



Policy Wording Booklet



Important Telephone Numbers

Before you travel:

This policy does not provide cover for Existing Medical Conditions. If you require cover for Existing Medical Conditions, please contact our specialist medical screening team on:

0800 042 0309 quoting **595** to obtain a quote.

It is essential that you refer to the important conditions relating to health section in the policy wording.

For overseas emergency assistance:

+44 (0)1733 402 046

A 24-hour service, 365 days a year is available, if you need to:

- Get medical assistance
- Get treatment
- Go to hospital/clinic
- Return home to the UK or ROI

To make a claim:

01733 224 897

Email: claims@white-horse.ie

Essential Travel Status Disclosure

Holiday Extras Limited is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 309682. Details about the extent of our regulation with the Financial Conduct Authority is available from us on request. Essential Travel is a trading name of Holiday Extras Limited, whose registered office is: Ashford Road, Newingreen, Hythe, CT21 4JF.

Essential Travel Insurance is underwritten by White Horse Insurance Ireland dac and under our contract with them we can only provide you with information about these particular policies.

You will not receive advice or recommendation from us for travel insurance. We may ask you some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

Demands and Needs statement

This product meets the demands and needs of those travelling in respect of medical and other similar expenses throughout the duration of the policy.

Data protection notice

We care about your personal data.

The summary below and our full privacy notice explain how Holiday Extras protects your privacy and uses your personal data. Our full privacy notice is available at <https://help.holidayextras.co.uk>

If a printed version is required, please write to Holiday Extras, Newingreen, Hythe, Kent, CT21 4JF

Contact details (name, address, email, telephone number, age)

- We need this information to generate quotes for some of our products.
- Once you have a booking we need to know the booking is yours and send you relevant information about your booking, like an email confirmation or postal confirmation.
- We need to share some of your details with our suppliers, like your name for your hotel stay.

Sensitive information (medical information)

- We need to know any pre-existing medical information if you chose a quote or policy for travel insurance with pre-existing medical cover.
- We need to share your policy information with our insurance underwriters if you make a claim on your policy.
- Any medical information we collect from you is to provide you with adequate travel insurance, which helps to ensure you have high standards of health care while travelling.

Payment information

- To take payment for any bookings made and to issue any refunds.
- We will keep your payment details in a tokenised form. This is secure and means we do not store your card details in a way that can be reused.

Booking information

- Depending on how you got to our website, we may be contractually obliged to share some of your booking information with our partners. Your personal information is not included for this purpose. For example, we work with Easyjet and they direct you to our website for Hotel and Parking products, we will share any bookings made with Easyjet made from their own referral.

Contact history (what you have said to us)

To provide you with customer service and any support and information you may need.

We may share your personal data:

- With public authorities, your chosen insurer, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- With other service providers who perform business operations on our behalf;
- Organisations who we deal with which provide part of the service to you such as the seller of the policy and any of their providers who are contracted to provide any service related to the insurance offering; or in the event of a medical emergency;
- To meet our legal obligations including providing information to the relevant ombudsman if you make a complaint about the product or service that we have provided to you. We will not share information about you with third parties for marketing purposes unless you have specifically given us your consent to do so.

How long do we keep your personal data?

We will retain your personal data for a maximum of seven years from the date the insurance relationship between us ends. If we are able to do so, we will delete or anonymise certain areas of your personal data as soon as that information is no longer required for the purposes for which it was obtained.

Where will your personal data be processed?

- Your personal data may be processed both inside and outside the European Economic Area (EEA).
- We will take steps to ensure that personal data transfers outside the EEA receive an adequate level of protection.

What are your rights in respect of your personal data?

You have certain rights in respect of your personal data. You can:

- Request access to it and learn more about how it is processed and shared;
- Request that we restrict any processing concerning you, or withdraw your consent where you previously provided this;
- Request that we stop processing it, including for direct marketing purposes;
- Request that we update it or delete it from our records;
- Request that we provide it to you or a new insurer; and
- To file a complaint.

Automated decision making, including profiling

We carry out automated decision making and/or profiling when necessary.

How can you contact us?

If you would like a copy of the information that we hold about you or if you have any queries about how we use your personal data, you can contact us as follows:

By post: Data Protection Officer, Holiday Extras, Newingreen, Hythe, Kent, CT21 4JF

Your Policy Summary

This policy summary does not contain full details and conditions of **Your** insurance. These are located in **Your** policy wording. This evidence of Insurance is to confirm that those persons who have paid for the appropriate premium are insured under Master Policy Certificate Number WH18ET0001.

Type of Insurance and Cover

Travel insurance for single or annual multi-Trips – Please refer to **Your** policy schedule for **Your** selected cover. A range of optional covers are available – Please see the features and benefits table on the following pages for further information.

Conditions

It is essential that **You** refer to the Important Conditions Relating to Health section in the policy wording, as failure to comply with these conditions may jeopardise **Your** claims or cover.

- If **You** are travelling to Australia and **You** require medical treatment **You** must enrol with a local Medicare office.

Special conditions apply to each section of **Your** policy – Please refer to the policy wording for full details.

Features and Benefits Table

This table shows the maximum benefits **You** can claim. Some sections are optional and these have been marked *. **Your** policy schedule will show any optional cover **You** have chosen.

If **Your** schedule shows that **You** have purchased the excess waiver option, all excess amounts will be reduced to nil. If **Your** schedule shows that **You** have purchased Section V – **Cruise** Cover – the excess will not be applicable to medical expenses claims incurred whilst on board the **Cruise** ship made under Section B – Emergency medical and other expenses.

Section	Section of Cover		Standard	Essential	Essential Plus	Superior
A	Cancellation or Curtailment	Limit	N/A	£2,500	£2,500	£5,000
		Excursions	N/A	£100	£100	£200
		Excess	N/A	£100	£100	£75
		Loss of Deposit Excess	N/A	£20	£20	£10
B	Emergency Medical and Other Expenses	Limit	£2,500,000	£5,000,000	£5,000,000	£10,000,000
		Dental	£100	£200	£200	£400
		Funeral Expenses	£500	£1,000	£1,000	£2,000
		Excess	£125	£100	£100	£75
C	Hospital Benefit	Limit	£300	£600	£600	£1,200
		Per Day	£15	£30	£30	£60
		Excess	Nil	Nil	Nil	Nil
D	Personal Accident	Limit	£7,500	£15,000	£15,000	£30,000
		Excess	Nil	Nil	Nil	Nil
E	Baggage	Limit	N/A	N/A	£1,500	£2,000
		Single Article Limit	N/A	N/A	£250	£300
		Valuables	N/A	N/A	£250	£300
		Excess	N/A	N/A	£100	£75
		Delayed	N/A	N/A	£100	£125
		Excess	N/A	N/A	Nil	Nil
F	Personal Money	Limit	N/A	N/A	£300	£400
		Cash	N/A	N/A	£200	£250
		Cash limit for under 16's	N/A	N/A	£50	£100
		Passport	N/A	N/A	£300	£350
		Excess	N/A	N/A	£100	£75
G	Personal Liability	Limit	£500,000	£1,000,000	£1,000,000	£2,000,000
		Excess	£125	£100	£100	£75

Section	Section of Cover		Standard	Essential	Essential Plus	Superior
H	Delayed Departure	Limit Per 12 hours Excess	N/A N/A N/A	£100 £10 Nil	£100 £10 Nil	£200 £20 Nil
	Travel Abandonment	Limit Excursions Excess	N/A N/A N/A	£2,500 £100 £100	£2,500 £100 £100	£5,000 £200 £75
I	Missed Departure	Limit Excess	N/A N/A	£500 £100	£500 £100	£1,000 £75
J	Legal Expenses	Limit Policy Limit Excess	N/A N/A N/A	£15,000 £30,000 £100	£15,000 £30,000 £100	£25,000 £50,000 £75
K	Hijack	Limit Per Day Excess	N/A N/A N/A	N/A N/A N/A	£500 £50 Nil	£1,000 £100 Nil
	Mugging	Limit Per Day Excess	N/A N/A N/A	N/A N/A N/A	£500 £50 Nil	£1,000 £100 Nil
L	Failure of Carrier	Limit Excess	N/A N/A	N/A N/A	N/A N/A	£1,000 £75
M	Extended Kennel and/or Cattery Fees	Limit Excess	N/A N/A	N/A N/A	£100 £10	£200 £20
N	Loss of Hotel Facilities	Limit Per Day Excess	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	£150 £30 Nil
OPTIONAL EXTENSIONS Cover under these optional extension sections only operates if You have paid Us an additional premium and the cover section is stated on Your policy schedule.						
O*	Ski Equipment	Limit Hired Single Article Limit Excess	N/A N/A N/A N/A	£750 £500 £250 £100	£750 £500 £250 £100	£750 £500 £250 £75
P*	Hire of Ski Equipment	Limit Per Day Excess	N/A N/A N/A	£510 £30 Nil	£510 £30 Nil	£510 £30 Nil
Q*	Ski Pack	Limit Lift Pass Excess	N/A N/A N/A	£600 £300 Nil	£600 £300 Nil	£600 £300 Nil
R*	Piste Closure	Limit Per Day Excess	N/A N/A N/A	£500 £50 Nil	£500 £50 Nil	£500 £50 Nil
S*	Wedding / Civil Partnership Cover	Rings (per person) Gifts (per couple) Attire (per person) Photographs Excess	N/A N/A N/A N/A N/A	£250 £1,000 £1,500 £750 £100	£250 £1,000 £1,500 £750 £100	£250 £1,000 £1,500 £750 £75
T*	Independent Traveller	Extended Cancellation Extended Delayed Departure Per 12 Hours Extended Missed Departure Accommodation Excess	N/A N/A N/A N/A N/A N/A	£2,500 £100 £10 £500 £2,500 £100	£2,500 £100 £10 £500 £2,500 £100	£5,000 £200 £20 £1,000 £5,000 £75

Section	Section of Cover		Standard	Essential	Essential Plus	Superior
OPTIONAL EXTENSIONS						
U*	Business Cover	Equipment	N/A	£750	£750	£750
		Single Article Limit	N/A	£500	£500	£500
		Excess	N/A	£100	£100	£75
A*	Golf Cover	Green Fees	N/A	£300	£300	£300
		Per Day	N/A	£75	£75	£75
		Excess	N/A	£100	£100	£75
		Equipment	N/A	£1,000	£1,000	£1,000
E*		Hire	N/A	£200	£200	£200
		Per Day	N/A	£20	£20	£20
		Excess	N/A	£100	£100	£75
V*	Cruise Cover	Extended Baggage	N/A	£1,500	£2,500	£3,500
		Single Article Limit	N/A	£500	£700	£750
		Valuables	N/A	£300	£500	£700
		Excess	N/A	£100	£75	£75
		Missed Shore	N/A	£300	£300	£500
		Per Trip	N/A	£50	£50	£50
		Confinement	N/A	£300	£300	£600
		Per Day	N/A	£50	£50	£100
		Excess	N/A	Nil	Nil	Nil
		Excursions	N/A	£200	£300	£500
		Excess	N/A	£100	£75	£75

Significant or unusual exclusions or limitations

Please refer to 'What is not covered' under each section of the policy wording for further details.

- The standard excesses and any increased amount **You** have agreed to pay will be shown within **Your** policy wording or on the policy schedule.
- Under annual multi-Trip policies there is no cover for **Trips** over 45 days if **You** are aged 65 or under at the time of purchase of the policy or 31 days if **You** are aged 66-74 years at the time of purchase of the policy. Please refer to the definition of **Period of Insurance**, for full details.
- If annual multi-Trip cover is selected, this policy is not available to anyone aged 75 or over at the time of purchasing this insurance policy. Please refer to age eligibility section, for full details.
- If single Trip cover is selected this policy is not available to anyone aged 75 or over at the time of purchasing this insurance policy. Please refer to age eligibility section for full details.

General Exclusions

- War, risk of war or unrest, **Terrorism** (except under sections B, C, D and T unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination.
- There are a number of activities, practices and winter sports that are excluded – please refer to the Sports and Activities section and the general exclusions section of the policy wording.
- Wilful, self inflicted injury, solvent or drug abuse.
- Self exposure to needless peril.
- Any claims relating to **You** drinking too much alcohol, **Your** alcohol abuse or **Your** alcohol dependency. (In respect of **You** drinking too much alcohol, **We** do not expect **You** to avoid alcohol on **Your Trip**, but **We** will not cover any claims that occur because **You** have drunk so much alcohol that **Your** judgement is affected and **You** need to make a claim as a result).
- Any claims resulting from **You**:
 - a) jumping or diving from a pier, wall, bridge or rock, including tombstoning or shore diving;
 - b) climbing on top of or jumping from a vehicle;
 - c) climbing or jumping from a building or balcony;
 - d) climbing or moving from any external part of any building to another part (not including if **You** are using stairs) and falling, regardless of the height; unless **You** do this because **Your** life is in danger or **You** are attempting to save a human life.
- Unlawful actions and any subsequent legal proceedings bought against **You**.
- Travel to a country or specific area or event to which the Travel Advice Unit of the Foreign & Commonwealth Office, the Irish Department of Foreign Affairs or the World Health Organisation has advised the public against all, or against all but essential travel.
- Any circumstances known prior to the date this insurance is purchased or the time of booking any **Trip** which could reasonably be expected to give rise to a claim.

Exclusions under Section A – Cancellation or curtailment charges:

- **Redundancy** caused by misconduct, resignation, voluntary **Redundancy** or where notification of **Redundancy** was given prior to purchase of this policy.
- Any circumstances known prior to the date this insurance was purchased or the time of booking any **Trip** which could reasonably be expected to give rise to a claim.

Exclusions under Section B – Emergency medical and other expenses:

- Treatment or surgery which, in the opinion of the **Medical Practitioner**, can wait until **Your** return to **Your Home Area**.
- Medication, which prior to departure is known to be required.
- Expenses incurred as a result of a **Medical Condition** where the recommended inoculations have not been undertaken.

Exclusions under Section C – Hospital Benefit:

- Expenses incurred as a result of a **Medical Condition** where the recommended inoculations have not been undertaken.

Exclusions under Section E – Baggage:

- **Baggage** including **Valuables** left **Unattended** at any time unless in a locked hotel safe, locked safety deposit box, or in **Your** locked (door and all windows) accommodation.
- **Baggage** contained in an **Unattended** motor vehicle between 9pm and 9am (local time) or **Baggage** contained in an **Unattended** motor vehicle between 9am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for vehicles with a boot, or for those vehicles without a separate boot, locked in the vehicle and covered from view.
- Contact or corneal lenses, hearing aid, dental or medical fittings, **Ski Equipment** and other items are excluded – please refer to policy wording for full list.
- Business goods, samples or tools used in connection with **Your** occupation.

Exclusions under Section F – Personal money, passport and documents:

- **Personal Money**, **Your** passport or visa left **Unattended** at any time unless in a locked hotel safe, locked safety deposit or in **Your** locked (doors and all windows) accommodation.
- Loss or theft of travellers' cheques where **You** have not complied with the issuing agents conditions.

Exclusions under Section G – Personal Liability:

- Pursuit of any trade, business or profession, or the ownership, possession or use of any vehicles, aircraft or mechanically operated watercraft.

Exclusions under Section H – Delayed Departure:

- Strike, industrial action or air traffic control delay publicly known by the date the insurance is purchased by **You**.

Exclusions under Section I – Missed Departure:

- Strike or industrial action publicly known by the date the insurance is purchased by **You**.

