### WHAT TO DO IN THE EVENT OF A MEDICAL EMERGENCY

<table>
<thead>
<tr>
<th>Condition</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>You have an emergency during your trip</td>
<td>Contact Global Response on 0343 658 0345 or email <a href="mailto:travelclaims@global-response.co.uk">travelclaims@global-response.co.uk</a></td>
</tr>
<tr>
<td>You require medical treatment outside your home country</td>
<td>Contact MGA Cover Services by email at <a href="mailto:claims@mgacs.com">claims@mgacs.com</a></td>
</tr>
<tr>
<td>You have to return early to your home country</td>
<td>Contact Trent-Services (Administration) Ltd on 01285 626020 or email <a href="mailto:claims@trent-services.co.uk">claims@trent-services.co.uk</a></td>
</tr>
</tbody>
</table>

### HOW TO MAKE A CLAIM ON YOUR RETURN

- **Claims under Section A - Travel Cover**
  - Contact Global Response on 0343 658 0345 or email travelclaims@global-response.co.uk

- **Claims under Section B - Scheduled Airline Failure**
  - Contact MGA Cover Services by email at claims@mgacs.com

- **Claims under Section C - Optional Gadget Cover**
  - Contact Trent-Services (Administration) Ltd on 01285 626020 or email claims@trent-services.co.uk

### IMPORTANT HEALTH REQUIREMENTS FOR ALL INSURED PERSONS

**You** will not be covered under this policy for any claims arising directly or indirectly from a _pre-existing medical condition_ unless it is shown on the waived condition list or it has been declared _to us_ and accepted _by us_ in writing for cover. Call us on 0333 300 2134, to declare your pre-existing conditions and confirm if cover is available.

For the purposes of this insurance, a _pre-existing medical condition_ is considered to be:

- Any _medical condition_ where _you_ have been prescribed medication, including repeat prescriptions, or received treatment or attended a GP or a specialist as an outpatient or inpatient in the last 2 years or for which _you_ are currently on a waiting list for treatment or investigation;
- Any illness for which _you_ have received a terminal prognosis or any heart, heart-related or circulatory condition; or any respiratory condition; any stress, anxiety, depression or any other psychological condition; any cancerous condition; or any cerebral condition; any undiagnosed symptoms that may require treatment in the future (i.e. symptoms for which _you_ are awaiting investigations/consultations, or awaiting results of investigations, or where the underlying cause of the symptoms has not been established).

1. You must inform _us_ if _your_ state of health changes prior to travelling. _We_ have the right to increase _your_ premiums or refuse to cover _you_ on _your_ trip.
2. You must be fit to undertake _your_ planned trip.
3. You must not travel against medical advice or with the intention of obtaining medical treatment or consultation abroad.
4. We will not cover _you_ for any _pre-existing medical condition_ unless it has been declared _to us_ and accepted _by us_ for cover in writing.
5. We will not cover _you_ if _your_ state of health was worse than _you_ declared _to us_ at the time _you_ purchased this policy.
6. If _you_ are on a waiting list for treatment or investigation, _you_ are not covered if _you_ have to cancel or _curtail your trip_ because an appointment or treatment becomes urgently available.

### RECIPROCAL HEALTH AGREEMENTS

**European Union**

If _you_ are travelling to countries in the European Union, Iceland, Liechtenstein, Norway or Switzerland, _you_ must take a European Health Insurance Card (EHIC) with _you_. _You_ can apply online for _your_ EHIC at [https://www.gov.uk/european-health-insurance-card](https://www.gov.uk/european-health-insurance-card) or by calling the automated EHIC application service on 0300 3301350. _Your_ application should be completed and validated before _you_ travel. This will allow _you_ to benefit from the reciprocal health arrangements, which exist within these countries. _You_ should take reasonable steps to use these arrangements where possible.

If _we_ agree to a claim for medical expenses which has been reduced by _you_ using an EHIC, _you_ will not have to pay the _excess_ amount under the Medical Expenses Section. Where it is necessary for _you_ to provide evidence of the medical costs incurred, this must show that the medical fee has been reduced by use of the EHIC.

**Australia and Non-European Economic Area (EEA) countries:**

When _you_ are travelling to Australia and _you_ have to go to hospital, _you_ must enrol for treatment under the National Medicare Scheme. The United Kingdom also has reciprocal healthcare agreements with other non-EEA countries and territories. Details can be found at [www.nhs.uk/NHSEngland/](http://www.nhs.uk/NHSEngland/)
The medical conditions listed in the Waived Conditions table are covered subject to the normal terms and conditions of this insurance, provided the insured person can meet ALL of the following criteria:

a) has NO other pre-existing medical condition(s) which is not listed within the Waived Conditions table; and
b) is not awaiting surgery for the condition; and
c) has been fully discharged from any post-operative follow-up.

IF THE INSURED PERSON DOES NOT MEET ALL OF THE CRITERIA SHOWN ABOVE THEN A FULL AND COMPLETE DECLARATION OF ALL PRE-EXISTING MEDICAL CONDITIONS (INCLUDING ANY LISTED BELOW) MUST BE MADE TO THE MEDICAL SCREENING HELPLINE.

If you have any other pre-existing medical condition or your medical condition does not meet the above criteria, you must contact the Medical Screening Helpline on 0333 300 2134 to declare ALL your medical conditions and ensure that we are able to provide cover.

Abnormal Smear Test
Achilles Tendon Injury
Acne
Acronyx (Ingrowing Toe-nail)
Adenoids
Allergic Rhinitis
Alopecia
Anal Fissure/Fistula
Appendectomy
Astigmatism
Athlete’s Foot (Tinea Pedis)
Attention Deficit Hyperactivity Disorder
Bell’s Palay (Facial Paralysis)
Benign Prostatic Enlargement
Bladder Infection (fully recovered, no hospital admissions)
Blepharitis
Blindness
Blocked Tear Ducts
Breast - Fibroadenoma
Breast Cyst(s)
Breast Enlargement/ Reduction
Broken Bones (other than head or spine) - (no longer in plaster)
Bunion (Hallux Valgus)
Bursitis
Caesarion Section
Candidiasis (oral or vaginal)
Carpal Tunnel Syndrome
Cartilage Injury
Cataracts
Cervical Erosion
Cervicitis
Chalazion
Chicken Pox (fully resolved)
Cholelithiasis
Cholelithiasis
Chronic fatigue syndrome (if only symptom is fatigue)
Coeliac Disease
Cold Sore (Herpes Simplex)
Colitis (simple)
Common Cold(s)
Conjunctivitis
Constipation
Corneal Graft
Cosmetic Surgery
Cyst - Breast
Cyst - Testicular
Cystitis (fully recovered, no hospital admissions)
Cystocele (fully recovered, no hospital admissions)
D & C
Deaf Mutism
Deafness
Dental Surgery
Dermatitis (no hospital admissions or consultations)
Devoted Nasal Septum
Diarrhoea and/or Vomiting (resolved)
Dilatation and Curettage
Dislocated Hip
Dislocations
Dry Eye Syndrome
Dyspepsia
Ear Infections (resolved - must be all clear prior to travel if flying)
Eczema (no hospital admissions or consultations)
Endocervical Polyp
Endometrial Polyp
Epiedymytis
Epiphora (Watery Eye)
Epispias
Epistaxis (Nosebleed)
Erytherma Nodusum
Essential Tremor
Facial Neuritis (Trigeminal Neuritis)
Facial Paralysis (Bell’s Palsy)
Femoral Hernia
Fibroadenoma
Fibroid - Uterine
Fibromyalgia
Fibrositis
Frozen Shoulder
Gall Bladder Removal
Ganglion
Glansular Fever (full recovery made)
Glaucoma
Glue Ear (resolved - must be all clear prior to travel if flying)
Goitre
Gout
Grave’s Disease
Grommet(s) inserted (Glue Ear)
Gynaecormastia
Haematomata (external)
Haemorrhoidectomy
Haemorrhoids (Piles)
Hallux Valgus (Bunion)
Hammer Toe
Hay Fever
Hernia (not Hiatus)
Herpes Simplex (Cold Sore)
Herpes Zoster (Shingles)
Hep Replacement (no subsequent arthritis)
Hives (Nettle Rash)
Housemaid’s Knee (Bursitis)
HRT (Hormone Replacement Therapy)
Hyperthyroidism (Overactive Thyroid)
Hypospadias
Hypothyroidism (Underactive Thyroid)
Hysterectomy (provided no malignancy)
Impetigo
Indigestion
Influenza
Ingrowing Toe-nail (Acronyx)
Ingual Hernia
Insomnia
Intercostal Neuralgia
Irritable Bowel Syndrome
Labyrinthitis
Laryngitis
Learning Difficulties
Leptoitrix
Leucoderma
Lichen Planus
Ligaments (injury)
Lipoma
Macular Degeneration
Mastitis
Mastoidectomy (resolved - must be all clear prior to travel if flying)
Menopause
Menorrhaga
Migraine (provided this is a definite diagnosis and there are no ongoing investigations)
Miscarriage
Mole(s)
Molluscum Contagiosum
Myalgic Encephalomyelitis (ME) (if the only symptom is fatigue)
Myxoedema
Nasal Infection
Nasal Polyp(s)
Nettle Rash (Hives)
Neurailgia, Neuritis
Noosebleed(s)
Nystagmus
Obstructive Sleep Apnoea
Osgood-schllater’s Disease
Osteochondritis
Otosclerosis
Overactive Thyroid
Parametritis
Pediculosis
Pelvic Inflammatory Disease
Photodermatitis
Piles
Pityriasis Rosea
Post Viral Fatigue Syndrome
(If the only symptom is fatigue)
Pregnancy (provided no complications and not travelling less than 8 weeks or (16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date)
Prickly Heat
Prolapsed Uterus (womb)
Premenstrual Psoriasis (no hospital admissions or consultations)
Repeative Strain Injury
Retinitis Pigmentosa
Rhinitis (Allergic)
Rosesea
Ruptured Tendons
Salpingo-oophoritis
Scabies
Scalp Ringworm (Tinea Capitis)
Scheermann’s Disease
Sebaceous Cyst
Shingles (Herpes Zoster)
Shoulder Injury
Sinusitis
Skin Ringworm (Tinea Corporis)
Sleep Apnoea
Sore Throat
Sprains
Stigmatis
Stomach Bug (resolved)
Strabismus (Squint)
Stress Incontinence
Synovitis
Talipes (Club Foot)
Tendon Injury
Tennis Elbow
Tenosynovitis
Termination of Pregnancy
Testicles - Epididymis
Testicles - Hydrocele
Testicles - Varicocele
Testicular Cyst
Testicular Torsion (Twisted Testicle)
Throat Infection(s)
Thrush
Thyroid - Overactive
Thyroid Deficiency
Tinea Capitis (Scalp Ringworm)
Tinea Corporis (Scalp Ringworm)
Tinea Pedis (Athlete’s Foot)
Tinnitus
Tonsilitis
Tooth Extraction
Toothache
Tom Ligament
Torticollis (Wry Neck)
Trichomycosis
Trigeminal Neurolgia
Turner’s Syndrome
Twisted Testicle
Umbilical Hernia
Underactive Thyroid
Undescended Testicle
Urethritis (fully recovered, no hospital admissions)
URTI (Upper Respiratory Tract Infection) (resolved, no further treatment)
Urticaria
Uterine Polyp(s)
Uterine Prolapse
Varicocoele
Varicose Veins - legs only, never any ulcers or cellulitis (if GP has confirmed that client is fit to travel)
Vasectomy
Verruca
Vertigo - provided no disabling episodes
Vitiligo
Warts (benign, non-genital)
Womb Prolapse (uterus)
Wry Neck (Torticollis)
<table>
<thead>
<tr>
<th>Cover</th>
<th>Standard Cover</th>
<th>Premier Cover</th>
<th>Super Cover</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cancellation And Curtailment</td>
<td>Limits up to £1,000,000,000</td>
<td>£10,000,000,000</td>
<td>Nil</td>
</tr>
<tr>
<td>Emergency Medical and Repatriation Expenses</td>
<td>£10,000,000,000,000,000 per person</td>
<td>Nil</td>
<td>£10,000,000,000,000 per person</td>
</tr>
<tr>
<td>Hospital Benefit</td>
<td>£10 per 24 hours to maximum of £50</td>
<td>Nil</td>
<td>£10 per 24 hours to maximum of £50</td>
</tr>
<tr>
<td>Personal Possessions and Baggage</td>
<td>Limits up to £1,000,000</td>
<td>£2,000,000,000</td>
<td>Nil</td>
</tr>
<tr>
<td>• Single Article Limit</td>
<td>£200</td>
<td>£600</td>
<td>Nil</td>
</tr>
<tr>
<td>• Valuables Limit</td>
<td>£200</td>
<td>£500</td>
<td>£500</td>
</tr>
<tr>
<td>• Delayed Baggage</td>
<td>£200</td>
<td>£500</td>
<td>£500</td>
</tr>
<tr>
<td>Personal Money</td>
<td>£200</td>
<td>£500</td>
<td>£500</td>
</tr>
<tr>
<td>• Cash Limit</td>
<td>£200</td>
<td>£500</td>
<td>£500</td>
</tr>
<tr>
<td>Travel Delay</td>
<td>£300,000,000,000 per person</td>
<td>Nil</td>
<td>£300,000,000,000 per person</td>
</tr>
<tr>
<td>Loss of Passport</td>
<td>£200</td>
<td>£200</td>
<td>£200</td>
</tr>
<tr>
<td>Missed Departure</td>
<td>£500</td>
<td>Nil</td>
<td>£1,000,000,000,000 per person</td>
</tr>
<tr>
<td>Personal Accident</td>
<td>£10,000,000,000,000 per person</td>
<td>£25,000,000,000</td>
<td>£25,000,000,000</td>
</tr>
<tr>
<td>• Permanent Total Disablement</td>
<td>£10,000,000,000,000 per person</td>
<td>£25,000,000,000</td>
<td>£25,000,000,000</td>
</tr>
<tr>
<td>• Loss of Limbs / Eyes</td>
<td>£10,000,000,000,000 per person</td>
<td>£25,000,000,000</td>
<td>£25,000,000,000</td>
</tr>
<tr>
<td>• Death</td>
<td>£10,000,000,000,000 per person</td>
<td>£25,000,000,000</td>
<td>£25,000,000,000</td>
</tr>
<tr>
<td>• Death if over 64</td>
<td>£2,000,000,000,000 per person</td>
<td>£2,000,000,000,000</td>
<td>£2,000,000,000,000</td>
</tr>
<tr>
<td>Personal Liability</td>
<td>£1,000,000,000,000 per person</td>
<td>£2,000,000,000,000</td>
<td>£2,000,000,000,000</td>
</tr>
<tr>
<td>Legal Expenses</td>
<td>£10,000,000,000,000 per person</td>
<td>£25,000,000,000</td>
<td>£25,000,000,000</td>
</tr>
<tr>
<td>Catastrophe</td>
<td>N/A</td>
<td>£500</td>
<td>£500</td>
</tr>
<tr>
<td>Hijack</td>
<td>N/A</td>
<td>£500</td>
<td>£500</td>
</tr>
<tr>
<td>Special Sports and Activity Cover</td>
<td>Nil</td>
<td>N/A</td>
<td>£500,000,000,000 per person</td>
</tr>
<tr>
<td>Search and Rescue</td>
<td>£750</td>
<td>Nil</td>
<td>£750</td>
</tr>
<tr>
<td>Sports and Activity Equipment</td>
<td>£500</td>
<td>Nil</td>
<td>£500</td>
</tr>
<tr>
<td>Winter Sports Cover</td>
<td>Optional</td>
<td>Optional</td>
<td>Included</td>
</tr>
<tr>
<td>Ski Equipment</td>
<td>£500</td>
<td>£500</td>
<td>£500</td>
</tr>
<tr>
<td>Ski Pass</td>
<td>£300</td>
<td>£300</td>
<td>£300</td>
</tr>
<tr>
<td>Ski Hire</td>
<td>£25 for each 24 hours to maximum of £300</td>
<td>Nil</td>
<td>£25 for each 24 hours to maximum of £300</td>
</tr>
<tr>
<td>Piste Closure</td>
<td>£300</td>
<td>Nil</td>
<td>£300</td>
</tr>
<tr>
<td>Avalanche or Landslide</td>
<td>£150</td>
<td>Nil</td>
<td>£150</td>
</tr>
<tr>
<td>Golf Cover</td>
<td>Not Available</td>
<td>Optional</td>
<td>Included</td>
</tr>
<tr>
<td>Loss of Golf Equipment</td>
<td>N/A</td>
<td>£750</td>
<td>£750</td>
</tr>
<tr>
<td>Golf Equipment Hire</td>
<td>N/A</td>
<td>£300,000,000,000 per person</td>
<td>£300,000,000,000 per person</td>
</tr>
<tr>
<td>Green Fees</td>
<td>N/A</td>
<td>£300,000,000,000 per person</td>
<td>£300,000,000,000 per person</td>
</tr>
</tbody>
</table>
### SECTION A - TRAVEL POLICY

