unmarried dependent children of either of **you**, under the age of 18 years or 23 years provided dependent and in full time education, all permanently residing with **you**. **Your** unmarried dependent children are only covered when travelling with an adult insured under this policy.
12. This policy is only available to persons aged 65 years and under at the date of issue.
13. This policy is not valid for trips taken within the **United Kingdom** or Republic of Ireland unless pre-booked for a period for two nights or more.

For Long Stay Insurance:

14. This policy is not valid for trips exceeding 18 months.
15. This policy is only available to persons aged 18 to 35 years (at the date of departure).

SECTION 1 – CANCELLATION

YOU ARE COVERED

Up to the amount shown in the table of benefits if **your** travel and accommodation arrangements are cancelled before **your** departure from the **United Kingdom** or Republic of Ireland (including ski hire, ski school and lift passes for winter sports trips where the appropriate premium has been paid), which have not been used and which **you** have paid for or contracted to pay for, providing the cancellation is necessary and unavoidable (and is not a result of mere disinclination to commence **your** trip as arranged) due to:

- 1) the death or disablement by bodily injury, illness, medical complications of pregnancy or being subject to quarantine of (a) **you**, (b) any person **you** are intending to travel or stay with, (c) an **immediate relative of yours** or of any person **you** are intending to travel with or (d) a **close business associate of yours**, as certified by a doctor;
- 2) **you** being called for jury service or as a witness (but not as an expert witness or where **your** employment would normally require **you** to attend court) in a Court of Law;
- 3) **your redundancy** or the **redundancy** of any person **you** are intending to travel with, provided that **we** are informed in writing immediately notification of **redundancy** is received and that **you** were not aware of any impending **redundancy** at the time this policy was issued;
- 4) **your home** being made uninhabitable or place of business being made unusable, up to 14 days before the commencement of **your** trip, due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft or the police requesting **your** presence following burglary or attempted burglary at **your** home or place of business.
- 5) **your** passport, or the passport of any person **you** are intending to travel with being stolen during the 7 days before **your** scheduled departure date.
- 6) **you** being unexpectedly required for emergency and unavoidable duty as a member of the armed forces, police, fire, nursing ambulance or coastguard services.
- 7) theft, fire or accident to **your** car within seven days of **your** departure. This only applies if **you** are using **your** own car for the whole trip.

YOU ARE NOT COVERED FOR

- 1) the excess as shown in the table of benefits on page 7. The excess will apply for each trip that **you** have booked and for each insured person;
- 2) claims where a medical certificate has not been obtained from a **medical practitioner**, confirming that cancellation of the trip is medically necessary;
- 3) anything caused directly or indirectly by:
 - a) any increased charges which may arise due to failure to notify **your** travel agent or tour operator immediately it is found necessary to cancel;
 - b) prohibitive regulations by the Government of any country;
- 4) claims where a theft of passport has not been reported to the necessary authorities, including but not limited to, the Police and UK Passport Service (UKPS) Republic of Ireland Passport Service;
- 5) anything mentioned in the General Exclusions. See Page 6.

SECTION 2 – CURTAILMENT

Curtailment is only applicable if **you** return to the **United Kingdom** or Republic of Ireland earlier than planned.

This section includes the services of ONE Emergency Service (details shown on page 1) who must be contacted immediately in the event of a serious injury, illness or hospitalisation, where repatriation has to be considered.

YOU ARE COVERED

Up to the amount shown in the table of benefits

- 1) The value of the portion of **your** travel and/or accommodation arrangements which have not been used and which were paid for before **your** departure from the **United Kingdom** or Republic of Ireland (including ski hire, ski school and lift passes, which do not have to be paid for before **your** departure from the **United Kingdom** or Republic of Ireland, in respect of winter sports trips where the appropriate premium has been paid), if **you**, and where appropriate a companion covered by this policy, have to curtail **your** trip and return to **your** home earlier than planned due to:

- a) the death, severe injury or serious illness of:
 - i) **you** or any person **you** are travelling with;
 - ii) an **immediate relative of yours** resident in the **United Kingdom** or Republic of Ireland;
 - iii) a **close business associate of yours** resident in the **United Kingdom** or Republic of Ireland.
 - b) **your home** being made uninhabitable or place of business being made unusable due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft or the police requesting **your** presence following burglary or attempted burglary at **your home** or place of business.
 - c) **you** being unable to continue **your** trip, as detailed in **your** travel itinerary, due to loss or theft of your passport, or that of any person **you** are traveling with.
 - d) **you** being unexpectedly required for emergency and unavoidable duty as a member of the armed forces, police, fire, nursing, ambulance or coastguard services. These proportionate value of costs will be calculated from the date of return to the **United Kingdom** or Republic of Ireland.
 - e) **your** redundancy, provided that **you** are entitled to payment under the current redundancy payments legislation and that at the time of booking **your trip you** had no reason to believe that **you** would be made redundant.
- 2) Reasonable additional travelling expenses incurred by **you** for returning to the **United Kingdom** or Republic of Ireland (Economy Class) earlier than planned for a reason stated in benefit 1 of this section.