Exclusions under Sections O, P, Q & R – Winter Sports:

- **Ski Equipment** contained in an **Unattended** motor vehicle between 9pm and 9am (local time) or **Ski Equipment** contained in an **Unattended** motor vehicle between 9am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for vehicles with a boot, or for those vehicles without a separate boot, locked in the vehicle and covered from view.

Exclusions under Section S – Wedding / Civil Partnership Cover:

- **Valuables** left **Unattended** unless in a locked hotel safe, locked safety deposit box or in **Your** locked (doors and all windows) accommodation.
- **Baggage** contained in an **Unattended** motor vehicle between 9pm and 9am (local time) or **Ski Equipment** contained in an **Unattended** motor vehicle between 9am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for this vehicles with a boot, or for those vehicles without a separate boot, locked in the vehicle and covered from view.
- Contact or corneal lenses, hearing aid, dental or medical fittings, **Ski Equipment** and other items are excluded – please refer to policy wording for full list.
- Business goods, samples or tools used in connection with **Your** occupation.

Exclusions under Section T – Independent Traveller:

- Any costs incurred by **You** which are recoverable from the company providing the accommodation and/or travel for which **You** receive or are expected to receive compensation.

Exclusions under Section U – Business Travel:

- **Business equipment** left **Unattended** unless in a locked hotel safe, locked safety deposit box or in **Your** locked (doors and all windows) accommodation or in the locked boot or covered luggage area of a motor vehicle.
- Loss, theft or damage of films, tapes, cassettes, cartridges or discs other than the market value.
- Any loss or damage arising from manual work.

Exclusions under Section V – Cruise Cover:

- **Valuables** left **Unattended** unless in a locked hotel or ship's safe, locked safety deposit box or in **Your** locked (doors and all windows) accommodation.
- **Baggage** contained in an **Unattended** motor vehicle between 9pm and 9am (local time) or **Ski Equipment** contained in an **Unattended** motor vehicle between 9am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for this vehicles with a boot, or for those vehicles without a separate boot, locked in the vehicle and covered from view.
- Contact or corneal lenses, hearing aid, dental or medical fittings, **Ski Equipment** and other items are excluded – please refer to policy wording for full list.
- Business goods, samples or tools used in connection with **Your** occupation.
- Confinement or compulsory quarantine as a result of a **Medical Condition** where **You** have not had the recommended inoculations and/or taken the recommended medication.

Duration

This is an annually renewable or single **Trip** policy – Please refer to **Your** policy schedule for **Your** selected cover.

Cancellation Period

You are free to cancel this policy at any time. If **You** wish to cancel within 14 days of receipt of the policy documents, **You** may do so by writing to the address on **Your** policy schedule for a refund providing **You** have not travelled and no claim has been made or will be made. If **You** cancel after the first 14 days of receipt of the documents no premium refund will be made. See General Conditions applicable to the whole policy for full details.

Claim Notification

To make a claim that is not for an overseas medical emergency, please telephone: 01733 224 897 or email: claims@white-horse.ie

When **You** contact us please ensure **You** have the following information available to **You** as well as **We** will require it to process **Your** claim:

- Your policy number and **Your** booking reference number
- Date of purchase of **Your** policy
- Travel Itinerary
- Country and resort **You** visited or intended to visit
- Actual or intended travel dates
- Incident date
- Brief circumstances of **Your** claim
- Value of **Your** claim

Please note that **Your** claim may be delayed if **You** are unable to provide us with the above information.

Making a Complaint

Any complaint concerning the sale of **Your** policy should in the first instance be addressed to Insurance Administration, Holiday Extras. If the complaint is not resolved, **You** can then approach the Financial Services and Pensions Ombudsman.

Any complaint concerning a claim on **Your** policy should be addressed to the Customer Experience Manager, White Horse Insurance Ireland dac. If the complaint is not resolved, **You** can then approach the Financial Services and Pensions Ombudsman. Full details of addresses and contact numbers can be found within the Making a complaint section of **Your** policy wording.

Financial Services Compensation Scheme (FSCS)

White Horse Insurance Ireland dac is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme in the unlikely event **We** cannot meet our obligations to **You**. This depends on the type of Insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk)

Your Travel Insurance Policy Wording

This is **Your** travel insurance policy. It contains details of cover, conditions and exclusions relating to each **Insured Person** and is the basis on which all claims will be settled. It is validated by the issue of the policy schedule which must be attached to the policy booklet.

In return for having accepted **Your** premium **We** will, in the event of **Bodily Injury**, death, **Serious Illness**, disease, loss, theft, damage, legal liability, or other specified events happening within the **Period of Insurance**, provide insurance in accordance with the operative sections of **Your** policy as referred to in **Your** schedule.

The schedule and any endorsements are all part of the policy, and **Your** policy is evidence of the contract of insurance.

Residency

This policy is only available to You if You are a permanent resident in the **United Kingdom** or the Republic of Ireland and have registered with a **Medical Practitioner** in the **United Kingdom** or the Republic of Ireland.

The Law applicable to this contract

You and **We** are free to choose the laws applicable to the policy. **We** propose to apply the laws of the Republic of Ireland and by purchasing this policy You have agreed to this.

Policy Information or Advice

If You would like more information or if You feel the insurance may not meet **Your** needs, please call the number shown on **Your** policy schedule.

Age Eligibility

Annual Multi-Trip is not available to anyone aged 75 or over on the date of purchasing this insurance policy. If You reach the age of 75 during the **Period of Insurance**, cover will continue until the next renewal date but not thereafter. Single Trip cover is not available to anyone aged 75 or over on the date of purchasing this insurance policy.

Policy Excesses

Under most sections of **Your** policy You will be responsible for paying the first amount for each and every claim per incident per section for each **Insured Person**.

If **Your** schedule shows that You have purchased the excess waiver option, all excesses will be reduced to nil. The excess amounts per **Insured Person** per section of cover are confirmed in the Features and Benefits table.

Special Notice

This is not a private medical insurance policy and only gives cover in the event of an accident or sudden **Serious Illness** that requires emergency treatment whilst abroad. In the event of any medical treatment becoming necessary which results in a claim under this insurance, the **Insured Person** will be expected to allow Us or Our representatives, unrestricted and reasonable access to all their medical records and information.

Pregnancy

This policy does not intend to cover the normal costs or losses otherwise associated with pregnancy (including multiple pregnancy) or childbirth. This policy will, however, cover You should complications arise with **Your** pregnancy which fall within the definition of **Complications of Pregnancy and Childbirth** which occurs during **Your Period of Insurance**.

White Horse Insurance Ireland dac

White Horse Insurance Ireland dac is authorised and regulated by the Central Bank of Ireland. This can be checked by visiting their website at www.centralbank.ie.

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Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this policy. For ease of reading the definitions are highlighted by the use of bold print and start with a capital letter.

You/Your/Insured Person

-means:

- a) Each person travelling on a **Trip** whose name appears in the policy schedule.
- b) Children under 2 years of age at the time of purchase, provided they accompany an adult **Insured Person** on the **Trip**.

We/Us/Our

- means White Horse Insurance Ireland dac Registered in Ireland No 306045. Registered Office, First Floor, Rineanna House, Free Zone West, Shannon, County Clare, Republic of Ireland. White Horse Insurance Ireland dac is authorised and regulated by the Central Bank of Ireland. This can be checked by visiting their website www.centralbank.ie.

Baggage

- means luggage, clothing, personal effects, sports equipment (not applicable to **Golf Equipment** if cover is included), **Valuables** and other articles which belong to **You** (or for which **You** are legally responsible) are worn, used or carried by **You** during any **Trip** but excluding **Personal Money** and documents of any kind.

*Please note that **Baggage** claims are paid on the value of the purchase price less a deduction for wear, tear and depreciation. This cover therefore, is not on a "new for old" basis and means that a deduction per item will be made during the assessment of **Your** claim.

Please also note that if **You are planning to take expensive items such as certain types of jewellery, photographic or telecommunications equipment or other items that **We** define as **Valuables** on **Your Trip**, then **You** should check that **You** have adequate cover under a home contents insurance policy.

Bodily Injury

- means an identifiable physical injury sustained by **You** caused by sudden, unexpected, external and visible means. Injury as a result of **Your** unavoidable exposure to the elements shall be deemed to have been caused by **Bodily Injury**.

Business Equipment

- means items used by **You** in support of **Your** business activity including office equipment which is portable by design including, but not restricted to, personal computers, telephones and calculators.

Business Trip

- means a **Trip** taken wholly or in part for business purposes but excluding manual work.

Close Business Associate

- means a person in the same employment and having the same employer as **You** within **Your** country of residence, whose absence from work for one or more complete days at the same time as **You**, prevents the proper continuation of that business.

Close Relative

- means mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, partner or fiancé/fiancee.

Complications of Pregnancy and Childbirth

- means toxæmia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, per vaginal bleeding, stillbirths, miscarriage, medically necessary emergency caesarean section, medical necessary termination and premature births. This definitions is only applicable if the complication occurs more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

Cruise

- means a **Trip** involving a sea voyage of more than two days total duration, where transportation and accommodation is primarily on an ocean going passenger ship.

Curtailment / Curtail / Curtailed

- means either:

- a) abandoning or cutting short the **Trip** by direct early return to **Your Home Area**, in which case claims will be calculated from the day You returned to **Your Home Area** and based on the number of complete days of **Your Trip** You have not used, or
- b) by You attending hospital outside **Your Home Area** as an in-patient for a period in excess of 48 hours. Claims will be calculated from the day You were admitted to hospital and based on the number of complete days for which You were hospitalised.

Please note that Curtailment claims are calculated from the day You return to **Your Home Area** or when You are hospitalised as an in-patient. In respect of travel expenses, **We** will pay for **Your** additional travel costs only and not for the loss of **Your** pre-booked travel arrangements.

Existing Medical Condition

- means

1. Any:

- a) respiratory condition (relating to lungs or breathing)
- b) cardiovascular condition (including any condition relating to the heart, arteries, veins, cholesterol or blood pressure)
- c) stroke including a cerebrovascular accident (CVA) or transient ischaemic attack (TIA)
- d) cancer, or
- e) psychological condition (including stress, anxiety, depression such as eating disorders, drug or alcohol abuse or mental instability)
for which **You** have ever received treatment (including surgery, tests or investigations by **Your** doctor or a consultant/specialist, or prescribed drugs or medication).

2. Any **Medical Condition** for which **You** have received surgery, treatment, or investigations in a hospital or clinic within the last two years.

3. Any **Medical Condition** for which **You** are on a waiting list for or have knowledge of the need for surgery, inpatient treatment or investigation at a hospital, clinic or nursing.

Golf Equipment

- means golf clubs, golf balls, golf bag, golf trolley and golf shoes forming part of **Your Baggage**.

Home

- means **Your** normal place of residence in the **United Kingdom** or the Republic of Ireland.

Home Area

- for residents of the **United Kingdom** or the Republic of Ireland, excluding the Channel Islands and the Isle of Man, **Your Home Area** means the **United Kingdom** or the Republic of Ireland, excluding the Channel Islands and the Isle of Man.

- for residents of the Channel Islands or the Isle of Man, **Your Home Area** means the Channel Islands or the Isle of Man depending on where **Your Home** is.

Incidental Basis

- means that the sport or activity You are taking part in on **Your Trip** is on a strictly amateur basis and is not the specific reason for You going on **Your Trip**.

Medical Condition

- means any disease, **Serious Illness**, or **Bodily Injury**.

Medical Practitioner

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

Mugging

- means a violent attack on **You** that takes place with a view to theft, and is made by person(s) not previously known to **You**.

Pair or Set

- means two or more items of **Baggage** which are complimentary or used or worn together.

Period of Insurance

- means if annual multi-Trip cover is selected: the period for which **We** have accepted the premium as stated in the schedule. During this period any **Trip** not exceeding 45 days (31 days if **You** are aged 66-74 years at the time of purchase of the policy) is covered. There is no cover offered by **Your** policy whatsoever for a **Trip** which is longer than 45 days (31 days if **You** are aged 66-74 years at the time of purchase of the policy). This would include not covering **You**, regardless of **Your** incident date, for any claim that relates to a booked **Trip** that is longer than 45 days (31 days if **You** are aged 66-74 years at the time of purchase of the policy) in duration. Under these policies cover under the Cancellation section, shall be operative from the date stated in the schedule or the time of booking any **Trip** (whichever is the latter) and terminates on commencement of any **Trip** or the expiry date as shown on **Your** schedule.

- means if single **Trip** cover is selected: the period of the **Trip** and terminating upon its completion, but not in any case exceeding the period shown in the schedule. Under these policies Section A – Cancellation cover shall be operative from the time **You** pay the premium.

For all other sections of the policy, whichever cover is selected, the insurance commences when **You** leave **Your Home** or in respect of a **Business Trip** **Your** place of business in the **United Kingdom** or Republic of Ireland (whichever is the latter) to commence the **Trip** and terminates at the time of **Your** return to **Your Home** or place of business in the **United Kingdom** or Republic of Ireland (whichever is the earlier) on completion of the **Trip**.

In addition, if **You** have a single **Trip** policy, **Your** policy covers **You** for up to one return visit to **Your Home** in the **United Kingdom** or the Republic of Ireland before the intended return date of the **Trip** (as specified on **Your** policy schedule), up to a maximum of 14 days. This excludes any return for which a claim is being made as a result of Emergency Medical, Repatriation or **Curtailment**. Cover is suspended from the time **You** arrive at **Your** arrival point in the **United Kingdom** or the Republic of Ireland and starts again when **You** leave immigration control at the **United Kingdom** or the Republic of Ireland airport or port on **Your** return abroad. During this period no cover is provided by the policy. There is no cover for any **Trip** which is not a return **Trip** to the **United Kingdom** or the Republic of Ireland during the **Period of Insurance**.

Any **Trip** that has already begun when **You** purchased this insurance will not be covered, except where **You** renew an annual multi-Trip underwritten by White Horse Insurance Ireland dac which fell for renewal during the **Trip**.

The **Period of Insurance** is automatically extended for the period of the delay in the event that **Your** return to **Your Home Area** is unavoidably delayed due to an event insured by this policy.

Personal Money

- means bank notes, currency notes and coins in current use, traveller's and other cheques, postal or money orders, pre-paid cards, coupons or vouchers, travel tickets, event and entertainment tickets, phone cards and credit/debit or charge cards all held for private purposes.

Public Transport

- means any publicly licensed aircraft, sea vessel, train or coach on which **You** are booked to travel.

Redundancy / Redundant

- means **You** becoming unemployed under the Protection of Employment Act. **You** must have been given a Notice of **Redundancy** and be receiving payment under the current **Redundancy** payments legislation.

The following are not included in this definition:

- Any employment which has not been continuous and with the same employer for at least two years;
- Any employment which is not on a permanent basis;
- Any employment which is on a short term fixed contract;
- Any instance where **You** had reason to believe that **You** would be made **Redundant** at the time of booking **Your Trip** or purchasing this insurance policy.

Serious Illness

- means any diseases, infection or **Bodily Injury** which is unexpectedly contracted by **You** prior to **Your Trip** or unexpectedly manifests itself for the first time during **Your Trip**.

Single Article

- means any one article, collection, **Pair or Set**.

Ski Equipment

- means skis (including bindings), ski boots, ski poles and snowboards owned by **You**.

Terrorism

- means an act, including but not limited to the use of force, violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public in fear.

Travelling Companion

- means any named person on **Your** insurance schedule and/or booking invoice.