**Cover**

<table>
<thead>
<tr>
<th>Level of Cover</th>
<th>Number of Gadgets Covered</th>
<th>Total Replacement/Repair Value for all Gadgets</th>
<th>Excess per person per claim</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>LEVEL ONE</strong></td>
<td>3 Gadgets</td>
<td>£1,000</td>
<td>£50</td>
</tr>
<tr>
<td></td>
<td>Single Article Limit</td>
<td>£1,000</td>
<td>£50</td>
</tr>
<tr>
<td></td>
<td>Unauthorised calls, texts and data use</td>
<td>£100</td>
<td>£50</td>
</tr>
<tr>
<td></td>
<td>Single Article Limit for Laptop</td>
<td>£1,000</td>
<td>£50</td>
</tr>
<tr>
<td><strong>LEVEL TWO</strong></td>
<td>5 Gadgets</td>
<td>£2,000</td>
<td>£50</td>
</tr>
<tr>
<td></td>
<td>Single Article Limit</td>
<td>£1,000</td>
<td>£50</td>
</tr>
<tr>
<td></td>
<td>Unauthorised calls, texts and data use</td>
<td>£100</td>
<td>£50</td>
</tr>
<tr>
<td></td>
<td>Single Article Limit for Laptop</td>
<td>£2,000</td>
<td>£50</td>
</tr>
<tr>
<td><strong>LEVEL THREE</strong></td>
<td>7 Gadgets</td>
<td>£3,000</td>
<td>£50</td>
</tr>
<tr>
<td></td>
<td>Single Article Limit</td>
<td>£1,000</td>
<td>£50</td>
</tr>
<tr>
<td></td>
<td>Unauthorised calls, texts and data use</td>
<td>£100</td>
<td>£50</td>
</tr>
<tr>
<td></td>
<td>Single Article Limit for Laptop</td>
<td>£2,000</td>
<td>£50</td>
</tr>
</tbody>
</table>

**INSURER DETAILS FOR SECTION A - TRAVEL POLICY**

Benefits under this policy are provided by EUROP ASSISTANCE S.A, a French stock corporation, regulated by the French Insurance Code, having its registered office at 1, promenade de la Bonnette, 92230 Gennevilliers, France, registered in the Register of Commerce and Companies of Nanterre (Reference number 451 368 405) acting through its Irish office (trading as EUROP ASSISTANCE S.A., Irish Branch) whose principal establishment is located at 4th Floor, 6-8 Eden Quay, Dublin 1, D01NSW8, Ireland, registered in the Irish Companies Registration Office under number 907089.

Europ Assistance S.A. (trading as Europ Assistance S.A. Irish Branch) is regulated in France by the Autorité de Contrôle Prudentiel et de Résolution (ACPR) of 61 rue Taitbout, 75438 Paris Cedex 09, France. Europ Assistance S.A. Irish Branch conducts business in Ireland in accordance with the Code of Conduct for Insurance Undertakings published by the Central Bank of Ireland.

### SECTION B - SCHEDULED AIRLINE FAILURE

**Cover**

<table>
<thead>
<tr>
<th>Standard Cover</th>
<th>Premier Cover</th>
<th>Super Cover</th>
</tr>
</thead>
<tbody>
<tr>
<td>Limits up to</td>
<td>Excess per person per claim</td>
<td>Limits up to</td>
</tr>
<tr>
<td>Scheduled Airline Failure Cover</td>
<td>£5,000</td>
<td>Nil</td>
</tr>
</tbody>
</table>

**INSURER DETAILS FOR SECTION B - SCHEDULED AIRLINE FAILURE**

Benefits under this section of the policy are provided by CBL Insurance Europe Limited 2nd Floor 13-17 Dawson Street Dublin 2 Ireland, company registration: 218224 who are authorized and regulated by the Financial Conduct Authority registration number 597536) under binding agreement with CBL Insurance Europe Limited and other insurers.

### SECTION C - GADGET COVER

**Cover**

<table>
<thead>
<tr>
<th>Level of Cover</th>
<th>Number of Gadgets Covered</th>
<th>Total Replacement/Repair Value for all Gadgets</th>
<th>Excess per person per claim</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>LEVEL ONE</strong></td>
<td>3 Gadgets</td>
<td>£1,000</td>
<td>£50</td>
</tr>
<tr>
<td></td>
<td>Single Article Limit</td>
<td>£1,000</td>
<td>£50</td>
</tr>
<tr>
<td></td>
<td>Unauthorised calls, texts and data use</td>
<td>£100</td>
<td>£50</td>
</tr>
<tr>
<td></td>
<td>Single Article Limit for Laptop</td>
<td>£1,000</td>
<td>£50</td>
</tr>
<tr>
<td><strong>LEVEL TWO</strong></td>
<td>5 Gadgets</td>
<td>£2,000</td>
<td>£50</td>
</tr>
<tr>
<td></td>
<td>Single Article Limit</td>
<td>£1,000</td>
<td>£50</td>
</tr>
<tr>
<td></td>
<td>Unauthorised calls, texts and data use</td>
<td>£100</td>
<td>£50</td>
</tr>
<tr>
<td></td>
<td>Single Article Limit for Laptop</td>
<td>£2,000</td>
<td>£50</td>
</tr>
<tr>
<td><strong>LEVEL THREE</strong></td>
<td>7 Gadgets</td>
<td>£3,000</td>
<td>£50</td>
</tr>
<tr>
<td></td>
<td>Single Article Limit</td>
<td>£1,000</td>
<td>£50</td>
</tr>
<tr>
<td></td>
<td>Unauthorised calls, texts and data use</td>
<td>£100</td>
<td>£50</td>
</tr>
<tr>
<td></td>
<td>Single Article Limit for Laptop</td>
<td>£2,000</td>
<td>£50</td>
</tr>
</tbody>
</table>

**INSURER DETAILS FOR SECTION C - GADGET COVER**

This policy has been arranged by Avios Group (AGL) Limited which is an appointed representative of Rock Insurance Services Limited (ROCK). Rock Insurance Services Limited is authorised and regulated by the Financial Conduct Authority (FCA). ROCK’s FCA registration number is 300317.

You can check the regulatory status of ROCK by visiting http://www.fca.org.uk/register or by telephoning 0800 111 6768. ROCK is the administrator of this policy and has brought together a number of different insurers to provide the following benefits.

**THE INSURERS**

The insurer details provided below can be checked on the Financial Services Register by visiting: www.fca.org.uk or contacting the Financial Conduct Authority on 0800 111 6768.

**AVIOS GROUP (AGL) LIMITED**

This policy has been arranged by Avios Group (AGL) Limited which is an appointed representative of Rock Insurance Services Limited (ROCK). Rock Insurance Services Limited is authorised and regulated by the Financial Conduct Authority (FCA). ROCK’s FCA registration number is 300317.

You can check the regulatory status of ROCK by visiting http://www.fca.org.uk/register or by telephoning 0800 111 6768. ROCK is the administrator of this policy and has brought together a number of different insurers to provide the following benefits.

**THE INSURERS**

The insurer details provided below can be checked on the Financial Services Register by visiting: www.fca.org.uk or contacting the Financial Conduct Authority on 0800 111 6768.

