

TRAVEL INSURANCE POLICY

Underwritten By: White Horse Insurance Ireland Limited.

Master Policy No: WHIIL/TIG/03/2011

SCHEDULE OF POLICY COVER AND IMPORTANT NUMBERS

Please keep this Travel Insurance Policy together with the Valid tation Certificate in a safe place and carry it with you when you go on your trip.

Description	Cover Limit	Excess per Insured
Cancellation & Curtailment	Up to £5,000	£85* (£25 Loss of deposit)
Emergency Medical expenses and Repatriation	Up to £10,000,000	
Dental Treatment	£350	£85*
Burial Costs / Body Repatriation	£3,000	£85*
Hospital Benefit	£20 per day up to £700	Nil
Personal Possessions	Up to £1,750	£85
Single Item Limit	£300	
Valuables Limit in total	£300	
Mobility Aids in total	£600	£85
Travel Documents	Up to £350	Nil
Baggage Delay	Up to £200 (£50 per 24 hours)	Nil
Personal Money	Up to £350	
Cash Limit	£250	£85
Cash (aged under 18)	£100	
Personal Accident	Max Benefit £20,000	
Loss of limbs or sight	£20,000	
Permanent Total Disablement	£20,000	Nil
Death benefit	£20,000	
Death benefit (aged under 18 or 66+)	£1,500	
Hijack	£50 per day up to £1,000	Nil
Mugging Benefit	£50 per day up to £1,000	Nil
Missed Departure	Up to £600	£85
Delayed Departure	£20 for the 1st 12 hour period, £10 per 12 hour period thereafter up to £150	Nil
Holiday Abandonment	Up to £5,000	£85*
Personal Liability	Up to £2,000,000	£100
Legal Expenses	Up to £25,000 (max £50,000 from two or more insured persons)	£100
Catastrophe Cover	Up to £300	Nil
Financial failure of a scheduled airline or third party supplier	Up to £5,000	Nil

WHAT TO DO IN A MEDICAL EMERGENCY

In the event of **your** death, incurring medical expenses in excess of £250, or **you** being involved in an accident, being admitted to hospital, or curtailing for medical reasons, the Emergency Assistance Service must be advised as soon as possible and liability shall only attach for expenses agreed by them. Failure to notify the **Emergency Assistance Service** could prejudice the **Insurer** and could result in the **Insurer's** non-acceptance of liability of such claims.

To contact the **Emergency Assistance Service**, please call: **0044 (0) 844 879 8313** or **0044 (0) 208 763 4932**. Please quote master policy reference: WHIIL/TIG/03/2011 and **your** validation **certificate** number.

CLAIMS:- Please call Claims Handlers on **0871 664 7995** for a claim form

Your policy does not provide cover for re-occurring or **pre-existing medical conditions**. Please refer to page 3 of this **policy** (Pre-existing Medical Conditions).

AVAILABLE UPON PAYMENT OF AN ADDITIONAL PREMIUM AND SHOWN ON THE VALIDATION CERTIFICATE. MAXIMUM AGE 65 YEARS. LIMITED TO 17 DAYS PER POLICY YEAR ON ANNUAL POLICIES

Ski Equipment		
Owned	Up to £500	£85
Hired	Up to £300	£85
Single Item Limit	£350	
Ski Hire	£30 per day up to £300	N/A
Ski Pack	£50 per day up to £350	N/A
Piste Closure	£30 per day up to £300	N/A
Delay due to avalanche	Up to £300	£85

If you need to declare any condition, you should phone the screening line on 0845 257 7886 quoting Travelinsure Genie.

*The **excess** amount is doubled if **you** are aged 65+ at the time of purchase of the **policy**.

YOUR TRAVEL INSURANCE FOR YOUR PEACE OF MIND

PLEASE take a little time to read and understand what **We** will cover and what **We** will not cover along with what **You** should do in the event of a claim to avoid any frustration or disappointment.

We would also like to draw **Your** attention to restrictions on this **policy** in terms of age and **Pre- Existing Medical Condition(s)** as outlined in this **policy** document.

After reading this document, if **You** decide the terms of the insurance contract does not meet **Your** requirements **You** can, WITHIN 14 DAYS OF THE DATE **YOU** RECEIVED THIS DOCUMENT, return it to Travelinsure Genie, for a full refund of premium , provided that a claim does not exist and travel has not taken place.

Brian House
General Manager

TRAVEL INSURANCE

This travel insurance has been arranged by:

Travelinsure Genie a Trading Name of Globeshield International Limited who are authorised and regulated by the Financial Services Authority.

The address for Travelinsure Genie is:
Crown House Business Centre, North Circular Road,
London NW10 7PN

The **Insurer** for this **policy** is:

White Horse Insurance Ireland Limited

Registered Office:

Bay 89.2, Free Zone West,
Shannon, County Clare, Republic of Ireland.

White Horse Insurance Ireland Limited is regulated by the Central Bank of Ireland. **You** can check this by visiting their

website www.centralbank.ie.

This evidence of insurance is to confirm that those persons who have paid the appropriate premium are insured under Master Certificate Number WHILL/TIG/03/2011.

This document only constitutes a valid evidence of insurance when it is issued in conjunction with a valid **certificate of insurance** issued between 01/03/11 and 29/02/12.

All single **trip** travel must be completed by 27/8/12.

All annual **trip** travel must be completed by 30/03/13.

GEOGRAPHICAL LIMIT

Area 1 United Kingdom

Area 2 Europe – The continent of Europe west of the Ural Mountains, including all countries with a Mediterranean coastline (except Algeria, Israel, Lebanon and Libya)

Area 3 Worldwide excluding USA, Canada and the Caribbean

Area 4 Worldwide including USA, Canada and the Caribbean

POLICY AGE LIMITS

Single **Trip** – 79 years at time of purchasing **your** insurance.
Annual Multi **Trip** – 74 years at time of purchasing **your** insurance.

READ ME FIRST - EVIDENCE OF COVER

You should read this document carefully. It gives **you** full details of what is and is not covered and the conditions of the cover. Cover will vary from policy to policy and Insurer to Insurer.

CONDITIONS, EXCLUSIONS AND WARRANTIES

Conditions , exclusions and warranties will apply to individual sections of **your policy** while general exclusions , conditions and warranties will apply to the whole of **your policy** It is a condition of this evidence of cover that all material facts must be disclosed to Travelinsure Genie at the time of taking out this insurance. Failure to do so may result in the **Insurer's** non-liability for claims.

RESIDENCY

This **policy** is only available to **you** if **you** are permanently resident in the **United Kingdom** and have registered with a **Medical Practitioner** in the **United Kingdom**.

DANGEROUS SPORTS OR PASTIMES

You are only covered under the **policy** for claims arising from certain **Hazardous Sports & Activities**. If **you** require cover for activities not listed within this booklet please contact Travelinsure Genie.

PROPERTY CLAIMS

These claims are paid based on the value of the goods at the time **you** lose them and not on a 'new for old' or replacement cost basis.

An allowance for wear, tear and depreciation will be deducted. Certain items of **Personal Possessions** are not covered.

PERSONAL LIABILITY

There is no cover for Personal Liability claims arising directly or indirectly from, happening through or in consequence of ownership, possession or use of any vehicle, automobile, aircraft or any mechanically propelled conveyance.

POLICY LIMITS

All sections of **your policy** have limits on the amount the **Insurer** will pay under that section. There are also specific limits under the **Personal Possessions** section for: any **Single Item; Valuables**, items for which an original receipt, proof of purchase or an insurance valuation is not supplied.

POLICY EXCESSES

Under most sections of the **policy**, claims will be subject to an **Excess** per person, per incident . This means that **you** will be responsible for the first part of the claim. The amount **you** have to pay is the **Excess**.

