



## Welcome to EHICPlus travel insurance

This travel insurance policy is underwritten by certain underwriters at Lloyd's. This policy, the policy certificate and any endorsements form the contract of insurance between you and underwriters. Each Insured Person should read this policy, policy certificate and any endorsements carefully, keep them in a safe place and take them when they go on holiday.

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### Important information

**Your right to cancel:** If having purchased this insurance you decide that it does not meet your requirements please return this policy at once to:

EHICPlus  
Monitor House, 2a Belmont Road  
Sutton, Surrey  
SM2 6DW

Or telephone 08450 555 222

Provided that this is done within **14 days** of the date of issue, you have not started your holiday, and no claim has been made by you then the premium will be refunded in full.

**Health:** This policy is issued based on the information you have provided when applying concerning the health of all insured persons, their relatives, their travelling companions and also close business associates.

This policy contains certain exclusions and conditions which will relate to the medical information provided. If you are in any doubt about what information you need to disclose, or whether you are eligible for cover, you should contact EHICPlus on Tel. 08450 555 222. Your enquiry will be handled confidentially and you will be advised of the extent of cover which can be provided.

**Material facts:** You MUST tell us all material facts. A material fact is one which is likely to influence the underwriter's decision to accept the risk, or the level of cover which is provided.

This includes:

1. The medical history of any insured person or that of a travelling companion, relative or close business colleague or other person on whose state of health a decision by you to cancel or curtail a trip may depend.
2. If, after buying an annual multi trip policy but prior to booking a trip to be covered thereunder, a material fact becomes known or changes you must notify us and we reserve the right to impose special terms. If you are in any doubt as to whether a fact is material you should contact EHICPlus to seek guidance. If you do not, this may result in your claim not being paid.

**Insurer information:** EHICPlus is a travel insurance policy arranged by The Medical Screening Company Ltd. The Medical Screening Company is a Lloyd's coverholder and this insurance is 100% underwritten at Lloyd's pursuant to BA number B0713SPRAH0900127.

**How to complain:** It is our intention to provide an excellent service to our policyholders, however we recognise that there may be occasions when you believe that this may not have been achieved. If you are unhappy with any aspect of the service that you receive, in the first instance please contact:

**The Customer Service Manager  
The Medical Screening Company Ltd  
Monitor House, 2a Belmont Road  
Sutton, Surrey  
SM2 6DW**

Email: [complaints@ehicplus.com](mailto:complaints@ehicplus.com)  
Tel: 08450 555 222

Please state the nature of your complaint, the policy and/or claim number and the CEGA claim reference (if appropriate).

If after taking this action you are still unhappy with the response, please write to:

**Policyholder & Market Assistance  
Lloyd's Market Services  
One Lime Street  
London  
EC3M 7HA**

Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)  
Tel: +44 (0)20 7327 5693  
Fax: +44 (0)20 7327 5225

If you still cannot settle your complaint with Policyholder & Market Assistance at Lloyd's Market Services, you may be entitled to refer it to the Financial Ombudsman Service (FOS). The FOS can only consider your complaint once you have tried to resolve it with Policyholder & Market Assistance at Lloyd's Market Services, so please take your concerns up with them first and they will do all they can to help you.

**The Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR**

Tel: 0845 080 1800  
Email: [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

**Emergency helpline:** This policy entitles the insured person(s) to the use of a 24 hour emergency medical assistance service. This service is provided by CEGA who employ a team of trained multi lingual assistance co-ordinators.

To comply with the conditions of this policy you must notify the assistance company:

1. If you are admitted to hospital and you are likely to remain in hospital for more than 24 hours.
2. If you believe that you may incur medical costs not covered by the EHIC scheme or appropriate reciprocal health agreement.
3. If you have to return to your normal country of residence under Section 1 (Cancellation and Curtailment), or Section 2 (Emergency Overseas Medical Expenses).

If you do not notify CEGA, this could mean that we will not provide cover or we may reduce the amount we pay for your claim.

Once CEGA have been informed, an experienced assistance co-ordinator will ensure that necessary medical fees are guaranteed and where appropriate repatriation/transportation is arranged by the most suitable method.

CEGA can be contacted on:

### **CEGA Assistance**

EHICPlus emergency assistance:

Tel: +44 1243 621 534

Fax: +44 1243 773 169

Email: [assistance@cegagroup.com](mailto:assistance@cegagroup.com)

**EHIC** - All insured persons must have a valid European Health Insurance Card (EHIC) at the time of purchase of the policy, and throughout the duration of the policy. Failure to maintain this Card will result in medical charges being incurred which will not be recoverable under this policy, which will always act as if a full recovery under EHIC was made.

**Reciprocal health agreement** – only in respect of those countries detailed below, this coverage extends to include non-EHIC countries where a reciprocal healthcare arrangement exists with the United Kingdom.

EHIC applications are available from your local Post Office or online at [www.dh.gov.uk/PolicyAndGuidance/HealthAdviceForTravellers/fs/en](http://www.dh.gov.uk/PolicyAndGuidance/HealthAdviceForTravellers/fs/en).

### **Geographical limits**

This policy is limited to travel in the following countries:

**European Union countries including:** Austria, Belgium, Bulgaria, Channel Islands, Cyprus (but not Northern Cyprus), Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Norway, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland, UK.