**INSURER DETAILS FOR SECTION A - TRAVEL POLICY**

Benefits under this policy are provided by EUROP ASSISTANCE S.A, a French stock corporation, regulated by the French Insurance Code, having its registered office at 1, promenade de la Bonnette, 92230 Gennevilliers, France, registered in the Register of Commerce and Companies of Nanterre (Reference number 451 368 405) acting through its Irish office (trading as EUROP ASSISTANCE S.A., Irish Branch) whose principal establishment is located at 4th Floor, 6-8 Eden Quay, Dublin 1, D01NSW8, Ireland, registered in the Irish Companies Registration Office under number 907089.

Europ Assistance S.A. (trading as Europ Assistance S.A. Irish Branch) is regulated in France by the Autorité de Contrôle Prudentiel et de Résolution (ACPR) of 61 rue Taitbout, 75438 Paris Cedex 09, France. Europ Assistance S.A. Irish Branch conducts business in Ireland in accordance with the Code of Conduct for Insurance Undertakings published by the Central Bank of Ireland.

**INSURER DETAILS FOR SECTION B - SCHEDULED AIRLINE FAILURE**

Benefits under this section of the policy are provided by CBL Insurance Europe Limited 2nd Floor 13-17 Dawson Street Dublin 2 Ireland, company registration: 218224 who are authorized and regulated by the Financial Conduct Authority registration number 597536) under binding agreement with CBL Insurance Europe Limited and other insurers.

**INSURER DETAILS FOR SECTION C - GADGET COVER**

Benefits under this section of the policy are arranged by Rock Insurance Services Limited with UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request. The administrator is Rock Insurance Services Limited. They will help you with any questions you may have and help you with any changes you need to make to your insurance. Please also contact them if any details in your certificate of insurance are incorrect and they will arrange for a corrected insurance certificate to be issued to you. You can contact them at: Griffin House, 135 High Street, Crawley, West Sussex, RH10 1DQ, 0800 091 2832, admin@gadgetbuddy.com.
ELIGIBILITY CRITERIA

- This policy is only available to residents of the United Kingdom.
- Insurance cannot be purchased once your trip has commenced.
- A family policy is for the main insured person, his/her spouse, Civil Partner or Common Law Partner, and up to four of their dependent children under 18 years of age (in full-time education and residing with them). For annual multi-trip policies, each insured adult can travel independently. All members of the family must live at the same address.
- A couple policy is for 2 adults in a relationship, living at the same address.

If you are in any doubt about any aspect of this policy wording please contact us using the telephone number on your certificate of insurance.

YOUR PREMIUM

ROCK collects and holds insurance premiums as an agent of the insurer. We do not charge a fee for arranging your policy. However, administrative fees may be applicable if you wish to receive your documents by post or you require an amendment to your policy at a later date.

YOUR DUTY OF DISCLOSURE

It is vital that you answer any questions in relation to arranging or administering this insurance policy honestly and accurately. You must take reasonable care not to make any misrepresentation because inaccurate answers may result in a claim being declined.

AUTO RENEWAL

To make sure you have continuous cover under your policy, if you have purchased an Annual Multi-trip policy, we will aim to automatically renew (auto-renew) your policy when it runs out, unless you tell us not to. Each year we will write to you 21 days before the renewal date of your policy, and tell you about any changes to the premium or the policy terms and conditions.

If you do not want to auto renew your policy, just call us on the telephone number provided on your certificate of insurance or click on the link provided within the email sent 21 days ahead of the renewal date. Otherwise we will collect the renewal premiums from your credit card or debit card.

You should also note that your renewed policy will only be valid when:

- You have told us about any changes to your policy details
- You have rescreened any pre-existing medical conditions

Please note your policy will not be renewed if your credit card or debit card details have changed.

In some cases we may not be able to automatically renew your policy. We will let you know at the time if this is the case.

We are entitled to assume that your details have not changed and you have the permission of the card holder unless you tell us otherwise. We will tell the relevant processing bank to charge the relevant premium to your debit card or credit card on or before the renewal date. You can tell us about any changes to your policy details or opt out of automatic renewal at any time by phoning us on the telephone number provided on your certificate of insurance.

HOW TO MAKE A CLAIM

Please contact the following should you need to make a claim:

Claims under Section A - Travel Cover:
- Contact Global Response calling 0343 658 0345 or email claims on travelclaims@global-response.co.uk

Claims under this section must be submitted within 28 days of your return home.

Claims under Section B – Scheduled airline Failure

First, check your Certificate and your policy to make sure that what you are claiming for is covered. You must notify us in writing either by e-mail or at the address below of any occurrence which may give rise to a claim and should be advised as soon as reasonably practicable and in any event within 14 days.

For End Supplier Failure Insurance claims please e-mail claims@MGACS.com or write to:

MGA Cover Services Limited
Claims Department
Kemp House,
152 City Road,
London
EC1V 2NX

MGA Cover Services Limited will only accept claims submitted up to six months after the failure. Any claims submitted after the six month period will NOT be processed. Please read the general conditions contained in this policy document and the relevant sections of your policy for more information. We may refuse to reimburse You for any expenses for which You cannot provide receipts or bills.

Claims under Section C – Optional Gadget Cover:

You must:

1. Notify Trent - Services (Administration) Ltd as soon as possible after any incident likely to result in a claim under this insurance;

Trent - Services (Administration) Ltd, Trent House,
Love Lane,
Cirencester,
Gloucestershire
GL7 1XD

This wording provides full details of all your cover.

The policy covers all persons named on the certificate of insurance for whom the premium has been paid.

This policy wording contains all possible levels of cover on offer. Sections of cover that apply to your policy will depend on your choice of cover, upgrade options and the premium you have paid and will be shown on your certificate of insurance.

TRENT 16
We cannot, therefore, guarantee the solvency of any insurer or underwriter. Whilst ROCK monitors the financial strength of the insurers with whom you may be entitled to compensation from the scheme if you are not covered by a policy or if you are not covered by a policy because of dishonest or fraudulent means to benefit under this policy. If you make a claim on the policy, whether it be for accident benefit or some other reason, you agree to answer a questionnaire and to provide details of the claim and to produce any further information that we may require. We may ask you to attend for examination by a doctor or the insurer's medical practitioner.

If you give any false declaration or make a deliberate misstatement we may refuse to pay your claim or to cancel the policy and to recover any sums paid under the policy. We will always aim to provide a first class service. However, if you have any cause to complain, please address these in the first instance to:

**CANCELLATION OF YOUR POLICY**

We hope you are happy with the cover this policy provides. However, you have the right to cancel this policy, should it not meet your needs, within 14 days from either the date of purchase or receipt of your certificate of insurance, whichever is later, and provided that you have not already travelled. If you do decide to cancel the policy during the 14 day cooling off period then your premium will be refunded in full, provided no claims have been made or no incidents have occurred that may give rise to a claim. Should you decide to cancel after the 14 day cooling off period no refund will be given.

We may cancel this policy at any time if you have not paid your premium or if there is reasonable evidence that you misled us or attempted to do so. By this we mean, if you are dishonest or use fraudulent means to benefit under this policy or if you give any false declaration or make a deliberate misstatement when applying for this cover or when making or supporting your claim.

We will contact you by email and tell you at your last known email address if we cancel your policy, or by letter if we do not hold an email address for you.

**DATA PROTECTION**

We will collect certain information about you in the course of considering your application and conducting our relationship with you. This information will be processed for the purposes of underwriting your insurance cover, managing any insurance issued, administering claims and fraud prevention. We may pass your information to a qualified medical practitioner, other insurers, reinsurers, other parties who provide services under the policy and loss adjusters for these purposes. This may involve the transfer of your information to countries which do not have data protection laws.

Some of the information may be classified as ‘sensitive’ – that is information about physical and mental health and employment records. Data protection laws impose specific conditions in relation to sensitive information including, in some circumstances, the need to obtain your explicit consent before the information may be processed. By finalising your insurance application, you consent to the processing and transfer of information described in this notice. Without this consent we would not be able to consider your application.

We agree to adhere to the provisions of the Data Protection Act 1998 and all successor legislation and to enforce the terms of the policy.

**MEANING OF WORDS**

The following words and expressions used in this policy shall mean the following wherever they appear in bold within this document:

**Bodily injury:** Accidental bodily injury caused solely and directly by external, violent and visible means.

**Certificate of insurance:** The document showing details of the cover purchased and naming all insured persons.

**Close relative:** Mother, father, sister, brother, wife, husband, partner, son, daughter (including fostered/adopted son or daughter), grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother, step-sister, or legal guardian.

**Curtail/Curtailment:** Return early to your home after the commencement of the outward journey.

**Excess:** The first amount of a claim that you must pay as detailed in the travel insurance summary of cover.

**Fraud:** Equipment: Golf clubs, golf balls, golf bag, non-motorised golf trolley and golf shoes.

**Holiday services:** Pre-booked, pre-paid elements of the trip including car hire, airport parking and excursion tickets.

**Home:** Your permanent residence in your home country.

**Home country:** The country where you are ordinarily permanently resident, pay tax or are registered with a medical practitioner.

**Insolvency or Financial Failure:** An event causing the cancellation of all or part of your trip happening after you purchased this insurance which results in the scheduled airline no longer carrying on its business or service as a result of financial failure within the meaning of the Insolvency Act 1986 or any statutory modification or re-enactment thereof or a similar legal action in consequence of default under the jurisdiction of a competent court in another country.

**Insured person:** Any person named on the certificate of insurance for whom the appropriate premium has been paid.

**Loss of limb:** Total loss of use by physical severance at or above the wrist or ankle.

**Loss of sight:** Total and permanent loss of sight without expectation of improvement in both eyes when your name is added to the Register of Blind Persons on the authority of a qualified ophthalmic specialist; or in one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale.

**Manual work:** Physical labour involving the use of tools or machinery or working at heights of over two metres (nursing and bar-work are not considered to be manual work).

**Medical condition:** Any medical or psychological disease, sickness, condition, ailment, infirmity or injury.

**Medical practitioner:** A doctor or specialist who is legally qualified, licensed and registered to practice medicine under the laws of the country in which they practice, excluding you, your travel companion, a member of your close relative, or your employee.

**Money:** Cash, postal and bank money, cheques held by you for social, domestic and pleasure purposes.

**Outward journey:** The initial journey in conjunction with your trip from your home to your departure point or airport.

**Permanent total disablement:** A disablement which prevents you from carrying out any occupation for a period of 12 months after an accident sustained during your trip and which is, at the end of that period, beyond reasonable hope of improvement.

**Period of insurance:** The period of insurance for all sections except cancellation commences when you leave your home in your home country to start your trip and ends when you have returned to your home in your home country.

**Pre-existing medical condition:** Any medical condition where you have
been prescribed medication, including repeat prescriptions, or received treatment or attended a GP or a specialist as an outpatient or inpatient in the last 2 years, or for which you are currently on a waiting list for treatment or investigation;

Any illness for which you have received a terminal prognosis or any heart, heart-related or circulatory condition; or any respiratory condition; any stress, anxiety, depression or any other psychological condition; any cancerous condition; or any cerebral condition;

Any undiagnosed symptoms that may require treatment in the future (i.e. symptoms for which you are awaiting investigations/consultations, or awaiting results of investigations, or where the underlying cause of the symptoms has not been established).

Public transport: Airline, train, bus, coach, or ferry services, operating to a published timetable on which you are a fare-paying passenger or a tour operator’s own transport service, or taxi, to join your booked travel itinerary.

Ski equipment: Skis (including bindings), ski boots, ski poles and snowboards.

Strike or industrial action: Organised action taken by a group of workers which prevents the supply of goods and/or services on which your trip depends.

Terrorism: An act including, but not limited to, the use or threat of force or violence of any person or group, 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.

Trip: A journey starting and ending in your home country within the geographical area specified on your certificate of insurance during the period of insured.

United Kingdom: England, Scotland, Wales, Northern Ireland, Channel Islands and the Isle of Man except under Geographical Limits where Channel Islands and the Isle of Man are considered to be part of Europe.

Unattended: When you cannot see and are not close enough to your property to prevent unauthorised interference or theft of your property unless left in a safety-deposit facility.