Trip

- means any holiday, business or pleasure **Trip** or journey made by **You** within the area of travel shown in the schedule which begins and ends in **Your Home Area** during the **Period of Insurance**.

The policy will also cover a one way **Trip** commencing in **Your Home Area** to Europe or Worldwide destinations but only for the first three days including the date of departure. **We** will not pay for any expenses incurred by **You** for incidents occurring after this period.

If annual multi-Trip cover is selected there is no cover offered by **Your** policy whatsoever for a booked **Trip** which is longer than 45 days (31 days if **You** are aged 66-74 years at the time of purchase of the policy). This would include not covering **You**, regardless of **Your** incident date, for any claim that relates to a booked **Trip** that is longer than 45 days (31 days if **You** are aged 66-74 years at the time of purchase of the policy) in duration. **Trips** solely within **Your Home Area** (for residents of the Republic of Ireland it also includes **Trips** within Northern Ireland) are only covered where **You** have pre-booked at least two nights accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee. Each **Trip** under annual multi-Trip cover is deemed to be a separate insurance, each being subject to the terms, definitions, exclusions and conditions contained in this policy.

Under annual multi-Trip policies, each adult or child is also insured to travel on their own provided that any children under the age of 16 are accompanied by a responsible adult.

Unattended

- means when **You** cannot see or are not close enough to **Your Baggage, Personal Money**, property or vehicle to stop it being damaged or stolen.

United Kingdom

- means England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.

Valuables

- means jewellery, gold, silver, precious metal(s), precious or semiprecious stone articles, watches, telescopes, items made of leather (including designer footwear, handbags or purses), binoculars, sunglasses, reading/prescription glasses, furs, cameras, camcorders, photographic audio video computer television or telecommunications equipment (including mobile phones, mobile phone accessories, smart phones, personal digital assistant(s), blackberries, iPods, iPads, laptops, tablets, personal organisers, notebooks, netbooks, kindles, eBooks, eReaders, CD's, DVD's, memory cards, speakers or headphones, Nintendo DS, games console, computer games and associated equipment).

General conditions applicable to the whole policy

You must comply with the following conditions to have the full protection of **Your** policy.

If **You** do not comply **We** may at **Our** option cancel the policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

1. Dual insurance

If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability **We** will not pay more than **Our** proportional share (not applicable to section D – Personal accident).

2. Reasonable precautions

You must take all reasonable precautions to avoid injury, **Serious Illness**, disease, loss, theft or damage and also take and cause to be taken all practicable steps to safeguard **Your** property from loss or damage and to recover property lost or stolen.

3. Cancellation

Statutory Cancellation Rights

You may cancel this policy within 14 days of receipt of the policy documents (new business) or for annual policies the renewal date (the cancellation period) by writing to the address shown on **Your** policy schedule during the cancellation period. Any premium already paid will be refunded to **You** providing **You** have not travelled and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

Cancellation Outside The Statutory Period

You may cancel this policy at any time after the cancellation period by writing to the address shown on **Your** policy schedule. If **You** cancel after the cancellation period no premium refund will be made.

We will reserve the right to cancel the policy by providing 21 days notice by registered post to **Your** last known address. No refund of premium will be made.

Non payment of premiums

We reserve the right to cancel this policy immediately in the event of non payment of the premium.

4. Duty of care

You must take care to answer all questions honestly and to the best of **Your** knowledge. **You** must not make any misrepresentations of a fact that could influence **Us** in accepting **Your** insurance, this includes **Your** destination, duration, age and state of health of all travellers on this policy. If **You** are in any doubt, **You** should tell **Us** – calling the number shown on **Your** policy schedule.

Claims conditions

You must comply with the following conditions to have the full protection of **Your** policy.

If **You** do not comply **We** may at **Our** option cancel the policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

1. Claims

You must notify **Us** by telephone on 01733 224 897 or by email - claims@white-horse.ie

The notification must be made within 31 days or as soon as possible thereafter following any **Bodily Injury**, **Serious Illness**, disease, incident, event, **Redundancy** or the discover of any loss, theft or damage which may give rise to a claim under this policy.

You must also inform **Us** if **You** are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to **Us** without delay. **You** or anyone acting on **Your** behalf must not negotiate, admit or repudiate any claim without **Our** written consent.

You or **Your** legal representative must supply at **Your** own expense all information, evidence, details of household insurance and medical certificates as required by **Us**. **We** reserve the right to require **You** to undergo independent medical examination at **Our** expense. **We** may also request and will pay for a post mortem examination.

2. Subrogation

We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in Your name to Our benefit against any other party.

3. Fraud

You must not act in a fraudulent manner. If You or anyone acting for You:

- a) Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect or
- b) Make a statement in support of a claim knowing the statement to be false in any respect or
- c) Submit a document in support of a claim knowing the document to be forged or false in any respect or
- d) Make a claim in respect to any loss or damage caused by Your wilful act or with Your connivance

Then

- a) We shall not pay the claim
- b) We shall not pay any other claim which has been or will be made under the policy
- c) We may at Our option declare the policy void
- d) We shall be entitled to recover from You the amount of any claim already paid under the policy
- e) We shall not make any return of the premium
- f) We may inform the Policy of the circumstances

We, Our agents and fraud prevention agencies obtain and share information with each other to prevent and detect fraudulent claims to help protect Our customers and ourselves from such activity.

Important conditions relating to health

This insurance is designed to cover You for unforeseen events, accidents and **Serious Illnesses** occurring during the **Period of Insurance**,

You must comply with the following conditions to have the full protection of Your policy.

If You do not comply We may at Our option cancel the policy or refuse to deal with Your claim or reduce the amount of any claim payment.

It is a condition of this policy that You will not be covered under section A – Cancellation or curtailment charges, section B – Emergency medical and other expenses, section C – Hospital benefit, section D – Personal accident Section U – Business Travel for any claims arising directly or indirectly from:

- a) At the time of taking out this policy:
 - i) Any **Existing Medical Condition** falling under points 1, 2 or 3 below unless You have contacted Us on 0800 042 0309 and We have agreed to provide cover.

Existing Medical Condition means

1. Any:

- a) Respiratory condition (relating to the lungs or breathing),
- b) cardiovascular condition (including any condition relating to the heart, arteries, veins, cholesterol or blood pressure),
- c) stroke including a cerebrovascular accident (CVA) or a transient ischaemic attack (TIA),
- d) cancer, or
- e) psychological condition (including stress, anxiety, depression such as eating disorders, drug or alcohol abuse or mental instability)

for which You have ever received treatment (including surgery, tests or investigation by Your doctor or a consultant / specialist, or prescribed drugs or medication).

2. Any **Medical Condition** for which You have received surgery, treatment or investigations in a hospital or clinic within the last two years.

3. Any **Medical Condition** for which **You** are on a waiting list for or have knowledge of the need for surgery, in patient treatment or investigation at a hospital, clinic or nursing **Home**
4. Any **Medical Condition** **You** are aware of but for which **You** have not had a diagnosis.
5. Any **Medical Condition** which has been diagnosed as a terminal condition.

b) At any time:

- i. Any **Medical Condition** for which **You** are travelling against the advise of a **Medical Practitioner** or would be travelling against the advise of a **Medical Practitioner** had **You** sought his/her advice.
- ii. Any **Medical Condition** for which **You** are travelling with the intention of obtaining medical treatment (including surgery or investigation) or advice outside of **Your Home Area**.
- iii. Any **Medical Condition** for which **You** are not taking the recommended treatment or prescribed medication as directed by a **Medical Practitioner**.
- iv. **Your** travel against any health requirements stipulated by the carrier, their handling agents or any other **Public Transport** provider.

Please note:

If this insurance is extended to include any **Existing Medical Conditions** an endorsement will be issued confirming the terms under which cover has been provided. The endorsement must be kept with **Your** policy documents and produced in the event of a claim or incident that may give rise to a claim. **We** reserve the right not to extend this insurance to cover any **Existing Medical Condition(s)**.

You should also refer to the general exclusions.

General exclusions applicable to all sections of the policy

We will not pay for claims arising directly or indirectly from:

1. War, risk of war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **Terrorism**, revolution, insurrection or unrest assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under section B – Emergency medical and other expenses, section C - Hospital benefit, section D - Personal accident and section T – Independent traveller cover unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **Trip**.
2. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
3. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
4. The failure or fear of failure or inability of any equipment or any computer programme, whether or not **You** own it, to recognise or to interpret correctly or process any date as its true calendar date, or to continue to function correctly beyond that date.
5. **Your** pursuit of winter sports unless sections O P Q and R are shown as operative in **Your** schedule, in which case cover will apply to:
 - a) the winter sports shown in the list and
 - b) any other winter sports shown as covered in **Your** schedule.
6. **Your** participation in or practice of any professional sports or professional entertaining.
7. **Your** participation in or practice of any other sport or activity, manual work, or racing unless:
 - a) shown as covered without charge in the list or
 - b) shown as covered in **Your** schedule.
8. **Your** use of a motorised vehicle unless a full and valid **United Kingdom** or Republic of Ireland driving licence is held by **You** that permits **Your** use of such a vehicle in the **United Kingdom** or the Republic of Ireland.
9. **Your** wilful, self-inflicted injury or **Serious Illness**, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a **Medical Practitioner**, but not for the treatment of drug addiction).
10. **Your** self-exposure to needless peril (except in an attempt to save human life).
11. **You** drinking too much alcohol, **Your** alcohol abuse or **Your** alcohol dependency. (In respect of **You** drinking too much alcohol, **We** do not expect **You** to avoid alcohol on **Your Trip**, but **We** will not cover any claims that occur because **You** have drunk so much alcohol that **Your** judgement is affected and **You** need to make a claim as a result).
12. **You**:
 - a) jumping or diving from a pier, wall, bridge or rock, including tombstoning or shore diving;
 - b) climbing on top of or jumping from a vehicle;
 - c) climbing or jumping from a building or balcony;
 - d) climbing or moving from any external part of any building to another part (not including if **You** are using stairs) and falling, regardless of the height; unless **You** do this because **Your** life is in danger or **You** are attempting to save a human life.
13. **Your** own unlawful action or any criminal proceedings against **You**.

14. Any other loss, damage or additional expense following on from the event for which **You** are claiming unless **We** provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following **Bodily Injury** or **Serious Illness**.
15. Operational duties of a member of the Armed Forces.
16. **Your** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign & Commonwealth Office, the Irish Department Of Foreign Affairs or the World Health Organisation has advised the public against all, or against all but essential travel.
17. Any circumstances known prior to the date this insurance is purchased or the time of booking any **Trip** which could reasonably be expected to give rise to a claim.
18. **You** not complying with **Your** respective **Period of Insurance**.
19. Any **Existing Medical Condition** which **You** have not declared and was not accepted by **Us** or **Your** failure to comply with the terms of the Important Conditions Relating to Health section.
20. Loss of enjoyment.

Sports and activities

The following tables confirm the sports and activities that this policy will cover. If **You** are participating in any other sports or activities not mentioned in the Grade 1 table, **You** will not be covered by this policy unless **You** have paid the additional activities premium. If **You** pay for a higher grade of cover **You** are covered for all activities listed in that table and in the lower grade(s) table(s).

IMPORTANT NOTE TO ALL ACTIVITY GRADES

If **You** participate in any listed activity below, on an **Incidental Basis**, **You** are required at all times to wear the appropriate safety equipment for that activity (for example protective clothing and / or suitable head protection). Please note that a General Exclusion of cover exists under **Your** policy with **Us** for claims arising from **Your** "self exposure to needless peril". This means that **We** will not pay **Your** claim if **You** do not meet this policy condition. If **You** use a motorised vehicle during **Your Trip** please ensure **You** hold a full and valid **United Kingdom** or Republic of Ireland driving licence that permits **Your** use of such a vehicle.

Grade 1 Covers all activities under Grade 1 Description/Title	Medical Excess remains as	Personal Accident remains as	Personal Liability remains as
Aerobics	Standard	Standard	Standard
Archery	Standard	Standard	Standard
Archeological Digging	Standard	Standard	Standard
Assault Course	Standard	Standard	Standard
Badminton (amateur)	Standard	Standard	Standard
Banana Boating	Standard	Standard	Standard
Bar Restaurant Work	Standard	Standard	Standard
Baseball (amateur)	Standard	Standard	Standard
Basketball (amateur)	Standard	Standard	Standard
Billiards/ Snooker/ Pool	Standard	Standard	Standard
Beach Games	Standard	Standard	Standard
Blade Skating	Standard	Standard	Standard
Bowls	Standard	Standard	Standard
Camel Riding	Standard	Standard	Standard
Canoeing (including white water canoeing, grades 1 – 3 only, rivers only)	Standard	Standard	Standard

Grade 1 Covers all activities under Grade 1 Description/Title	Medical Excess remains as	Personal Accident remains as	Personal Liability remains as
Catamaran Sailing	Standard	Standard	Standard
Clay Pigeon Shooting	Standard	Standard	Standard
Climbing (on climbing wall only)	Standard	Standard	Standard
Cricket (amateur)	Standard	Standard	Standard
Croquet	Standard	Standard	Standard
Curling	Standard	Standard	Standard
Cycling (leisure, not racing or downhill racing)	Standard	Standard	Standard
Deep Sea Fishing	Standard	Standard	Standard
Basketball (amateur)	Standard	Standard	Standard
Dingy Sailing	Standard	Standard	Standard
Dry Skiing	Standard	Standard	Standard
Elephant Riding	Standard	Standard	Standard
Falconry	Standard	Standard	Standard
Fell Walking / Running (under 2,500 metres altitude)	Standard	Standard	Standard
Fencing	Standard	Standard	Standard
Fishing	Standard	Standard	Standard
Fives	Standard	Standard	Standard
Flow Riding	Standard	Standard	Standard
Flying as passenger (light aircraft not licensed for fare paying passengers)	Standard	Standard	Standard
Football (amateur, not main purpose of Trip)	Standard	Standard	Standard
Fruit or vegetable picking (non mechanical)	Standard	Standard	Standard
Glass Bottom Boats / Bubbles	Standard	Standard	Standard
Go Karting	Standard	Standard	Standard
Golf (amateur)	Standard	Standard	Standard
Handball	Standard	Standard	Standard
Helicopter Tours (fare paying with a maximum duration of 2 hours)	Standard	Standard	Standard
Hill Walking (under 2,500 metres altitude)	Standard	Standard	Standard
Hockey (field hockey not ice hockey)	Standard	Standard	Standard
Horse Riding (no polo, Hunting, Jumping or Racing)	Standard	Standard	Standard
Hot Air Ballooning (organised pleasure rides only)	Standard	Standard	Standard
Hovercraft driving / passenger	Standard	Standard	Standard
Ice Skating (1 day max Trip)	Standard	Standard	Standard
Inner Tubing / Tubing	Standard	Standard	Standard
Jet Boating (no racing)	Standard	Standard	Standard
Jet Skiing (no racing)	Standard	Standard	Standard
Jogging	Standard	Standard	Standard
Kayaking (grades 1-3 only, rivers only)	Standard	Standard	Standard
Kite Surfing	Standard	Standard	Standard
Korfbal	Standard	Standard	Standard
Marathon Running (amateur)	Standard	Standard	Standard
Motorcycling including Mopeds up to 50cc (no racing)	Standard	Standard	Standard
Netball (amateur)	Standard	Standard	Standard
Octopush	Standard	Standard	Standard
Orienteering	Standard	Standard	Standard