Plus the following specifically named Non European Union Countries who have Reciprocal health agreements with the United Kingdom: **Croatia**

**Please note:** Cover within the UK applies to pre-booked trips only and must require payment for at least one overnight stay in a commercial accommodation facility such as hotel, bed & breakfast, hostel etc.

## Policy Wording

Provided you have paid the appropriate premium as shown in your travel insurance certificate, you are covered in accordance with the full wording shown herein up to the limits indicated in the schedule of cover below. The limits apply per person. The excesses apply for each person and each section of each claim.

## Definitions

Listed below are certain words that appear throughout the policy. In all cases they will have the meanings shown below.

**Breakdown** (for the purpose of Section 5) means that the vehicle in which you are travelling stops as a result of mechanical or electrical failure due to any cause other than lack of fuel, oil or water.

**Close Business Colleague** means any person that you work closely with whose absence for a period of one or more complete days necessitates the cancellation or curtailment of the trip as certified by a director of the business.

**Curtailement** means cutting your planned journey short by early return to your normal country of residence, admission to an overseas hospital as an in-patient or prevention of further travel so that you lose the benefit of your pre-paid accommodation.

**Personal Effects** means personal belongings, including clothing worn and personal luggage owned by you that you take with you on your trip.

**Personal Money** means cash (banknotes and coins), Travellers Cheques, Postal Orders, travel vouchers carried by you for your personal use.

**Pre-existing Medical Condition** means any medical condition, defect or disease suffered by you or any other person upon whose state of health the trip depends:

1. for which advice or treatment (including prescribed medication), or investigation has been received or prescribed in the twelve (12) months prior to the issue of this policy;
2. of which you are aware or could reasonably be expected to be aware at the time of applying for insurance; and/or
3. is of an ongoing nature or any complication directly attributable to the condition.

**Public Transport** means any aircraft, ship, train or coach on which you are booked to travel.

**Relative** means husband, wife, civil partner (or de facto partner with whom you are living permanently at the same address), parent, grandparent, parent-in-law, brother, sister, child, grandchild, brother-in-law, sister-in-law, son-in-law, daughter-in-law or fiancé(e).

**Reciprocal health agreement** means a state approved agreement for the provision of medical care to visitors from any of the agreeing countries, with such level of care being equal to that provided to the citizens of the country being visited.

**Trip** means any holiday/leisure trip or business trip for which you have paid the appropriate premium.

**Valuable** means cameras and other photographic equipment; audio and video equipment; computers; all discs, CDs, tapes and cassettes; mobile telephones; other electronic or electrical equipment of any kind; spectacles and/or sunglasses; telescopes and binoculars; works of art; jewellery; watches; furs and items made of or containing precious or semi-precious stones or metals.

**We, Us** and **Our** means the Insurers.

**You** and **Your** means each person for whom the premium has been paid and whose age does not exceed the maximum shown in the Schedule of Cover.

Each person is separately insured.

## Schedule of Cover

**Summary** – each Insured Person (see the following pages for full details of the cover provided).

Section	Travel Cover	Limit per claim	Limit per annum	Excess per claim
<b>1</b>	<b>Cancellation Fees, Lost Deposits and Curtailment</b>	£5,000	£5,000	£75 * <b>see below</b>
<b>2</b>	<b>Emergency Overseas Medical Expenses</b>			
	Repatriation costs	£2,000,000	£2,000,000	Nil
	Medical Inpatient Supplement to EHIC. Excludes Private Hospital	£2,000,000	£2,000,000	Nil
	Medical Outpatient	£1,000	£10,000	£75
	Additional Travel and Accommodation Expenses	£5,000	£5,000	Nil
	Pharmacy	£500	£5,000	£40
<b>3</b>	<b>Emergency Doctor Call Out</b>	£150	£450	£50
<b>4</b>	<b>Personal Liability</b>	£2,000,000	£5,000,000	£75
<b>5</b>	<b>Missed Departure / Connection</b>	£500	£500	
<b>6</b>	<b>Delay, Damage to or Loss of Baggage including Valuables</b>			
	Total limit for baggage including Valuables	£1,500	£5,000	£75
	Maximum per item, pair or set	£500		
	Delayed Baggage	£100	£5,000	12 hrs
<b>7</b>	<b>Personal Money and Loss of Passport / Visa</b>			
	Personal Money	£200	£200	Nil
	Lost Passport / Visa	£250	£250	Nil
<b>8</b>	<b>Legal Advice and Expenses</b>	£10,000	£25,000	£50
<b>9</b>	<b>Personal Accident Benefit</b>	£10,000		£50
<b>10</b>	<b>Hijack Benefit</b>	£50 per each 24 hr period. Up to £1,000 maximum	£1,000	Nil
<b>11</b>	<b>Hospital Cash Benefit</b>	£50 per each 24 hr period. Up to £500 maximum	£500	24 hrs
<b>12</b>	<b>Delayed Departure / Abandonment of Trip</b>	£25 per each 24 hr period. Up to £125 maximum	£250	12 hrs
<b>13</b>	<b>Mugging Benefit</b>	£50 per each 24 hr period. Up to £1,000 maximum	£1,000	Nil

\* Excess is increased to £150 per person, per claim (regardless of the age of the traveller) when the cancellation or curtailment arises out of an accident or illness affecting the ability to travel of an insured person over the age of 75 years.