Valuables: Jewellery, articles made of gold silver or other precious metals, precious or semi-precious stones, watches, binoculars, telescopes, photographic equipment, electronic audio or video equipment and any computer equipment (including software), furs, or leather clothing (apart from footwear).

You/Your: Each insured person named in the certificate of insurance.

We/Us/Our: The relevant insurer under each section of this policy.

YOUR COVER

There are conditions and exclusions which apply to individual sections of the policy and general conditions, exclusions and warranties which apply to the whole policy. Please refer to the relevant section and read in conjunction with the General Conditions and General Exclusions.

SECTION A - TRAVEL COVER

CANCELLATION AND CURTAILMENT

What you are covered for

We will pay you up to the amount shown in the summary of cover for the unused portion of your travel and accommodation costs that you have paid or contracted to pay and you suffer a financial loss because you cannot get a full refund if you cancel before the start of your trip or cut your trip short and return home early during the period of insurance because of the following:

1. the death, bodily injury, illness or being subject to quarantine of you, a close relative or any person you have arranged to travel or stay with during your trip;
2. you being called for jury service or as a witness in a Court of Law (but not as an expert witness or where your employment would normally require you to attend court); or
3. your redundancy, provided that you were working at your current place of employment for a minimum of 2 years and that you were not aware of any impending redundancy at the time this policy was issued or the trip was booked; or
4. your home being made uninhabitable due to accidental damage, burglary, flooding or fire;
5. the police requesting your presence following burglary or attempted burglary at your home; or
6. your passport, or the passport of any person you were intending to travel with, being stolen during the 7 days before the start date of your booked trip; or
7. you, or any person you intended to travel with, who is a member of the Armed Forces, emergency services, the nursing profession or a government employee being ordered to return to duty.

What you are NOT covered for

1. the excess shown in the summary of cover;
2. claims where you have failed to obtain a medical certificate from a medical practitioner, confirming that cancellation of the trip is necessary;
3. normal pregnancy, without any accompanying bodily injury, illness or complication;
4. claims arising directly or indirectly from any pre-existing medical conditions unless they have been declared and accepted by us in writing for cover;
5. any claims arising directly or indirectly from any medical condition affecting a non-travelling relative if: a terminal diagnosis had been received; or if they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or, or if during the 90 days immediately prior to the start of the period of insurance they had: required surgery, inpatient treatment or hospital consultations; or required any form of treatment or prescribed medication.
6. any extra charges from the company you booked with because of your failure to notify them immediately it was found necessary to cancel;
7. claims arising from prohibitive regulations by the government of any country;
8. theft of a passport which has not been reported immediately to the relevant authority;
9. accommodation costs paid for using any timeshare or holiday property bond;
10. any costs incurred by you which are recoverable from a tour operator, public transport operator, accommodation provider, holiday services provider or any other source, or for which you receive or are expected to receive compensation or other assistance;
11. any circumstance that could reasonably be anticipated at the time you booked your trip;
12. disinclination to travel or continue travelling, unless your change of travel plans is caused by one of the circumstances listed under ‘What you are covered for’;
13. your being self-employed or accepting voluntary redundancy;
14. any claim resulting from your failure to obtain a valid passport and any required visa in time for the booked trip;
15. anything mentioned in the General Exclusions.

EMERGENCY MEDICAL AND REPATRIATION EXPENSES

What you are covered for

If, during your trip, you become ill or sustain a bodily injury we will pay up to the amount shown in the summary of cover for costs incurred outside your home country that have been authorised by the emergency assistance company for:

1. emergency medical and surgical treatment in the nearest appropriate hospital, including medical practitioner fees, hospital expenses and charges for public transport;
2. dental treatment for the relief of pain or difficulty eating only;
3. reasonable and necessary additional accommodation (room only) and travelling expenses, including those of one relative or friend if you have to be accompanied home or if you are a child (under the age of 18) and require an escort home;
4. costs of repatriation of your body or ashes to your home country (but excluding the cost of burial or cremation); or
5. for local funeral expenses abroad.

SPECIAL CONDITIONS

This is not a private health insurance policy. We will pay for private treatment only if there is no appropriate reciprocal health agreement in existence and no public service available and we reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate. If you are taken into hospital or you think that you may have to curtail or extend your trip because of illness or a bodily injury, the emergency assistance company must be told immediately (see important contact numbers). You must contact us before incurring costs. Costs above £500 not authorised by us will not be covered. If you are physically unable to contact us, someone else must contact us on your behalf within 48 hours.

For travel to the United States of America we will only pay for reasonable and necessary emergency medical treatment, surgical, hospital, ambulance and nursing fees and charges. This means costs that are incurred for approved, eligible medical services or supplies up to 150% of the published medical rates for the same or similar treatment as payable by US Medicare.

If you become ill or sustain a bodily injury we have the right to bring you back to your home country, if the emergency assistance company medical practitioner states that you can safely travel. If you refuse to return home, no further costs will be covered.

What you are NOT covered for

1. the excess shown in the summary of cover;
2. costs in excess of £500 which have not been authorised by us in advance;
3. any treatment, investigations or tests in a private hospital or private clinic unless authorised and agreed by us;
4. treatment which takes place within your home country;
5. claims arising directly or indirectly from any pre-existing medical conditions unless they have been declared and accepted by us in writing for cover;
6. any sums which can be recovered by you and which are covered under any National Insurance Scheme, Reciprocal Health Arrangement or Private Health Insurance;
7. normal pregnancy and/or childbirth, without any accompanying bodily injury, illness or complication;
8. costs incurred for:
   a) surgery or medical treatment which in the opinion of the attending medical practitioner and the emergency assistance company medical practitioner can be reasonably delayed until your return to your home country;
   b) medication and/or treatment which at the time of departure is known to be required or to be continued outside your home country;
   c) preventative treatment which can reasonably be delayed until your return to your home country;
9. claims that are not confirmed as medically necessary by the attending medical practitioner or the emergency assistance company;
10. the cost of any elective (non-emergency) treatment or surgery, including exploratory tests;
11. the cost of any treatment not directly related to the illness or bodily injury which necessitated your admission to hospital;
12. any additional hospital costs arising from single or private room accommodation unless medically necessary;
13. expenses incurred as a result of a tropical disease where you have not had the recommended inoculations and/or taken the recommended medication;
14. costs that arise more than 12 months after a claim was first notified;
15. any claim arising directly or indirectly from your participation in any sports or activities not listed under the sports and activities tables or which you have not paid the appropriate premium for;
16. anything mentioned in the General Exclusions.

### HOSPITAL BENEFIT

#### What you are covered for

We will pay you up to the amount shown in the summary of cover should you suffer a bodily injury or illness during the period of insurance, for each full 24 hours that you spend as an inpatient in a hospital outside of your home country.

#### What you are NOT covered for

1. the excess shown in the summary of cover;
2. treatment which takes place within your home country;
3. claims arising directly or indirectly from any pre-existing medical conditions unless they have been declared to us and accepted by us in writing for cover;
4. normal pregnancy and/or childbirth, without any accompanying bodily injury, illness or complication;
5. claims that are not confirmed as medically necessary by the attending medical practitioner or the emergency assistance company;
6. hospitalisation for any elective (non-emergency) treatment or surgery, including exploratory tests;
7. hospitalisation for any treatment not directly related to the medical condition or bodily injury which necessitated your initial admittance into hospital;
8. hospitalisation as a result of a tropical disease where you have not had the recommended inoculations and/or taken the recommended medication;
9. anything mentioned in the General Exclusions.

### PERSONAL POSSESSIONS AND BAGGAGE

#### What you are covered for

1. We will pay up to the amount shown in the summary of cover for the value or cost of repair of any of your personal possessions (not hired, loaned or entrusted to you) which are lost, stolen, damaged or destroyed (after making allowance for wear and tear and depreciation).
2. We will pay up to the amount shown in the summary of cover for the cost of buying replacement necessities if your baggage is delayed in reaching you on your outward journey for at least 12 hours and you have a written report from the carrier to confirm this.

#### SPECIAL CONDITIONS

In the event of a claim for a pair or set of articles the maximum amount payable will be limited to the single article limit shown in the summary of cover. Receipts will be necessary in the event of a claim.

Within 24 hours of the discovery of the incident must report loss, theft or damage of personal possessions to the police or carrier as appropriate. Delayed baggage or personal possessions damaged in transit must be reported to the airline before leaving the baggage hall and a Property Irregularity Report (PIR) obtained.

Any amount we pay you under item 2 will be deducted from your claim if your baggage proves to be permanently lost and you make a claim for lost baggage.

#### What you are NOT covered for

1. the excess shown in the summary of cover;
2. you not exercising reasonable care for the safety and supervision of your personal possessions;
3. loss, destruction, damage or theft of any items left unattended in a public place, or a place to which members of the general public have access;
4. the loss, damage or delay in transit of your personal possessions, if you do not notify the carrier (i.e. airline, shipping company, etc.) and obtain a written report within 24 hours of discovery of the damage or loss;
5. loss, destruction, damage or theft:
   a) from confiscation or detention by customs or other officials or authorities;
   b) sports gear whilst in use;
   c) due to wear and tear, denting or scratching, moth or vermin;
   d) of valuables not carried in your hand luggage (i.e. carried on or about your person) while in transit;
6. breakage of fragile or brittle articles being transported by a carrier;
7. valuables stolen from an unattended vehicle at any time;
8. mobile phones or smart phones;
9. personal possessions stolen from:
   a) an unattended vehicle, unless it was in the locked glove compartment, or rear boot or luggage area of the vehicle and it is covered so as not to be visible from outside the vehicle, and unless there is evidence of forcible entry;
   b) an unattended vehicle (other than motor caravans) left for any period between the hours of 8pm and 9am;
10. any depreciation in value;
11. any property more specifically insured or recoverable under any other source;
12. the cost of replacement locks;
13. anything mentioned in the General Exclusions.

### PERSONAL MONEY

#### What you are covered for

We will pay you up to the amount shown in the summary of cover if your own money is lost or stolen whilst being carried on your person or left in a locked safety deposit box (or equivalent facility).

#### What you are NOT covered for

1. the excess shown in the summary of cover;
2. claims arising from you not exercising reasonable care for the safety and supervision of your money;
3. loss or theft of your money left unattended in a public place, or a place to which members of the general public have access;
4. money stolen from:
   a) an unattended vehicle, unless it was in the locked glove compartment, or rear boot or luggage area of the vehicle and it is covered so as not to be visible from outside the vehicle, and unless there is evidence of forcible entry;
   b) an unattended vehicle (other than motor caravans) left for any period between the hours of 8pm and 9am;
5. any depreciation in value or exchange rates;
6. anything mentioned in the General Exclusions.

### LOSS OF PASSPORT

#### What you are covered for

We will pay up to the amount shown in the summary of cover for:

1. the reasonable costs in obtaining a replacement passport or travel document (you are not covered for the cost of the document itself) to enable you to return to your home country following accidental loss or theft;
2. the reasonable costs in obtaining a replacement driving licence or green card following accidental loss or theft.

#### What you are NOT covered for

1. the excess shown in the summary of cover;
2. the cost of the passport, travel document, driving licence or green card;
3. loss due to delay, detention, confiscation, requisition or damage by customs or other officials or authorities;
4. loss or theft unless you have reported the loss or theft to the nearest police authority within 24 hours of discovery and have obtained a written police report;
5. loss of or theft from an unattended vehicle at any time;
6. anything mentioned in the General Exclusions.
5. We will pay you up to the amount shown in the summary of cover if you are travelling to reach your international departure point breaking down or being involved in an accident; or

6. 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 manufacturer's instructions;

7. any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before the start date of your policy and the date your travel tickets or confirmation of booking were issued;

8. anything mentioned in the General Exclusions.

PERSONAL LIABILITY

What you are covered for

We will pay up to amount shown in the summary of cover (inclusive of legal costs and expenses) if, during the trip, you become legally liable to pay damages in respect of:

1. accidental bodily injury, including death, illness and disease to a person; and/or
2. accidental loss of or damage to property.

SPECIAL CONDITIONS

You or your legal representatives must give us written notice immediately you receive notice of any prosecution or inquest in connection with any circumstances which may give rise to a claim under this section.