Grade 1 Covers all activities under Grade 1 Description/Title	Medical Excess remains as	Personal Accident remains as	Personal Liability remains as
Paintballing	Standard	Standard	Standard
Parascending (over water)	Standard	Standard	Standard
Pony Trekking	Standard	Standard	Standard
Power Boating (no racing or competition)	Standard	Standard	Standard
Quad Biking up to 50cc (No Racing)	Standard	Standard	Standard
Racquetball	Standard	Standard	Standard
Rambling (under 2,500 metres altitude)	Standard	Standard	Standard
Refereeing	Standard	Standard	Standard
Ringos	Standard	Standard	Standard
Roller Blading (Line Skating)	Standard	Standard	Standard
Rounders	Standard	Standard	Standard
Rowing	Standard	Standard	Standard
Running, Sprint / Long Distance (amateur)	Standard	Standard	Standard
Safari (Ireland / UK Organised)	Standard	Standard	Standard
Sail Boarding	Standard	Standard	Standard
Sailing (if qualified or as part of an organised activity in territorial waters only)	Standard	Standard	Standard
Sandboarding	Standard	Standard	Standard
Sand Dune Surfing / Skiing	Standard	Standard	Standard
Sand Yachting	Standard	Standard	Standard
Scuba Diving (to maximum depth of 20 metres*)	Standard	Standard	Standard
Shooting small bore / target	Standard	Standard	Standard
Sledging	Standard	Standard	Standard
Snorkelling	Standard	Standard	Standard
Soft Ball	Standard	Standard	Standard
Speed Sailing	Standard	Standard	Standard
Squash (amateur)	Standard	Standard	Standard
Stand up paddle boarding	Standard	Standard	Standard
Students working as counsellors	Standard	Standard	Standard
Student exchange (academic studies only)	Standard	Standard	Standard
Surfing	Standard	Standard	Standard
Swimming	Standard	Standard	Standard
Swimming with dolphins	Standard	Standard	Standard
Table Tennis	Standard	Standard	Standard
Tall Ship Crewing	Standard	Standard	Standard
Tennis (amateur)	Standard	Standard	Standard
Tenpin Bowling	Standard	Standard	Standard
Trampolining	Standard	Standard	Standard
Track Events	Standard	Standard	Standard
Tree Canopy Walking	Standard	Standard	Standard
Trekking (under 2,500 metres altitude)	Standard	Standard	Standard
Tug of War	Standard	Standard	Standard
Volleyball (amateur)	Standard	Standard	Standard
Voluntary Work – teaching within a school or work within an orphanage only (not manual work)	Standard	Standard	Standard
Wake boarding	Standard	Standard	Standard

Grade 1 Covers all activities under Grade 1 Description/Title	Medical Excess remains as	Personal Accident remains as	Personal Liability remains as
Walking (under 2,500 metres altitude)	Standard	Standard	Standard
War Games (wearing eye protection)	Standard	Standard	Standard
Water Polo (amateur)	Standard	Standard	Standard
Water Skiing	Standard	Standard	Standard
Whale Watching	Standard	Standard	Standard
White water Rafting as an organised activity (Grades 1 to 3 only)	Standard	Standard	Standard
Windsurfing (amateur)	Standard	Standard	Standard
Wind tunnel flying (pads and helmets)	Standard	Standard	Standard
Yachting (if qualified or as part of an organised activity in territorial waters only)	Standard	Standard	Standard
Zorbing	Standard	Standard	Standard

Grade 2 Covers all activities under Grade 2 and Grade 1 Description/Title	Medical Excess is increased to	Personal Accident Sum Insured is reduced by	Personal Liability cover is
Black Water Rafting as an organised activity (grades 1-3 only)	£300	50%	Excluded
Boxing Training (no contact)	£300	50%	Excluded
Bungee Jump (up to a maximum of 3 jumps per Trip)	£300	50%	Excluded
Cycling Touring	£300	50%	Excluded
Dog Sledging	£300	50%	Excluded
Fell Walking / Running (between 2,501 metres and 4,000 metres altitude)	£300	50%	Excluded
Hiking (between 2,501 metres and 4,000 metres altitude)	£300	50%	Excluded
Hill Walking (between 2,501 and 4,000 metres altitude)	£300	50%	Excluded
Hurling (amateur)	£300	50%	Excluded
Manual Labour (ground level only, no machinery)	£300	50%	Excluded
Martial Arts (training only)	£300	50%	Excluded
Motorcycling (between 50cc and 125cc)	£300	50%	Excluded
Rambling (between 2,501 metres and 4,000 metres altitude)	£300	50%	Excluded
Safari (non Ireland / UK organised)	£300	50%	Excluded
Scuba Diving (to maximum depth of 30 metres)*	£300	50%	Excluded
Sea Canoeing / Kayaking (in territorial waters only)	£300	50%	Excluded
Trekking (between 2,501 metres and 4,000 metres altitude)	£300	50%	Excluded
Walking (between 2,501 metres and 4,000 metres altitude)	£300	50%	Excluded

Grade 3 Covers all activities under Grade 3, Grade 2 and Grade 1 Description/Title	Medical Excess is increased to	Personal Accident Sum Insured is reduced by	Personal Liability cover is
Abseiling	£600	50%	Excluded
Gaelic football	£600	50%	Excluded
Gliding	£600	50%	Excluded
Parascending (over land)	£600	50%	Excluded
Scuba Diving (to a maximum depth of 50 metres)*	£600	50%	Excluded
Spear Fishing (without air tanks)	£600	50%	Excluded
Manual Labour (ground level only, no machinery)	£600	50%	Excluded

*Scuba diving is covered to the confirmed depths per Grade provided **You** are diving under the direction of an accredited dive Marshall, instructor or guide. If **You** are suitably qualified, and are not diving alone, cover is provided within the guidelines of the relevant diving or training agency or organisation as confirmed below:

PADI Open Water - 18 metres

PADI Advanced Open Water - 30 metres

BSAC Ocean Diver - 20 metres

BSAC Sports Diver - 35 metres

BSAC Dive Leader - 50 metres

Grade 4 Covers all activities under Grade 3, Grade 2 and Grade 1 Description/Title	Medical Excess is increased to	Personal Accident Sum Insured is reduced by	Personal Liability cover is
Canyoning	£600	50%	Excluded
Caving	£600	50%	Excluded
Gorge Walking	£600	50%	Excluded
High Diving (on amateur basis and excludes cliff diving)	£600	50%	Excluded
Horse Jumping (no Polo, Hunting)	£600	50%	Excluded
Micro Lighting	£600	50%	Excluded
Mountain Biking – Downhill Racing (not BMX (on or off road)	£600	50%	Excluded
Parasailing	£600	50%	Excluded
Rock Climbing (under 2,000 metres)	£600	50%	Excluded
Rock Scrambling (under 4,000 metres)	£600	50%	Excluded
Via Ferrata	£600	50%	Excluded

IMPORTANT NOTE TO WINTER SPORTS COVER

If **You** participate in any listed Winter Sports activity below, **You** are required at all times, under **Your** policy, to wear a helmet and all appropriate safety equipment and / or protective clothing throughout **Your** participation in the Winter Sports activity.

Please note that a General Exclusion of cover exists under **Your** policy with **Us** for claims arising from **Your** “self exposure to needless peril”. This means that **We** will not pay **Your** claim if **You** do not meet this policy condition.

Winter Sports Covered if the appropriate Winter Sports premium has been paid Description/Title	Medical Excess remains as	Personal Accident Sum Insured remains as	Personal Liability cover is
Air Boarding	Standard	Standard	Standard
Big Foot Skiing	Standard	Standard	Standard
Blade Skating	Standard	Standard	Standard
Bum Boarding	Standard	Standard	Standard
Cross Country / Nordic Skiing	Standard	Standard	Standard
Dog Sledging	Standard	Standard	Standard
Dry Skiing	Standard	Standard	Standard
Glacier Walking	Standard	Standard	Standard
Huskey Dog Sledging (organized and non-competitive)	Standard	Standard	Standard
Ice Hockey	Standard	Standard	Standard
Ice Karting	Standard	Standard	Standard
Ice Skating	Standard	Standard	Standard
Ice Windsurfing	Standard	Standard	Standard
Kick Sledging	Standard	Standard	Standard
Langlauf	Standard	Standard	Standard
Ski-Blading	Standard	Standard	Standard
Skiing – alpine	Standard	Standard	Standard

Winter Sports Covered if the appropriate Winter Sports premium has been paid Description/Title	Medical Excess remains as	Personal Accident Sum Insured remains as	Personal Liability cover is
Skiing off piste with a guide	Standard	Standard	Standard
Skiing on piste	Standard	Standard	Standard
Sledging	Standard	Standard	Standard
Sledging pulled by horse or reindeer as a passenger	Standard	Standard	Standard
Snow Boarding	Standard	Standard	Standard
Snow Mobiling	Standard	Standard	Standard
Snow Shoe Walking	Standard	Standard	Standard
Snow Tubing	Standard	Standard	Standard
Tobogganing	Standard	Standard	Standard
Winter Walking (using crampons and ice picks only)	Standard	Standard	Standard

Emergency and medical service

In the event of a **Serious Illness** or **Bodily Injury** which may lead to in-patient hospital treatment or before any arrangements are made for repatriation **You** must contact the Emergency Assistance Service. The service is available to **You** and operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation and authorisation of medical expenses. If this is not possible because the condition requires immediate emergency treatment **You** must contact the Emergency Assistance Service as soon as possible. Private medical treatment is not covered unless authorised specifically by the Emergency Assistance Service.

Medical assistance abroad

The Emergency Assistance Service has the medical expertise, contacts and facilities to help should **You** be injured in an accident or fall ill. The Emergency Assistance Service will also arrange to transport **You Home** when this is considered to be medically necessary.

Payment for medical treatment abroad

If **You** are admitted to a hospital/clinic while abroad, the Emergency Assistance Service will arrange for medical expenses covered by the policy to be paid direct to the hospital/clinic. To take advantage of this benefit someone must contact the Emergency Assistance Service for **You** as soon as possible.

For simple out-patient treatment, **You** should pay the hospital/clinic yourself and claim back medical expenses from **Us** on **Your** return to **Your Home Area**. Beware of requests for **You** to sign for excessive treatment or charges. If in doubt regarding any such requests, please call the Emergency Assistance Service for guidance.

To obtain assistance please call

+44 (0) 1733 402 046

Telephone calls are recorded and may be monitored.

Reciprocal health agreements

EU, EEA or Switzerland

If **You** are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland **You** are strongly advised to obtain a European Health Insurance Card (EHIC). For **United Kingdom** residents **You** can apply either online through www.dh.gov.uk/travellers or by contacting **Your** local Post Office. For Republic of Ireland residents **You** can apply either online through www.ehic.ie or by contacting **Your** local Health Office.

The European Health Insurance Card (EHIC) will entitle **You** to benefit from the reciprocal health care arrangements which exist between countries within the EU/EEA or Switzerland.

In the event of liability being accepted for a medical expense which has been reduced by more than **Your** excess amount, by using either a European Health Insurance Card (EHIC) or a private health insurance policy, **We** will not apply the deduction of the excess under section B – Emergency medical and other expenses.

Australia

If **You** require medical treatment in Australia **You** must enrol with a local MEDICARE office. **You** do not need to enrol on arrival but **You** must do this after the first occasion **You** receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found in the Health Advice for Travellers booklet available from **Your** local Post Office. Alternatively please call the Emergency Assistance Service for guidance.

If **You** are admitted to hospital contact must be made with the Emergency Assistance Service as soon as possible and their authority obtained in respect of any treatment NOT available under MEDICARE.

Section A - Cancellation or curtailment charges

What is covered

If **Your Trip** is cancelled or **Curtailed** due to one of the reasons below, **We** will pay **You** up to the amounts shown in the Features and Benefits table for the policy **You** have purchased for any irrecoverable unused travel and accommodation costs (including excursions up to the amount shown in the Features and Benefits table) and other pre-paid charges (including green fees up to the amount shown in the Features and Benefits table where the appropriate Golf cover premium has been paid) which **You** have paid or contacted to pay together with any reasonable additional travel expenses incurred.

Reasons for cancellation or **Curtailment**:

1. The death, **Bodily Injury** or **Serious Illness** of:

- a) **You**
- b) **Your Travelling Companion**
- c) any person with whom **You** have arranged to reside temporarily during **Your Trip**
- d) **Your Close Relative**
- e) **Your Close Business Associate**.

2. Compulsory quarantine, jury service attendance or being called as a witness at a Court of Law of **You** or **Your Travelling Companion**.

3. **Redundancy** of **You** or **Your Travelling Companion**.

4. **You** or **Your Travelling Companion** who are a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **Your**/their authorised leave cancelled for operational reasons, provided that such cancellation or **Curtailment** could not reasonably have been expected at the time this insurance is purchased by **You**.

5. The Police requesting **You** to remain at or return to **Your Home** due to serious damage to **Your Home** caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.

6. Closure of air space directly attributable to volcanic eruption. Please note this cover only applies if **You** have purchased a Superior policy and this is shown on **Your** schedule.

You may claim only under one of section A – Cancellation or **Curtailment** charges, section T - Independent traveller or subsection 4 of section V – **Cruise** cover for the same event.

Special conditions relating to claims

1. If **You Curtail Your Trip** due to any **Bodily Injury** or **Serious Illness**, **You** must obtain a medical certificate from a **Medical Practitioner** immediately, that confirms his / her professional medical opinion, that it is a necessity that **You** return **Home** before **Your** booked return date.

2. If **You** fail to notify the travel agent, tour operator or provider of transport/accommodation immediately it is found necessary to cancel the **Trip** **Our** liability shall be restricted to the cancellation charges that would have applied had failure not occurred.

3. If **You** cancel the **Trip** due to any other **Bodily Injury** or **Serious Illness**, **You** must contact a **Medical Practitioner** immediately for treatment and/or advice. **You** must also provide a medical certificate from a **Medical Practitioner** stating that **Your Bodily Injury** or **Serious Illness** necessarily and reasonably prevents **You** from travelling on **Your** booked **Trip**.

What is not covered

1. The excess shown in the Features and Benefits table for each and every claim per incident per section for each **Insured Person** unless **You** have purchased the excess waiver option and this is shown on **Your** schedule.

2. The cost of Airport Departure Duty, taxes and fees.

3. Any claims arising directly or indirectly from:
 - a) **Redundancy** caused by or resulting from misconduct leading to dismissal or from resignation or voluntary **Redundancy** or where a warning or notification of **Redundancy** was given prior to the date this insurance is purchased by **You** or the time of booking any **Trip**.
 - b) Circumstances known to **You** prior to the date this insurance is purchased by **You** or the time of booking any **Trip** which could reasonably have been expected to give rise to the cancellation or **Curtailment** of the **Trip**.
 - c) Any **Existing Medical Condition** which **You** have not declared and was not accepted by **Us** or **Your** failure to comply with the terms of the Important Conditions Relating to Health section.
4. Travel tickets paid for using any airline mileage reward scheme, for example Avios.
5. **Your** disinclination to travel for any reason.
6. Loss or failure to have the correct documentation (passport, visa, inoculation certificates, travel tickets and the like) required to travel as booked.
7. Any claim for pregnancy which falls outside of the definition of **Complications of Pregnancy and Childbirth**.
8. Loss as a result of closure of air space directly attributable to volcanic eruption unless **You** have purchased a Superior policy and this is shown on **Your** schedule.
9. Anything mentioned in the general exclusions section.

You should also refer to the Important Conditions Relating to Health section.