Section	Winter Sports Additional Benefits	Limit per claim	Limit per annum	Excess per claim
<b>14</b>	<b>Piste Closure and Avalanche Cover</b>	£50 per day	£250	24 hrs
<b>15</b>	<b>Loss of Use of Lessons and Lift Pass</b>			
	Lift Pass	£50 per day	£250	24 hrs
	Ski Lessons	£50 per day	£250	24 hrs
<b>16</b>	<b>Winter Sports Equipment</b>	£500	£500	£100

## 1. Cancellation Fees, Lost Deposits and Curtailment

**You are covered** up to the amount shown in the Schedule of Cover in the event your trip is necessarily and unavoidably cancelled prior to departure or curtailed before completion because of any of the following events first occurring during the period of insurance:

- a.** the accidental serious injury, serious illness or death of you, your relative, your travelling companion, your business colleague or person with whom you intend to stay at the trip destination.
- b.** your receipt of a summons for jury service, being subpoenaed as a court witness or being placed in compulsory quarantine.
- c.** your unexpected requirement for emergency and unavoidable duty as a member of the armed forces, police, fire, nursing, ambulance or coastguard services resulting in cancellation of previously agreed leave.
- d.** your redundancy, provided that you are entitled to payment under the current redundancy payments legislation and that at the time of booking your trip you had no reason to believe that you would be made redundant.
- e.** your presence being required to make your property safe and secure following fire, flood or burglary that causes serious damage to your home occurring within 48 hours of departure, or whilst you are away.
- f.** a Government regulation following an epidemic or natural disaster that stops you from travelling.
- g.** a warning issued by the UK Government advising against travel to or through a country which forms part of your itinerary or prevention of access by the Government of the country in question.

### For cancellation pre-departure:

In the event you necessarily cancel your planned trip due to any of the above noted reasons, you are covered in respect of either (1) irrecoverable deposits or payments made for unused travel and accommodation paid in advance or contracted to be paid; or (2) at our option, for the additional costs for alternative transport incurred to travel at a later date or by another route to reach your destination.

### For curtailment post-departure:

You are covered in respect of reasonable additional costs for travel and accommodation, a proportionate refund of unused and irrecoverable travel bookings and the original value of unused airfares which cannot be used excluding airfares for an Insured Person to return to their normal country of residence in the event you necessarily curtail your trip due to any of the above noted reasons.

### You are not covered for

- a.** any claim which is excluded under the General Exclusions applicable to this policy.
- b.** the first part of each and every claim as shown in the Schedule of Cover (the Excess).
- c.** any claim which results from any condition or circumstance known to you at the time of applying for insurance where this condition or circumstance could reasonably be expected to result in the cancellation or curtailment of your trip.
- d.** any cost incurred in respect of visas required in connection with the trip.
- e.** your disinclination to travel or your loss of enjoyment.
- f.** cancellation due to terrorist acts, or the threat or fear of a terrorist act unless Government advice is changed to advise against travel to the area.

## Conditions

**1.** Frequent flyer or similar flight reward programmes – No claims for reward points lost due to the cancellation of your airline ticket will be paid.

**2.** It is a requirement of this Insurance that if you:

- a.** become aware of any circumstances which make it necessary for you to cancel your trip prior to departure, you must advise your travel providers in writing within 48 hours. The maximum amount we will pay will be limited to the applicable cancellation charges at that time.
- b.** wish to return home differently to your original plans and claim any additional costs under this insurance, you must contact our nominated emergency service and obtain their agreement to the new arrangements. Failure to do so may affect the assessment of your claim.

*Please also refer to the General Exclusions and Conditions of this policy.*

## 2. Emergency Overseas Medical Expenses

**This policy does not provide cover for any costs incurred for medical treatment which would otherwise be covered under the terms of the EHIC scheme and/or other reciprocal health agreements with countries specifically named. You must at all times endeavour to seek treatment at an appropriate medical facility which participates in the EHIC scheme and/or other reciprocal health agreements with countries specifically named. If you are in any doubt you should contact CEGA for advice before starting treatment.**

Notwithstanding the above, **You** are covered up to the amount shown in the Schedule of Cover for necessary and reasonable costs incurred as a result of your bodily injury, illness or death during your trip in respect of:

- a.** emergency medical, surgical and hospital treatment and transportation not available under the EHIC scheme and/or other reciprocal health agreements with countries specifically named. At the sole discretion of our nominated emergency service, who reserve the right to make the final decision as to whether or not it is medically necessary, this also includes the cost of repatriation to your normal country of residence, by whatever means deemed medically necessary. The cost of emergency dental treatment to natural teeth is covered up to the amount shown in the Schedule of Cover provided that it is only for the immediate relief of pain.
- b.** additional travel and accommodation expenses (to a level comparable with your pre-booked travel and accommodation) to enable you to return home if you are unable to continue your trip as originally planned.
- c.** additional travel and accommodation expenses (to a level comparable with your pre-booked travel and accommodation) for:
  - i.** a travelling companion to stay with you and accompany you home where their presence is certified by a doctor to be strictly necessary on medical grounds; or
  - ii.** a relative or friend to travel from your normal country of residence to stay with you and accompany you home where their presence is certified by a doctor to be strictly necessary on medical grounds; or
  - iii.** a nursing assistant to be employed to carry out basic nursing duties which are not included within the EHIC scheme. This benefit is only provided if CEGA deem the nursing care to be medically necessary, and the nursing cover is arranged by CEGA.
- d.** returning your remains to your home or a funeral in the country where you died, up to the equivalent cost of returning your remains to your normal country of residence.
- e.** costs incurred as a result of emergency medical treatment on board a ferry or cruise ship which are not recoverable under EHIC, subject always to a limit of £2,000 per person and an excess of £100 each and every claim.