REASONABLE CARE / UNATTENDED PROPERTY

You must exercise reasonable care to prevent **illness**, injury or loss or damage to **your** property, as if uninsured. There is no cover for property left **unattended** in a place to which the general public has access. There is no cover for loss of **cash** which was not carried on the **Insured's** person unless placed in a safety deposit box or similar locked, fixed receptacle.

COMPLAINTS PROCEDURE

If **you** have any cause for complaint regarding this insurance, please refer to the relevant section of this document for the complaints procedure to follow.

CANCELLATION PERIOD

If, after reading this **policy** you are not satisfied with it for any reason, **you** must return the **certificate** to Travelinsure Genie within 14 days of receipt in order to receive a full refund of premium, provided that a claim does not exist and that travel has not taken place.

INFANTS - please note that any person under the age of 2 years old at the time of purchase of this insurance, will be insured for free when travelling with a Travelinsure Genie insured adult.

MATERIAL FACTS

You MUST disclose all material facts. A material fact is one that is likely to influence the **Insurer** in accepting **your** insurance. If you are in any doubt as to whether a fact is 'material', **you** should tell Travelinsure Genie. If the fact is considered to be material, **you** should seek written confirmation. If **you** do not disclose material facts, it may result in **your** claims being invalid.

LAW APPLICABLE UNDER THIS CONTRACT

The **Insurer** and the **Insured** are entitled to choose the law applicable to the insurance contract. The **Insurer** chooses the laws of the Republic of Ireland and in the absence of any agreement to the contrary, the laws of the Republic of Ireland shall apply.

IMPORTANT CONDITIONS RELATING TO HEALTH

Pre-Existing Medical Conditions

If **you** are aware that **you** or any other person including a **relative, travelling companion** or **close business associate** has:

A. suffered from, received any form of medical advice, treatment or medication at any time for:

1. Any heart or circulatory related condition including hypertension, angina, stroke
2. Any lung or breathing related condition other than inhaler controlled, mild asthma, suffered in isolation
3. Any cancerous condition
4. Any kidney related disorder

Or

B. been admitted as an inpatient in hospital in the last 24 months for any **pre-existing medical condition** other than those listed under "Accepted Conditions" below then **you** must contact the **Medical Pre-Screening Company** on 0845 257 7886 in order to arrange cover for that condition.

Failure to advise the **Medical Pre-Screening Company** of a **pre-existing medical condition** will result in claims for those undisclosed conditions not being paid.

Please also note that there is no cover available for any **pre-existing medical condition** if **you**, or the person **you** are travelling with:

- are awaiting the results of medical tests or investigations
- are travelling against the advice of a **medical practitioner**
- are travelling for the purpose of obtaining medical treatment
- are on a hospital waiting list

Accepted Medical Conditions

You do not need to contact the **medical pre-screening company** if the **ONLY medical condition(s)** you have appears in the following list:

- Achilles tendon injury
- Acid Reflux
- Acne
- Allergy-not requiring prescriptive treatment
- Anal fissure/fistula
- ADHD (Attention Deficit Hyperactivity Disorder)
- Benign prostatic enlargement
- Blindness
- Broken / Fractured bones (not head or spine)
- Carpal tunnel syndrome
- Cataracts
- Chicken pox
- Colitis (no hospital treatment in the last 12 months)
- Common cold/influenza
- Corneal graft
- Cosmetic Surgery (not gastric banding)
- Cuts & Abrasions (non self inflicted)
- Cyst-breast (Benign)
- Cyst-testicular (Benign)
- Cystitis
- Deafness
- Diarrhoea and/or vomiting (resolved)
- Dislocated hip (not replacement hip)
- Dyspepsia
- Eczema
- Epididymitis
- Essential tremor
- Fungal Nail Infection
- Gall Bladder Removal (if more than 3 months ago)
- Gastric reflux
- Glandular fever (not within 3 months of the planned **trip**)
- Glaucoma
- Gout
- Haemorrhoids
- Hay fever
- Hernia (not hiatus)
- Hip replacement
- HRT (hormone replacement therapy)
- Hyperthyroidism (overactive thyroid)
- Hypothyroidism (underactive thyroid)
- Hysterectomy (provided carried out more than 6 months ago)
- IBS (Irritable Bowel Syndrome)
- Impetigo
- Macular degeneration
- Menorrhagia
- Migraine (confirmed diagnosis, no ongoing investigations)
- Myalgic Encephalomyelitis (if only symptom is fatigue)
- Nasal polyps
- Neuralgia, Neuritis
- Nut allergy
- Osteochondritis
- Pelvic inflammatory disease
- PMT (pre-menstrual tension)
- Pregnancy (no complications)
- Psoriasis
- Reflux oesophagitis
- Retinal detachment
- Rheumatism
- Rhinitis
- RSI (repetitive strain injury)
- Shingles
- Shoulder injury
- Sinusitis
- Sleep Apnoea
- Tendon injury

PREGNANCY

As is consistent with the treatment of all **pre-existing medical conditions** under the **Policy**, the **Policy** does not intend to cover the normal costs or losses otherwise associated with pregnancy (including multiple pregnancy) or childbirth. This includes, but is not limited to, delivery by caesarean section or any other medically or surgically assisted delivery which does not cause medical complications. The **Policy** does, however, cover **you** should complications arise with your pregnancy due to accidental **bodily injury** or unexpected **illness** which occurs while on **your trip**.

POLICY CONTRACT PERIOD

Contract Period - Single Trip

A single return **trip**, as defined in the **period of insurance**, beginning and ending in the **United Kingdom**, subject to a maximum of 90 days (if aged 65 or under at the time of purchase of the **policy**) or 31 days (if aged 66 or more at the time of purchase of the **policy**).

Contract Period - One way Trip

A single outward **trip**, as defined in the **period of insurance**, beginning in the **United Kingdom**. The **period of insurance** shall expire normally or in any event no later than 72 hours after the time the **Insured** first leaves the immigration control of their final destination country.

Contract Period - Annual Multi-Trip

Any number of return **trips** as defined subject to the following:

- a maximum duration on any one **trip** as shown on **your certificate of insurance** depending on **Your** age and the Geographical Area to be covered.
- Cover for overnight **trips** within the **United Kingdom** applies when accommodation is pre-paid and pre-booked for a minimum of two consecutive nights and a booking form confirming **your** reservation obtained.

DEFINITIONS

Any word defined below will have the same meaning wherever it is shown in **your policy** in bold print. These definitions have been listed in alphabetical order.

Accident, Accidental

A sudden, unexpected event caused by something external and visible, which results directly and solely in loss, damage or physical **bodily injury**.

Act of Terrorism

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

Bodily Injury

Means an identifiable physical injury sustained by **you** caused by sudden, unexpected, external and visible means.

Cancellation Costs

Travel, accommodation, car hire and excursions paid or contracted to be paid by **you** in respect of **your trip**.

Cash

Bank currency notes and coins in circulation.

Certificate

An insurance validation **certificate** issued by Travelinsure Genie or their agents which describes **you** and the **Insured** person(s) who are covered under this **policy**.

Claims Handler

White Horse Administration Services Limited
Tel: 0871 664 7995, quoting reference WHIL/TIG/03/2011.

Close Business Associate

A person in the same employment as **you** in **your country of residence**, whose absence from work or place of employment for one or more complete days at the same time as **you**, prevents the effective continuation of that business.

Common-Law Partner(s)

Any couple (including same sex) in common law relationship or who have co-habitated in **your country of residence** for at least 6 months prior to the commencement of **your trip**.

Country of Residence

The country of permanent residence in which **you** live, for no less than 6 months of the year.

Curtailment Costs

Travel costs necessary to return **you home** before the booked return date and a pro-rata amount representing the total pre-paid or contracted costs of accommodation, car hire and excursions attributable to each complete day of **your trip**.

The following are not included in the definition:

- all costs attributable to the outward and return travel tickets, whether used or unused.