Section B - Emergency medical and other expenses

What is covered

We will pay **You** up to the amount shown in the Features and Benefits table for the following expenses which are necessarily incurred as a result of **You** suffering unforeseen **Bodily Injury** or **Serious Illness** and/or compulsory quarantine:

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of **Your Home Area**.
2. Emergency dental treatment for the immediate relief of pain (to **Your** natural teeth) incurred outside of **Your Home Area**, up to the amount shown in the Features and Benefits table.
3. In the event of **Your** death outside **Your Home Area** the cost of funeral expenses plus the reasonable cost of conveying **Your** ashes to **Your Home**, or the additional costs of returning **Your** body to **Your Home**.
4. In the event of **Your** death within **Your Home Area** the reasonable additional cost of conveying **Your** body to the funeral directors in **Your Home Area**.
5. Reasonable additional transport (economy class) or accommodation expenses (room only) incurred, up to the standard of **Your** original booking, if it is medically necessary for **You** to stay beyond **Your** scheduled return date.

This includes, with the prior authorisation of the Emergency Assistance Service, reasonable additional transport or accommodation expenses for a **Close Relative** or a **Travelling Companion** to remain with **You** or travel to **You** from the **United Kingdom** or Republic of Ireland to escort **You** and additional travel expenses to return **You** to **Your Home Area** if **You** are unable to use the return ticket.

In the event that **You** are delayed in returning to **Your Home Area** because of an event insured under this section of **Your** policy, **We** will automatically extend **Your** policy with **Us** (at no additional premium) until **You** return to **Your Home Area**. In the event that a **Close Relative** or **Travelling Companion** remains with **You** after **Your** booked return date to **Your Home Area** because of an event insured under this section of **Your** policy, **We** will extend their policy with **Us** (at no additional premium) until **You** return to **Your Home Area**, provided that they had purchased a policy with **Us** that covered the specific **Trip**.

In the event that a **Close Relative** or **Travelling Companion** travels to **You** from the **United Kingdom** or Republic of Ireland to escort **You** to **Your Home Area**, then that **Close Relative** or **Travelling Companion** will need to ensure that they have taken out adequate travel insurance to safeguard their own insurance needs and requirements.

6. Only with the prior authorisation of the Emergency Assistance Service, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate **You** to **Your Home** if it is medically necessary.

Repatriation expenses will be in respect only of the identical class of travel utilised on the outward journey unless the Emergency Assistance Service agree otherwise.

Special conditions relating to claims

1. **You** must give notice as soon as possible to the Emergency Assistance Service or **Us** of any **Bodily Injury** or **Serious Illness** which necessitates **Your** admittance to hospital as an in-patient or before any arrangements are made for **Your** repatriation.

There is no cover under this policy for expenses incurred without **Our** prior approval.

2. In the event of **Your Bodily Injury** or **Serious Illness** **We** reserve the right to relocate **You** from one hospital to another and arrange for **Your** repatriation to **Your Home Area** at any time during the **Trip**. **We** will do this if in the opinion of the **Medical Practitioner** in attendance or the Emergency Assistance Service **You** can be moved safely and / or travel safely to **Your Home Area** to continue treatment.

3. For medical expenses incurred in the United States of America (USA), White Horse Insurance Ireland dac will only pay for reasonable and necessary emergency treatment, surgical, hospital and transportation costs in accordance to the negotiated rate with the provider, if one exists. If no negotiated rate with a provider exists, then White Horse Insurance Ireland dac will pay a maximum amount of 150% of the USA Medicare rate.

What is not covered

1. The excess shown in the Features and Benefits table for each and every claim per incident per section for each **Insured Person** unless

- a) **You** have purchased the excess waiver option and this is shown on **Your** schedule or
- b) **You** have selected section V - **Cruise** cover and this is shown on **Your** schedule, when the excess will not be applicable to medical expenses incurred whilst on board the **Cruise** ship.
- c) **You** have successfully reduced **Your** medical expenses bill by more than **Your** excess amount by using **Your** European Health Insurance Card (EHIC) or private health insurance policy.

2. Any claims arising directly or indirectly in respect of:

- a) The cost of telephone call, other than the cost of **Your** first call to **Our** Emergency Assistance Service notifying them of **Your Bodily Injury** or **Serious Illness**, and for which **You** are able to provide a receipt or other reasonable evidence to show the cost of the call and the telephone number dialled. In addition, **We** will also cover the cost of telephone charges incurred by **You**, when **You** receive calls from **Our** Emergency Assistance Service, and for which **You** are able to provide a receipt or other reasonable evidence to show the costs **You** incurred.
- b) The cost of taxi fares, other than the cost of **Your** first taxi fare that takes **You** to a hospital or an applicable medical establishment, that allows **You** to receive medical attention.
- c) **Your** participation in any sports and activities other than those listed as Grade 1 and/or any Winter Sports unless **You** have paid the additional premium and this is shown on **Your Schedule**.
- d) The cost of treatment or surgery, including exploratory tests, which are not directly related to the **Bodily Injury** or **Serious Illness** which necessitated **Your** admittance into hospital.
- e) Any expenses which are not usual, reasonable or customary to treat **Your Bodily Injury** or **Serious Illness**.
- f) Any form of treatment or surgery which in the opinion of the **Medical Practitioner** in attendance and the Emergency Assistance Service can be delayed reasonably until **Your** return to **Your Home Area**.
- g) Expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside **Your Home Area**.
- h) Additional costs arising from single or private room accommodation.
- i) Treatment or services provided by a health spa, convalescent or nursing **Home** or any rehabilitation centre
- j) Any expenses **You** incur upon **Your** return to **Your Home Area**.
- k) Any expenses **You** incur outside of **Your Home Area** that are recoverable from the Health Authority in **Your Home Area** or through a reciprocal health agreement.

- l) Expenses incurred as a result of a **Medical Condition** where **You** have not had the recommended inoculations and/or taken the recommended medication.
- m) **Your** decision not to be repatriated after the date when in the opinion of the Emergency Assistance Service it is safe to do so.
- n) Any claim for Pregnancy which falls outside of the definition of **Complications of Pregnancy and Childbirth**.
- o) Any **Existing Medical Condition** which **You** have not declared and was not accepted by **Us** or **Your** failure to comply with the terms of the Important Conditions Relating to Health section.

3. Anything mentioned in the general exclusions section.

You should also refer to the Important Conditions Relating to Health section..

Section C - Hospital benefit

What is covered

We will pay **You** the amount shown in the Features and Benefits table for every complete 24 hours **You** have to stay in hospital outside **Your Home Area** as an in-patient as a result of **Bodily Injury** or **Serious Illness** **You** sustain. We will pay the amount above in addition to any amount payable under section B – Emergency medical and other expenses.

You may claim only under section C - Hospital benefit or subsection 3 of section V - **Cruise** cover for the same event, not both.

Special conditions relating to claims

1. **You** must give notice as soon as possible to the Emergency Assistance Service or **Us** of any **Bodily Injury** or **Serious Illness** which necessitates **Your** admittance to hospital as an in-patient.

What is not covered

1. Any claims arising directly or indirectly from:
 - a) Any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the **Bodily Injury** or **Serious Illness** which necessitated **Your** admittance into hospital.
 - b) Hospitalisation relating to any form of treatment or surgery which, in the opinion of the **Medical Practitioner** in attendance and the Emergency Assistance Service, can be delayed reasonably until **Your** return to **Your Home Area**.
 - c) Any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
 - d) Hospitalisation as a result of a **Medical Condition** where **You** have not had the recommended inoculations and/or taken the recommended medication.
 - e) Hospitalisation as a result of **Your** participation in any sports and activities other than those listed as Grade 1 and/or any Winter Sports unless **You** have paid the additional premium and this is shown on **Your Schedule**.
 - f) Any additional period of hospitalisation following **Your** decision not to be repatriated after the date when in the opinion of the Emergency Assistance Service it is safe to do so.
 - g) Hospitalisation occurring in England, Scotland, Wales or Northern Ireland and relating to either private treatment or tests, surgery or treatment the costs of which are funded by, or are recoverable from the Health Authority in **Your Home Area**. Please note that this is mutually applicable to residents of the **United Kingdom** or the Republic of Ireland.
 - h) Any **Existing Medical Condition** which **You** have not declared and was not accepted by **Us** or **Your** failure to comply with the terms of the Important Conditions Relating to Health section.

2. Anything mentioned in the general exclusions section.

You should also refer to the Important Conditions Relating to Health section.

Section D - Personal Accident

Special Definitions

(which are shown in italics)

Loss of limb

- means loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of sight

- means total and irrecoverable *loss of sight* which shall be considered as having occurred.

- a) in both eyes if **Your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and
- b) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale

Permanent Total Disablement

- means a physical or mental impairment that has a substantial and long term adverse effect on **Your** ability to carry out any form of employment and at least three of the following normal day to day activities.

- Dressing and undressing
- Personal hygiene
- Getting up and down a flight of stairs
- Getting in and out of a bed or chair
- General household duties including cleaning, ironing or shopping

We will consider that **You** are unable to perform an activity when the following applies:

- **You** are unable to perform the activity even with the use of equipment and;
- **You** always need the help of another person to perform the activity

What is covered

We will pay one of the benefits shown below if **You** sustain **Bodily Injury** which shall solely and independently of any other cause, result in **Your** death, *loss of limb, loss of sight or permanent total disablement*.

Benefit	Product	Up to age 15 years inclusive
1. Death	Standard Essential Essential Plus Superior	£1,000 £2,000 £2,000 £4,000
2. Loss of one or more limbs and/or loss of sight in one or both eyes	Standard Essential Essential Plus Superior	£7,500 £15,000 £15,000 £30,000
3. Permanent Total Disablement	Standard Essential Essential Plus Superior	£7,500 £15,000 £15,000 £30,000
Benefit	Product	Age 16 years to 64 years inclusive
1. Death	Standard Essential Essential Plus Superior	£7,500 £15,000 £15,000 £15,000
2. Loss of one or more limbs and/or loss of sight in one or both eyes	Standard Essential Essential Plus Superior	£7,500 £15,000 £15,000 £30,000
3. Permanent Total Disablement	Standard Essential Essential Plus Superior	£7,500 £15,000 £15,000 £15,000

Benefit	Product	Age 65 years and over
1. Death	Standard Essential Essential Plus Superior	£1,000 £2,000 £2,000 £4,000
2. Loss of one or more limbs and/or loss of sight in one or both eyes	Standard Essential Essential Plus Superior	Not covered Not covered Not covered Not covered
3. Permanent Total Disablement	Standard Essential Essential Plus Superior	Not covered Not covered Not covered Not covered

Special conditions relating to claims

1. Our Medical Practitioner may examine You as often as We deem necessary in the event of a claim.
2. Under *Permanent Total Disablement* You need to be in receipt of the applicable disability benefit from Your local government body.
3. Under *Permanent Total Disablement* You need to be certified by Our Medical Practitioner that there is no likelihood of an improvement in Your condition.

Provisions

1. Benefit is not payable to You
 - a) Under more than one of items 1,2 or 3
 - b) Under item 3 until one year after the date You sustain **Bodily Injury**
 - c) Under item 3 if You are able to or may be able to carry out any relevant employment or relevant occupation.

What is not covered

1. Any claims arising directly or indirectly from Your participation in any sports and activities other than those listed You have paid the additional premium and this is shown on Your Schedule.
2. Anything mentioned in the general exclusions section.

You should also refer to the Important Conditions Relating to Health section.

Section E - Baggage

COVER IN RESPECT OF GOLF EQUIPMENT IS ONLY INCLUDED IF THE APPROPRIATE PREMIUM HAS BEEN PAID

What is covered

1. We will pay You up to the amounts shown in the Features and Benefits table for the accidental loss of, theft of, or damage to
 - a) **Baggage** including **Valuables Golf Equipment** but excluding **Golf Equipment**
 - b) **Golf Equipment** (if cover is included).
2. We will also pay You the amount shown in the Features and Benefits table;
 - a) for the emergency replacement of clothing, medication and toiletries if the **Baggage** is temporarily lost in transit during the outward journey and not returned to You within 12 hours, providing written confirmation is obtained and sent to Us from the carrier, confirming the number of hours the **Baggage** was delayed.

If the loss is permanent the amount paid will be deducted from the final amount to be paid under this section. Please note that no cover exists when You successfully claim through the responsible carrier.

- b) for the reasonable cost of hiring replacement **Golf Equipment** (if cover is included) as a result of accidental loss of, theft of, or damage to or temporary loss in transit during the outward journey for more than 24 of **Your** own **Golf Equipment**.

You may only claim under one of sections E – **Baggage** or S – Wedding/ Civil partnership cover or V – **Cruise** cover for the same event.

Special conditions relating to claims

1. **You** must report to the local police within 24 hours of discovery of the loss and obtain a written report of the loss or attempted theft of all **Baggage**.
2. If **Baggage** is lost, stolen or damaged while in the care of a carrier, transport companies, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Baggage** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a) obtain a Property Irregularity Report from the airline (there may be a delay before the airline will provide this)
 - b) give formal written notice of the claim to the airline within the time contained in their conditions of carriage (please retain a copy). If **You** do not complete this requirement, then no cover will be available to **You** under this insurance policy.
 - c) retain all travel tickets and tags and original receipts for **Your** emergency purchases as these are all required for submission if a claim is to be made under this policy.
3. Original receipts for items delayed, lost, stolen or damaged must be retained as this will help **You** to substantiate **Your** claim. The maximum payment for any **Single Article** for which an original receipt, proof of purchase or insurance valuation (obtained prior to incident of **Your** claim) is not supplied is £60, subject to a maximum of £300 for all such items.
4. All claims are based on the purchase price less a deduction for wear tear and depreciation as follow:
 - Up to 1 year old – 85% of purchase price
 - Up to 2 years old – 70% of purchase price
 - Up to 3 years – 50% of purchase price
 - Up to 4 years – 25% of purchase price
 - Up to 5 years – 10% of purchase price
 - Over 5 years old – Nil

What is not covered

1. The excess shown in the features and benefits table for each and every claim per incident per section for each **Insured Person** (except claims under subsection 2.a) and 2.b) above) unless **You** have purchased the excess waiver and this is shown in **Your** schedule.
2. Loss, theft of or damage to **Baggage** including **Valuables** left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a locked hotel safe, locked safety deposit box or left in **Your** locked (doors and all windows) accommodation.
3. Loss, theft or damage to **Baggage** contained in an **Unattended** motor vehicle between 9 p.m and 9 a.m (local time) or **Baggage** contained in an **Unattended** vehicle between 9 p.m and 9 a.m (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot, locked in a vehicle and covered from view.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, deeds, manuscripts, securities, perishable goods, bicycles, **Ski Equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
6. Loss of damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes) porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried. any process of cleaning, repairing or restoring, mechanical or electrical breakdown.

7. Loss or damage due to breakage of sports equipment (not applicable to **Golf Equipment** if cover is included) whilst in use or damage to sports clothing whilst in use.
8. Loss, theft or damage to business goods, samples, tools of trade, motor accessories and other items used in connection with **Your** business, trade, profession or occupation.
9. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climate conditions, moths, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.
10. Anything mentioned in the general exclusions section.

Section F - Personal Money, Passport and Documents

What is covered

1. **We** will pay **You** up to the amounts shown in the Features and Benefits table for the accidental loss of, theft of or damage to **Personal Money** and documents (including passports, visas, driving licenses and green cards). In respect of foreign currency cover is also operative during the 72 hours immediately preceding **Your** departure on the outward journey.
2. **We** will pay **You** up to the amount shown in the Features and Benefits table for reasonable additional travel and accommodation expenses (room only) **You** incur abroad whilst obtaining an emergency/temporary passport and/or visa and the cost of a temporary passport and/or visa to return **You Home**.