**You are not covered for**

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. the first part of each and every claim as shown in the Schedule of Cover (the Excess).
- c. any treatment or surgery:
  - i. which is not immediately necessary and can wait until you return home. We reserve the right to repatriate you when you are fit to travel in the opinion of our nominated emergency service.
  - ii. which in the opinion of our nominated emergency service is considered to be cosmetic, experimental, preventive or elective.
  - iii. carried out in your normal country of residence or more than 12 months from the date of the accident or commencement of illness.
  - iv. not given within the terms of any EHIC reciprocal health agreements, unless deemed to be medically necessary by our nominated emergency service and agreed in advance.
- d. exploratory tests unless they are normally conducted as a direct result of the condition which required referral to hospital.
- e. claims related to manual and/or hazardous labour unless declared to and accepted by Us.
- f. the additional cost of accommodation in a single or private room, unless it is medically necessary or there is no alternative.
- g. the continued treatment, investigation or medication of a condition that existed or was being treated prior to departure, other than where the condition has been declared to, and agreed by underwriters.
- h. the costs of replacing or repairing false teeth or of dental work involving the use of precious metals.

**Conditions**

- 1. **You must use medical facilities that entitle you to the benefits of any reciprocal health agreements available under EHIC and/or other reciprocal health agreements with countries specifically named. Where this is not possible, you must seek advice from CEGA.**
- 2. If you are admitted to hospital and you are likely to remain in hospital for more than 24 hours, you must contact CEGA immediately. If you do not, this could mean we will provide no cover or we could reduce the amount we pay for medical expenses. If you receive medical treatment overseas and you are likely to incur any medical expenses you must notify our nominated emergency service.
- 3. If you have to return to your normal country of residence under Section 1 (Cancellation and Curtailment), or Section 2 (Emergency Overseas Medical Expenses) CEGA must authorise this. If they do not, this could mean that we will not provide cover or we may reduce the amount we pay for your return home.
- 4. We reserve the right to repatriate you to your normal country of residence when, in the opinion of the doctor in attendance and our medical advisers, you are fit to travel.

*Please also refer to the General Exclusions and Conditions of this policy.*

**3. Emergency Doctor Call Out**

**You** are covered up to the amount shown in the Schedule of Cover for necessary and reasonable costs incurred as a result of your bodily injury, illness or death during your trip in respect of:

- a. emergency doctor call out, prescription or outpatient medical treatment charges for treatment up to the sub-limit as defined in Section 3 of your policy without prior authorisation from the assistance provider.

**You are not required to seek authorisation by the assistance provider. However if you believe, or have been advised by the emergency doctor that further medical treatment is required, you will require admittance to hospital or costs will exceed the amount shown in Section 3 of the Schedule of Cover then you must contact the assistance provider immediately.**

**Please note:- You should wherever possible seek to obtain treatment from a doctor or hospital operating under the EHIC or reciprocal health arrangement scheme as this will ensure continuity in the event that further treatment is required.**

**You are not covered for**

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. the first part of each and every claim as shown in the Schedule of Cover (the Excess).
- c. for more than one Emergency Doctor Call Out in any single trip without the express authorisation by the assistance provider.
- d. any treatment or surgery which is not immediately necessary and can wait until you return home. We reserve the right to repatriate you when you are fit to travel in the opinion of our nominated emergency service.

**4. Personal Liability**

**You are covered** up to the amount shown in the Schedule of Cover, plus legal costs incurred with our written consent, if you are held legally liable for causing:

- a. accidental bodily injury to someone else, and/or
- b. accidental loss or damage to someone else's property, including your temporary holiday accommodation and its contents.

**You are not covered for**

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. the first part of each and every claim as shown in the Schedule of Cover (the Excess).
- c. any liability arising from loss or damage to property that is:
  - i. owned by you or a member of your family or your travelling companion/s, or
  - ii. in your care, custody or control, other than your temporary holiday accommodation and its contents, not owned by you or a member of your family or your travelling companion/s.
- d. any liability for bodily injury, loss or damage:
  - i. to your employees or members of your family or household or your travelling companion/s or to their property.
  - ii. arising out of or in connection with your trade, profession or business, or assumed under contract.
  - iii. arising out of the ownership, possession, use or occupation of land or buildings other than temporary holiday accommodation.
  - iv. arising out of the ownership, possession or use of motorised vehicles, yachts or motorised waterborne craft, airborne craft of any description, animals or firearms and weapons.
  - v. arising out of your criminal, malicious or deliberate acts.
  - vi. arising out of dangerous sports or pastimes including contact sports unless declared to and accepted by Us.