Emergency Assistance Service

00 44 (0)844 879 8313 or 00 44 (0)208 763 4932
24 hours a day, 365 days a year.

Excess

The first amount **you** and each person named under the insurance **certificate** have agreed to pay, per incident, towards a claim under each section of this **policy**, as outlined within the Schedule of Benefits.

Fragile Articles

Means any item(s) carried as **your personal possessions** which could be easily damaged or destroyed.

Golf Equipment

Those items that are usually worn, used or held during the participation in Golf. For example, Golf Clubs, Golf Bags, Golf Shoes, Golf Trolley.

Hazardous Sports & Activities

The following activities are included within the cover as standard, as long as they are amateur activities, conducted under adequate supervision and on an incidental basis.

Archery, badminton, baseball, basketball, beach games, black water rafting (Grade 1 to 4), bungee jumping (Maximum of two jumps), canoeing (excluding white water canoeing of any grade), cricket, cycling (excluding BMX or mountain biking), dinghy sailing, fell walking, fencing, fishing (excluding wade fishing), football, golf, hiking (under 2,000 metres altitude), horse riding (excluding jumping, hunting, polo and racing), hot air ballooning which has been booked in the **United Kingdom** prior to departure, jet boating, jet skiing, jogging, marathon running, motorcycling up to 125cc (Providing rider holds a full driving licence and is wearing a crash helmet), netball, orienteering, paintballing (Providing protective eye-wear and clothing worn), parascending (over water), pony trekking, racquetball, rambling, river canoeing, roller skating, roller blading, rounders, rowing, safari (if pre-booked through **United Kingdom** operator, excluding the use of firearms), sail boarding, sailing within **territorial waters**, scuba diving up to 15 metres (excluding solo dives and no dives less than 24 hours before departure), skate boarding, snorkelling, squash, surfing, tennis, track events, trekking (under 2,000 meters altitude), triathlon, volleyball, water skiing, white water rafting (up to grade 4), windsurfing, yachting (inside **territorial waters**).

Hijack

Means when control of the vehicle, aircraft or vessel **you** are travelling in has been seized by force.

Home

Your usual place of residence in the **United Kingdom** for no less than 6 months of the year.

Insurer

White Horse Insurance Ireland Limited.

Illness

Any disease, infection or **bodily injury** which is unexpectedly contracted by **you** prior to **your trip** or unexpectedly manifests itself for the first time during **your trip**, unless previously declared to **Medical Pre-Screening Company** and accepted by them.

Insurance Premium Tax (IPT)

A Government tax which must be paid by **you** in addition to the insurance premium.

Medical Practitioner

Means a registered practicing member of the medical profession who is not related to **you** or any person with whom **you** are travelling.

Medical Pre-Screening Company

Travelinsure Genie , Tel 0845 257 7886 / 9.00am – 5.30pm Monday to Friday. Quoting reference number WHIIL/TIG/03/2011.

Mobility Aids

Wheelchair, motorised wheelchair, walking frame, walking stick or crutches, owned by **you**.

Mugging

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

Pair or Set

Two or more items of **personal possessions**, which are complimentary or used or worn together.

Personal Money

Bank currency notes and coins in circulation and travellers cheques.

Personal Possessions

Luggage, clothing, **valuables** and personal items which are owned by **you** and have been either taken or purchased on the **trip**. The following are not included within this definition: Animal skins, antiques, bicycles, binoculars, bonds, buggies, computer games and computer game consoles, computer or telecommunications equipment of any kind, contact or corneal lenses, coupons, diving equipment, documents of any kind, furs, ipods, marine and craft equipment, mobile phones, money, motor vehicles, MP3 players, musical instruments, prams, radios, sailboards or related equipment or fittings of any kind, securities, stamps, surfboards, tape recorders, television sets, travellers cheques, video equipment or DVD equipment of any kind.

Period of Insurance

Single **trip** cover – The trip duration as shown in **your certificate**.

Cover under the Cancellation section of **your policy** starts from the date the **certificate** is issued and ends:

- at the start of your **trip** (other than for **pre-existing medical conditions** as stated above); or
- if a claim is made under the Cancellation cover.

The cover under all other sections of **your policy** starts at **your trip** departure and ends at:

- if a claim is made under the Cancellation cover or
- on **your** return to **your home**, place of business, hospital or nursing **home** in the **United Kingdom**, or
- the expiry of the **policy** or
- following **your** refusal and/or failure to return **home** following confirmation from the treating doctor that **you** are fit and able to return **home**, or
- your trip** exceeding the maximum **trip** length for single **trips**.

One-way **trip** cover - ends on the expiry of the **policy**, or 72 hours after the time **you** first leave the immigration control of **your** final destination country.

Annual Multi **Trip** cover – The period starting and ending on those dates shown on **your Certificate**. Cover under the cancellation section of **your policy** (other than for **pre-existing medical conditions** as stated above), starts from the later of either:

- the date of inception of **your certificate**, or
 - the time at which the **trip** is booked;
- and ends at which ever happens first;
- the start of your **trip**, or;
 - the expiry of the **period of insurance**.

The cover under all other sections of **your policy**, starts at **your trip** departure and ends on either;

- your** return **home**, or
- the expiry of this **policy**, or

- c) **your trip** exceeding the maximum **trip** length for any one **trip**;
- d) following **your** refusal and/or failure to return **home** following confirmation from the treating doctor that **you** are fit to return **home**; whichever happens first.

Cover will automatically be extended day by day up to a maximum of 30 days after the expiry of the **policy** when the return is necessarily delayed as a result of ill-health of **you** or failure of **public transport** provided that the **Emergency Assistance Service** has been notified.

Policy

Your certificate, this **policy** and endorsements.

Pre-Existing Medical Condition

1. any heart, circulatory, lung, breathing, cancerous, or kidney related condition(s) and/or
2. any condition for which **you** have received inpatient treatment in a hospital or clinic within the last 24 months, other than those listed under "Accepted Medical Conditions".

Public Transport

A train, bus, coach, ferry service or scheduled airline flight operating to a published timetable to join the booked travel itinerary.

Redundancy / Redundant

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

The following are not included in the definition:

- Any employment which has not been continuous and with the same employer for at least two years;
- Any employment which is not on a permanent basis;
- Any employment which is on a short term fixed contract;
- Any instance where **you** had reason to believe that **you** would be made **redundant** at the time of booking **your trip**.

Relative

Brother, step brother, brother-in-law, common law partner, daughter, step daughter, adopted daughter, daughter-in-law, fiancé, grandchild, grand parents, legal guardian, parent, step parent, parent-in-law, sister, step sister, sister-in-law, son, step son, adopted son, son-in-law, foster child or spouse.

Single Item

Any one article, pair, set or collection owned by **you**.

Ski Equipment

Those items that are usually worn, used or held during the participation in **wintersports**. For example, skis, ski bindings, ski boots, ski poles, snowboard, snowboard bindings and snowboard boots.

Sports Equipment

Those items that are usually worn, carried, used or held during the participation in a sporting activity.

The following are not included in the definition:

- **golf equipment**
- **ski equipment**

Territorial Waters

All waters within the jurisdiction of the country **you** are visiting during **your trip**.

Total Disablement

Means **you** are prevented from engaging in paid employment or paid occupation of any and every kind, except any occupation normally reserved for the disabled.

Travel Documents

Means passport, green cards, travel tickets and accommodation vouchers owned by **you**.

Travelling Companion

Any named person on **your** insurance **certificate** and/or booking invoice.

Trip

A journey which begins when **you** leave **your home** and ends on **your** return, during the **period of insurance**, to either:

- a) **your** home, or
- b) a hospital, or nursing home in the **United Kingdom** following **your** repatriation.

Unattended

Means when **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property.