Special conditions relating to claims

1. **You** must report any loss, theft or attempted theft to the local police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Personal Money**, Passports or documents
2. If **Personal Money**, passports or documents are lost, stolen or damaged while in the care of a carrier, transport company authority or hotel **You** must report to them in writing, details of the loss, theft or damage and obtain written confirmation.
If **Personal Money**, passports or documents are lost, stolen or damaged whilst in the care of an airline **You** must:
 - a) obtain a Property Irregularity Report from the airline
 - b) give formal written notice of the claim to the airline with the time limit contained in the conditions of carriage (please retain a copy)
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged must be retained as these will help **You** substantiate **Your** claim

What is not covered

1. The excess shown in the Features and Benefits table for each and every claim per incident per section for each **Insured Person** unless **You** have purchased the excess waiver option and this is shown on **Your** schedule.
2. Loss, theft of or damage to **Personal Money** or **Your** passport or visa left **Unattended** at any time unless deposited in a locked hotel safe, locked safety deposit box or left in **Your** locked (doors and all windows) accommodation.
3. Loss, theft of or damage to travellers cheques if **You** have not complied with the issuers conditions or where the issuer provides a replacement service.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss or damage due to deprecation in value, variations in exchange rates or shortages due to error or omission or due to fraudulent or attempted fraudulent use of credits cards.
6. Anything mentioned in the general exclusions section.

Section G - Personal Liability

What is covered

We will pay up to the amount shown in the Features and Benefits table, inclusive of legal costs and expenses, against any amount **You** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause in respect of accidental.

1. **Bodily Injury**, death, **Serious Illness** or disease to any person who is not in **Your** employment or who is not a **Close Relative** or **Travelling Companion** or a member of **Your** household.
2. Loss of or damage to property that does not belong to and is neither in the charge or under the control of **You**, a **Close Relative**, a **Travelling Companion**, anyone in **Your** employment or any member of **Your** household other than any temporary holiday accommodation occupied (but not owned by) **You**.

Special conditions relating to claims

1. **You** must give **Us** written notice as soon as possible of incident, which may give rise to a claim.
2. **You** must forward any letter, writ, summons and process to **Us** as soon as **You** receive it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **Our** written consent.
4. **We** will be entitled if **We** so desire to take over and conduct in **Your** name the defence of any claims for indemnity or damages or otherwise against any third party. **We** shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **You** shall give **Us** all necessary information and assistance which **We** may require.
5. In the event of **Your** death, **Your** legal representative(s) will have the protection of this cover provided that such representative(s) comply(ies) with the terms and conditions outlined in this policy.

What is not covered

1. Compensation or legal costs arising directly or indirectly from:
 - a) Liability which has been assumed by **You** under agreement unless the liability would have attached in the absence of such agreement.
 - b) **Your** participation in any sports and activities other than those listed as Grade 1 and/or Winter Sports unless **You** have paid the additional premium and this is shown on **Your** Schedule and cover is shown as either Standard or Included in the sports and activities and/or Winter Sports tables.
 - c) Pursuit of any business, trade, profession or occupation or the supply of goods or service.
 - d) Ownership possession or use of vehicles, aircraft or watercraft (other than surfboards or manually propelled rowboats, punts or canoes).
 - e) The transmission of any communicable disease or virus
 - f) Ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation).
2. The excess shown in the Features and Benefits table for each and every claim per incident per section for each **Insured Person** unless **You** have purchased the excess waiver option and this is shown on **Your** schedule.
3. Anything mentioned in the general exclusions section.

Section H - Delayed Departure

What is covered

If, on **Your** pre-booked travel itinerary, the departure of the **Public Transport** on which **You** are booked to travel is delayed by at least 12 hours due to:

- a) strike or
- b) industrial action or
- c) adverse weather conditions or
- d) mechanical breakdown of or a technical fault occurring in the **Public Transport** on which **You** are booked to travel or
- e) closure of airspace directly attributable to volcanic eruption. Please note this cover only applies if **You** have purchased a Superior policy and this is shown in **Your** schedule.

We will pay You:

1. Up to the amount shown in the Features and Benefits table for the first completed 12 hours delay and for each full 12 hours delay thereafter

Or

2. Up to the amount shown in the Features and Benefits table for any irrecoverable unused travel and accommodation costs and other pre-paid charges which **You** have paid or are contracted to pay if after a minimum of 12 hours has elapsed, **You** choose to cancel **Your Trip**.

You may claim only under subsection 1. or 2. above for the same event, not both.

You may claim only under section H – Delayed departure or section I – Missed departure for the same event, not both.

Special conditions relating to claims

1. **You** must check in according to the itinerary supplied to **You**.
2. **You** must obtain confirmation from the carriers (or the handling agents) in writing of the numbers of hours of delay and the reason for the delay.
3. **You** must comply with the terms of contract of the travel agent, tour operator or provider of transport.

What is not covered

1. The excess shown in the Features and Benefits table for each and every claim per incident per section for each **Insured Person** (except under claims under subsection 1. above) unless **You** have purchased the excess waiver option and this is shown on **Your** schedule.
2. Claims arising directly or indirectly from:
 - a) Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by **You**.
 - b) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
3. Loss as a result of closure in air space directly attributable to volcanic eruption unless **You** have purchased a Superior Policy and this is shown on **Your** schedule.
4. Anything mentioned in the general exclusions section.

Section I - Missed Departure

What is covered

If **You** are unable to reach the point of departure of **Your** pre-booked travel itinerary on the initial outward or final return journey as a consequence of:

1. the failure of other **Public Transport** or
2. an accident to or breakdown of the vehicle in which **You** are travelling or
3. an accident or breakdown occurring ahead of **You** on a motorway or dual carriage way which causes an unexpected delay to the vehicle in which **You** are travelling or
4. strike, industrial action or adverse weather conditions or
5. closure of air space directly attributable to volcanic eruption. Please note this cover only applies if **You** have purchased a Superior policy and this is shown on **Your** schedule **We** will pay **You** up to the amount shown in the Features and Benefits table for reasonable additional costs of travel and accommodation (room only) necessarily incurred in either:
 - a) reaching **Your** destination or
 - b) returning **You** to **Your Home**

Special conditions relating to claims

1. In the event of a claim arising from any delay occurring on a motorway or dual carriage way **You** must obtain written confirmation from the Police or emergency breakdown services of the location, reason for and the duration of the delay.
2. **You** must allow sufficient time for the **Public Transport** or other transport to arrive on schedule and to deliver **You** to the departure point.

What is not covered

1. The excess shown in the Features and Benefits table for each and every claim per incident per section for each **Insured Person** unless **You** have purchased the excess waiver option and this is shown on **Your** schedule.
2. Claims arising directly or indirectly from:
 - a) strike or industrial action or declared publicly by the date this insurance is purchased by **You**
 - b) An accident to or breakdown of the vehicle in which **You** are travelling for which a professional repairers report is not provided.
 - c) Breakdown of any vehicle in which **You** are travelling if the vehicle is owned by **You** and has not been serviced properly and maintained in accordance with manufacturers instructions.
 - d) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
3. Additional expenses where the scheduled **Public Transport** operator has offered reasonable alternative travel arrangements.
4. Loss as a result of closure in air space directly attributable to volcanic eruption unless **You** have purchased a Superior Policy and this is shown on **Your** schedule.
5. Anything mentioned in the general exclusions section.

Section J - Overseas legal expenses and assistance

What is covered

We will pay up to the amount shown in the Features and Benefits table for legal costs to pursue a civil action for compensation if someone else causes **You Bodily Injury, Serious Illness** or death.

Where there are two or more **Insured Persons** on this policy, then the amount payable by **Us** for all such claims shall not exceed the amount shown in the Features and Benefits table.

Special conditions relating to claims

1. **We** shall have complete control over the legal case through agents **We** nominate, by appointing of **Our** choice on **Your** behalf with the expertise to pursue **Your** claim.
2. **You** must follow **Our** agent's advice and provide any information and assistance required within a reasonable timescale.
3. **You** must advise **Us** of any offers of settlement made by the negligent third party and **You** must not accept any such offer without **Our** consent.
4. **We** will decide the point at which **Your** legal case cannot usefully be pursued further. After that no further claims can be made against **Us**.
5. **We** may include a claim for **Our** legal costs and other related expenses.
6. **We** may, at **Our** own expenses, take proceedings in **Your** name to recover compensation from any third party in respect of any indemnity paid under this policy. **You** must give such assistance as **We** shall reasonably require and any amount recovered shall belong to **Us**.

What is not covered

We shall not be liable for:

1. Any claim where in **Our** opinion there is insufficient prospect of success in obtaining reasonable compensation.
2. Legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, airline, a medical professional, a medical establishment, **Us**, Emergency Assistance Service or their agents, someone **You** were travelling with, a person related to **You**, a **Travelling Companion** or another **Insured Person**.
3. Legal costs and expenses incurred prior to **Our** written acceptance of the case.
4. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
5. Any claim where the legal costs and expenses are based directly or indirectly on the amount of compensation awarded (for example a Contingency Fee Agreement).
6. Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.
7. Legal costs and expenses incurred if an action is brought in more than one country.
8. Any claim where in **Our** opinion the estimated amount of compensation payment is less than £2,000 for each **Insured Person**.
9. Travel, accommodation, and incidental costs occurred to pursue a civil action for compensation.
10. Costs of any Appeal.

11. Claims occurring in the **United Kingdom** or Republic of Ireland.
12. Claims by **You** other than in **Your** private capacity.
13. Anything mentioned in the general exclusions section

Section K - Hijack and Mugging

What is covered

1. **We** will pay **You** up to the amount shown in the Features and Benefits table if **You** cannot reach **Your** journey or Trip destination as a result of being hijacked.
2. **We** will pay **You** the amount shown in the Features and Benefits table if, because of a **Mugging** that occurs during **Your** journey or a Trip, **You** receive a **Bodily Injury** and need medical treatment whilst outside **Your Home Area**
 - a) as an outpatient, or admitted to a registered hospital as an in-patient for a period of up to 24 hours and;
 - b) for each additional 24 hour period that **You** remain in a registered hospital as an in-patient (in addition to any emergency expenses payable under section B – Emergency medical and other expenses).

Special conditions relating to claims

1. For hijack, obtain a letter from the airline or carrier confirming the delay.
2. **You** must report a **Mugging** to the Police as soon as possible but within 24 hours of the incident.
3. If **You** are mugged, **You** must obtain confirmation of **Your** injuries and the duration of any in-patient treatment that **You** received from the hospital.

What is not covered

Under Sub section 1; Compensation unless **You** have a letter from the airline or carrier confirming the delay

Under Sub section 2; Any compensation unless **You** have made a report to the Police within 24 hours of the incident

Under Sub paragraph 2b; Any compensation unless **You** obtain confirmation of **Your** injuries, and the period of in-patient treatment that **You** received, from the hospital.

You are not covered for anything mentioned in the general exclusions sections.

Section L - Failure of Carrier

What is covered

If the company providing the aircraft, sea vessel, train or coach **You** had booked to travel in during **Your Trip** fails to provide the booked arrangements because of bankruptcy or liquidation. **We** will pay up to the amount shown in the features and Benefits table for:

1. The unused deposits and charges paid for before **Your Trip** started or, if **Your Trip** has already started, the unused portion of the cost of **Your Trip**.
2. Additional transport and accommodation expenses **You** have to pay because the Trip has been extended or **Curtailed**.

What is not covered

1. The excess shown in the Features and Benefits table for each and every claim per incident per section for each **Insured Person** unless **You** have purchased the excess waiver option and this is shown on **Your** schedule;
2. Any claim if:
 - a) the coach operator, airline, shipping line or railway company is bonded or insured elsewhere (even if the bond is insufficient to meet **Your** claim);
 - b) the **Trip** is not booked with a properly licensed coach operator, airline, shipping line, or railway company;
3. Anything mentioned in the general exclusions section.

Section M - Extended kennel and/or cattery fees

What is covered

We will pay **You** up to the amount shown in the Features and Benefits table if **Your** dog(s)/cat(s) are in a kennel/cattery during **Your Trip** and **Your** return to **Your Home** has been delayed due to **Your Bodily Injury** or **Serious Illness**.

Special conditions relating to claims

1. This section will only be payable if **Your** delay is due to **Bodily Injury** or **Serious Illness** which is covered under section B – Emergency medical and other expenses.
2. **You** must get a written statement from the appropriate kennel or cattery confirming any extra charges that **You** have to pay.
3. Any amount payable under this section only applies to domestic cat(s) and/or dog(s) that **You** own.

What is not covered

1. Anything mentioned in the general exclusions section.

Section N - Loss of hotel facilities

What is covered

We will pay **You** the amount shown in the Features and Benefits table if **You** are unable to use any of the following booked hotel facilities due to strike or industrial action:

1. Waiter or kitchen services (preventing **Your** meals being made);
2. Electricity or water supplies or maid service to **Your** room;
3. Swimming pool within the hotel complex.

Special conditions relating to claims

1. **You** must get written confirmation and proof from the hotel management of the loss of facility and **You** will need to send this to **Us** to support **Your** claim.

What is not covered

1. Any claim:
 - a) if alternative arrangements have been made by the hotel or Tour Operator;
 - b) arising directly or indirectly from any strike or industrial action at the hotel which lasts less than 48 continuous hours;
2. Anything mentioned in the general exclusions section.

Section O, P, Q and R - Winter sports

COVER IN RESPECT OF SECTIONS O, P, Q AND R ONLY OPERATES:

1. UNDER SINGLE **TRIP** POLICIES IF THE APPROPRIATE WINTER SPORTS EXTENSION HAS BEEN CHOSEN AND THE APPROPRIATE ADDITIONAL PREMIUM HAS BEEN PAID.
2. UNDER ANNUAL MULTI-**TRIP** POLICIES FOR A PERIOD NOT EXCEEDING 17 DAYS IN TOTAL IN EACH **PERIOD OF INSURANCE**, IF THE APPROPRIATE WINTER SPORTS EXTENSION HAS BEEN CHOSEN AND THE APPROPRIATE ADDITIONAL PREMIUM HAS BEEN PAID.

THERE IS NO COVER FOR EMERGENCY MEDICAL AND OTHER EXPENSES, HOSPITAL BENEFIT, PERSONAL ACCIDENT AND/OR PERSONAL LIABILITY ARISING DIRECTLY OR INDIRECTLY FROM **YOUR** PARTICIPATION IN WINTER SPORTS UNLESS **YOU** HAVE PAID THE ADDITIONAL PREMIUM AND THIS IS SHOWN ON **YOUR** POLICY SCHEDULE.

Section O - Ski Equipment

What is covered

We will pay **You** up to the amount shown in the Features and Benefits table for the accidental loss of, theft of or damage to **Your** own **Ski Equipment**, or hired **Ski Equipment**.

The maximum **We** will pay for any **Single Article, Pair or Set** of articles is the amount shown in the Features and Benefits table.