We may at any time pay the sum insured (after deduction of any sums already paid as compensation) or any lesser amount for which such claims(s) can be settled. Once this payment is made we will have no further liability for your claim.

What you are NOT covered for

1. claims arising from accidental death of or physical injury to you or your close relative;
2. any liability resulting from your employment, trade, profession, business or that of your close relative;
3. your responsibility as an employer to anyone employed by you or your close relative in any trade, business or profession;
4. any agreement or contract which adds any liability which would not have existed otherwise;
5. any liability arising from you or your close relative owning or using aircraft, horse-drawn vehicles, motorised or mechanically propelled, assisted vehicles or towed vehicles, boats (other than rowing boats, punts), jet skis, jet bikes or wet bikes, animals (other than horses, domestic dogs or cats), firearms;
6. any liability resulting from wilful or malicious acts by you;
7. accidental injury or loss which has not been caused by you;
8. any claim for personal liability which is covered by any other insurance held by you;
9. any claims arising from the occupation, except temporarily for the purposes of the trip, or ownership of any land or building;
10. any claim if you engage in any activity where this policy states that Personal Liability cover is excluded;
11. anything mentioned in the General Exclusions.

LEGAL EXPENSES

What you are covered for

We will pay up to the amount shown in the summary of cover for legal expenses to bring a claim for damages or compensation against a third party, if you suffer an incident that results in bodily injury, death or illness caused by a third party during the trip.

The following words and expressions used in this section of the policy shall mean the following wherever they appear in bold:

Legal Expenses:

a) fees, expenses and other costs reasonably incurred (as determined by our legal representative) by a legal representative to pursue a claim or legal proceedings for damages and/or compensation against a third party who has caused your bodily injury, death or illness.
b) costs that you are legally liable for following an award of costs by any court or tribunal or an out-of-court settlement made in connection with any claim or legal proceedings.

Legal Representative:
The solicitor or other suitably qualified person appointed by us in accordance with this section of the policy.

SPECIAL CONDITIONS

1. Written consent must be obtained from us prior to incurring legal expenses. This consent will be given if you can satisfy us that:
   a) there are reasonable (as determined by our legal representative) grounds for pursing the claim or legal proceedings; and
   b) in the opinion of our legal representative the prospects of success and of recovering damages/enforcing a judgment is at least 51%.
2. All claims or legal proceedings including any appeal against judgement resulting from the same original cause, event, or circumstance, will be regarded as one claim.

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3. If you are successful in any action, any legal expenses provided by us must be reimbursed to us.
4. We may at our discretion assume control at any time of any claim or legal proceedings in your name for damages and or compensation from a third party.
5. We may at our discretion offer to settle a claim with you instead of initiating or continuing any claim or legal proceedings for damages and or compensation from a third party. Any such settlement will be final and final in respect to the claim.
6. We may at our discretion offer to settle a counter-claim against you instead of continuing any claim or legal proceedings for damages and or compensation from a third party.
7. Only the costs incurred by a legal representative approved or appointed by us will be covered.
8. We shall have complete control over the legal proceedings through legal representatives. We nominate up to the point where proceedings are issued at which point you are free to nominate a suitably qualified person, although we do not have to accept them.
9. Any legal representative will be appointed by us to represent you according to our standard terms, which may include a Conditional Fee Agreement or a Contingency Fee Agreement.
10. You will have direct contact with the legal representative and you must authorise them to disclose any information or documentation we may ask for.
11. We will have direct contact with the legal representative and you must authorise them to disclose any information or documentation we may ask for.
12. If we ask, you must have any legal costs taxed, assessed or audited.

What you are NOT covered for
1. the excess as shown in the summary of cover;  
2. any claim or the costs of taking action will be more than any award or the prospects of success and of recovering damages/enforcing a judgment is likely to be less than 51%;  
3. any claim reported to us more than 3 months after incident which led to the claim;  
4. legal expenses incurred in the defence against any civil claim or legal proceedings made or brought against you;  
5. legal expenses incurred before receiving our prior written approval;  
6. legal expenses incurred in connection with any criminal or wilful act committed by you;  
7. legal expenses incurred for any claim or legal proceedings brought against:  
   a) a travel agent, tour operator, carrier, insurer or their agent;  
   b) a holiday accommodation provider;  
   c) us, you or any company or person involved in arranging this policy;  
   d) any person named on this policy;  
8. fines, compensation or other penalties imposed by a court or other authority;  
9. legal expenses incurred after you have not accepted an offer from a third party to settle a claim or legal proceeding where the offer is considered by our legal representative to be reasonable or you not accepting an offer from us to settle a claim;  
10. legal expenses which we consider to be unreasonable or excessive or unreasonably incurred (as determined by our legal representative);  
11. legal expenses incurred in pursuing any claim for compensation against the manufacturer, distributor or supplier of any drug, medication or medicine;  
12. any claim relating to:  
   a) an illness which gradually develops and is not caused by a specific or sudden event;  
   b) the driving of a motor vehicle for which you had no valid insurance;  
   c) judicial review or coroner’s inquest;  
   d) defending your legal rights, except for the defence of any counterclaim;  
13. any claim where legal expenses are based directly or indirectly on the amount of compensation awarded and specifically which is capable of being pursued under a Contingency Fee Agreement;  
14. legal expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement;  
15. legal expenses incurred if an action is brought in more than one country;  
16. anything mentioned in the General Exclusions.

CATASTROPHE COVER
What you are covered for
We will pay up to the amount shown in the summary of cover for your reasonably incurred additional costs of travel and accommodation, to enable you to continue your trip, in a close location to that booked if the pre-booked accommodation has been damaged by fire, flood, earthquake, storm, lightening, explosion, hurricane or the area is quarantined due to a major outbreak of an infectious disease.

What you are NOT covered for
1. any claim for a trip within your home country;  
2. any claim for travel or accommodation where the trip formed part of a tour operator’s package holiday;  
3. any claim where the fire, flood, earthquake, storm, lightening, explosion, hurricane or infectious disease had occurred before you left home;  
4. any amounts that are recoverable from any other source;  
5. any claim where you are unable to provide evidence of the necessity to make alternative travel arrangements;  
6. any claim where the alternative accommodation is more than 20 miles from that originally booked unless agreed by us in writing;  
7. any claim where you have purchased Standard cover.

SPECIAL CONDITIONS
You will need to provide written evidence from official sources to confirm the need to find alternative accommodation, stating the reason why this was necessary. You will need to submit this to claims handler along with your original booking confirmation and receipts for all expenses made.

HIJACK
What you are covered for
We will pay up to the amount shown in the summary of cover for each 12 hour period you are confined as a result of hijack.

What you are NOT covered for
1. any compensation unless you have obtained confirmation from the airline carrier or their handling agents confirming the period of delay;  
2. any claim where you have purchased Standard cover.

SPECIAL CONDITIONS
In order to make a claim under this section you must obtain an independent written report confirming the period of delay along with any supporting documentation such as press cuttings.

SPECIAL SPORTS AND ACTIVITIES COVER
What you are covered for
We will pay up to the amount shown in the summary of cover for:
1. the necessary fees you are charged by specialist local rescue organisations for search, rescue and emergency transfer to hospital following an accident or injury whilst participating in a Sport or Activity which is covered under your policy;  
2. your own sports and/or activity equipment to cover:  
   a) the cost of repair of items that are partially damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear or;  
   b) the original purchase price of the item, (after making allowance for wear and tear and depreciation), to cover items that are stolen, permanently lost or destroyed whilst on your trip.

What you are NOT covered for
1. participation as a professional sports person receiving payment for each appearance (other than sponsorship only);  
2. any sport or activity specifically shown as excluded under this policy unless we have confirmed cover in writing and you have paid any required additional premium;  
3. participation in organised competitions involving any hazardous activities;  
4. any obligation upon us to organise any search and rescue operation;  
5. sports and/or activity equipment used in mountaineering or potholing;  
6. sports and/or activity equipment left unsecured or outside your reach or unattended at any time in a place to which the public have access;  
7. anything mentioned in the General Exclusions.

OPTIONAL ADDITIONAL COVER TO SECTION A
Any optional additional cover will be shown on your certificate of insurance.

OPTIONAL ANNUAL MULTI TRIP EXTENSION.
The maximum trip length of 31 days on an Annual Multi Trip policy can be extended to either 45 or 60 days, providing you are not over 65 years of age, on payment of an extra premium.

OPTIONAL EXCESS WAIVER
The excess is reduced to nil except where stated. This benefit must be purchased at the same time as buying your policy.
Note: In the event of an injury occurring during the course of voluntary manual work, the excess under the section Medical & Repatriation Expenses will be increased to £250 and the application of the Excess Waiver will not delete this increased excess.
### OPTIONAL WINTER SPORTS COVER

**PLEASE NOTE:** If you have purchased a Single Trip policy then Wintersports cover is included with Super policies only. Winter Sports cover is available for Standard and Premier policies for an additional premium.

If you have purchased an Annual Multi-trip policy and have a Super policy then you are covered when taking part in Winter Sports up to a total of 17 days in aggregate during the Period of Insurance. This is available for Standard and Premier policies for an additional premium.

This policy excludes participating in or practising for certain winter sports and activities. Please ensure that the activity you are doing is covered.

This policy will cover you when you are engaging in the following winter sports on a non-competitive and non-professional basis during your trip when you have paid the additional winter sports premium:  
- Cat skiing (with guides)
- Cross country skiing
- Glacier skiing
- Ice hockey
- Langlauf (cross country skiing)
- Monoskiing (not for time trials/speed skiing or racing)
- Skiing on piste
- Skiing or snowboarding off piste (within local ski patrol guidelines)
- Sledging/tobogganing

The following activities will be covered but there will be no cover in respect of any Personal Accident or Personal Liability claims:
- Kite snowboarding
- Snow go karting
- Skidoo

Even if the appropriate winter sports premium has been paid, the following activities will remain excluded:
- Aerial skiing
- Air boarding
- Biathlon
- Bob sleigh
- Freestyle skiing
- Helicopter skiing or heli boarding
- Ice climbing
- Ice diving
- Ice fishing by snowmobile
- Ice hockey
- Ice holing
- Ice marathon
- Ice speedway
- Nordic skiing
- Parasking
- Ski acrobatics/air/aerials

You are not covered when engaging in organised competitions or when skiing against local authority warning or advice.

If you are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call our Travel Helpline as quoted on your certificate of insurance.

Benefits under the sections of cover already described are extended to cover many sports and activities as standard. Please note that all terms, conditions and exclusions (except where these are amended under this upgrade) continue to apply for all sections in respect of winter sports.

### WINTER SPORTS CANCELLATION OR CURTAILMENT

**What you are covered for**

In addition to the Cancellation or Curtailment section we will pay up to the amount shown in the summary of cover for the cost of deposits you cannot recover, or payments you have made (or contracted to pay) for unused ski pass or ski school fees.

**What you are NOT covered for**

1. anything mentioned in the exclusions relating to the Cancellation or Curtailment section;
2. anything mentioned in General Exclusions.

### SKIS, SKI EQUIPMENT & SKI PASS

**What you are covered for**

In addition to the Personal Possessions and Baggage section we will pay up to the amount shown in the summary of cover if:

1. ski equipment belonging to or hired by you is damaged, stolen, destroyed or lost in the course of a trip;
2. your ski pass that you are carrying on your person or have left in a safety box is lost, stolen, or damaged in the course of a trip.

**SPECIAL CONDITIONS**

Ski equipment is covered against damage or loss whilst in use, if being used correctly. Skis are covered when locked to a roof rack, which is itself locked to the roof of a vehicle.

You must take reasonable care of your ski equipment and ski pass and must not leave them unattended at any time in a place to which the public has access.

**What you are NOT covered for**

1. anything mentioned in the exclusions relating to the Personal Possessions and Baggage section;
2. anything mentioned in the General Exclusions.

### PISTE CLOSURE

**What you are covered for**

If during a trip you are prevented from skiing at the pre-booked resort for more than 24 consecutive hours, because adverse weather conditions cause a total closure of the lift system (other than baby drags and lifts used for transport within the resort by non-skiers) we will pay up to the amount shown in the summary of cover:

1. for all reasonable travel costs and lift pass charges you have to pay to travel to and from a similar area to ski; or
2. as a cash benefit payable if no suitable alternative skiing is available.