United Kingdom

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

Valuables

Articles made of or containing gold, silver or other precious metals, jewellery, leather goods, furs, camcorders, photographic equipment, precious or semi-precious stones, silks, telescopes, binoculars, watches, computer equipment, computer games & computer game consoles, cameras, compact disc players, MP3 players & iPods, Mini-Disc players, owned by **you**.

Winter sports

Guided cross-country skiing (Nordic Skiing), mono skiing, off-piste skiing or snowboarding (in areas designated safe by resort management), recreational racing, skiing, snowboarding and snow sledging.

The following are not included in the definition, but not limited to:

Freestyle skiing, heli-skiing, ice hockey, luge, off-piste skiing or snowboarding in areas designated as unsafe by resort management, off-piste skiing or snowboarding where there is an avalanche warning in place, parapenting, ski acrobatics and stunting, ski bob racing, ski-doing, ski flying, ski jumping, ski racing or training, the use of skeletons or bobsleighs, snowmobiling, tobogganing.

We/Us

White Horse Insurance Ireland Limited

You/Yours/Insured

Any person named on the **certificate**.

SECTIONS OF COVER

CANCELLATION AND CURTAILMENT

What You Are Covered For:

If **your** trip is cancelled or curtailed due to any one of the reasons listed below during the **Period of Insurance**, the **Insurer** will indemnify **you** up to the amount shown in the Schedule of Benefits:

Cancellation

for travel, accommodation, car hire and excursions paid or contracted to be paid by **you** in respect of **your** own **trip** (prior to any occurrence giving rise to a claim under this section) which are not recoverable elsewhere.

Curtailement

Travel costs necessary to return **you home** before the booked return date and a pro-rata amount representing the total pre-paid or contracted costs of accommodation, car hire and excursions attributable to each complete day of **your trip** which is foregone and which are not recoverable (excluding pre-paid or contracted costs for transportation to return **home** and used travel ticket costs).

Reasons for Cancellation and Curtailement:

- death, accidental **bodily injury** or unexpected **illness** during the **period of insurance** of **you, your travelling companion**, or the person with whom **you** have arranged to stay whilst on the **trip, your relative** or **your close business associate**
- you** being called for jury service, witness call or compulsory quarantine;
- your** posting overseas or emergency and unavoidable requirements of duty in the Armed Forces, Police, Fire, Nursing or Ambulance Services;
- your** redundancy notified during the **period of insurance** which qualifies for payment under the current redundancy payments legislation
- fire, flood or burglary at **your home** or place of business occurring or becoming apparent within 5 days prior to the commencement of the **trip** or during the course of **your trip**
- your** presence being required by the police following burglary at **your home** or **your place of business**; or

What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

- the **Excess** as shown in the Schedule of Benefits;
- claims arising directly or indirectly as a result of a **Pre-existing Medical Condition** to **you, your travelling companion, your Relative** or **your Close Business Associate**, or the person with whom **you** have arranged to stay whilst on the **trip**, unless declared to and agreed in writing, with any required additional premium paid and/or amendments to **policy** conditions. In the case of a non-travelling relative, subject to all the other terms and conditions, such claims are covered if the relative's doctor is prepared to state that at the date **you** bought this **policy**, he/she would have seen no substantial likelihood of his/her patient's condition deteriorating to such a degree that this would become necessary. If the doctor will not confirm this, **your claim** is not covered.
- claims arising if **you**:
 - are travelling against the advice of a medical practitioner or for the purpose of obtaining medical treatment; or

- are on a hospital waiting list or awaiting the results of medical investigations, unless declared and accepted by **us** in writing or
 - have received a terminal prognosis at the date of application, unless declared and accepted by **us** in writing;
- claims arising which are not supported by written medical confirmation and clinical reports from medical service providers, as well as all other proof of the happening of an event causing Cancellation or Curtailement;
 - claims for any costs associated with unused timeshare property;
 - claims arising where **you** have not received the necessary inoculations or vaccinations or obtain necessary passports and/or visas;
 - claims arising from any loss resulting from the cancellation or delay of a flight, subsequent to your initial International departure from or return to **your** country of residence;
 - claims arising from where **you** will not and/or cannot travel to an area subject to disease of epidemic or pandemic proportions.

SPECIAL CONDITIONS

It is a condition of this section that any claim for Cancellation be advised to **Claims Handlers** within 48 hours. Curtailement must be authorised by the **Emergency Assistance Service** if the cost of **your trip home** is more than £250, following confirmation from the treating doctor that it is medically necessary that the **Insured** curtails their **trip**. If **you** curtail **your trip** due to an **illness/death** of a **travelling companion, a relative**, or a **close business associate**, then **you** must also contact the **Emergency Assistance Service**, otherwise **your claim** may be declined. **You** must always mitigate **your costs**.

EMERGENCY MEDICAL EXPENSES AND REPATRIATION

SPECIAL CONDITION

In the event of **your** death, incurring medical expenses in excess of £250, or **you** being involved in an **accident**, being admitted to hospital, or curtailment for medical reasons, the **Emergency Assistance Service** must be advised as soon as possible and liability shall only attach for expenses agreed by them. Failure to notify the **Emergency Assistance Service** could prejudice the Insurer and could result in the **Insurer's** non-acceptance of liability of such claims.

What You Are Covered For:

The **Insurer** will reimburse **you** up to the amount shown in the Schedule of Benefits in respect of the following expenses necessarily incurred as a result of **you** sustaining **accidental bodily injury**, unexpected **illness** or **your** death:

1 Emergency Medical Expenses

- cost of medical, surgical or hospital treatment (including emergency dental treatment up to the amount shown in the Schedule of Benefits for the immediate relief of pain only). The **Insurer** reserves the right to repatriate when, in the opinion of the doctor in attendance and the **Insurer's** medical advisors, the **Insured** is fit to travel;
- Cost of transporting **your** remains back to the **United Kingdom** or the reasonable cost of a funeral if other than **your** usual country of residence, up to the amount shown in the Schedule of Benefits;

- (c) reasonable additional transportation and accommodation costs incurred by **you** and any one of **your travelling companions**, as a result of **you** receiving medical advice from the doctor in attendance and the **Insurer's** medical advisors that **you** originally planned return journey to the **United Kingdom** is impossible due to medical reasons. (Payment shall be based upon the average cost of transportation and accommodation incurred prior to the originally planned return date, at the **Insurer's** discretion).

2 Emergency Repatriation

- (a) the cost of return to the **United Kingdom** of an injured or sick Insured by medically appropriate means where, in the opinion of the **Insurer's** medical advisors, such return is medically necessary.

What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for

1. the **excess** (unless **you** use an EHIC (European Health Insurance Card) which successfully reduces the amount of the claim by more than the **excess**) as shown in the Schedule of Benefits;
2. Claims arising directly or indirectly as a result of a **pre-existing medical condition** of **you** or **your travelling companion**, unless declared to and agreed by the **Medical Pre-Screening Company** in writing, with any required additional premium paid and/or amendments to **policy** conditions;
3. Claims arising if **you**:
 - (i) are travelling against the advice of a medical practitioner or for the purpose of obtaining medical treatment; or
 - (ii) are on a hospital waiting list or awaiting the results of medical investigations unless declared to and agreed by the **Medical Pre-Screening Company** in writing; or
 - (iii) have received a terminal prognosis at the date of application; unless declared and accepted by **us** in writing
4. claims arising for treatment or surgery which, in the opinion of the **Insurer's** medical advisors, is not essential or can reasonably be delayed until **you** return **Home**;
5. claims arising from the additional costs of single or private hospital room accommodation;
6. Claims arising from medical treatment of any kind received after **you** have returned to the **United Kingdom**;
7. Claims arising from medical treatment of any kind not authorised at the time by a recognised registered **medical practitioner**;
8. claims arising from medical treatment of any kind occurring after **you** have refused the offer of repatriation when, in the opinion of the doctor in attendance and the **Insurer's** medical advisors, **you** are fit to travel;
9. claims arising in respect of elective medical treatment, physiotherapy treatment and other associated therapies;
10. Claims arising out of **your** failure to contact the **Emergency Assistance Service**.