YOU ARE NOT COVERED FOR

- 1) the excess as shown in the table of benefits on page 7. The excess will apply for each trip that **you** have booked and for each insured person;
- 2) claims that are not confirmed as medically necessary by the ONE Emergency Service and where a medical certificate has not been obtained from the attending medical practitioner abroad confirming it necessary to curtail the trip;
- 3) additional travelling expenses incurred, which are not, authorised either by **us** or ONE Emergency Service.
- 4) claims where a theft of passport has not been reported to the necessary authorities, and a written report obtained;
- 5) the cost of **your** intended return travel to the **United Kingdom** if **we** have paid additional travel costs for **you** to cut short **your** trip;
- 6) anything mentioned in the General Exclusions. See Page 6.

SECTION 3 – MISSED DEPARTURE

NOTE – No cover is provided under this section if **you** have arranged a Long Stay policy.

This section does not apply to trips within the **United Kingdom** or Republic of Ireland.

YOU ARE COVERED

Up to the amount shown in the table of benefits, for necessary hotel and travelling expenses incurred in reaching **your** booked destination, if the car **you** are travelling in breaks down or is involved in an accident or the public transport being used is delayed, resulting in **you** arriving too late to commence **your** booked journey from or to the **United Kingdom** or Republic of Ireland.

YOU ARE NOT COVERED

- 1) if sufficient time has not been allowed for **your** journey in order to meet the check-in time specified by the transport providers or agent;
- 2) if **you** are not proceeding directly to the departure point;
- 3) unless **you** get a letter from the public transport provider confirming that the service did not run on time;
- 4) unless **you** get confirmation of the delay from the authority who went to the accident or breakdown effecting the car **you** were travelling in;
- 5) for any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before the start date of **your** policy and the date **your** travel tickets or confirmation of booking were issued;
- 6) for anything mentioned in the General Exclusions. See Page 6.

SECTION 4 – TRAVEL DELAY & ABANDONMENT

NOTE – This section does not apply if **you** have arranged Long Stay policy.

This section does not apply to trips within the **United Kingdom** or Republic of Ireland.

YOU ARE COVERED

- 1) up to the amount shown in the table of benefits if **your** final international departure from or to the **United Kingdom** or The Republic of Ireland is delayed for more than 12 hours. **We** will pay a benefit for each complete 12 hour period that **you** are delayed, as long as **you** eventually go on the holiday; or
- 2) up to the shown in the table of benefits for **your** travel and **your** accommodation which has not been used and which **you** have paid for or contracted to pay for if **you** abandon the trip (on the outward journey only) after the first full 12 hours;

If **your** outward or return flights, sea crossing, coach or train departure to or from the **United Kingdom** or Republic of Ireland are delayed for more than 12 hours beyond the intended departure time (as specified on **your** travel ticket) as a result of:

- a) strike or industrial action (provided that when this policy was taken out, there was no reasonable expectation that the trip would be affected by such cause);
- b) adverse weather conditions;
- c) mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel.

YOU ARE NOT COVERED

- 1) for the excess as shown in the table of benefits on page 7. The excess will apply for each trip that **you** have booked and for each insured person;
- 2) if **you** do not check-in for the flights, sea crossing, coach or train departure before the intended departure time;
- 3) if **you** do not obtain written confirmation from the airline, shipping, coach or train company stating the period and the reason for the delay;
- 4) for any claims arising from withdrawal from service temporarily or otherwise of the aircraft, coach, train or sea vessel on the orders or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any Country;
- 5) for anything mentioned in the General Exclusions. See Page 6.

NOTE – This section only applies for delays at **your** final departure point to or from the **United Kingdom** or Republic of Ireland.

SECTION 5 – PERSONAL ACCIDENT

NOTE – This section does not apply if you have arranged a Long Stay policy.

YOU ARE COVERED FOR

The amount shown in the table of benefits which will be paid to **you** or **your** legal personal representative, if **you** have a personal accident during **your** trip which, at the end of 12 months after the date of that accident, is the sole cause of **your** consequent death or disability:

- 1) Death;
- 2) Loss of limb, total and permanent loss of sight in one or both eyes or **permanent total disablement**.

These amounts will be increased if the accident is as a result of **you** flying in a fully licensed passenger carrying aircraft.

NOTE – If **you** are aged under 16 at the time of the accident a reduced death benefit will apply.

YOU ARE NOT COVERED FOR

Any claims for death, loss or disablement caused directly or indirectly by:

- 1) a disease or any physical defect or illness;
- 2) an injury which existed prior to the commencement of the trip;
- 3) pregnancy;
- 4) any claims under this section not notified to us within 12 months of the date of the accident;
- 5) anything mentioned in the General Exclusions. See Page 6.

SECTION 6 – MEDICAL EMERGENCY EXPENSES

(Not private health insurance)

This section does not apply to trips within the **United Kingdom** or Republic of Ireland.

Before a claim for emergency expenses can be submitted under this section, **you** must contact the ONE Emergency Service.