**What you are NOT covered for**

1. trips in the Northern Hemisphere outside the period commencing 1st December and ending 31st March;
2. trips in the Southern Hemisphere outside the period commencing 1st May and ending 30th September;
3. anything mentioned in the General Exclusions.

### AVALANCHE OR LANDSLIDE

**What you are covered for**

If, following avalanches or landslides, access to and from the ski resort is blocked or services are cancelled or curtailed we will pay up to the amount shown in the summary of cover for reasonable extra accommodation and travel expenses. Evidence of limited access will be required.

**What you are NOT covered for**

Anything mentioned in the General Exclusions.

### SKI HIRE

**What you are covered for**

If your ski equipment is delayed on the outward journey of a trip for more than 12 hours, then we will pay you up to the amount shown in the summary of cover for hire of equivalent replacement ski equipment.

**What you are NOT covered for**

1. the loss, damage or delay in transit of your ski equipment if you do not notify the carrier within 24 hours and obtain a Property Irregularity Report (PIR) or other report confirming the delay;
2. anything mentioned in the General Exclusions.

### OPTIONAL SPORTS AND ACTIVITIES COVER

Unlike other policies we cover many sports and activities as standard. Cover for the following activities is included for recreational, amateur purposes only. When participating in your activity you must ensure that it is adequately supervised and appropriate safety equipment is worn/used at all times.

**Table A - Covered under Standard Premier and Super policies**

<table>
<thead>
<tr>
<th>Activity</th>
<th>Cover</th>
</tr>
</thead>
<tbody>
<tr>
<td>Athletics</td>
<td>Rambling</td>
</tr>
<tr>
<td>Badminton</td>
<td>Roller skating/blading</td>
</tr>
<tr>
<td>Baseball</td>
<td>Rounders</td>
</tr>
<tr>
<td>Basket ball</td>
<td>Running – sprint/long distance</td>
</tr>
<tr>
<td>BMX Cycling</td>
<td>Safari (organized – no guns)</td>
</tr>
<tr>
<td>Bowling</td>
<td>Scuba diving to 30m (when qualified)</td>
</tr>
</tbody>
</table>

**Insurance Policy:** PW7144/v6 Page 11 of 16
<table>
<thead>
<tr>
<th>Activity</th>
<th>Insurance Policy, PW7714U6</th>
</tr>
</thead>
<tbody>
<tr>
<td>Archery</td>
<td>Gaëlic Football (non competitive)</td>
</tr>
<tr>
<td>Boxing (no contact)</td>
<td>Go karting (recreational use)</td>
</tr>
<tr>
<td>Camel/Elephant Riding/Trekking</td>
<td>Hiking (over 2000m, under 6000m)</td>
</tr>
<tr>
<td>Canoeing/Kayaking (inland/coastal)</td>
<td>Horse Riding (no polo, hunting, jumping)</td>
</tr>
<tr>
<td>Field Hockey</td>
<td>Parascending over water</td>
</tr>
<tr>
<td>Fishing (freshwater and deep sea)</td>
<td>Roller Hockey/Street Hockey</td>
</tr>
<tr>
<td>Flying as a passenger (private/small aircraft)</td>
<td>Trekking (over 2000m, under 6000m)</td>
</tr>
<tr>
<td>Flying as a passenger (private/small aircraft)</td>
<td>White/Black Water Rafting (grade 1 to 4)</td>
</tr>
<tr>
<td>Golf</td>
<td>Triathlon</td>
</tr>
<tr>
<td>Abseiling</td>
<td>Martial Arts (training only)</td>
</tr>
<tr>
<td>Animal Conservation/Game Reserve Work</td>
<td>Motorcycling under 50cc – no racing</td>
</tr>
<tr>
<td>Canoeing/Kayaking White Water</td>
<td>Mountain Biking</td>
</tr>
<tr>
<td>Clay Pigeon Shooting</td>
<td>Mountain Boarding</td>
</tr>
<tr>
<td>Cross Channel Swimming</td>
<td>Paintballing</td>
</tr>
<tr>
<td>Dry slope skiing</td>
<td>Roving (inland/coastal)</td>
</tr>
<tr>
<td>Fencing</td>
<td>Sailing/Boarding</td>
</tr>
<tr>
<td>Gymnastics</td>
<td>Scuba Diving (max 30m unqualified but accompanied)</td>
</tr>
<tr>
<td>Handball</td>
<td>Scuba Diving (max 40m if qualified)</td>
</tr>
<tr>
<td>High Diving</td>
<td>Surfing</td>
</tr>
<tr>
<td>Hot Air Ballooning</td>
<td>Wakeboarding</td>
</tr>
<tr>
<td>Jet Boating</td>
<td>War Games (non armed forces)</td>
</tr>
<tr>
<td>Jet Skiing</td>
<td>Water Skiing</td>
</tr>
<tr>
<td>Kite Surfing/Landboarding/Buggying</td>
<td>Water Skiing</td>
</tr>
<tr>
<td>Lacrosse</td>
<td>Weightlifting</td>
</tr>
<tr>
<td>Marathons</td>
<td>Zorbing/Hydrozorbing</td>
</tr>
<tr>
<td>Table E - Excluded under Standard Premier and Super policies</td>
<td>Your policy will not cover the following Special Sports and Activities:</td>
</tr>
<tr>
<td>Boxing</td>
<td>Mountaineering</td>
</tr>
<tr>
<td>Canyoning</td>
<td>Parasailing</td>
</tr>
<tr>
<td>Caving/Cave Diving</td>
<td>Point to Point</td>
</tr>
<tr>
<td>Flying as a pilot</td>
<td>Polo</td>
</tr>
<tr>
<td>Horse Jumping</td>
<td>Potholing</td>
</tr>
<tr>
<td>Horse Racing</td>
<td>Professional Sports</td>
</tr>
<tr>
<td>Hunting/Shooting</td>
<td>Quad biking</td>
</tr>
<tr>
<td>Hunting on Horseback</td>
<td>Rock climbing</td>
</tr>
<tr>
<td>Hurling</td>
<td>Rock Scrambling</td>
</tr>
<tr>
<td>Judo</td>
<td>Shark Feeding/Cage Diving</td>
</tr>
<tr>
<td>Karate</td>
<td>Steeplechasing</td>
</tr>
<tr>
<td>Kendo</td>
<td>Team Sports played in competitive contests</td>
</tr>
<tr>
<td>Martial Arts</td>
<td>Wrestling</td>
</tr>
<tr>
<td>Microlighting</td>
<td>Yachting (racing)</td>
</tr>
<tr>
<td>Motor Racing (all types)</td>
<td></td>
</tr>
</tbody>
</table>

### TABLE B - Covered under Standard Premier and Super policies
**Your policy also covers the following Special Sports and Activities but no cover will apply in respect of the Personal Liabilities and Personal Accident Sections of the policy:**
- Archery
- Boxing (no contact)
- Camele/Elephant Riding or Trekking
- Canoeing/Kayaking (inland/coastal)
- Field Hockey
- Fishing (freshwater and deep sea)
- Flying as a passenger (private/small aircraft)
- Golf
- Abseiling
- Animal Conservation/Game Reserve Work
- Canoeing/Kayaking White Water
- Clay Pigeon Shooting
- Cross Channel Swimming
- Dry slope skiing
- Fencing
- Gymnastics
- Handball
- High Diving
- Hot Air Ballooning
- Jet Boating
- Jet Skiing
- Kite Surfing/Landboarding/Buggying
- Lacrosse
- Marathons

### TABLE C - Covered under Super policies automatically otherwise available for an additional premium for Premier policies.
**Your policy also covers the following Special Sports and Activities but no cover will apply in respect of the Personal Liabilities and Personal Accident Sections of the policy:**
- Archery
- Boxing (no contact)
- Camele/Elephant Riding or Trekking
- Canoeing/Kayaking (inland/coastal)
- Field Hockey
- Fishing (freshwater and deep sea)
- Flying as a passenger (private/small aircraft)
- Golf
- Abseiling
- Animal Conservation/Game Reserve Work
- Canoeing/Kayaking White Water
- Clay Pigeon Shooting
- Cross Channel Swimming
- Dry slope skiing
- Fencing
- Gymnastics
- Handball
- High Diving
- Hot Air Ballooning
- Jet Boating
- Jet Skiing
- Kite Surfing/Landboarding/Buggying
- Lacrosse
- Marathons

### TABLE D - Covered under Super policies automatically otherwise available for an additional premium for Premier policies.
**Your policy also covers the following Special Sports and Activities, but no cover will apply in respect of any Personal Accident or Personal Liability claims and the policy excess will be increased to £250 under Emergency Medical Expenses:**
- American Football
- Bungee Jump (up to 3)
- Gliding
- Hang Gliding
- Motorcycling (over 50cc and under 250cc – no racing)
- Parachuting
- Paragliding/Parapenting
- Archery
- Boxing (no contact)
- Camele/Elephant Riding or Trekking
- Canoeing/Kayaking (inland/coastal)
- Field Hockey
- Fishing (freshwater and deep sea)
- Flying as a passenger (private/small aircraft)
- Golf
- Abseiling
- Animal Conservation/Game Reserve Work
- Canoeing/Kayaking White Water
- Clay Pigeon Shooting
- Cross Channel Swimming
- Dry slope skiing
- Fencing
- Gymnastics
- Handball
- High Diving
- Hot Air Ballooning
- Jet Boating
- Jet Skiing
- Kite Surfing/Landboarding/Buggying
- Lacrosse
- Marathons

### TABLE E - Excluded under Standard Premier and Super policies
**Your policy will not cover the following Special Sports and Activities:**
- Archery
- Boxing (no contact)
- Camele/Elephant Riding or Trekking
- Canoeing/Kayaking (inland/coastal)
- Field Hockey
- Fishing (freshwater and deep sea)
- Flying as a passenger (private/small aircraft)
- Golf
- Abseiling
- Animal Conservation/Game Reserve Work
- Canoeing/Kayaking White Water
- Clay Pigeon Shooting
- Cross Channel Swimming
- Dry slope skiing
- Fencing
- Gymnastics
- Handball
- High Diving
- Hot Air Ballooning
- Jet Boating
- Jet Skiing
- Kite Surfing/Landboarding/Buggying
- Lacrosse
- Marathons
- Archery
- Boxing (no contact)
- Camele/Elephant Riding or Trekking
- Canoeing/Kayaking (inland/coastal)
- Field Hockey
- Fishing (freshwater and deep sea)
- Flying as a passenger (private/small aircraft)
- Golf
- Abseiling
- Animal Conservation/Game Reserve Work
- Canoeing/Kayaking White Water
- Clay Pigeon Shooting
- Cross Channel Swimming
- Dry slope skiing
- Fencing
- Gymnastics
- Handball
- High Diving
- Hot Air Ballooning
- Jet Boating
- Jet Skiing
- Kite Surfing/Landboarding/Buggying
- Lacrosse
- Marathons

### OPTIONAL GOLF COVER
This section of cover is only applicable *if you have paid the appropriate premium (if you have a Premier Policy) and is noted in your certificate of insurance.*

Please Note: Golf Cover is included with Super Policies only. Golf Cover can be added to Premier Policies for an additional premium.

### What you are covered for
If during your trip your *own golf equipment* is lost or damaged, we will pay up to the amount shown in the summary of cover for:
1. The *excess* shown in the summary of cover;
2. Any claim *if you do not exercise reasonable care* for the safety and supervision of your *own or your hired golf equipment*;
3. Your *own golf equipment* which is over three years old;
4. Claims *if you do not obtain a written police report* within 24 hours of the discovery in the event of loss, burglary or theft of your *own or your hired golf equipment*;
5. Claims where *your own or your hired golf equipment* are lost, damaged or delayed in transit if you do not notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carrier’s report within 24 hours;
6. Loss, destruction or damage from confiscation or detention by customs or other officials or authorities;
7. *Golf equipment* being stolen from:
   a) An unattended vehicle unless it was in the rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, or items stored on a roof, and there is evidence of forced entry;
   b) An unattended vehicle (other than motor caravans) left for any period between the hours of 9 pm and 9 am.