SPECIAL CONDITION

Should **you** require medical treatment in Australia, **you** should enrol with MEDICARE. It is not necessary to enrol on arrival. **You** can simply do this at the first occasion on which **you** receive treatment.

In-patient and out-patient treatment at a public hospital is then available free of charge. Should **you** be admitted to hospital, immediate contact must be made with the **Emergency Assistance Service** and their authority obtained in respect of any treatment NOT available under MEDICARE before such treatment is provided.

HOSPITAL BENEFIT

What You Are Covered For:

The **Insurer** will pay **you** the amount shown in the Schedule of Benefits for each and every completed period of 24 hours for which **you** are an inpatient in a hospital abroad, as a direct result of **you** sustaining **accidental bodily injury** or unexpected **illness** which is covered under the Emergency Medical Expenses and Repatriation sections.

What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

1. claims where the **Emergency Assistance Service** has not been contacted and a recommended hospital has been appointed.

PERSONAL POSSESSIONS

What You Are Covered For:

Lost, Stolen or Damaged

The **Insurer** will reimburse **you** up to the amount as shown in the Schedule of Benefits, for the value of **personal possessions** taken or purchased on the **trip** by **you** which are **accidentally** lost, stolen or damaged.

The maximum payment for any **single item** is shown as a sub-limit in the Schedule of Benefits. The maximum payment for **valuables** is shown as sub-limit in the Schedule of Benefits.

The maximum payment for any **single item** for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss) is not supplied is £50 subject to a maximum of £100 for all such items. The maximum payment for **mobility aids** is shown in the Schedule of Benefits and includes necessary costs to hire other **mobility aids** in the event of loss or damage. The **Insurer** will not pay more than £50 for tobacco, alcohol or fragrances (perfumes, aftershaves etc).

Travel Documents

The **Insurer** will pay **you** up to the amount shown in the Schedule of Benefits, for travel and accommodation (room only) expenses incurred in obtaining temporary **travel documents** and the cost of a temporary passport to return **you** home.

Baggage Delay

The **Insurer** will reimburse **you** for the cost of emergency purchases, up to the maximum as shown in the Schedule of Benefits should **your personal possessions** be delayed or lost in transit on the outward journey for more than 24 hours. Payment made under this heading will be set against the amount of any claim arising if the **personal possessions** are permanently lost.

You must supply receipts for the items purchased and confirmation from the carrier of the length of delay.

What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

1. the **Excess** as shown in the Schedule of Benefits;
2. claims arising from breakage of **fragile articles** unless caused by fire or **accident** to a vehicle;
3. claims arising from damage caused by leakage of powder or liquid carried within **personal possessions**;

4. claims arising for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official written report obtained;
 5. claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official written report obtained (and specifically for claims arising against or in connection with carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official written report obtained). In the case of an airline, a Property Irregularity Report will be required;
 6. claims arising for breakage of **sports equipment** (unless **ski equipment** and appropriate **wintersports** cover has been effected) whilst in use;
 7. claims arising from delay, detention, seizure or confiscation by customs or other officials;
 8. claims arising for loss, theft or damage to household goods or anything shipped as freight or under a Bill of Lading;
 9. claims arising for loss of or damage to dentures or bridgework.
 10. claims arising for **personal possessions** left **unattended** in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property. Including, theft or damage occurring on a beach or in or around a swimming pool;
 11. claims arising for loss, theft or damage of items from an **unattended** motor vehicle, unless taken from a locked boot, glove box or locked & secured roof box between 8pm and 8am local time and there is evidence of forced entry which is confirmed by a written police report;
 12. claims arising for loss or damage to items carried on a vehicle roof rack;
 13. claims arising for loss, theft or damage to **valuables** which at the time of such loss, theft or damage were located in checked-in luggage or a motor vehicle;
3. claims for loss which have not been reported to any appropriate authority within 24 hours of discovery and an official written report obtained (and specifically for claims arising against or in connection with carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official written report obtained);
 4. claims arising from delay, detention, seizure or confiscation by Customs or other officials;
 5. claims arising from shortages due to error, omission or depreciation in value;
 6. claims arising for loss or theft of **Personal Money** which at the time of such loss or theft was located in checked-in luggage or an **unattended** motor vehicle at any time;
 7. claims arising for **Personal Money** left **unattended** in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property. Including loss or theft occurring on a beach or in or around a swimming pool.

PERSONAL ACCIDENT

What You Are Covered For:

The **Insurer** will pay **you** or **your** estate the sum insured as shown in the Schedule of Benefits for one of the following losses resulting from an external **accident** resulting in **your** death, loss of limb(s), loss of sight or permanent **total disablement**. Loss must occur within 180 days of the date of **accident**. No benefits shall be paid for more than one loss suffered.

What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

1. Any benefit where **your** death, injury or loss does not occur within 180 days of the **accident**.
2. Any benefit as a result of participating in a **hazardous sport or leisure activity**, unless **you** have paid the additional premium prior to travel, for that specific **hazardous activity** and cover is confirmed on **your certificate**.
3. Any benefit if **you** cannot prove to the **Insurer** that the permanent **total disablement** has continued for 12 months from the date of the injury and in all probability will continue for the remainder of **your** life.
4. More than one lump sum under this section.

HIJACK

What You Are Covered For:

The **Insurer** will pay **you** the amount shown in the Schedule of Benefits for each and every completed period of 24 hours in the event of **hijack** of the **public transport** on which **you** are travelling.

What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

1. claims not substantiated by a written police report confirming the length and exact nature of the incident.

SPECIAL NOTE:

The **Insurer's** liability for articles owned by the **Insured** shall be further limited to take into account wear and tear, as follows:

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

PERSONAL MONEY

What You Are Covered For:

The **Insurer** will indemnify **you** up to the amount as shown in the Schedule of Benefits in respect of loss of **personal money** which is the property of **you** and carried on **your** person (a reduced limit applies as shown in the Schedule of Benefits for children under 18) or placed in a safety deposit box or similar locked, fixed receptacle.

What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

1. the **excess** as shown in the Schedule of Benefits;
2. claims arising for theft which have not been reported to any appropriate police authority within 24 hours of discovery and an official written report obtained;

MUGGING BENEFIT

What You Are Covered For:

The **Insurer** will pay **you** up to the amount shown in the Schedule of Benefits if, because of a **mugging** involving a violent and threatening attack, **you** receive **bodily injury** and need medical treatment.

What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

1. Compensation for **mugging** unless **you** have made a report to the police within 48 hours of the incident and **you** have received written confirmation from the police and an appropriate medical report is obtained from the treating doctor.

MISSED DEPARTURE

What You Are Covered For:

The **Insurer** will indemnify **you** up to the amount shown in the Schedule of Benefits, in respect of reasonable additional costs of travel and accommodation necessarily incurred if **you** are unable to reach the international point of departure of the booked travel itinerary on the initial outward journey or the final return journey to or from **your home** country only, as a consequence of the failure of **public transport** services or the **accident**/breakdown of a motor vehicle in which **you** are travelling.

What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

1. the **excess** as shown in the Schedule of Benefits;
2. claims arising as a result of **you** not having taken reasonable steps to complete the journey to the departure point on time;
3. claims arising from the failure of **public transport** services caused by strike, riot or civil commotion for which warning has been given prior to the commencement of departure to the departure point;
4. claims arising from the vehicle not having been properly serviced and maintained, in the event of vehicle breakdown;
5. claims arising from an **accident**/ breakdown of a motor vehicle, where no written evidence of such **accident**/breakdown has been supplied.
6. claims arising from delay/cancellation of **public transport**, where no written evidence of such delay/cancellation has been supplied.
7. claims arising where Missed Departure is caused as a result of a delay in a prior connecting flight.