If during **your** trip **you** become ill or are injured

YOU ARE COVERED

Up to the amount shown in the table of benefits for costs incurred outside the **United Kingdom** or Republic of Ireland:

- 1) for emergency medical and surgical treatment. Claims for emergency dental treatment (for the relief of pain only) shall be limited to £350;
- 2) for reasonable and necessary additional accommodation (room only), and travelling expenses (economy class), including those of one relative or friend if **you** have to be accompanied **home** on medical advice or if **you** are a child and require an escort **home**;
- 3) in the event of death:
 - a) up to £5,000 for conveyance of the body or ashes to the **United Kingdom** or Republic of Ireland (the cost of burial or cremation is not included) or;
 - b) local funeral expenses abroad limited to £2,000;

All receipts must be retained and produced in the event of a claim. **Your** claim may be rejected if receipts are not produced.

If **you** become ill or are injured **we** have the right to bring **you** back **home**, if the treating doctor and the ONE Emergency Service doctor agree that **you** can safely travel **home**. If **you** refuse to return **home**, **we** have the right to stop cover.

NOTE: If the claim relates to **your** return travel to the **United Kingdom** or Republic of Ireland and **you** do not hold a return ticket, **we** will deduct from **your** claim an amount equal to **your** original carriers published one way airfare (based on the same class of travel as that paid by **you** for **your** outward trip) for the route used for **your** return.

YOU ARE NOT COVERED

- 1) for the excess as shown in the table of benefits on page 7 the excess will apply for each trip that **you** have booked and for each insured person;
- 2) for any sums which can be recovered by **you** and which are covered under any National Insurance Scheme or Reciprocal Health Arrangement;
- 3) for any expenses incurred for illness, injury or treatment required in consequence of:
 - a) surgery or medical treatment which in the opinion of the attending doctor and the ONE Emergency Service doctor can be reasonably delayed until **your** return to the **United Kingdom** or Republic of Ireland;
 - b) medication and/or treatment which at the time of departure is known to be required or to be continued outside the **United Kingdom** or Republic of Ireland;
- 4) for preventative treatment which can be delayed until **your** return to the **United Kingdom** or Republic of Ireland;
- 5) if **you** have not obtained a written certificate of fitness and ability to travel and endure the trip where **you** are undergoing medical treatment as a hospital out-patient at the time of paying the final balance of **your** trip;
- 6) for claims that are not confirmed as medically necessary by the attending doctor or ONE Emergency Service;
- 7) for the cost of any elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital;
- 8) for any additional hospital costs arising from single or private room accommodation unless medically necessary;
- 9) for treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
- 10) for expenses incurred as a result of a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication;
- 11) for taxi fares not considered medically necessary, and where receipts have not been provided;
- 12) for telephone expenses;
- 13) for costs that arise over 12 months after a claim was first notified;
- 14) for anything mentioned in the General Exclusions. See Page 6.

SECTION 7 – MEDICAL INCONVENIENCE BENEFIT

This section does not apply if **you** have arranged Long Stay policy.

This section does not apply to trips within the **United Kingdom** or Republic of Ireland.

YOU ARE COVERED FOR

The amount shown in the table of benefits per each complete 24 hours spent as an in-patient if **you** are admitted to a registered hospital abroad, in addition to any eligible medical expenses incurred under Section 6 of this policy.

NOTE – Documentation must be submitted to confirm the date and time of admission and discharge.

YOU ARE NOT COVERED FOR anything mentioned in the General Exclusions. See Page 6.

SECTION 8 – PERSONAL PROPERTY

YOU ARE COVERED

1) PERSONAL BAGGAGE

Up to the amount shown in the table of benefits on page 7 for the value or repair of any of **your** own personal baggage (not hired, loaned or entrusted to **you**), which is lost, stolen, damaged or destroyed (after making proper allowance for wear and tear and depreciation). The maximum **we** will pay for all **valuables** in total and for any one article, pair and/or set of articles, is also shown in the table of benefits.

NOTE – In the event of a claim for a pair or set of articles **we** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.

2) DELAYED BAGGAGE

Up to the amount shown in the table of benefits towards the cost of buying replacement necessities if **your** own personal baggage is delayed in reaching **you** on **your** outward journey for at least 12 hours and **you** have a written report from the carrier (i.e. airline, shipping company etc) or tour representative. Receipts will be necessary in the event of a claim.

NOTE – Any amount **we** pay **you** under 2 (**Delayed Baggage**) will be refunded to **us** if **your personal baggage** proves to be permanently lost.

3) Up to the overall amount shown in the table of benefits for **your** ski equipment (subject to payment of the appropriate additional premium for winter sports cover or **you** have an annual multi trip policy).

4) PERSONAL MONEY

Up to the amount shown in the table of benefits, if **your** own **money** is lost or stolen whilst being carried on **your** person or left in a locked safety deposit box.

NOTE – If **you** are aged under 16, claims under Personal Money are limited to £100 overall (cash £50).