**Condition**

If something happens that is likely to result in a claim, you must immediately notify the claims handlers in writing. You must not discuss or negotiate your claim with any third party without the written consent of the claims handlers. Any related correspondence or documentation that you receive must be sent immediately, unanswered, to the claims handlers. Failure to comply with this condition could prejudice your claim.

*Please also refer to the General Exclusions and Conditions of this policy.*

**5. Missed Departure / Connection**

**You are covered** up to the amount shown in the Schedule of Cover for necessary additional accommodation and travel expenses that you incur in reaching your destination if you arrive at any departure point shown on your pre-booked itinerary too late to board the public transport on which you are booked to travel as a result of:

- a. the failure of public transport, or
- b. a road traffic accident or vehicle breakdown delaying the vehicle in which you are travelling.

**You are not covered for**

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. a claim caused by a strike if it had started or been announced before you arranged this insurance or booked your trip, whichever is the later.
- c. under this section if you have also claimed under Section 9 from the same cause.
- d. any claim for more than the cost of the original booked trip.

**Conditions**

It is a condition of this insurance that you must:

- a. have planned to arrive at your departure point in advance of your earliest scheduled check in time and provide a written report from the carrier, Police or relevant transport authority confirming the delay and stating its cause.
- b. obtain a report from repairers if your claim is because of breakdown or accident to your car.

*Please also refer to the General Exclusions and Conditions of this policy.*

**6. Delay, Damage to or Loss of Baggage including Valuables**

**You are covered** up to the amounts shown in the Schedule of Cover, after making reasonable allowance for wear, tear and depreciation for the loss, theft or damage to:

- a. your Personal Effects.
- b. your Valuables.

**You are also covered** up to the amount shown in the Schedule of Cover in respect of Emergency Purchases for the reasonable cost of buying immediate necessities if your luggage is lost, misdirected or misplaced by a carrier for at least 24 hours on an outward leg of your trip. You must provide original receipts for the items that you buy. If your baggage is permanently lost, any amount that we pay for Emergency Purchases will be deducted from the total claim.

**You are not covered for**

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. the first part of each and every claim as shown in the Schedule of Cover (the Excess) except for Emergency Purchases claims.
- c. more than the amount shown in the Schedule of Cover for any one item, pair or set in respect of Personal Effects and Valuables.
- d. any additional value an item may have had because it formed part of a pair or set.
- e. more than £250 in total for Personal Effects stolen from an unattended motor vehicle between the hours of 9 p.m. and 8 a.m. (local time) or, if the theft occurs at any other time of day, unless the vehicle is being used for travel between different points of overnight accommodation.
- f. breakage of fragile articles unless caused by fire or by an accident to the aircraft, ship or vehicle in which they are being carried.
- g. any claim for loss, theft or damage to Valuables which have been checked-in and/or transported in the cargo hold of any aircraft, ship, bus, ferry, train or similar transport.
- h. loss or theft of or damage to:
  - i. household goods, bicycles, musical instruments, waterborne craft and their fittings of any kind.
  - ii. motor vehicles, trailers or caravans or any fixtures, fittings or accessories therein or thereon.
  - iii. watersport and ski equipment.
  - iv. contact or corneal lenses, dentures and hearing aids.
  - v. business or professional goods, equipment and samples.
  - vi. property hired or loaned to you.
  - vii. Personal Effects or baggage in transit unless reported to the carrier immediately and a written Property Irregularity Report is obtained.
  - viii. Personal Effects sent by post, freight or any other form of unaccompanied transit.
  - ix. sports clothes and equipment whilst in use.
  - x. caused by moth or vermin, atmospheric or weather conditions or by gradual wear and tear in normal use.

- i. damage caused by any process of cleaning, repair, restoration or alteration.
- j. damage caused by leakage of powder or fluid from containers carried in your baggage.
- k. mechanical or electrical breakdown or derangement.
- l. more than £100 in respect of non-prescription sunglasses unless substantiated by the original purchase receipt predating the loss.

*Please also refer to the General Exclusions and Conditions of this policy.*

**7. Personal Money and Loss of Passport**

*(Cover under this section in respect of Personal Money starts at the time of collection from the Bank, 72 hours prior to departure or issue of this policy, whichever is the later.)*

**You are covered** up to the amount shown in the Schedule of Cover for:

- a. loss or theft of Personal Money.
- b. loss, theft or damage to Passport or Visas in respect of the cost of emergency replacement or temporary passport or visas obtained whilst abroad including reasonable and receipted travelling and additional accommodation expenses to obtain same.

**You are not covered for**

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. the first part of each and every claim as shown in the Schedule of Cover (the Excess).
- c. loss or theft from an unattended motor vehicle at any time.
- d. more than the amount shown in the Schedule of Cover in respect of all cash carried by you whoever it may belong to.
- e. any loss resulting from shortages due to error, omission or depreciation in value.

**Special exclusions applicable to Sections 6 and 7**

**You are not covered for**

- a. the of loss or theft of anything left unattended in a public place, including on a beach.
- b. loss or theft of Valuables, Personal Money, Passport and/or any other item unless reported to the police or other relevant authority within 24 hours of discovering the loss and a written report obtained.
- c. loss or theft or damage to Valuables and/or Personal Money whilst out of your immediate control and supervision unless locked in a hotel safe (or equivalent facility) or locked in your private accommodation.
- d. loss of bonds or securities of any kind.
- e. delay, detention, seizure or confiscation by customs or other officials.
- f. unauthorised use of travellers cheques and/or credit cards.