DELAYED DEPARTURE AND HOLIDAY ABANDONMENT

What You Are Covered For:

If the departure of the **public transport** on which **you** are booked to travel is delayed at the final departure point from or to the **United Kingdom** for at least 12 hours from the scheduled time of departure as a result of strike or industrial action, adverse weather conditions or mechanical breakdown, the **Insurer** will compensate **you** as follows

1. Delayed Departure

The amount shown in the Schedule of Benefits for the first full 12 hour period of delay, up to the maximum amount shown in the Schedule of Benefits, provided always that **you** obtain in writing from the carrier a statement confirming the length and exact nature of the delay.

2. Abandonment

If **you** choose to cancel **your trip** following a delay of not less than 24 hours beyond the scheduled departure time (and written confirmation obtained from the carrier), the **Insurer** will indemnify **you** up to the amount shown in the Schedule of Benefits for travel, accommodation, car hire & excursions paid or contracted to be paid by **you** in respect of **your own trip** (prior to any occurrence giving rise to a claim under this section) and which are not recoverable elsewhere.

What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

1. the **Excess** as shown in the Schedule of Benefits for Holiday Abandonment;
2. claims arising for delay caused by strike or industrial action, if the strike or industrial action was notified at the time the insurance was purchased;
3. **your** failure to check in as per **your** original itinerary;
4. any claim payable that can be paid under the section Missed Departure.

PERSONAL LIABILITY

What You Are Covered For:

The **Insurer** will indemnify **you** up to the amount as shown in the Schedule of Benefits for the legal liability of the **Insured** for **accidental** injury to third parties and/or **accidental** damage to their property within the geographical limits of their **policy**. This cover is applicable only in respect of liability under the law of the country in which the event giving rise to the claim occurred, or under the laws of the Republic of Ireland (whichever is applicable to the case in point).

What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

1. claims arising directly or indirectly from, happening through or in consequence of:
 - (i) employer's liability, contractual liability, or liability to a member of **your** family or **your travelling companion**;
 - (ii) animals belonging to, or in the care, custody or control of the Insured;
 - (iii) wilful, malicious or unlawful acts or the use of firearms;
 - (iv) the pursuit of trade, business or profession;
 - (v) ownership or occupation of land or buildings (other than **your** temporary trip accommodation); or
 - (vi) **you** being under the influence of intoxicating liquor or drugs;
2. claims arising directly or indirectly from, happening through or in consequence of ownership, possession or use of any vehicle, automobile, aircraft, watercraft, or any mechanically propelled conveyance;
3. claims for legal fees and costs resulting from any criminal proceedings;
4. any claim where **you** have cover under another insurance policy.

SPECIAL CONDITION

No liability shall be admitted and no admission, arrangement, offer, promise or payment shall be made by the **Insured** without the written consent of the **Insurer**, who shall be entitled, if they so desire, to take over and conduct, in the name of the **Insured**, their defence of any claim or to prosecute for their own benefit any claims for indemnity, damages or otherwise against any third party. The **Insurer** shall have full discretion in the conduct of any negotiations, proceedings, or the settlement of any claims and the **Insured** shall, wherever possible, give all such information and assistance as the **Insurer** may require.

LEGAL EXPENSES

What You Are Covered For:

The **Insurer** will reimburse **you** up to the amount as shown in the Schedule of Benefits, for legal costs incurred by **you** in pursuit of legal proceedings against third parties (excluding any member of your or your **travelling companion's family, your travelling companion**, close business associate or employer) for any compensation owed to **you** arising directly from **your physical bodily injury or your death** during the period of insurance.

What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

1. claims arising for any legal expenses incurred without prior written authorisation by the **Insurer**;
2. claims arising where the **Insurer** considers your prospects of success in achieving a reasonable benefit to be insufficient;
3. claims arising pursuant to a contingent fee agreement between **you** and **your** counsel/lawyer;
4. claims arising for any additional travel and accommodation expenses incurred over the amount shown in the Schedule of Benefits, whilst in pursuit of legal proceedings;
5. claims arising from **you** pursuing legal proceedings as part of and/or on behalf of a group or organisation;
6. Legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, airline, medical establishment, **us**, the **Emergency Assistance Service** or their agents, the **medical pre-screening company**, someone **you** were travelling with, a person related to **you**, a **travelling companion** or another **Insured** person.
7. claims occurring under criminal law;
8. claims occurring or where the case is brought to court in more than one country.

SPECIAL CONDITIONS

The **Insured** must comply with the following procedures:

- a) the **Insured** shall apply to the **Insurer** for a written acknowledgement by the **Insurer** of the existence of a potentially viable claim;
- b) if an acknowledgement in (a) is granted, the **Insurer** shall initially pay up to 5% of the amount shown in the Schedule of Benefits for legal costs incurred by the **Insured** to determine the probability of success in achieving a reasonable benefit. This shall include an assessment of the legal liability of the potential defendant and the ability to collect damages from the potential defendant;
- c) the **Insurer** shall not be responsible for any legal expenses incurred prior to its issuing the **Insured** with a written acknowledgement of the existence of a potentially viable claim;
- d) in the event that the **Insured** is awarded compensation (by judgement or settlement), the **Insurer** shall be entitled to recover from the **Insured** or on behalf of the **Insured** any sum paid under any section of this **policy** on account of the same incident for which compensation is received.

CATASTROPHE COVER

What You Are Covered For:

The **Insurer** will indemnify **you** up to the amount shown in the Schedule of benefits, in the event that the Tour Operator is unable to assist and **you** are forced to move while in resort, from the pre-booked accommodation as a result of fire, lightning, explosion, earthquake, storm, tempest, hurricane, flood, tsunami, medical epidemic or local Government Directive which is confirmed in writing by local or national authority, for irrecoverable travel or accommodation costs necessarily incurred to continue with the **trip** or, if the **trip** cannot be continued for **your return home**.

What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

1. Claims where a report from a local or national authority has not been obtained, stating that it was not acceptable for **you** to remain in resort in **your** booked accommodation and as a result **you** have to return **home** before **your** booked return date.
2. Claims where the Tour Operator is responsible.

FINANCIAL FAILURE OF A SCHEDULED AIRLINE OR THIRD PARTY SUPPLIER

Definitions applicable to this section of cover only:

Insured Person

Any person named on the Certificate of Insurance.

Travel or Accommodation Provider

Scheduled Airlines, Hotels, Car ferries, Villa's abroad, Cottages in the UK, Railway journeys (including the Eurostar), Coach journeys, Cruises (not bonded), Car Hire, Caravan Sites, Campsites, Mobile Homes, Camper rental, Safari's, Excursions, Eurotunnel, Theme Parks (such as Disneyland Paris).

What You Are Covered For:

In the event of a **Travel or Accommodation Provider** becoming insolvent, the **Insurer** will pay each **Insured Person** up to the amount in the Schedule of Benefits, for:

1. In the event of insolvency prior to departure:
 - a) Irrecoverable sums paid by **You** before **Your** booked departure from the **United Kingdom**, provided that they do not form part of a package holiday, or
2. In the event of insolvency occurring after **Your** booked departure:
 - a) additional pro rata costs incurred in replacing that part of the travel arrangements to a similar standard to that originally booked, or
 - b) if curtailment of the holiday is unavoidable, the cost of return transportation to the **United Kingdom** to a similar standard to that originally booked.

Please note that in respect of 2a) and 2b) above, the **Insured Person** should, where practicable, contact the **Insurer** for approval prior to incurring any costs. The **Insurer** should be contacted via the claims procedure.