YOU ARE NOT COVERED

- for the excess as shown in the table of benefits on page 7. The excess will apply for each trip that **you** have booked and for each insured person (not applicable to 2, **Delayed Baggage**);
- if **you** do not exercise reasonable care for the safety and supervision of **your** property;
- for loss, destruction, damage or theft of **personal baggage, valuables** or **money** left unattended in a public place, or a place to which members of the general public have access.
- if **you** do not obtain a written police report within 48 hours of the discovery in the event of loss, burglary or theft of **personal baggage, valuables** or **money**;
- if **your personal baggage** is lost, damaged or delayed in transit, if **you** do not:
 - notify the carrier (i.e. airline, shipping company, etc) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline) or,
 - follow up in writing within 7 days to obtain a written carriers report (or Property Irregularity Report in the case of an airline), if **you** are unable to obtain one immediately.
- for loss, destruction, damage or theft:
 - from confiscation or detention by customs or other officials or authorities;
 - of contact lenses, dentures, hearing aids, samples or merchandise, bonds, coupons, securities, stamps or documents of any kind, vehicles or vehicle accessories (other than wheelchairs and pushchairs only), tents, antiques, musical instruments, pictures, typewriters, telephones, computers/games consoles (including handheld consoles) and/or accessories, televisions, sports gear whilst in use (other than ski equipment for winter sports trips where the appropriate premium has been paid), pedal cycles, dinghies, boats and/or ancillary equipment, glass or china, alcohol, cigarettes or any other tobacco products;
 - valuables** left as or carried in checked-in baggage;
- for mechanical breakdown, derangement or for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessel, aircraft or vehicle they are being carried in,
- for **valuables** stolen from an unattended vehicle.
- for **personal baggage** stolen from:
 - an unattended vehicle, unless it was in the locked glove compartment, or rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, and there is evidence of forcible and violent entry or,
 - an unattended vehicle (other than motorcaravans) left for any period between the hours of 9pm and 9am;
- for any shortages due to error, omission or depreciation in value;
- for any property more specifically insured or recoverable under any other source;
- for the cost of replacement locks;
- for anything mentioned in the General Exclusions. See Page 6.

SECTION 9 – LOSS OF PASSPORT AND TRAVEL DOCUMENTS

YOU ARE COVERED

Up to the amount shown in the table of benefits on page 7 for reasonable additional travel or accommodation expenses **you** incur abroad in obtaining a new passport, travel tickets, Green Cards and Admission tickets, if they are lost or stolen.

YOU ARE NOT COVERED

- if **you** do not exercise reasonable care for the safety or supervision of **your** passport;
- if **you** do not obtain a written police report within 48 hours of the loss;
- for loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities;
- for anything mentioned in the General Exclusions. See Page 6.

SECTION 10 – PERSONAL PUBLIC LIABILITY

YOU ARE COVERED

Up to the total amount shown in the table of benefits on page 7 for **your** legal expenses and legal liability for damages if caused by an accident that happened during the trip, leads to a claim made against **you** for:

- accidental bodily injury to a person who is not a member of **your** family, household or employed by **you**;
- loss of or damage to any property which does not belong to, is not in the charge or control of **you**, or any member of **your** family, household or employee;
- damage to your temporary holiday accommodation that does not belong to **you**, or any member of **your** family, household or employee.

YOU ARE NOT COVERED FOR

- finances imposed by a Court of Law or other relevant bodies;
- anything caused directly or indirectly by:
 - liability which **you** are responsible for because of an agreement that was made;
 - injury, loss or damage arising from:
 - ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, bicycles, vessels (other than rowing boats, punts or canoes), animals (other than horses, domestic dogs or cats), or firearms (other than guns being used for sport);
 - the occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings;
 - the carrying out of any trade or profession;
 - racings of any kind;
 - any deliberate act;
 - liability covered under any other insurance policy;
- anything mentioned in the General Exclusions. See Page 6.

NOTE – If **you** are using a mechanical/motorised vehicle, make sure that **you** are adequately insured for third party cover, as **you** are not covered under this insurance.

SECTION 11 – MUGGING

This section does not apply if **you** have arranged Long Stay policy.

YOU ARE COVERED FOR

Up to the overall limit shown on the table of benefits on page 7 if **you** suffer an injury and go into hospital as an in-patient as the result of a mugging attack during **your** trip as long as **you** report the incident to the police within 12 hours and get a police report.

YOU ARE NOT COVERED FOR

anything mentioned in the General Exclusions. See page 6.

SECTION 12 – DISASTER

This section does not apply if **you** have arranged Long Stay policy.

YOU ARE COVERED FOR

Up to the overall limit shown on the table of benefits on page 7 for the extra cost **you** have to pay of providing other similar accommodation if **your** booked accommodation cannot be lived in because of a fire, flood, earthquake or storm.

NOTE: It is a condition of the cover provided under this section that:

- You** must give us a written statement from an appropriate public authority confirming the reason and nature of the disaster and how long it lasted;
- Any event that results in a claim under this section was not known about before **you** left from **your** international departure point; and
- You** must give us evidence of all the extra costs **you** had to pay.