**Special conditions applicable to Sections 6 and 7**

It is a requirement of this insurance that:

- a. in the event of a claim, you must retain any damaged items for our inspection, and provide receipts or other documentation to prove ownership and value, especially in respect of Valuables and any item(s) for which you are claiming more than £150. Where this is not done our maximum liability in respect of the Valuables or item(s) will be limited to £150.
- b. you take care of your property at all times and take all practical steps to recover any item lost or stolen. Failure to exercise all reasonable care may result in your claim being reduced or declined.

*Please also refer to the General Exclusions and Conditions of this policy.*

**8. Legal Advice and Expenses**

**You (or your Estate) are covered** up to the amount shown in the Schedule of Cover for legal fees and expenses incurred with your solicitor in pursuit of a claim for compensation or damages from a third party who causes your death or bodily injury or illness during your trip.

**You are not covered for**

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. the first part of each and every claim as shown in the Schedule of Cover (the Excess).
- c. any costs and expenses:
  - i. to pursue a claim against any member of your family or travelling companion(s).
  - ii. incurred without prior written permission from the claims handlers.
  - iii. which are to be based directly or indirectly on the amount of any award.
  - iv. to pursue a claim as part of or on behalf of a group or organisation.
  - v. if we think an action is unlikely to succeed or if we think the costs will be greater than any award.
  - vi. to pursue a claim against your tour operator, travel agent, Us or our agents.
  - vii. to pursue legal action relating directly or indirectly to medical negligence or any allegation thereof.

**Conditions**

- a. We will have complete control over the appointment of any solicitor(s) acting on your behalf and of any legal proceedings.
  - b. We will be entitled to repayment of any amounts paid under this section in the event that you are awarded legal costs as part of any judgement or settlement.
  - c. We will be entitled to add any amounts we have paid under this insurance to the claim against the third party and to recover such amounts from any compensation awarded to you.
- Please also refer to the General Exclusions and Conditions of this policy.*

**9. Personal Accident Benefit**

**You are covered** for the amount shown in the Schedule of Cover if you have an Accident whilst you are on your trip and which is the sole and independent cause of your death, Permanent Total Disablement, Loss of Sight or Loss of Limb(s) within 12 months of the Accident. If you are aged under 16 at the date of the Accident, the amount you are covered for in the event of your death is £2,000.

Payment under this section in respect of all the consequences of an Accident shall be limited in total to the amount shown in the Schedule of Cover. In the event of your death within 12 months of the Accident, the total payment will be limited to the amount shown for death.

**Accident** means that you suffer bodily injury as a result of a sudden, identifiable and unexpected external cause and which occurs at an identifiable time and place.

**Permanent Total Disablement** means that for the twelve months following your Accident you are totally unable to work in any occupation for which you are suited by experience, education or training and at the end of that time there is no prospect of improvement.

**Loss of Limb(s)** means complete physical loss of a hand or foot or complete loss of use of a hand, arm, foot or leg.

**Loss of Sight** means complete and permanent loss of sight in one or both eyes.

**You are not covered for**

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. claims resulting from motorcycling and quad biking.
- c. claims arising out of manual and/or hazardous labour.
- d. claims arising out of disease, self injury, natural causes.
- e. claims arising out of surgery unless as a direct result of the Accident.
- f. a claim for "Permanent Total Disablement" if at the date of the Accident you are over the statutory retirement age and are not in full time paid employment.

*Please also refer to the General Exclusions and Conditions of this policy.*

**10. Hijack Benefit**

**You are covered** up to the amount shown in the Schedule of Cover for each full 24-hour period that the aircraft or sea vessel in which you are travelling is hijacked on the original pre-booked outward or return journey for a period in excess of 24 hours.

**You are not covered for**

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. any claim resulting from you acting in a way which could cause a claim under this section.

**Special condition**

It is a condition of the cover provided under this section that you must give us a written statement from an appropriate authority confirming the hijack and how long it lasted.

*Please also refer to the General Exclusions and Conditions of this policy.*

**11. Hospital Cash Benefit**

**You are covered** up to the amount shown in the Schedule of Cover for each complete 24 hour period spent receiving in-patient hospital treatment in a country outside your normal country of residence. This benefit is only payable when your claim has been accepted under **Section 2 (Medical Expenses)**.

**You are not covered for**

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. any claim which is excluded under the exclusions applicable to Section 2 or where you have not complied with any relevant policy conditions.

*Please also refer to the General Exclusions and Conditions of this policy.*

**12. Delayed Departure / Abandonment of Trip**

**You are covered** up to the amount shown in the Schedule of Cover if the arrival of the public transport on which you are booked to travel is delayed by at least 12 hours. However, if your departure is delayed for more than 12 hours and you chose to abandon your trip entirely, you are covered for the irrecoverable cost of the trip, up to the maximum claimable under the Abandonment of Trip sublimit.

**You are not covered for**

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. for the first part of each and every claim for abandonment as shown in the Schedule of Cover (the Excess).
- c. a claim caused by a strike if it had started or been announced before you arranged this insurance or booked your trip, whichever is the later.
- d. if you fail to check in on time.
- e. if transport services are withdrawn as the result of a recommendation or instruction from a Government Authority.
- f. any claim under this section if you have claimed under Section 5 from the same cause.