What You Are Not Covered For:

The **Insurer** will not pay for:

1. Any Travel or Accommodation costs which are not booked and paid for within the **United Kingdom**, prior to departure.
2. Any Travel or Accommodation costs which form part of a package holiday.
3. The Financial Failure of:
 - a. any **Travel or Accommodation Provider** in Chapter 11, or any threat of insolvency being known at the time of **you** purchasing this insurance or booking a **trip**;
 - b. any **Travel or Accommodation Provider** who is bonded or insured elsewhere (even if the bond is insufficient to meet **your** claim);
 - c. any travel agent, tour organiser, tour operator, booking agent or consolidator with whom the **Insured Person** has booked travel or accommodation.
4. Any loss for which a third party is liable or which can be recovered by any other legal means.
5. Any loss that is not directly associated with the incident that caused **you** to claim. For example, loss due to being unable to reach **your** pre booked accommodation, car hire or cruise following the financial failure of a scheduled airline.

WINTER SPORTS COVER

Provided only when the appropriate additional premium has been paid & detailed on **your Certificate**.

SKI EQUIPMENT

What You Are Covered For:

The **Insurer** will indemnify **you** in respect of loss or breakage of **Ski Equipment** up to the amount as shown in the Schedule of Benefits for owned or hired **Ski Equipment**. In the case of owned **Ski Equipment**, each claim is subject to a maximum payment for any **single item** shown in the Schedule of Benefits.

What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

1. the **excess** as shown in the Schedule of Benefits;
2. claims arising for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official written report obtained;
3. claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official written report obtained. For claims arising against or in connection with common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery and an official written report obtained, will not be covered. In the case of an airline, a Property Irregularity Report will be required;
4. claims arising from delay, detention, seizure or confiscation by Customs or other officials.
5. claims arising for loss, theft or damage to anything shipped as freight or under a Bill of Lading.
6. claims arising for **Ski Equipment** left **unattended** in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of property;
7. claims arising for loss, theft or damage of items from an **unattended** motor vehicle, unless taken from a locked boot or lockable roof rack between 8pm to 8am local time and there is evidence of damage or forced entry which is confirmed by a written police report;
8. breakage, loss or theft of **Ski Equipment** over 5 years old;

SPECIAL NOTE:

The **Insurer's** liability for **Ski Equipment** owned by the **Insured** shall be further limited to take into account wear and tear, as follows:

- Up to 1 year old - 85% of purchase price
- Up to 2 years old - 70% of purchase price
- Up to 3 years old - 50% of purchase price
- Up to 4 years old - 25% of purchase price
- Up to 5 years old - 10% of purchase price
- Over 5 years old – No cover provided

SKI HIRE

What You Are Covered For:

The **Insurer** will indemnify **you** up to the amount as shown in the Schedule of Benefits for the cost of necessary hire of **ski equipment** following:

- (a) loss, theft or breakage of **your ski equipment**; or
- (b) the misdirection or delay in transit of **your ski equipment**.

What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

1. the **excess** as shown in the Schedule of Benefits;
2. claims arising for theft which are not reported to the appropriate police authority within 24 hours of discovery and an official written report obtained;
3. claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official written report obtained. For claims arising against or in connection with common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery and an official written report obtained, will not be covered. In the case of an airline, a Property Irregularity Report will be required;
4. claims arising for loss, theft or damage to anything shipped as freight or under a Bill of Lading;
5. claims arising for property left **unattended** in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property;
6. claims arising for loss, theft or damage of items from an **unattended** motor vehicle, unless taken from a locked boot or lockable roof rack between 8pm and 8am local time and there is evidence of forced entry which is confirmed by a written police report;
7. claims arising from delay, detention, seizure or confiscation by Customs or other officials.

SKI PACK

What You Are Covered For:

The **Insurer** will indemnify **you** up to the amount as shown in the Schedule of Benefits, for the proportionate value of any ski pass, ski hire or tuition fee unused due to the following:

- (a) **you** being involved in an **accident** or due to your **illness**.
- (b) loss or theft of **your** ski pass.

What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

1. the **excess** as shown in the Schedule of Benefits;

2. claims arising from a medical condition which are not substantiated by a written report from the treating doctor confirming **your** inability to ski.
3. claims arising directly or indirectly as a result of **your pre-existing medical condition** unless declared to and agreed in writing by **Medical Pre-Screening company** with any required additional premium paid and/or amendments to **policy** conditions.
4. claims arising for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official written report obtained;
5. claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official written report obtained. For claims arising against or in connection with common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery and an official written report obtained, will not be covered. In the case of an airline, a Property Irregularity Report will be required;
6. claims arising for property left **unattended** in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property;
7. claims arising for loss or theft of items from an **unattended** motor vehicle, unless taken from a locked boot or lockable roof rack between 8pm and 8am local time and there is evidence of forced entry which is confirmed by a written police report;

PISTE CLOSURE

What You Are Covered For:

The **Insurer** will indemnify **you** up to the amount shown in the Schedule of Benefits in the event that, due to lack of snowfall or adverse weather in the pre-booked **wintersports** resort between the months of December to March and no alternative being available, **you** are unable to ski for a period in **excess** of 24 hours.

What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

1. claims arising which are not substantiated by a written report from the resort management.
2. claims arising due to lack of snow fall in a **wintersports** resort which does not possess skiing facilities above 1,000 metres.

DELAY DUE TO AVALANCHE

What You Are Covered For:

The **Insurer** will pay **you** up to the amount shown in the Schedule of Benefits for additional travel and accommodation expenses in the event that **your** outward or return journey is delayed for at least 12 hours beyond the scheduled departure time as a direct result of avalanche.

What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

1. the **Excess** as shown in the Schedule of Benefits
2. claims arising which are not substantiated by a written report from the resort management.

EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THE INSURANCE

The **Insurer** shall not be responsible for claims:

1. Which are directly or indirectly caused by, occasioned by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the claim;
 - i) act of terrorism; this exclusion will not apply to losses under the Emergency Medical Expenses and Repatriation Section, nor the Hospital Benefit Section nor the Personal Accident Section unless such losses are caused by nuclear, chemical or biological attack or planned attack, or the disturbances were already taking place at the beginning of any trip in which case the exclusion will apply.
Section, nor the Hospital Benefit Section nor the Personal Accident Section unless such losses are caused by nuclear, chemical or biological attack or planned attack, or the disturbances were already taking place at the beginning of any trip in which case the exclusion will apply.
 - ii) war, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or government entities, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or martial law or confiscation by order of any government or public authority; or
 - iii) seizure or illegal occupation; or
 - iv) confiscation, requisition, detention, legal or illegal occupation, embargo, quarantine or any result of any order of public or government authority which deprives you of the use or value of your property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade; or
 - v) discharge of pollutants or contaminants, which pollutants and contaminants shall include but are not limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment; or
 - vi) chemical or biological release or exposure of any kind; or
 - vii) attacks by electronic means including computer hacking or the introduction of any form of computer virus; or
 - viii) threat or hoax, in the absence of physical damage due to an act of terrorism; or
 - ix) any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.
2. from loss or destruction of, or damage to any property whatsoever, or any loss or expense whatsoever resulting in or arising there from, or any consequential loss of any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, or arising from;
 - i) ionising 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 nuclear component thereof;
3. from **you** engaging in any illegal or criminal act;
4. from any consequential loss whatsoever. Claims shall only be paid for those losses which are specifically stated under the terms of this insurance;
5. wilful exposure to areas known to be infected with;
 - i) Severe Acute Respiratory Syndrome (S.A.R.S);
 - ii) Avian Influenza, Asian Birdflu, and/or H5N1, Swine Influenza A/H1N1
 - iii) or any other Influenza A viruses.