YOU ARE NOT COVERED FOR

- the excess as shown in the table of benefits on page 7, for each insured person.
- any expenses that **you** can get back from any tour operator, airline, hotel or other provider of services.
- any expenses that **you** would normally have to pay during the period shown on **your** Travel Insurance Schedule.
- any claim resulting from **you** travelling against the advice of the appropriate national or local authority.
- anything mentioned in the General Exclusions. See page 6.

SECTION 13 – DOMESTIC PETS

This section does not apply if **you** have arranged Long Stay policy.

YOU ARE COVERED FOR

up to £10 for each full 24 hour period of delay for extra kennel or cattery fees if the start of **your** original pre-booked return journey by aircraft, sea vessel or cross-channel train is delayed because of circumstances outside **your** control. **You** must be delayed by at least 24 hours and **we** will pay up to the overall limit shown on the Schedule of Benefits.

NOTE: It is a condition of the cover provided under this section that:

- 1) **you** must have checked in for **your** trip at or before the recommended time;
- 2) **you** get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted;
- 3) any amount **we** pay under this section only applies to domestic cats or dogs that **you** own; and
- 4) **you** must get a written statement from the appropriate kennel or cattery confirming any extra charges that **you** have to pay.

YOU ARE NOT COVERED FOR

- 1) any claim that results from a strike or industrial action which **you** knew about before the start of **your** trip.
- 2) any kennel or cattery fees **you** pay outside the **United Kingdom** or Republic of Ireland or as a result of quarantine regulations.
- 3) anything mentioned in the General Exclusions. See page 6.

SECTION 14 – SKI HIRE

Section 14, 15 and 16 are only applicable if the appropriate winter sports premium has been paid.

YOU ARE COVERED

SKI HIRE

Up to the amount shown in the table of benefits on page 7 for the reasonable cost of hiring replacement **ski equipment** as a result of the accidental loss, theft or damage of **your** own **ski equipment** during the period of Insurance.

YOU ARE NOT COVERED

- 1) if **you** do not exercise reasonable care for the safety and supervision of **your** own or your hired **ski equipment**;
- 2) if **you** do not obtain a written police report within 48 hours of the discovery in the event of loss, burglary or theft of **your** own or **your** hired **ski equipment**;
- 3) if **your** own or **your** hired **ski equipment** is lost, damaged or delayed in transit, if **you** do not:
 - a) notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline) or,
 - b) follow up in writing within 7 days to obtain a written Carrier's Report (or Property Irregularity Report in the case of an airline), if **you** are unable to obtain one immediately;
- 4) for loss, destruction, damage or theft from confiscation or detention by customs or other officials or authorities;
- 5) for **your** hired **ski equipment** stolen from:
 - a) an unattended vehicle unless it was in the rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, or items stored on a roof rack (unless the vehicle is parked within sight of **you**), and there is evidence of forcible and violent entry;
 - b) an unattended vehicle (other than motorcaravans) left for any period between the hours of 9pm and 9am.
- 6) for anything mentioned in the General Exclusions. See Page 6.

SECTION 15 – PISTE CLOSURE

This Section is only covered if the appropriate Winter Sports premium has been paid.

Cover is only available under this Section between 15th December to 15th April, if there is a lack of snow in **your** resort and it closes, which prevents **you** from skiing.

YOU ARE COVERED

Up to the amount shown in the table of benefits on page 7 towards the costs **you** have to pay to travel to another resort, or if **your** resort stays closed and there is no other resort available, for as long as these conditions exist at the resort, but not exceeding the pre-booked period of insurance of **your** trip.

YOU ARE NOT COVERED

- 1) for claims where **you** have not obtained confirmation of resort closure from the local representative;
- 2) for claims where not all skiing facilities are totally closed;
- 3) for claims where the lack of snow conditions are known or are public knowledge at the time of effecting this insurance;
- 4) for anything mentioned in the General Exclusions. See Page 6.

SECTION 16 – AVALANCHE CLOSURE

This Section is only covered if the appropriate Winter Sports premium has been paid.

YOU ARE COVERED

Up to the amount shown in the table of benefits on page 7 for reasonable additional travel and accommodation expenses necessarily incurred to reach **your** booked destination if, as a direct result of an avalanche, **your** transfer from or to **your** pre-booked resort is delayed.

YOU ARE NOT COVERED

- 1) for anything mentioned under **YOU ARE NOT COVERED** of Section 3 – Missed Departure;
- 2) for anything mentioned in the General Exclusions. See Page 6.

BUSINESS COVER

This cover is only available if the appropriate additional premium has been paid.

SECTION 17 – BUSINESS EQUIPMENT

YOU ARE COVERED FOR

Up to the overall limit shown on the table of benefits on page 7 for loss, theft or damage to **your** computer equipment, communication devices and other business related equipment which is necessarily carried by **you** in the course of **your** business and is owned by **you** or **your** employer (subject to the single article limit for any one item, set or pair as outlined in the Schedule of Benefits.)