*Please also refer to the General Exclusions and Conditions of this policy.*

**13. Mugging Benefit**

**You are covered** up to the amount shown in the Schedule of Cover if you suffer an injury and are admitted to hospital outside your normal country of residence as an in-patient due to a mugging attack provided you report the incident to the police within 12 hours and obtain a police report.

**You are not covered for**

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. any claim resulting from business or commercial transactions, or other activities which predispose you to being selected as a victim, or are illegal.

*Please also refer to the General Exclusions and Conditions of this policy.*

Subject to your application for **Winter Sports** insurance being accepted, and the appropriate additional premiums being paid, your contract is extended to include Winter Sports, and the following additional benefits are added. This extension will be for the duration of a single trip, or for a maximum of 21 days in total in any one annual multi trip insurance period.

#### **14. Piste closure**

**This cover only applies for holidays at recognised ski resorts which start after 10 December and end before 30 April.**

If adverse weather conditions, lack of snow, avalanche or the risk of avalanche prevents you from skiing at the resort you were booked into, **You are covered** up to the amount shown in the schedule for reasonable transportation costs to take you to a different ski resort and for the cost of a lift pass there. If it is not possible to arrange transport to a different resort, you will receive £50 for each full days skiing lost.

**You are not covered for**

- a.** the first 24 hours of any period of piste closure.
- b.** any amounts recoverable from any other source.

**You must** provide written confirmation from the appropriate authority to confirm that the whole piste area was closed and/or that it was not possible to travel to another resort.

#### **15. Loss of Use of Lessons and Lift Pass**

In the event of an accident or illness giving rise to a claim under **Section 2** hereunder which prevents you from further participation in skiing or snowboarding, you are covered for the cost of any unused prebooked and prepaid ski or snowboard lessons, and the unexpired value of your prepaid lift pass. You are covered up to the sums shown on your Schedule of Cover.

#### **General Exclusions**

**You are not covered** for claims arising out of:

- 1.** loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation, or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
- 2.** loss, damage, expense or indemnity incurred as a result of travelling to an area that the government of your normal country of residence has advised against travel provided that such loss, damage, expense or indemnity is directly or indirectly related to any such circumstances that are the reason for the advice.
- 3.** loss, damage, expense or indemnity directly or indirectly resulting from or attributable to the use, or threat of use, of any pathogenic or poisonous chemical biological, bio-chemical materials, nuclear reaction, radiation or radioactive contamination, or any weapon or device employing atomic or nuclear fission or fusion of any nature.
- 4.** loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other flying objects travelling at sonic or supersonic speeds.
- 5.** any loss, damage, expense, indemnity or benefit under any section that is contributed to or caused by the failure (or fear of failure) of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date or to continue to function correctly beyond that date.
- 6.** you travelling in an aircraft other than as a fare paying passenger in a fully licensed passenger carrying aircraft.
- 7.** your suicide or attempted suicide, intentional self injury or your deliberate exposure to unnecessary danger (except in an attempt to save human life).
- 8.** your anxiety, depression, stress or related disorder or any previously diagnosed psychiatric or psychological disorder.
- 9.** sexually transmitted diseases or the influence of alcohol or drugs (unless medically prescribed).
- 10.** your participation in activities of a hazardous nature such as (but not limited to) mountaineering, potholing, parachuting, hang gliding or any other aerial activities, sports involving intentional bodily contact, motorsports and sailing outside territorial waters.
- 11.** winter sports, other than curling, tobogganing and recreational ice-skating, except when the appropriate additional winter sports premium has been paid. At no time, however, is cover granted for ski or skibob racing in major events, ski jumping, ice-hockey or the use of skeletons or bobsleighs.
- 12.** scuba diving if you are
  - i.** not qualified for the dive undertaken or accompanied by a properly qualified instructor, or
  - ii.** diving to a greater depth than 30 metres
  - iii.** diving alone
  - iv.** diving on or in wrecks or cave or ice diving
- 13.** racing of any kind (other than on foot).
- 14.** you taking part in civil commotions or riots of any kind.
- 15.** any consequential loss of any kind, except as may be specifically provided for in this insurance.
- 16.** you breaking or failing to comply with any law whatsoever.
- 17.** any financial incapacity or undertaking, whether directly or indirectly related to the claim.
- 18.** the bankruptcy, negligence, default or insolvency of a tour operator, travel agent, transport company or accommodation supplier.
- 19.** a tour operator failing to supply advertised facilities.
- 20.** any Government regulation or Act.

**You are not covered for:**

- a.** the first 24 hours of any period of disability.

#### **16. Winter Sports Equipment**

**You are covered** up to the amount shown in the schedule of cover in the event that your own ski equipment is lost or stolen during the holiday. This will be limited to snowboard or skis (including bindings), boots and poles only.

**You are not covered for**

- a.** any loss, theft or damage to your personal belongings during your outward or return journey by air, coach or rail if you do not get a written carrier's report or property irregularity report. If you are unable to report the loss immediately, you must in any case report the loss in writing within 7 days.
- b.** any loss or theft at any other time if you do not notify the police within 24 hours of the discovery of the loss, and obtain a written report from them.
- c.** any loss arising out of wear and tear, deterioration or the mechanical failure of bindings.
- d.** any loss arising out of theft from an unattended vehicle.
- e.** any loss of hired or loaned equipment.
- f.** any loss which is recoverable from any other source, including the carrier's own baggage indemnity scheme.