### LOSS OF GREEN FEES
We will pay up to the limits shown in the summary of cover for the unused portion of Green Fees you have paid or contracted to pay before your trip started:
1. You have a valid claim under Cancellation or Curtailment or Emergency Medical Expenses and Repatriation and are therefore unable to play golf or;
2. The golf course is closed due to adverse weather conditions provided that written confirmation is provided.

### What you are NOT covered for
1. Claims that are not covered as medically necessary by the emergency assistance company and where a medical certificate has not been obtained from the attending medical practitioner abroad confirming that you are unable to play golf and unable to use the golf facilities;
2. Claims *if you have not provided written confirmation from the golf course in question that the course was closed due to adverse weather conditions*;
3. Anything mentioned under the exclusions contained in the Cancellation and Curtailment and Emergency Medical and Repatriation Expenses sections;
4. Anything mentioned in the General Exclusions.

### OPTIONAL BUSINESS EQUIPMENT COVER
This section of cover is only applicable *if you have paid the appropriate premium (if you have a Premier Policy) and is noted in your certificate of insurance.*

Please Note: Business Equipment Cover is included with Super Policies only. Business Equipment Cover can be added to Premier Policies for an additional premium.

### What you are covered for
We will pay up to the amount shown in the summary of cover for:
1. For the value or cost of repair of any of your *business equipment* which is lost, stolen or damaged after making proper allowance for wear and tear and depreciation;
2. For the reasonable cost of hiring equivalent replacement business equipment if the business equipment held by you for business reasons is lost, stolen or damaged.
3. for the following business items that you are responsible for if they are lost or stolen:
   a) Cash*
   b) Travellers Cheques
   c) Travel Tickets
   d) Admission Tickets

   *If cash is collected from a bank for use during a trip it will be covered for a period of 72 hours prior to the start of a trip and shall continue for the same period after returning from the trip or until deposited at a bank whichever occurs first.

SPECIAL CONDITIONS

In the event of a claim for a pair or set of articles the maximum amount payable will be limited to the single article limit shown in the summary of cover.

Within 24 hours of the discovery of the incident you must report loss, theft or damage of personal possessions to the police or carrier as appropriate. Delayed baggage or personal possessions damaged in transit must be reported to the airline before leaving the baggage hall and a Property Irregularity Report (PIR) obtained.

What you are NOT covered for

1. the excess shown in the summary of cover;
2. any loss, theft or damage during your outward or return journey if you do not get a written report from the carrier within 24 hours of the loss, theft or damage;
3. anything mentioned the exclusion from the Personal Possession and Baggage section;
4. any loss and/or theft not reported to the police within 24 hours of discovery, and a police report obtained;
5. any loss, theft or damage whilst left unattended unless you have kept them in locked accommodation, a safe or a safety deposit box;
6. equipment or money left in a vehicle overnight between the hours of 9pm and 9am;
7. any loss, theft or damage to mobile and smart phones, loose precious stones, securities, deeds, bonds, stamps or documents of any kind;
8. loss, theft, or damage of equipment and money whilst in the custody of the carrier;
9. more than the value of the part of a pair or set which is lost, stolen or damaged;
10. anything mentioned in the General Exclusions.

GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS

1. All receipts must be retained and produced in the event of a claim. Your claim may be rejected if receipts are not produced.
2. If we require any medical certificates, information, evidence and receipts, these must be obtained by you at your expense.
3. In the event of a claim, if we require a medical examination you must agree to this and in the event of death we are entitled to a post mortem examination, both at our expense.
4. You must take all reasonable steps to recover any lost or stolen article.
5. You must take all reasonable steps to avoid or minimise any loss or damage likely to give rise to a claim under this policy. You must act as if you were not insured.
6. We will make every effort to provide all services stated in this document. Remote geographical locations or unforeseeable adverse local conditions may affect normal service.
7. We may at any time pay our full liability under this policy after which we will have no further liability.
8. If any claim is found to be fraudulent in any way this policy will not apply and all claims related or subsequent to the fraud will not be paid.

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS

We will not pay anything directly or indirectly caused by:

1. your suicide, deliberately injuring yourself, being under the influence of drugs (unless prescribed by a doctor), alcohol, alcoholism or other alcohol related illnesses, drug addiction, solvent abuse, self-exposure to needless danger (unless you are trying to save someone’s life);
2. you climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or sitting, planking, balconing, owling or lying on any external part of any building, or climbing or moving from any external part of any building to another (apart from stairs, ramps or walkways) and falling regardless of the height, unless your life is in danger or you are attempting to save human life;
3. you fighting, except in self-defence;
4. air travel (other than as a fare-paying passenger on a regular scheduled airline or licenced charter aircraft);
5. bankruptcy/liquidation of any tour operator, travel agent or transportation company;
6. consequential loss of any kind unless specifically provided for within this policy (for example, but not limited to, loss of earnings due to being unable to return to work following injury or illness or cost of replacement lock if keys are lost);
7. loss or damage to any property and expense or legal liability directly or indirectly caused by:
   a) ionising radiations or radioactive contamination from any nuclear fuel or nuclear waste which results in burning of nuclear fuel or;
   b) the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or a part of it;
8. loss or damage arising from war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion or uprising, blockade, military or usurped power;
9. any act of terrorism (this exclusion does not apply to Emergency Medical and Repatriation Expenses or Personal Accident claims);
10. you riding on a motorcycle with an engine capacity in excess of 250cc or of any engine size if you fail to wear a crash helmet or have not paid the appropriate additional premium;
11. you riding on a quad bike;
12. you driving a motor vehicle or riding a motorcycle without an appropriate licence or when not insured under a motor insurance policy;
13. any sports or activities not listed under the sports and activities tables or which you have not paid the appropriate premium for;
14. winter sports of any kind (unless the appropriate premium has been paid);
15. any payment which you would normally have made during your travels, if nothing had gone wrong (for example, meals);
16. your travel to a country or specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office or the World Health Organisation has advised against all, or all but essential travel;
17. claims arising from your wilful, malicious or unlawful acts;
18. a pre-existing medical condition not declared to and accepted by us in writing;
19. driving, or in charge of a vehicle where your blood/alcohol level alcohol level is above the legal limit stated in the laws of the country where the incident occurs;
20. your failure to meet the eligibility criteria under this policy.

SECTION B - SCHEDULED AIRLINE FAILURE

What you are covered for

We will indemnify you up to the amount shown in the Summary of Cover table in total for each Insured person named on the Invoice and Airline Ticket for:

1. Non-refundable payments which you have made in advance of the Insolvency of the scheduled airline you are booked to travel with, which were incurred before your departure date if you have to cancel your Trip;
2. The extra cost of a one way airfare of a standard no greater than the class of journey on the Outward journey of your Trip (to your original departure country within the European Union) as a result of the Insolvency or Financial Failure of the Scheduled airline on which you are booked to travel causing the flight (or flights) on which your Trip depends that were subject to your Advanced Booking being discontinued and you not being offered from any other source any reasonable alternative flight or refund of charges you have already paid.

SPECIAL CONDITIONS WHICH APPLY:

You must obtain written confirmation from the liquidator that the third party supplier has become insolvent.

What you are NOT covered for

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

1. Any expense following your disinclination to travel or to continue with your Trip or loss of enjoyment on your Trip;
2. Any expense arising from circumstances which could reasonably have been anticipated at the time you booked your Trip;
3. Any costs incurred by you which are recoverable or for which you receive or are expected to receive compensation;
4. Any form of travel delay or other temporary disruption to your Trip;
5. Any loss sustained by you when the Insurance Policy or other evidence or coverage was effected after the date of the first threat of Insolvency or Financial Failure (as defined herein) of the Scheduled airline or other relevant company was announced.
6. Any costs recoverable from any company who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim).
7. Any loss for which a third party is liable or which can be recovered by other legal means.
8. Anything mentioned in the General Exclusions unless specifically insured under this Section.

This policy provides cover ONLY in the event that you cannot recover your losses from any other source. In the event of a loss, you should first make your claim against ATOL, Your credit or debit card provider under Section 75 of the
 SECTION C - OPTIONAL GADGET COVER

You can only purchase this upgrade if you are resident in the United Kingdom. If you have purchased a Single Trip policy, Gadget cover is included if you have paid the appropriate additional premium for the period of insurance up to a maximum of 90 days.

If you have purchased an Annual Multi-trip policy, you are covered when taking part in a holiday for up to 31 days during the period of insurance when you have paid the appropriate additional premium. Please note that the Excess Waiver upgrade ONLY relates to the travel policy. This cannot be applied to the Gadget insurance upgrade.

This Gadget Insurance is arranged by Rock Insurance Services Limited.

CERTIFICATION OF COVER

Your policy combined with your certificate of insurance certifies that insurance has been effected between you and us. In return for payment of the premium we agree to insure you in accordance with the terms and conditions contained in and endorsed on these documents.

INTRODUCTION

You purchased this optional Gadget cover at the same time you purchased your Travel Insurance Policy. Optional Gadget cover provides cover for your electronic equipment against theft, accidental damage and breakdown when you are on a holiday that is covered by your Travel Insurance Policy. When you purchased your Gadget Insurance you selected the level of cover suitable for you. Your level of cover will be confirmed in your insurance certificate. Please ensure you keep your insurance certificate together with this policy in a safe place.

WHERE AND WHEN COVER APPLIES

Period of this Policy

The period of this Policy will be the same as the period of your Travel Insurance Policy and is shown in your insurance certificate.

Operative time and geographical area

The protection under your Gadget Insurance starts and ends at the same time and applies in the same geographical areas as your Travel Insurance Policy and only when you are on a holiday.

DEFINITIONS

The following words shall have the meanings given below wherever they appear in bold:

Accessories: Chargers, carrying cases, headphones and hands-free mounting kits, USB cables but excluding a SIM Card that were supplied with your electronic equipment.

Accidental Damage: The unintentional and unforeseen failure, breakage or destruction of your electronic equipment, with visible evidence of an external force being applied and which results in the electronic equipment being unusable.

Breakdown: The failure of any electrical or mechanical component in your electronic equipment due to a sudden and unforeseen fault, which causes your electronic equipment to stop working in the way the manufacturer intended and which requires repair or replacement before the electronic equipment can be used again.

Commencement Date: The date your cover begins with us, as detailed in your insurance certificate.

Computer Virus: Means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. Computer virus includes but is not limited to ‘Trojan Horses’, ‘worms’ and ‘time or logic bombs’.

Cosmetic Damage: Any damage which is non-structural, including but not limited to scratches, dents and marks, which does not affect the usage of the electronic equipment.

Electronic Data: Means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

Electronic Equipment: The item or items purchased and owned by you, as new and in full working order, from a UK VAT registered company and for which you hold proof of purchase, and that is insured by us as detailed in your insurance certificate.

End date: The date that all cover under your policy will cease being the date on your insurance certificate. or the date you return home.

Excess: The amount you will be required to pay towards each claim you make under this policy.

Holiday: A journey which commences when you leave your home for an overseas destination and ends when you return home. This must not exceed the maximum duration for an individual trip as shown on your insurance certificate.

Home: Your usual place of residence in the UK, Channel Islands or Isle of Man.

Immediate Family: Your husband, wife, civil partner, partner, children or parents, who permanently live in your home.

Period of Insurance: The period of time between the commencement date and the end date which is shown on your insurance certificate and that the policy will be in force for. Cover under this policy only applies when you are on your holiday.

Proof of Purchase: An original receipt and any other documentation required to prove your electronic equipment was purchased from a UK VAT registered company and that it is owned by you - including the date of purchase, make, model, serial and IMEI number of your electronic equipment, where applicable.

Replacement Item(s): An identical item of electronic equipment of the same age and condition, or if not available, one of comparable specification or the equivalent value taking into account the age and condition of the original item of electronic equipment. Replacement items will only be delivered to a UK address of your choice you will need to arrange onward shipment to your destination choice.

Terrorism: Any act including but not limited to the use, or threat, of violence or force by any person or organisation involving, causing or threatening harm or putting the public or any section of the public in fear if it is likely that the purpose of is a political, religious, ideological (of an intellectual or rational nature) or similar nature.