Special conditions relating to claims

1. **You** must report to the local Police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Ski Equipment**.
2. If **Ski Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Ski Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.
4. All claims are based on the purchase price less a deduction for wear tear and depreciation as follows:
 - Up to 1 year old - 85% of purchase price
 - Up to 2 years old - 70% of purchase price
 - Up to 3 years old - 50% of purchase price
 - Up to 4 years old - 25% of purchase price
 - Up to 5 years old - 10% of purchase price
 - Over 5 years old - Nil

What is not covered

1. The excess shown in the Features and Benefits table for each and every claim per incident per section for each **Insured Person** unless **You** have purchased the excess waiver option and this is shown on **Your** schedule.
2. Loss, theft of or damage to **Ski Equipment** contained in an **Unattended** motor vehicle between 9 p.m. and 9 a.m. (local time) or **Ski Equipment** contained in an **Unattended** motor vehicle between 9 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot, locked in the vehicle and covered from view.
3. Loss or damage due to delay, confiscation or detention by customs or other authority.
4. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
5. Anything mentioned in the general exclusions section.

Section P - Hire of Ski Equipment

What is covered

We will pay **You** the amount shown in the Features and Benefits table for the reasonable cost of hiring replacement **Ski Equipment** as a result of the accidental loss of, theft of or damage to or temporary loss in transit during the outward journey for more than 24 hours of **Your** own **Ski Equipment**.

Special conditions relating to claims

1. **You** must report to the local Police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of **Your** own **Ski Equipment**.
2. If **Ski Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Ski Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged must be retained as these will help **You** substantiate **Your** claim.

What is not covered

1. Loss, theft of or damage to **Ski Equipment** contained in an **Unattended** motor vehicle between 9 p.m. and 9 a.m. or **Ski Equipment** contained in an **Unattended** motor vehicle between 9 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot, locked in the vehicle and covered from view.
2. Loss or damage due to delay, confiscation or detention by customs or other authority.
3. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
4. Anything mentioned in the general exclusions section.

Section Q - Ski Pack

What is covered

We will pay **You** up to the amount shown in the Features and Benefits table:

- a) for the unused portion of **Your** ski pack (ski school fees, lift passes and hired **Ski Equipment**) following **Your Bodily Injury or Serious Illness**.
- b) for the unused portion of **Your** lift pass if lost.

Special conditions relating to claims

1. **You** must provide written confirmation from a **Medical Practitioner** in **Your** holiday resort that such **Bodily Injury or Serious Illness** prevented **You** from using **Your** ski pack.

What is not covered

1. Anything mentioned in the general exclusions section.

Section R - Piste Closure

What is covered

We will pay **You** up to the amount shown in the Features and Benefits table for the reasonable cost of transport to an alternative site if lack of snow conditions or avalanche results in the closure of skiing facilities (excluding cross country skiing) in **Your** resort and it is not possible to ski. The cover only applies:

- a) To the resort which **You** have pre-booked for a period exceeding 12 hours and for so long as such conditions prevail at the resort, but not exceeding the pre-booked period of **Your Trip** and
- b) To **Trips** taken outside the **United Kingdom/Republic of Ireland** during the published ski season for **Your** resort.

If no alternative sites are available We will pay **You** compensation of the amount shown in the Features and Benefits table.

Special conditions relating to claims

1. **You** must obtain written confirmation from the tour operator (or their representative) in resort of the number of days skiing facilities were closed in **Your** resort and the reason for the closure.

What is not covered

1. Anything mentioned in the general exclusions section.

Section S - Wedding/civil partnership cover

(only operative if indicated in the schedule)

COVER IN RESPECT OF SECTION S ONLY OPERATES IF YOU HAVE PAID THE ADDITIONAL PREMIUM AND THIS IS SHOWN ON YOUR POLICY SCHEDULE.

Special Definitions

(which are shown in italics)

You / Your / Insured Person / Insured Couple

- means the two people travelling to be married or enter into a civil partnership whose names appear in the policy schedule.

You / Your / Insured Person / Insured Couple

- means the two people travelling to be married or enter into a civil partnership whose names appear in the policy schedule.

Wedding

- means the religious or civil ceremony at which **You** become married or register as civil partners of each other.

Wedding Attire

- means dress, suits, shoes and other accessories bought specially for the *Wedding* and make-up, hair styling and flowers paid for or purchased for the *Wedding* forming part of **Your Baggage**.

What is covered

1. **We** will pay up to the amounts shown in the Features and Benefits table for the accidental loss of, theft of or damage to the items shown below forming part of **Your Baggage**:

- a) *Wedding* rings taken or purchased on the **Trip** for each **Insured Person**.
- b) *Wedding* gifts taken, sent in advance or purchased on the **Trip** for the **Insured Couple**.
- c) *Wedding Attire* which is specifically to be worn by **You** on *Your Wedding day*.

2. **We** will pay a maximum amount as shown in the Features and Benefits table per *Wedding* for the reasonable additional costs incurred to reprint/make a copy of or retake the photographs/video recordings either at a later date during the **Trip** or at a venue in the **United Kingdom** or Republic of Ireland if:

- a) the professional photographer who was booked to take the photographs/video recordings on *Your Wedding day* is unable to fulfil such obligations due to **Bodily Injury**, **Serious Illness** or unavoidable and unforeseen transport problems,

or

- b) the photographs/video recordings of the *Wedding day* taken by a professional photographer are lost, stolen or damaged up to 14 days after the *Wedding day* and whilst **You** are still at the holiday/honeymoon location.

You may claim only under one of sections S - Wedding/Civil partnership cover, E - **Baggage** or V - **Cruise** cover for the same event.

Special conditions relating to claims

1. **You** must report to the local Police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Baggage**.

2. If **Baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Baggage** is lost, stolen or damaged whilst in the care of an airline **You** must:

- a) obtain a Property Irregularity Report from the airline.
- b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
- c) retain all travel tickets and tags for submission if a claim is to be made under this policy.

3. Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.

4. All claims are based on the purchase price less a deduction for wear tear and depreciation as follows:

- Up to 1 year old - 85% of purchase price
- Up to 2 years old - 70% of purchase price
- Up to 3 years old - 50% of purchase price
- Up to 4 years old - 25% of purchase price
- Up to 5 years old - 10% of purchase price
- Over 5 years old - Nil

What is not covered

1. The excess shown in the Features and Benefits table for each and every claim per incident per section for each **Insured Person** unless **You** have purchased the excess waiver option and this is shown on **Your** schedule.
2. Loss, theft of or damage to **Valuables** left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a locked hotel safe, locked safety deposit box or left in **Your** locked (doors and all windows) accommodation.
3. Loss, theft of or damage to **Baggage** contained in an **Unattended** motor vehicle between 9 p.m. and 9 a.m. (local time) or **Baggage** contained in an **Unattended** motor vehicle between 9 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot, locked in the vehicle and covered from view.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, deeds, manuscripts, securities, perishable goods, bicycles, **Ski Equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the vessel, aircraft or vehicle in which they are being carried.
7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
8. Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other Items used in connection with **Your** employment or occupation.
9. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
10. Anything mentioned in the general exclusions section.

Section T - Independent Traveller

(only operative if indicated in the schedule)

COVER IN RESPECT OF SECTION T ONLY OPERATES IF **YOU** HAVE PAID THE ADDITIONAL PREMIUM AND THIS IS SHOWN ON **YOUR** POLICY SCHEDULE.

What is covered

1. Extra Cancellation or curtailment Charges

The cover under Section A – Cancellation or **Curtailment** charges is extended to include these additional reasons for the cancellation or **Curtailment** of **Your Trip**:

1) The Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or a regulatory authority in the country to / from which **You** are travelling issue a directive that:

- Prohibits all travel to, or
- Prohibits all but essential travel to, or
- Recommends evacuation from;

the country or specific area or event to which **You** were travelling, providing that the directive came into force after **You** purchased this insurance policy, or booked the **Trip** (whichever is later) and in the case of **Curtailment**, after **You** had left **Your Home** country to commence **Your Trip**.

2) Closure of airspace directly attributable to volcanic eruption.

You may claim under Section T – Independent traveller or Section A – Cancellation or Curtailment charges for the same event, not both.

2. Extra delayed departure

The cover under Section H – Delayed departure is extended to include these additional reasons as follows:

If, on **Your** pre-booked travel itinerary, the **Public Transport** on which **You** are booked to travel (including connecting **Public Transport**) is cancelled or delayed by at least 12 hours due to:

- 1) Closure of airspace directly attributable to volcanic eruption.
- 2) Advise **You** that **You** cannot board (because there are too many passengers for seat available) and no other suitable alternative flight could be provided within 12 hours.

We will pay **You** up to the amount shown in the Features and Benefits table for:

- i) The first 12 hours of delay and each concurrent 12 hour period thereafter, providing that **You** eventually continue **Your Trip** or;
- ii) Reasonable additional costs of travel (economy class) and accommodation (room only) necessarily incurred in either:
 - a) Reaching **Your** destination, or
 - b) Returning **You** to **Your Home**.

If **You** choose to make other arrangements for **Your Trip** because the alternative transport to **Your** booked destination offered by the **Public Transport** operator was not reasonable, or

iii) Any irrecoverable unused travel and accommodation costs (including excursions up to the amount shown in the Features and Benefits table) and other pre-paid charges (including green fees up to the amount shown in the Features and Benefits table where the appropriate **Golf Equipment** premium has been paid) which **You** have paid or are contracted to pay, if after a minimum of 12 hours has elapsed, **You** choose to cancel **Your Trip** because the alternative transport to **Your** booked destination and offered by **Your Public Transport** operator was not reasonable.

The amount payable will be calculated after a deduction of the amount of the refund on **Your** ticket(s) together with any compensation payable to **You** by **Your Public Transport** operator.

You may only claim under subsection I., ii. or iii. for the same event.

You may only claim under Section T – Independent traveller or Section H – Delayed departure for the same event, not both.

3. Extra missed departure

The cover under Section I – Missed departure is extended to include these additional reasons if **You** are unable to reach any point of departure of **Your** pre-booked travel itinerary (including departure points for connecting **Public Transport**) as a consequence of:

1. **You** being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours or
2. Closure of airspace directly attributable to volcanic eruption.

We will pay **You** up to the amount shown in the Features and Benefits table for reasonable additional costs of travel (economy class) and accommodation (room only) necessarily incurred in either:

- a) Reaching **Your** destination, or
- b) Returning **You** to **Your Home**.

You may claim under Section T – Independent traveller or Section I – Missed departure for the same event, not both.

4. Catastrophe

If as a result of:

- a) A fire, flood, earthquake, explosion, tsunami, landslide, avalanche, hurricane or a storm, or
- b) An outbreak of food poisoning, or
- c) An infectious disease affecting **Your** accommodation or resort, or
- d) The insolvency of the providers of **Your Trip** accommodation

You cannot use **Your** booked accommodation and;

1. **You** need to move to other accommodation on arrival or at any other time during **Your Trip**, or
2. The Emergency Assistance Service is in agreement that it is necessary for **You** to **Curtail Your Trip**.

We will pay **You** up to the amount shown in the Features and Benefits table for reasonable additional costs of accommodation (room only) and travel (Economy class) **You** incur.

You may only claim under Section T – Independent traveller or Section A – Cancellation or Curtailment charges for the same event, not both.

Special conditions relating to claims

In addition to the special conditions relating to claims noted under Section A – Cancellation or Curtailment charges, Section H – Delayed departure and Section I – Missed departure, the following additional conditions apply to all claims made under Section T – Independent traveller:

1. **You** must get written confirmation from the provider of **Your** accommodation (or their administrators), the local police or any other relevant authority to confirm that **You** could not use **Your** booked accommodation and the reason for this.
2. **You** must give notice as soon as possible to the Emergency Assistance Service of any circumstances making it necessary for **You** to return **Home** and before any arrangements are made for **Your** repatriation.
3. **You** must check in according to the itinerary supplied to **You**.
4. **You** must get written confirmation from the **Public Transport** operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason(s) for these together with details of any alternative transport offered.
5. **You** must comply with the terms of contract of the **Public Transport** operator and seek financial compensation, assistance or a refund of **Your** ticket(s) from them in accordance with such terms and/or (where applicable) **Your** rights under EU Air Passengers Rights legislation in the event of denied boarding, cancellation or flight delays.

What is not covered

1. The excess shown in the Features and Benefits table for each and every claim per incident per section for each **Insured Person** unless **You** have purchased the excess waiver option and this is shown in **Your** schedule.
2. The cost of Airport Departure Duty, taxes and fees.
3. Travel tickets paid for using any mileage reward scheme (for example frequent flyer points or Avios).
4. Accommodation costs paid for using Timeshare, Holiday Property Bond or any other holiday points scheme.
5. Claims arising directly or indirectly from;
 - a) Strike, industrial action or a directive prohibiting all travel or all but essential travel to the country or specific area or event to which **You** were travelling, existing or being publicly announced by the date **You** purchased this insurance or at the time of booking any **Trip**.
 - b) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any similar body in any country.
 - c) An accident to or breakdown of the vehicle in which **You** are travelling for which a professional repairer's report is not provided.
 - d) Breakdown of any vehicle in which **You** are travelling if the vehicle is owned by **You** and has not been serviced properly and maintained in accordance with the manufacturer's instructions.
 - e) Denied boarding due to **Your** drug use, alcohol abuse, solvent abuse or **Your** inability to provide a valid passport, visa or other documentation required by the **Public Transport** operator or their handling agents.
 - f) A **Trip** solely within **Your Home Area** (for resident of the Republic of Ireland it also includes **Trips** within Northern Ireland) unless **You** have pre-booked at least two nights accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar rented accommodation for a fee.

6. Any costs incurred by **You** which are recoverable from the providers of the accommodation (or their administrators) or for which **You** receive or are expected to receive compensation or reimbursement.
7. Any costs incurred by **You** which are recoverable from the **Public Transport** operator or which **You** receive or are expected to receive compensation, damages, refund of ticket(s), meals, refreshments, accommodation, transfers, excursions, communication facilities or other assistance.
8. Any accommodation or travel costs incurred by **You** which cannot be substantiated by a written report from the local or national authority who ordered **Your** relocation, together with the reason(s) why **Your** relocation was necessary.
9. Any costs or expenses if **You** decide not to remain in **Your** booked accommodation, although it is considered safe and acceptable to continue living there.
10. Any accommodation costs, charges and expenses where the **Public Transport** operator has offered **You** reasonable alternative travel arrangements.
11. Any costs which **You** would have expected to pay during **Your Trip**.
12. Anything mentioned in the general exclusions section.

Section U - Business Travel

(only operative if indicated in the schedule)

COVER IN RESPECT OF SECTION U ONLY OPERATES IF YOU HAVE PAID THE ADDITIONAL PREMIUM AND THIS IS SHOWN ON YOUR POLICY SCHEDULE.

This extension to the policy, provides the following modifications to the insurance specifically in respect of any **Business Trip** made by **You** during the **Period of Insurance**.

What is covered

1. In addition to the cover provided under section E – **Baggage**, **We** will pay **You** up to the amount shown in the Features and Benefits table for the accidental loss of, theft of or damage to the **Business Equipment**. The maximum **We** will pay for any one article, **Pair or Set** of articles is the amount shown in the Features and Benefits table.
2. **We** will pay reasonable additional accommodation and travelling expenses incurred in arranging for a colleague or business associate to take **Your** place on a pre-arranged **Business Trip** in the event that:
 - a) **You** die or
 - b) **You** are unable to make the **Business Trip** due to **You** being hospitalised as an in-patient or totally disabled as confirmed in writing by a **Medical Practitioner** or
 - c) **Your Close Relative** or **Close Business Associate** in the **United Kingdom** or Republic of Ireland dies, is seriously injured or falls seriously ill.