21. Pre Existing Medical Conditions of you, your travelling companion/s or any other person on whose state of health your trip depends which has not already been declared to, and agreed by underwriters, or where you or your travelling companions are travelling against medical advice.
22. motorcycling if you as the driver, or the driver if you are a passenger are not holding a current and appropriate motorcycle licence.
23. an event that occurs in a country/geographical area for which you have not purchased insurance via Us.
24. circumstances manifesting themselves between the date of booking your trip and the date when you apply for insurance.
25. Acquired Immune Deficiency Syndrome (AIDS), Human Immunodeficiency Virus (HIV) or AIDS Related Complex (ARC).
26. errors or omissions in your booking arrangements, your failure to obtain appropriate visas and/or prevention of access by the government of a country into which you wish to enter.

### **General Conditions**

1. Under your Duty of Disclosure you must tell us as soon as possible about any change in risk which affects your policy, including you, a person you are travelling with, a close business associate or relative receiving confirmation of a new or changed medical condition or currently being under medical investigation, change in sporting activity or leisure activities you intend to participate in during your trip or any additional person(s) to be insured under this policy. We have the right to re-assess your coverage, policy terms and/or premium after you have advised us of any material fact. If you do not advise us of any change then any related claim may be reduced or rejected or your policy may become invalid.
2. You must tell us if your plans for your trip include travel to areas affected or threatened by war or similar risks as set out in General Exclusion 1. We reserve the right not to cover such risks or, if we will cover them, to apply special terms or conditions and/or charge an additional premium as we think appropriate. No cover for such risks shall attach unless you accept such terms, including any additional premium, before you depart.
3. You must advise the claims handlers of any possible claim within 31 days of your return home. You must supply them with full details of all the circumstances and any other information and documents we may require.
4. You must keep any damaged articles that you wish to claim for and, if requested, send them to the claims handlers at your own expense. If we pay a claim for the full value of an article, it will become our property.
5. You must agree to have medical examination(s) if required. In the event of your death, we are entitled to have a post mortem examination. All such examinations will be at our expense.
6. You must assist us to obtain or pursue a recovery or contribution from any third party or other insurers by providing all necessary details and by completing any forms.
7. You must pay us back within 1 month of demand any amounts that we have paid on your behalf that are not covered by this insurance.
8. You must take all reasonable steps to avoid or minimise any loss that might result in you making a claim under this insurance.
9. You must comply with all the terms, provisions, conditions and endorsements of this insurance. Failure to do so may result in a claim being declined.
10. Except for claims under Sections 9, 10, and 11, this insurance shall only be liable for its proportionate share of any loss or damage that is covered by any other insurance.
11. We may take action in your name but at our own expense to recover for our benefit the amount of any payment made under this insurance.
12. We may at our option discharge any liability under this insurance by replacing or repairing any article or articles lost or damaged, or by issuing you with a Credit Voucher.
13. This insurance is non-transferable. If a trip is cancelled for any reason other than that described in Section 1 then the cover for that trip terminates immediately and no refund of premium in whole or part will be made.
14. If you or anyone acting on your behalf makes any claim knowing it to be false or fraudulent in any way then this insurance shall become void, premiums non-refundable and all claims shall be forfeited.

### **What To Do In A Medical Emergency**

The 24-Hour Emergency Service is available 24 hours a day, 365 days a year for assistance with Medical Emergencies. You must notify CEGA Assistance immediately of any serious illness or injury whilst abroad which necessitates admittance to a hospital as an in-patient, or before any arrangements are made for repatriation. A travelling companion may do this for you although most hospitals have a set procedure in place. The Assistance Service is able to liaise with doctors and hospitals, worldwide to guarantee medical expenses, if medically necessary to arrange emergency repatriation with medical escort, to give guidance and help to other members of the party, or to pass a message to relatives. This Insurance does not cover treatment or surgery which in the opinion of the Insurers is not essential or can reasonably be delayed until the Insured returns to his usual country of residence.

### **Medical Treatment in the United Kingdom**

All benefits available under Section 2 cease on return to the United Kingdom. If you need medical treatment in the United Kingdom you should use the facilities of the National Health Service.

#### **How To Make A Claim**

Any occurrence or loss, which may give rise to a claim, should be advised immediately to CEGA (the appointed claims handlers), whose details are shown below. When notifying them of a claim you must provide your name, address, telephone number, policy reference number and a brief description as to the nature of the claim. If medical attention has been received you should have already notified CEGA and sought their approval for any medical expenses incurred outside of the terms of EHIC. Failure to have done this may prejudice the amount payable under your claim. In NO event should a claim be notified later than 31 days after the expiry of the trip during which the claim occurred.

**Important:** Any loss or damage to baggage whilst in the custody of carriers (airline, bus company etc.) must be notified immediately in writing to such carriers, but in any event within three days, and a Property Irregularity Report (PIR) obtained. Any loss of money or personal baggage must be reported to the police within 24 hours of discovery and a written report obtained. Proof of ownership of personal belongings, if requested, must be supplied.

#### **CEGA Claims:**

Tel: +44 1243 621 202