Theft: The unauthorised dishonest appropriation or attempted appropriation of the insured electronic equipment, by another person with the intention of permanently depriving you of it.


Unattended: Not visible to you and not within your arms’ length reach. We will not pay any claims for property left unattended in publicly accessible places. you must act as though you are not insured.

Unauthorised Calls, Texts or Data Use: Any calls, texts or data use made from your electronic equipment after the time that it was stolen, to the time that it was blacklisted by your airtime provider.

We, Us, Our, Insurer: UK General Insurance Ltd on behalf of Great Lakes Insurance SE.

You, Your: The insured person, who owns the specified electronic equipment as stated on your insurance certificate.

What is covered:

In return for your premium payment we will insure your electronic equipment for the period of insurance as stated on your insurance certificate, subject to the terms and conditions in this document and any variations and amendments which have been confirmed in writing by us. Please read your policy carefully to ensure you understand the cover we are providing you and that you comply with our terms and conditions.

BASIS OF COVER

A. Accidental Damage

We will pay up to the amount shown in the Summary of Cover table for the costs of repairing your electronic equipment as a result of accidental damage. If we are unable to economically repair your electronic equipment then, at our discretion, a Replacement Item will be provided by us.

In addition to claims excluded under the “What is Not Covered” section, we will not pay for accidental damage caused by:

1. deliberate damage or neglect of the electronic equipment;
2. failure on your part to follow the manufacturer’s instructions;
3. inspection, maintenance, routine servicing or cleaning.

B. Theft

We will pay up to the amount shown in the Summary of Cover table to replace your electronic equipment with a Replacement Item if it is stolen. Where only part or parts of your electronic equipment have been stolen, we will only replace for that part or parts.

In addition to claims excluded under the “What is Not Covered” section, we will not pay for theft:

1. where the theft has occurred from any motor vehicle where you or someone acting on your behalf is not in the vehicle, unless the electronic equipment has been concealed in a locked boot, locked glove compartment or other locked internal compartment and all the vehicle’s windows and doors were closed and locked and all security systems had been activated;
2. from any premises, building, land or vehicle unless force, resulting in damage to the building, premises or vehicle was used to gain entry or exit;
3. where the electronic equipment has been removed from your control or the control of a member of your immediate family unless it was not left unattended;
4. where the electronic equipment has been left unattended when it is away from your home;
5. where all precautions have not been taken.

Consumer Credit Act 1974 or against any other insurance policy which provides compensation for your loss.

This policy will only make payments less the value of any compensation you have received from any other source.

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6. If you do not report the theft of your electronic equipment to the Police within 48 hours of discovering it and do not obtain a written policy report.

C. Breakdown

If a breakdown of your electronic equipment occurs outside of the manufacturer’s guarantee or warranty period we will pay up to the amount shown in the Summary of Cover table for the repair costs. If we are unable to economically repair your electronic equipment then, at our discretion, a Replacement Item will be provided by us.

We will not pay for any breakdown claims excluded under the “What is Not Covered” section.

D. Liquid Damage

We will pay up to the amount shown in the Summary of Cover table to repair or provide a Replacement Item for your electronic equipment if it is damaged as a result of accidentally coming into contact with any liquid.

We will not pay for any liquid damage claims excluded under the “What is Not Covered” section.

E. Unauthorised Calls, Texts or Data Use

Where your item of electronic equipment is a device where you are charged for Unauthorised Calls, Texts or Data Use and it is lost or stolen, we will refund the cost of any calls, texts or data used after the time it was lost or stolen to the time it was blacklisted by your airtime provider. This is subject to you providing an itemised bill. The maximum we will pay for any one occurrence is £100.

In addition to claims excluded under the “What is Not Covered” section, we will not pay for:

1. any Unauthorised Calls, Texts or Data Use where the theft has not been reported to your airtime provider within 12 hours of the theft occurring.

REPLACEMENT CONDITION

Where we are able to provide a replacement, this is not on a ‘new for old’ basis. Cover is limited to one replacement per period of insurance per item, up to the amount specified in your insurance certificate. If your electronic equipment cannot be replaced with an identical item of electronic equipment of the same age and condition, we will replace it with one of comparable specification or the equivalent value taking into account the age and condition of the original item of electronic equipment subject to the following depreciation scale:

- 10% over two years old and less than three years old
- 20% over three years old and less than four years old
- 30% over four years old and less than five years old
- 40% over five years old and less than six years old.

What is not covered:

1. Repairs or any other costs for:
   a) cleaning, inspection, routine servicing or maintenance;
   b) Loss or damage arising from a manufacturer’s defect or recall of the electronic equipment;
   c) replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials;
   d) any repairs carried out without prior authorisation from us;
   e) wear and tear to the electronic equipment and/or gradual deterioration of performance;
   f) Cosmetic damage.

2. Any claim if the serial number, IMEI (international mobile equipment identity) or IMEIs have been tampered with in any way.

3. Any claim made, or any event causing the need for a claim to be made, which occurred prior to the commencement date of the period of insurance.

4. Any claim for a mobile phone or iPhone which has not been used for its core purpose since the inception of your policy, or since it was added to your policy, as verified by your airtime provider.

5. Any claim arising whilst you are not on holiday.

6. Any repair or replacement if a SIM card registered to you was not in the insured mobile phone or electronic equipment at the time of the accidental damage, theft, breakdown, or liquid damage.

7. Any expense incurred arising from not being able to use the electronic equipment, or any costs other than the repair or replacement costs of the electronic equipment.

8. Accidental damage, theft, breakdown or liquid damage to accessories of any kind.

9. Any breakdown arising from the failure of any electrical or computer equipment, software, micro-controller, microchip, Accessories or associated equipment to correctly recognise and process any calendar date or time.

10. Reconnection costs or subscription fees of any kind.

11. Costs arising from the replacement of any personalised ring tones, graphics, downloaded material or software.

12. Items purchased from an on-line auction site unless from a UK VAT registered company.

13. Any costs for loss or damage to information or data software contained in or stored on the electronic equipment whether arising as a result of a claim paid by this insurance or otherwise.

14. Any other costs that arise directly or indirectly from the event which led to your claim unless specifically stated in this policy.

15. Liability of whatsoever nature arising from ownership or use of the electronic equipment, including any illness or injury resulting from it.

16. Value Added Tax (VAT) where you are registered with HM Revenue & Customs for VAT.

17. Claims arising from terrorism, war, invasion, acts of foreign enemies, hostilities whether war is declared or not, civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalisation or requisition or destruction or damage to property by or under the order of any government or public or legal authority.

18. Claims arising from damage or destruction caused by, contributed to or arising from (i) ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or (ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof.

19. Claims arising from damage or destruction directly or indirectly caused by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

20. Claims for any electronic equipment used in connection with your profession or trade.


22. Any claim if you are travelling to a country where the Foreign and Commonwealth Office (FCO) have advised against all but essential travel.

23. This policy does not insure loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any cause whatsoever (including but not limited to computer virus) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

24. However, in the event that a peril listed below results from any of the matters described in paragraph (23) above, this policy, subject to all its terms, conditions and exclusions, will cover physical damage occurring during the policy period to property insured by this policy directly caused by such listed peril. List Perils - Fire, Explosion.

POLICY CONDITIONS AND LIMITATIONS

1. Cover is limited to one claim per insured peril (Sections A, B, C, D and E) during any single period of insurance. Cover is limited to one replacement per period of insurance per item, up to the amount specified in the Summary of Cover table.

2. Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated.

3. This insurance only covers electronic equipment purchased in the UK, the Isle of Man and the Channel Islands. Cover includes the use of the electronic equipment for the period and destination shown on your insurance certificate. Any repairs or replacements must be carried out in the UK by repairers or retailers approved by us.

4. The electronic equipment must be less than 6 years old (except for laptops which must be less than 15 months old) at the commencement date of the insurance, with valid proof of purchase. All items must have been purchased as new from a VAT registered company and must be in full working order at the commencement date of this policy.

5. You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to: take care to supply accurate and complete answers to all the questions we or Rock Insurance Services may ask as part of your application for cover under the policy, to make sure that all information supplied as part of your application for cover is true and correct and; to tell us of any changes to the answers you have given as soon as possible. Failure to provide answers in line with the requirement of the act may mean that your policy is invalid and that it does not operate in the event of a claim.

6. You must provide us with any receipts, proof of purchase or documents to support your claim as requested. All proof of purchase must include the make and model of the electronic equipment and must be in your name. If we do not receive the documents we have requested from you or if any documents submitted by you are not acceptable to us, it may delay your claim or we may decline to pay your claim.

7. You must take all precautions to prevent any damage to your electronic equipment.

8. If electronic equipment is damaged whilst in the custody of a carrier (i.e. airline, railway, shipping company, bus company, etc.) you must notify such carrier immediately and obtain a copy of their report.

9. We will process your claim under the terms and conditions of this insurance based on the first reason notified to us for the claim. Please note that it may be necessary for us to contact your Airtime Provider in order to validate your claim.

10. This cover is limited to one replacement per insured item per period of insurance.

11. Cover for your electronic equipment applies to you as the person who purchased the policy and your immediate family.

12. The benefits of this policy cannot be transferred to someone else or to any other electronic equipment without our written permission.
CANCELLATION

This insurance is designed to cover most circumstances but you should be aware that not all eventualities are insured. Please read this document carefully. If you find the insurance does not meet your requirements, please return this policy and proof of premium to the selling agent within 14 days of receipt but before the holiday departure date. Provided no claim has been made, your premium will be refunded in full.

Thereafter you may cancel the insurance cover at any time by informing Rock Insurance Services Limited however no refund of premium will be payable. We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address. Valid reasons may include but are not limited to:

1. Fraud
2. Non-payment of premium
3. Threatening and abusive behaviour
4. Non-compliance with policy terms and conditions
5. You have not taken reasonable care to provide complete and accurate answers to the questions we ask

Where our investigations provide evidence of fraud or a serious non-disclosure, we may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when you provided us with incomplete or inaccurate information, which may result in your policy being cancelled from the date you originally took it out.

If we cancel the policy and/or any additional covers you will receive a refund of any premiums you have paid for the cancelled cover, less a proportionate deduction for the time we have provided cover, unless the reason for cancellation is fraud and/or we are entitled to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012.

MAKING YOURSELF HEARD

We realise that things can go wrong and there may be occasions when you feel that we have not provided the service you expected. When this happens we want to hear about it so we can try to put things right. If you have cause for complaint it is important you know we are committed to providing you with an exceptional level of service and customer care.

Complaints regarding the sale of the policy:

Please contact Rock Insurance Services Limited:
Griffin House, 135 High Street, Crawley West Sussex RH10 1DQ
Telephone: 0800 091 2632
Email: Admin@gadgetbuddy.com

If your complaint about the sale of your policy cannot be resolved by the end of the third working day, Rock Insurance Service will pass it to:
Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS10 1RJ
Telephone: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

Complaints regarding claims:
Trent - Services (Administration) Ltd, Trent House, Love Lane, Cirencester, Gloucestershire GL7 1XD
Telephone: 01285 626020
Email: claims@trent-services.co.uk Fax: 01285 626031

In all correspondence please state that your insurance is provided by UK General Insurance Limited and quote scheme reference 06534A.

If your complaint about your claim cannot be resolved by the end of the third working day, Trent - Services (Administration) Ltd will pass it to:
Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS10 1RJ
Telephone: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at:
The Financial Ombudsman Service, Exchange Tower, London E14 9SR
Telephone: 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

IMPORTANT NOTICE TO CUSTOMERS

If you or anyone acting on your behalf makes a false or fraudulent claim or supports a claim by way of false or fraudulent documentation, device or statement, then this policy shall be void and you will forfeit all rights under the policy. In these circumstances, we reserve the right to retain the premium you have paid and to recover any sums we have paid by way of benefit under the policy. We may also pass your details to the police. The terms and conditions of this insurance policy do not affect your statutory rights relating to faulty or mis-described goods. For further information about your statutory rights, please contact your local authority Trading Standards Department or the Citizens Advice Bureau.