YOU ARE NOT COVERED FOR

- 1) the excess as shown in the table of benefits on page 7, for each insured person.
- 2) any loss or theft which **you** do not report to the police within 48 hours of discovering it and for which **you** do not get a written report.
- 3) if **your** business equipment is delayed or held by any customs or other officials legally taking it.
- 4) loss, theft or damage to electrical equipment or electrical items not carried in **your** hand baggage while **you** are travelling.
- 5) business equipment **you** leave unattended in a public place.
- 6) any loss, theft or damage to business equipment carried on a vehicle roof rack.
- 7) loss, theft or damage to business equipment during a journey unless **you** report this to the carrier and get a property irregularity report at the time of the loss.
- 8) loss or theft of business equipment while not in **your** control or in the control of any person other than an airline or transport company.
- 9) in the event of a claim for damage evidence of the damage will be required.
- 10) anything mentioned in the General Exclusions. See page 6.

SECTION 18 – BUSINESS EQUIPMENT HIRE

YOU ARE COVERED FOR

Up to the overall limit shown on the table of benefits on page 7 for each 24 hour period of hiring business equipment if:

- 1) **your** business equipment is delayed in transit during **your** outward journey for more than 24 hours. **You** must get written confirmation of the length of the delay; or
- 2) **your** business equipment is lost, damaged or stolen during **your** trip.

NOTE:

- 1) **you** must keep all receipts for hire costs; and
- 2) **we** take any payment made under this section from any claim under section 17 (Business Equipment) if **your** business equipment is permanently lost.
- 3) anything mentioned in the General Exclusions. See page 6.

SECTION 19 – BUSINESS MONEY

WHAT YOU ARE COVERED FOR

We will pay up to the overall limit shown on the table of benefits on page 7 for the loss of Business Money (meaning cash or traveller's cheques) which is the property of **your** employer and is carried on **your** person or is left in a locked safety deposit box. The most **we** will pay in respect of cash is £300.

WHAT YOU ARE NOT COVERED FOR

- 1) the excess as shown in the table of benefits on page 7, for each claim, for each insured person.
- 2) any loss or theft which **you** do not report to the police within 48 hours of discovering it and for which **you** do not get a written police report.
- 3) business money which is carried on **your** person (unless it is in a locked safety deposit box).
- 4) if **your** business money is held by customs or other officials legally taking it.
- 5) anything mentioned in the General Exclusions. See page 6.

SECTION 20 – LEGAL COSTS AND EXPENSES

This section of cover is arranged and managed by Lexceteras Limited.

YOU ARE COVERED

Up to a maximum of £25,000 (but not more than £50,000 in total) for:

- 1) any fees expenses and other disbursements reasonably incurred by **your** legal representatives in connection with any claim or legal proceedings including costs and expenses of expert witnesses and costs incurred by **us** in connection with any such claims or legal proceedings;
- 2) any costs payable by **you** following an award of costs by any court or tribunal and any costs payable following an out of court settlement made in connection with any claim or legal proceedings;
- 3) any fees expenses and other disbursements reasonably incurred in appealing or resisting an appeal against the judgement of a court, tribunal, or arbitrator; which are incurred to claim for compensation or damages if **you** are injured or die during the period of **your** trip.

NOTE – Lexceteras Limited shall have control over the legal proceedings and the selection, appointment and control of a solicitor.

YOU ARE NOT COVERED FOR

- 1) costs or expenses that Lexceteras Limited has not agreed to;
- 2) any claim not reported to Lexceteras Limited within 180 days after the event giving rise to the claim;
- 3) any claim against a travel agent, tour operator or carrier, Lexceteras Limited, **our** agent, Optimum Underwriting Limited or Groupama Insurance Company Limited;

- 4) actions between members of the same family or household, or actions to enforce a judgement or legally binding decision;
- 5) any claim where Lexceteras Limited considers that **you** prospects of success in achieving a reasonable benefit are insufficient or where the cost of the action could be more than the settlement;
- 6) anything mentioned in the General Exclusions.

GENERAL EXCLUSIONS

YOU ARE NOT COVERED FOR

Anything directly or indirectly caused by:

- 1) Claims for pre-existing medical conditions or for any directly or indirectly related claims arising from the following if at the time of taking out this insurance **you** or anyone on whose health the trip depends (i.e. **you** would cancel/curtail the trip due to the illness of this person):
 - a) are being prescribed regular medication; or
 - b) have received treatment as a hospital in-patient or out-patient, or been under the care of a specialist consultant within the last 12 months; or
 - c) have been put on a waiting list for in-patient treatment or investigation by a hospital department; or
 - d) have been treated for any breathing problem that has required steroid or nebulize drugs in the past 24 months; or
 - e) have ever been treated for a heart related problem (including angina but with the exception of high blood pressure in isolation) which has involved surgery treatment with any kind of medication; or
 - f) have suffered a stroke or required treatment for a circulatory condition which has involved surgery treatment with any kind of medication; or
 - g) have been diagnosed with a terminal illness or treated for a malignant condition or any type of cancer; or
 - h) have previously been diagnosed as suffering from any psychological or psychiatric disorder, including but not limited to anxiety, stress or depression.