6. directly or indirectly out of **your** financial incapacity, except in the circumstance of **redundancy**;
 7. which but for the existence of this insurance, would be covered under any other insurance policy(ies), including any amounts recovered by **you** from private health insurance, EHC Card payments, any reciprocal health agreements, airlines, hotels, home contents Insurers or any other recovery by you which is the basis of a claim;
 8. from the tour operator, airline or any other company, firm or person either becoming insolvent or being unable or unwilling to fulfil any part of their obligation;
 9. from any **hazardous activity** including but not limited to all **winter sports** (except where an appropriate premium has been paid);
 10. **your** suicide or attempted suicide or **your** wilful exposure to danger (except in an attempt to save human life);
 11. **you** being under the influence of or in connection with the use of alcohol or drugs, unless as prescribed by a treating doctor;
 12. from **you** being in, entering or descending from an aircraft other than a fully licensed passenger carrying aircraft in which **you** are travelling as a passenger;
 13. from **your** wilful exposure to a peril. **You** must exercise reasonable care to prevent illness, injury or loss or damage to **your** property as if uninsured;
 14. directly or indirectly from **you** being engaged in any manual employment after the commencement of the **trip**;
 15. which have not been proven and the amount thereof substantiated.
 16. **you** travelling against the advice of a medical practitioner
 17. **your** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign & Commonwealth Office or the World Health Organisation has advised the public not to travel.
 18. directly or indirectly relating to stress, anxiety, depression or any other mental or nervous disorder.
 19. directly or indirectly relating to volcanic ash.
5. In the event of any occurrence which may give rise to a claim under this insurance, the **Insured** shall take all reasonable steps to minimise any loss arising out of such claim.
 6. This insurance is non-transferable. Should the journey or holiday be cancelled prior to departure for any reason whatsoever other than those set out in the Cancellation section of the policy then the insurance cover terminates immediately and the premium is neither apportionable nor refundable.
 7. The **Insurer** and the **Insured** are entitled to choose the law applicable to the insurance contract. The **Insurer** chooses the laws of the Republic of Ireland and, in the absence of any agreement to the contrary, the laws of the Republic of Ireland shall apply.
 8. The **Insurer**, at its own expense is entitled to take proceedings in the name of the **Insured** to recover compensation or secure an indemnity from any third party in respect of any loss or damage covered by this insurance and any amount so recovered shall belong to the **Insurer**.
 9. In the event that the **Insured** recovers by any means, damages from any third party in respect of personal accident, all benefits paid to the **Insured** shall be repaid to the **Insurer**.
 10. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit or compensation under this policy, all benefits thereunder shall be forfeited as well as all premiums paid.
 11. In the event that the **Insured** experiences a problem with the policy or the claims process, please refer to the Complaints Procedure.

CONDITIONS APPLICABLE TO ALL SECTIONS OF THE INSURANCE

1. All material facts must be disclosed to the **Insurer** at the time of taking out this Insurance.
Failure to do so may result in the **Insurer's** non-liability for claims. A material fact is any fact known to the **Insured** which is likely to influence the **Insurers** in the acceptance or assessment of the insurance. If **you** are in any doubt as to whether a fact is material then for **your** own protection it should be disclosed. All information provided in purchasing this insurance shall form the basis of the contract.
The **Insured** should keep a record (including copies of letters) of all information provided by the **Medical Pre-Screening company** for the purpose of entering into this contract.
2. All **Certificates**, information and evidence required by the **Insurer** shall be furnished at the expense of the **Insured** or **your** legal personal representatives and shall be in such form and of such nature as the **Insurer** may prescribe. The **Insured** shall as often as required submit to a medical examination on behalf of the **Insurer** at the **Insured's** expense.
3. In the event of the death of the **Insured**, the **Insurer** shall be entitled to have a post-mortem examination at their own expense.
4. Any items which become the subject of a claim for loss or damage shall be retained for **Insurer** inspection and shall be forwarded to our **Claims Handlers** upon request at the expense of the **Insured** or **your** legal personal representatives. All such items shall become the property of the **Insurer** following final settlement of the claim.

COMPENSATION SCHEME

White Horse Insurance Ireland Limited is covered by the Financial Services Compensation. If White Horse Insurance Ireland Limited cannot meet their obligations **you** may be entitled to compensation from The Financial Services Compensation. The Financial Services Compensation provides funds for liquidators so that they may pay the valid claims of insolvent insurers. The fund will provide an amount up to £2,000 or 90% of the net loss, whichever is less.

You can get more information about compensation fund arrangements from the Financial Services Authority.

DATA PROTECTION

Please note that any information provided to **us** will be processed by **us** and **our** agents in compliance with the provisions of the Data Protection Act 1998 as amended, for the purpose of providing insurance and handling claims, if any, which may necessitate such information being provided to third parties.

COMPLAINTS PROCEDURE

Should **you** have any query or complaint regarding the way **your** claim has been dealt with, in the first instance please write to:

The Customer Services Manager
White Horse Administration Services Limited
PO Box 5633, Walsall, WS6 9BB, England

If **you** are still not satisfied that **we** have dealt with **your** complaint, please write to:

The General Manager
White Horse Insurance Ireland Limited.
Bay 89.2, Free Zone West, Shannon, County Clare. Republic Of Ireland

If **you** are still not satisfied with **our** decision after following the above procedure, **you** may then write to:

The Financial Services Ombudsman's Bureau
Third Floor Lincoln House, Lincoln Place, Dublin 2
Republic of Ireland
Tel: 00353 (1)6620 899
Fax: 00353 (1)6620 890

Please note the Ombudsman will not consider **your** case until **you** have followed the complaints procedure, as outlined above. Please quote **your** insurance reference number and **your** claim number in all **your** correspondence to all parties involved with this procedure. This procedure is intended to provide **you** with a prompt and practical service with any complaints that **you** may have.

FOR 24 HOUR EMERGENCY MEDICAL ASSISTANCE:

Tel: 0044 (0) 844 879 8313 and 0044 (0) 208 763 4932

24 hours a day, 365 days a year

FOR CLAIMS:

Please telephone White Horse Administration Services Limited on Tel: 0871 664 7995

Please note that it is a condition of **your policy** that **you** notify us of **your** intention to make a claim within 30 days of **your** return date.

Our postal address is:

White Horse Administration Services Limited
PO Box 5633, Walsall, WS6 9BB, England

When **you** contact **us** please ensure that **you** have the following information available to **you** as **we** will require it to process **your** claim:

- Master **policy** reference of WHIIL/TIG/03/201
- Date of purchase of **your policy**
- Travel itinerary
- Country and resort **you** visited or intended to visit
- Actual or intended travel dates
- Incident date
- Brief circumstances of **your** claim
- Value of **your** claim

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

**WE WANT YOU TO FULLY ENJOY YOUR TRIP SO WE
HAVE INCLUDED A FEW HELPFUL HINTS
THIS DOES NOT FORM PART OF THE POLICY**

- Never leave your belongings unattended or with strangers, especially at airports or on the beach, nor in view within vehicles.
- Leave in plenty of time to get to the airport/port by the earliest stated check-in time, allowing for the time of day, weather and the latest available travel information.
- If you are taking valuables such as jewellery or camcorders on holiday, you should insure them under an All Risks insurance or your household contents insurance.
- Do not pack valuables, cash and fragile items in the baggage that you intend to check-in at the airport, etc. Keep them with you at all times during your journey.
- If you need regular medication, take enough with you to last your holiday. You should also take an extra supply that should be packed separately in case you lose your first supply.
- Check your baggage for damage each time you reclaim it.
- Think before you dive into water, check the depths of swimming pools and the sea and only dive if you are sure the water is deep enough and never after alcohol or a heavy meal.
- The sun abroad can be much more powerful than you are used to at home, particularly if you are on the water. To prevent sunburn and sunstroke, use plenty of high factor sun cream and take care not to stay out in strong sunlight too long.
- Check that the tap water is safe to drink. Unless you know it is safe, always drink bottled water. Avoid ice in drinks, or cold food such as salads that may have been washed in tap water.
- Remember simple first aid remedies and medications can reduce or eliminate your need to take up valuable holiday time seeking treatment.
- Make sure all passports, visas, vaccinations and health requirements are up to date, and be sure to take all necessary travel documents with you.