Special conditions relating to claims

1. **You** must report to the local police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Business Equipment**.
2. If **Business Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Business Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen and damaged must be retained as these will help **You** to substantiate **Your** claim.

4. All claims are based on the purchase price less a deduction for wear tear and depreciation as follows:

- Up to 1 year old – 85% of purchase price
- Up to 2 years old – 70% of purchase price
- Up to 3 years old – 50% of the purchase price
- Up to 4 years old – 25% of the purchase price
- Up to 5 years old – 10% of the purchase price
- Over 5 years old – Nil

What is not covered

1. in respect of cover 1. above:

- a) The excess shown in the Features and Benefits table for each and every claim per incident per section for each **Insured Person** unless **You** have purchased the excess waiver option and this is shown on **Your** schedule.
- b) **Business Equipment** left **Unattended** at any time (including in the custody of carriers) unless deposited in a locked hotel safe, locked safety deposit box, left in **Your** locked (doors and all windows) accommodation or in the locked boot or covered luggage area of a motor vehicle in which **You** are travelling and evidence of forcible and violent entry to the vehicle is available.
- c) Loss, theft of or damage to **Valuables** left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a locked hotel safe, locked safety deposit box or left in **Your** locked (doors and all windows) accommodation.
- d) Loss or damage due to delay, confiscation or detention by customs or other authority.
- e) Wear and tear, depreciation, deterioration or loss or damage by atmospheric or climatic conditions by moth vermin by any process of cleaning, repairing or restoring mechanical or electrical breakdown.
- f) Loss of, theft of or damage to films, tapes, cassettes, cartridges or discs other than for their value as unused materials unless purchased pre-recorded when **We** will pay up to the makers latest list price.

2. In respect of cover 2. above:

- a) Additional costs under 2. b) above if **You** were totally disabled, hospitalised or **You** were on a waiting list to go into hospital at the time of arranging the **Business Trip**.
- b) Additional costs under 2. b) and c) above if **You** were aware of circumstances at the time of arranging the **Business Trip** which could reasonably have been expected to give rise to cancellation of the **Business Trip**.

3. In respect of cover 1. and 2. above:

- a) Any loss or damage arising out of **You** engaging in manual work.
- b) Any financial loss, costs or expenses incurred arising from the interruption of **Your** business.

4. Anything mentioned in the general exclusions section.

Section V - Cruise Cover

(only operative if indicated in the schedule)

COVER IN RESPECT OF SECTION V ONLY OPERATES IF YOU HAVE PAID THE ADDITIONAL PREMIUM AND THIS IS SHOWN ON YOUR POLICY SCHEDULE.

This extension to the policy provides the following modifications to the insurance specifically in respect of any **Cruise** taken by **You**.

What is covered

1. Under section E – the maximum **We** will pay for **Baggage**, any **Single Article**, **Pair or Set** of articles and the total for all **Valuables** is increased to the amounts shown in the Features and Benefits table.

2. **We** will pay **You** up to the amount shown in the Features and Benefits table for each scheduled pre-paid shore **Trip** missed as a result of the ship on which **You** are travelling is unable to dock at the scheduled destination.

3. **We** will pay **You** up to the amount shown in the Features and Benefits table for the applicable time period that **You** are confined to **Your** cabin due to **Your** compulsory quarantine or on the orders of the ships doctor or on any other **Medical Practitioner** onboard the ship outside **Your Home Area** as a result of **Bodily Injury** or **Serious Illness** **You** sustain. **We** will pay this amount in addition to any amount payable under section B – Emergency medical and other expenses. This payment is meant to help **You** pay additional expenses such as phone calls incurred during **Your** confinement.

4. We will pay **You** up to the amount shown in the Features and Benefits table for irrecoverable unused travel and accommodation costs in respect of excursions pre-booked in the **United Kingdom** or Republic of Ireland which **You** have paid or are contracted to pay following a valid claim being made by **You** under section A – Cancellation or Curtailment charges.

You may claim under subsection 1. above or sections E – **Baggage** or S – Wedding/Civil partnership cover for the same event.

You may claim under subsection 3. above or section C – Hospital benefit for the same event, not both.

You may claim only under subsection 4. above or section A – Cancellation or Curtailment charges for the same event not both.

Special conditions relating to claims

1. **You** must report to the local Police or Port Authority in the country where the incident occurred (or where appropriate the ships purser or the **Cruise** operator's representative) within 24 hours of discovery or as soon as possible after that and get a written report of the loss, theft or attempted theft of all **Baggage**.

2. If **Baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details and obtain written confirmation. If **Baggage** is lost, stolen or damaged whilst in the care of an airline **You** must:

- a) Obtain a Property Irregularity Report from the airline.
- b) Give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
- c) Keep all travel tickets and tags for submission if **You** are going to make a claim under this policy.

3. **You** must keep receipts for items lost, stolen or damaged as these will help **You** to substantiate **Your** claim.

4. **You** must give notice as soon as possible to the Emergency Assistance Service of any **Bodily Injury** or **Serious Illness** which necessitates **Your** compulsory quarantine or the ships doctor or other **Medical Practitioner** confining **You** to **Your** cabin.

5. **You** must get a letter from **Your Cruise** operator's representative, hotel or accommodation provider where appropriate, confirming the reason and details of any missed shore **Trip**.

6. All claims are based on the purchase price less a deduction for wear tear and depreciation as follows:

- Up to 1 year old – 85% of purchase price
- Up to 2 years old – 70% of purchase price
- Up to 3 years old – 50% of the purchase price
- Up to 4 years old – 25% of the purchase price
- Up to 5 years old – 10% of the purchase price
- Over 5 years old – Nil

What is not covered

1. The excess shown in the Features and Benefits table for each and every claim per incident per section for each **Insured Person** (except claims under subsections 2. and 3.) unless **You** have purchased the excess waiver option and this is shown on **Your** schedule.

2. Loss, theft of or damage to **Valuables** left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a locked hotel or ship's safe, locked security deposit box or left in **Your** locked cabin or other accommodation.

3. Loss, theft of or damage to **Baggage** contained in an **Unattended** motor vehicle between 9 p.m. and 9 a.m. (local time) or **Baggage** contained in an **Unattended** motor vehicle between 9 a.m. And 9 p.m. (local time) unless its in a locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot, locked in the vehicle and covered from view.

4. Loss or damage due to delay, confiscation or detention by customs or any other authority.

5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, deeds, manuscripts, securities, perishable goods (such as food stuffs), bicycles, **Ski Equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).

6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or an accident to the vessel, aircraft, or vehicle in which they are being carried.

7. Loss or damage due to breakage or sports equipment or damage to sports clothing whilst in use.

8. Loss, theft of or damage to **Business Equipment**, business goods, samples, tools of trade, motor accessories and other items used in connection with **Your** business, trade, profession or occupation.

9. Loss or damage caused by wear and tear, depreciation (loss of value), deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.

10. Claims under subsection 2 of what is covered:

- a) Where a monetary amount (including on board credit) of compensation has been offered by the ship or tour operator.
- b) Circumstances known to **You** prior to the date this insurance is purchased by **You** or the time of booking any shore **Trip** which could reasonably have been expected to give rise to cancellation or **Curtailment** of the **Trip**.

11. Any claims arising directly or indirectly from:

- a) Any additional period of confinement or compulsory quarantine relating to treatment or surgery, including exploratory tests, which are not directly related to the **Bodily Injury** or **Serious Illness** which necessitated **Your** confinement.
- b) Confinement or compulsory quarantine relating to any form of treatment or surgery which in the opinion of the ships doctor or other **Medical Practitioner** in attendance and the Emergency Assistance Service can be delayed reasonably until **Your** return to **Your Home Area**.
- c) Confinement or compulsory quarantine as a result of a **Medical Condition** where **You** have not had the recommended inoculations and/or taken the recommended medication.
- d) Any additional period of confinement following **Your** decision not to be repatriated after the date when in the opinion of the Emergency Assistance Service it is safe to do so.

12. Anything mentioned in the general exclusions section.

Making A Complaint

We know that sometimes, no matter how hard We try, We don't always get it right. If We give You cause for complaint, it's important that You know that We are committed to providing You with an exceptional level of service and customer care.

When this happens, We want to hear about it so that We can try to put things right.

STEP ONE:

Initiating Your complaint

Does the complaint relate to:

- A. The sale of Your policy?
- B. A claim on Your policy?

If A, You can write to:

Insurance Administration
Holiday Extras
Ashford Road
Newingreen
Hythe, CT21 4JF
Email: travelinsurance@holidayextras.com

If B, You can write to:

The Customer Experience Manager
White Horse Insurance Ireland dac
First Floor
Rineanna House
Free Zone West
Shannon
County Clare
Republic of Ireland

Alternatively, You can email complaints@white-horse.ie

We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if You are not satisfied, You can take the issue further.

STEP TWO:

If You remain dissatisfied

Does the complaint relate to?

- A. The sale of Your policy?
- B. A claim on Your policy?

If You remain dissatisfied You may refer Your case to:

If A, The financial Ombudsman Service (FOS):

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR
Tel: 0300 123 9123 or 0800 023 4567
Fax: 020 7964 1001
Email: complaint.info@financial-ombudsman.org.uk

The FOS is an independent body that arbitrates on complaints about general insurance products and other financial services. It will only consider complaints after We have provided You with written confirmation that our internal complaints procedure has been exhausted.

Please note that **You** have six months from the date of our final response in which to refer **Your** complaints to the FOS. Referral to the FOS does not affect **Your** right to take legal action.

If B, Financial Services and Pensions Ombudsman:

Financial Services and Pensions Ombudsman
Lincoln House
Lincoln Place
Dublin 2
Republic of Ireland.

Postcode: D02 VH29.
Email: info@fspo.ie
Website: www.fspo.ie
Phone: 00 353 1 567 7000

The Financial Services and Pensions Ombudsman will not consider **Your** complaint until **We** have issued a final response letter.

Data Protection Notice of White Horse Insurance Ireland dac

White Horse Insurance Ireland dac holds your personal information in accordance with all applicable Data Protection laws. To administer your policy White Horse Insurance Ireland dac, a member of the Thomas Cook Group, will collect and use information about you provided by you. This notice applies to anyone who is insured under this Travel Insurance policy and whose personal information may be processed for the provision of insurance and related services.

Personal information may be used by us for the purposes of administering your policy; including decision making on provision of insurance cover, underwriting, processing and claims handling. We may also use your personal information for other related matters such as customer service, analysis, complaints handling and the detection and prevention of crime. The information you have supplied may be passed to other insurers and reinsurers for underwriting and claims purposes or to other third party service providers used by us in fulfilling your insurance contract.

We may send your personal information in confidence for processing to other companies in the Thomas Cook Group (or third parties acting on their instructions) and this may necessitate sending data to countries outside of the European Economic Area that do not have equal levels of privacy legislation. Through your purchase of this insurance policy, you consent to such use of your personal data.

You have various rights in relation to personal information that is held by us, including the right to request access to your personal information, the right to correct inaccurate personal information, or the right to request the deletion or suppression of personal information where this is not restricted by any conflicting legitimate interest.

This notice explains certain aspects of how we use your information and what rights you have in relation to your personal information, however you can obtain more information about how we use your data by reviewing our full Privacy Policy. A copy can be obtained by either emailing a request to us at customerservice@white-horse.ie, by writing to the Data Protection Officer, White Horse Insurance Ireland dac, First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Ireland or by calling us on 01733 224 897. Your data will be treated in accordance with our Privacy Policy.

Are you ready for your trip?

- Now that you're about to head off on **Your** holiday, make sure that you've got everything covered with our checklist below.

Your last minute holiday checklist:

Comprehensive Insurance

Make sure **Your** policy covers the full duration of **Your** trip and any activities **You** may want to do (some sports such as skiing require extra insurance).

Get all **Your** documents ready

1. Check that **Your** passport is in date and make sure it will be valid for at least six months after the date of **Your** return.
2. Make photocopies of **Your** passport, tickets and insurance documents, and leave them at **Home**. Also take copies with **You** and keep separately to **Your** originals in case of loss or theft.
3. Find out how **Your** traveller's cheques and credit cards can be replaced if lost and take emergency numbers with **You**.

Vaccinations

Check with **Your** GP as soon as possible to find out which vaccinations or medication **You** might need.

Know **Your** destination

Find out about local laws and customs and pack a guide book. It's also a good idea to check out the:

1. Foreign & Commonwealth Office website www.fco.gov.uk/travel or call their travel advice help line on +44 (0) 845 850 2829
2. Department of Foreign Affairs website www.dfa.ie

Tell others about **Your** trip

Make sure somebody knows where you're going and knows how to get hold of **You** in case of an emergency.

Some handy holiday tips

We want **You** to have the best holiday possible, so we've included a few simple trips to help **You** relax once you've reached **Your** destination.

When you're abroad:

- Make sure all **Your** travel documents, including **Your** currency, passport and insurance are safe.
- Try and stick to bottled water and keep well hydrated if you're out in the sun.
- Always wear sun lotion when you're out and about, even on the ski slopes!
- Check **Your** guide book for local information. Try and be aware of local laws, public holidays and nearby medical services.
- It's a good idea to keep all of **Your** receipts for reference.

For more travel advice visit www.gov.uk/knowbeforeyougo or alternatively visit www.dfa.ie



Your travel essentials, all in one place



Airport Parking

Our airport parking is designed to do away with all the waiting and queues, instead offering fast, convenient and easy airport parking you can rely on. Whether you prefer Meet and Greet parking for a quick, seamless experience, or saving a few pounds by jumping on a fast, five-minute shuttle bus, you will be sure to find the perfect airport parking option.



Airport Hotels

Booking an early morning flight? Choose from over 200 airport hotels across all major UK airports. You can also save even more by booking a hotel with parking package! Add the convenience of parking for the duration of your trip and save more with our exclusive packages.



Airport Lounges

Start your travels in style by relaxing in a secluded lounge, away from the crowded terminal, taking advantage of complimentary drinks and snacks, magazines and newspapers.



Car Hire

Give yourself the power to travel better with Holiday Extras' award-winning car hire. You will be able to search leading brands, including Enterprise, Europcar and Hertz, in over 110 countries and in over 117,000 locations to find exactly what you need from an award-winning provider. So, wherever you are travelling, we can save you both time and money.

Never beaten on price... We're so confident about our prices that we have a 'Never Beaten On Price' guarantee! Rest easy knowing that you will get the best price around.*

**Never Beaten
on Price**

Terms and Conditions. 1. The offer applies to the following products: airport parking, airport hotels, airport lounges, or packages that combine these. 2. The eligible product must be exactly the same in every respect, including being provided by the same supplier as you have purchased from Holiday Extras, with the same cancellation terms. We reserve the right to ask for evidence of product availability and price before we accept your claim. 3. You must make your claim within 24 hours of making and paying for your booking with Holiday Extras. 4. Successful claims will have the difference in price refunded to the payment card used. 5. The following Holiday Extras products and fees are excluded: a. London City centre and Republic of Ireland hotels and parking. b. Hotel packages that include coach or rail. c. Coach travel. d. Insurance products. e. Overseas Car hire, Lounges and Transfers. f. Theatre and theme park breaks. g. Additional fees or charges including but not limited to payment card surcharges and cancellation protection. 6. The following prices are excluded: Prices from other suppliers conditional on buying other products Prices that are part of a customer loyalty, members' or loyalty reward scheme. 7. When comparing prices, we consider only the total price of the products that have been booked, which may include mandatory costs such as airport access charges.