If **you** answer **YES** to any of the above statements, this insurance will not cover **you**. Please call 0843 208 7019 to obtain cover for those medical conditions. **We** can not cover **you** for anything that has not been diagnosed where **you** are under investigation.

If **you** are diagnosed with a condition after taking out this insurance that was not under investigation at the time of taking out this insurance, cover may apply under the Cancellation section. **You** will not be covered under the Medical Expenses, Curtailment or Personal Accident sections of this policy;

- 2) **your** suicide or attempted suicide, deliberately injuring yourself, being under the influence of drink or drugs (unless prescribed by a doctor), alcoholism, drug addiction, solvent abuse, self-exposure to needless danger (unless **you** are trying to save someone's life);
- 3) **you** being diagnosed as suffering from anxiety or depression or any **psychiatric condition** before **you** apply for insurance;
- 4) any claim arising from pregnancy if **you** are more than 36 weeks pregnant at the start of or during **your** trip;
- 5) professional or organised winter sports, (unless the appropriate premium has been paid), or sports such as racing, speed or endurance tests, scuba diving to a depth greater than 30 metres, scuba diving without a qualified instructor, or dangerous pursuits;
- 6) air travel (other than as a fare-paying passenger on a regular scheduled airline or licenced charter aircraft);
- 7) air travel within 24 hours of scuba diving;
- 8) bankruptcy/liquidation of any tour operator, travel agent or transportation company;
- 9) any other loss connected to the event **you** are claiming for, unless **we** provide cover under this insurance;
- 10) any claim arising from sexually transmitted infections;
- 11) any injury, illness, death, loss, expenses or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness and/or any mutant derivatives or variations thereof however caused;
- 12) any claim arising as a result of:
 - a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion or uprising, blockade, military or usurped power;
 - i) this exclusion will not apply to Section 5 – Personal Accident, Section 6 – Medical Emergency Expenses or Section 7 – Medical Inconvenience Benefit, provided that the Insured Person suffering personal accident injury or illness has not participated in or conspired in such activities.
 - b) any act of terrorism not involving the use or release of or threat thereof any nuclear weapon or any chemical or biological agents:
 - i) this exclusion will not apply to Section 5 – Personal Accident, Section 6 – Medical Emergency Expenses or Section 7 – Medical Inconvenience Benefit, provided that the Insured Person suffering personal accident injury or illness has not participated in or conspired in such activities,
 - ii) provided also that in the event of benefit being payable the maximum payable in respect of any one claim or series of claims arising from a single act of terrorism or series of acts of terrorism occurring within a 72 hour period is £2,500,000 in the aggregate.
 - c) any act of terrorism involving the use or release of or threat thereof any nuclear weapon or any chemical or biological agents:

An act of terrorism means an act, including but not limited to the use of force or violence and/or threat, of any person or group(s) of person(s), whether they are acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public at fear;

 - d) any loss, damage, cost or expense of any nature that results from or is in connection with anything mentioned in a), b) or c) above regardless of any other cause or event or sequence of events or any action taken in controlling, preventing or suppressing anything mentioned in a), b) or c) above;

You are responsible for proving why this Exclusion, in whole or in part, should not be applied. If any portion of this Exclusion is found to be invalid or unenforceable, the remainder of it will remain in force and effect.

13) loss or damage to any property and expense or legal liability; directly or indirectly caused by or contributed to by or arising from:

- a) ionising radiations or radioactive contamination from any nuclear fuel or nuclear waste which results in burning of nuclear fuel;
 - b) the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it;
 - c) pressure waves from aircraft and other flying objects travelling faster than the speed of sound.
- 14) **you** riding on a motorcycle, Quad bike or any mechanically assisted cycle with an engine capacity in excess of 125cc and in any event if **you** fail to wear a crash helmet;
 - 15) **you** driving a motor vehicle or riding a motorcycle, Quad bike or any mechanically assisted cycle without an appropriate licence or when not insured under a motor insurance policy
 - 16) the cost of any elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital; 17) mountaineering or rock climbing, ordinarily necessitating the use of picks, ropes or guides, or pot-holing;
 - 18) **your** manual work or hazardous occupation of any kind;
 - 19) taking part in dangerous expeditions or the crewing of a vessel outside European waters;
 - 20) any payment which **you** would normally have made during **your** travels, if nothing had gone wrong;
 - 21) failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date (this exclusion does not apply to claims made under Section 5 – Personal Accident, Section 6 – Medical Emergency Expenses, Section 7 – Medical Inconvenience Benefit;
 - 22) off-piste skiing except whilst under the supervision of a qualified guide/instructor;
 - 24) ski jumping, mono skiing, ice hockey, the use of skeletons or bobsleighs;
 - 24) ski or ski bob racing in International and National events and their heats and officially organised practice or training for these events;
 - 25) **you** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign & Commonwealth Office or the World Health Organisation has advised the public not to travel.

CONDITIONS

1. No payment will be made under Sections 1, 2, 5, 6 or 7 without appropriate medical certification.
2. If **we** require any medical certificates, information and receipts, these must be obtained by **you** at **your** expense.
3. In the event of a claim, if **we** require a medical examination **you** must agree to this and in the event of death **we** are entitled to a post mortem examination both at **our** expense.
4. **You** must take all reasonable steps to recover any lost or stolen article.
5. If any claim is found to be fraudulent in any way this policy will not apply and all claims will be forfeited.
6. The original Insurance Certificate must be produced before any claim is paid.
7. **You** must not make any payment, admit liability, offer or promise to make any payment without written consent from **us**.
8. **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in your name for **our** benefit against any other party.
9. **We** may at any time pay to **you** our full liability under the policy after which no further payments will be made in any respect.
10. It is a condition of this insurance that all material facts have been disclosed to **us**, failure to do so may invalidate this insurance leaving **you** with no right to make a claim.
11. If at the time of making a claim there is any other policy covering the same risk **we** are entitled to contact that insurer for a contribution.
12. A person or company who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

COMPLAINTS PROCEDURE

Any enquiry or complaint **you** may have regarding **your** policy, or a claim notified under **your** policy, may be addressed to **us**. Please quote details of the policy, including **your** Insurance Certificate number and/or claim number to enable the enquiry to be dealt with speedily.

If **you** are not satisfied with the handling of a complaint, **you** should write to the following:-

FOR SECTIONS 1 TO 19

Managing Director, Optimum Underwriting Limited, 19 Bartlett Street, Croydon, Surrey CR2 6TB

FOR SECTION 20 – LEGAL EXPENSES

Managing Director, Lexceteras Limited, Minerva House, Holbeach Technology Park, Park Road, Holbeach, Lincolnshire PE12 7PT.

FOR ALL SECTIONS

If **your** complaint is not dealt with to **your** satisfaction by either of the Managing Directors as stated above, **you** should then write to:

The Chief Executive, Groupama Insurance Company Limited, 6th floor, One America Square, 17 Crosswall London EC3N 2LB

If **you** are still not satisfied **you** have the right to refer any dispute to the:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

All Benefits shown in the table below are per person. Please note the figures shown in the table are maximum benefits. You should refer to the policy wording for the full terms and conditions (including excesses and restrictions).

TABLE OF BENEFITS					
Section	Benefits	SINGLE TRIP Cover up to	ANNUAL MULTI TRIP Cover up to	LONG STAY Cover up to	POLICY EXCESS
1.	Cancellation	£5,000	£5,000	£2,000	£100*
2.	Curtailment	£5,000	£5,000	£2,000	£100*
3.	Missed Departure	£1,000	£1,000	N/A	£100*
4.	Travel Delay	£20 per 12 hours delay, up to £100	£20 per 12 hours delay, up to £100	N/A	N/A
	Abandonment	£5,000	£5,000	N/A	£100*
5.	Personal Accident	£15,000	£15,000	£10,000	N/A
	Death Benefit aged under 18 or over 65	£1,000	£1,000	N/A	N/A
6.	Medical Expenses	£10,000,000	£10,000,000	£3,000,000	£150*
7.	Medical Inconvenience Benefit	£10 per 24 hours, up to £1,000	£10 per 24 hours, up to £1,000	N/A	N/A
8.	Personal Property	£1,500	£1,500	£1,000	£100*
	Including: Single Article Limit	£150	£150	£150	
	Valuables Limit	£300	£300	£150	
	Winter Sports Equipment**	£300	£300	N/A	£100*
	Including: Single Article Limit**	£150	£150	N/A	
	Delayed Baggage	£100	£100	£50	N/A
	Personal Money	£500	£500	£300	£100*
	Including: Cash Limit	£300	£300	£150	
Cash Limit if aged under 16	£50	£50	N/A		
9.	Passport and Travel Documents	£250	£250	£100	N/A
10.	Personal Liability	£2,000,000	£2,000,000	£1,000,000	£150
11.	Mugging	£100	£100	N/A	N/A
12.	Disaster	£500	£500	N/A	£100*
13.	Domestic Pets	£200	£200	N/A	N/A
Winter Sports Cover**					
14.	Ski Hire	£300	£300	£300	N/A
15.	Piste Closure	£200	£200	£200	N/A
16.	Avalanche	£100	£100	£100	£100*
Business Cover***					
17.	Business Equipment	£2,000	£2,000	N/A	£100
	Single Article Limit	£500	£500	N/A	N/A
18.	Business Equipment Hire	£50 per 24 hours up to £500	£500	N/A	N/A
19.	Business Money	£500	£500	N/A	£100
20.	Legal Expenses	£25,000	£25,000	£25,000	N/A

* Can be reduced to a nil excess subject to the appropriate additional premium being paid.

** Winter Sports Benefits are available upon payment of the appropriate additional premium or if Annual Multi Trip cover has been purchased, cover is for up to 21 days.

*** Business Cover is available upon payment of the appropriate additional premium.