

Longstay & Backpacker

extended stay travel insurance



Pre-Travel and Travel Policies

This cover is for residents of the United Kingdom, the Channel Islands or for British Forces Posted Overseas (BFPO) only

For policies issued up to 31st January 2020

Master Policies: LSAPJ 40019A&B - applies to Sections A & B1 to B8

SUMMARY OF COVER

Policy Section	'Backpacker' policy (up to)	'Longstay' policy (up to)	'Longstay PLUS' policy (up to)	Excess*
Policy A - Pre-travel policy				
A. Cancellation Charges	£1,000	£2,500	£2,500	£75**
Policy B - Travel policy				
B1. Departure delay	no cover	£20 after first full 12 hrs £10 after each following full 12 hrs up to a maximum of £100	£20 after first full 12 hrs £10 after each following full 12 hrs up to a maximum of £100	Nil
Missed departure	no cover	£1,000	£1,000	Nil
Abandonment (after 24 hrs)	no cover	£2,500	£2,500	£75
B2. Personal possessions	£100 for each individual item no cover for valuables maximum of £750 in total	£250 for each individual item £250 in total for all valuables maximum of £2,000 in total	£400 for each individual item £400 in total for all valuables maximum of £2,500 in total	£50
Possessions delayed in transit (over 12 hrs)	no cover	essential items up to £100	essential items up to £100	Nil
B3. Personal money, passport & travel documents	no cover	£250 in cash on your person £500 in total	£250 in cash on your person £500 in total	£50
Loss of passport & travel documents	no cover	£250 necessary travel and accommodation costs	£250 necessary travel and accommodation costs	Nil
B4. Emergency medical expenses outside your home country	£2,000,000	£5,000,000	£10,000,000	£95
State hospital benefit	£200 (£10 for each full 24 hrs) if you are confined to a hospital bed in a state hospital	£400 (£20 for each full 24 hrs) if you are confined to a hospital bed in a state hospital	£400 (£20 for each full 24 hrs) if you are confined to a hospital bed in a state hospital	Nil
B5. Curtailment (cutting short your trip)	£250 additional costs for transport and accommodation to return you to your overseas international departure point	£500 additional costs for transport and accommodation to return you to your overseas international departure point	£500 additional costs for transport and accommodation to return you to your overseas international departure point	£75
B6. Personal liability	£1,000,000	£2,000,000	£2,000,000	£250 property damage; £50 other claims
B7. Accidental death & disability benefit	£5,000***	£15,000***	£15,000***	Nil
B8. Legal advice and expenses	no cover	£25,000	£25,000	£50
C1. Gadget cover	no cover	£1,000	£1,500	£50

* All excesses shown for this policy are payable by each insured-person, per section and for each incident giving rise to a separate claim. If you have paid the additional premium for Excess Waiver, the excess would be reduced to Nil in the event of a claim (the excess for Section C1 would still apply). Any Excess imposed by us following your call to Travel Administration Facilities will still apply.

** Section A - for deposit only claims the Excess is reduced to £25.

*** Cover for accidental death is reduced to £1,000 if your age is under eighteen (18) years at the time of the incident.

Insurance Policy 2019/20

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YOUR POLICY IS INSURED BY:

Sections A & B1 to B8

Covered under master policy numbers shown at the top of page 1 and insured by URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland. Registered in England & Wales. Company No. FC024381 Branch No. Br006943. A public body corporate with limited liability. Registered Office: Maximilianstrasse 53, D-80530 Munich, Germany. Registered with Amtsgericht Munich, Germany Registered Number: HRB 137918.

Union Reiseversicherung AG are authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator. Union Reiseversicherung AG are members of the Financial Services Compensation Scheme.

Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc. Registered Office: 1 Tower View, Kings Hill, West Malling, Kent ME19 4UY. Registered in England Registered Number: 3220410. Travel Insurance Facilities plc are authorised and regulated by the Financial Conduct Authority. Travel Administration Facilities and Travel Claims Facilities are trading names of Travel Insurance Facilities plc.

Section C1

Administered by Bastion Insurance Services Ltd and underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE, a German insurance company with its headquarters at Königstrasse 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 the Prudential Regulation Authority.

Bastion Insurance Services Ltd and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by contacting them on 0800 111 6768.

YOUR POLICY IS ARRANGED BY:

Cover is specially arranged through P J Hayman & Company Limited. Registered in England. Registered NO. 2534965. Registered Office: Stansted House, Rowlands Castle, Hampshire PO9 6DX. P J Hayman & Company Limited are authorised and regulated by the Financial Conduct Authority.

DISCLOSURE OF EXISTING MEDICAL CONDITIONS

Your policies may not cover claims arising from **your existing medical conditions**. You need to tell **us** anything **you** know that is likely to affect **our** acceptance of **your** cover.

Existing medical conditions - so that **we** can ensure **you** are provided with the best cover **we** can offer please read the following questions carefully:

Have **you**, or anyone insured under this policy, ever been diagnosed or received treatment for:

- any heart or circulatory condition?
- a stroke or high blood pressure?
- a breathing condition (including asthma)?
- any type of cancer (even if now in remission)?
- any type of diabetes?
- any type of irritable bowel disease?

YES

NO

In the last 2 years - have **you**, or anyone insured under this policy been:

- treated for any serious or re-occurring **medical condition**?
- asked to take regular prescribed medication?
- referred to a specialist or consultant at a hospital for tests, diagnosis or treatment?

YES

NO

Are **you** or anyone insured under this policy waiting for any tests or treatment of any description?

YES

NO

Has **your** doctor altered **your** regular prescribed medication in the last 3 months?

YES

NO

Full cover is available under this policy. If **you** answers change to "YES" at any point after the purchase of this policy, **you** must inform **us** of this **change in health** as soon as possible. Please visit www.pjlongstay.protectif.co.uk or contact Travel Administration Facilities on **0203 829 3855**, to ensure **you** are fully covered for **your** trip.

If **you** have answered 'YES' to any of the questions on the left, **you** must tell **us**, in order to obtain cover for **your** **medical condition(s)**, although an increased premium may be required to do so.

To enable **us** to consider **your** **medical condition** please visit www.pjlongstay.protectif.co.uk or contact Travel Administration Facilities on **0203 829 3855**

You need to keep copies of all letters **we** send **you** for future reference.

Your failure to disclose any **relevant information** may mean that **your** policy will not cover **you** and it may invalidate it altogether.

We reserve the right to charge an increased premium, decline, withdraw, increase the policy excess, cancel or restrict cover for any person where the facts disclosed are considered unacceptable to **us**.

Should **we** require any additional premium, and **you** accept **our** offer, this should be paid to Travel Administration Facilities and sent within 14 days of **our** offer.

If **your** **existing medical condition** would require an additional premium to be covered and **you** choose not to declare it, **we** reserve the right to decline a claim relating to this condition, unless otherwise agreed by **us** in writing.

Full confirmation of **our** terms and conditions will be sent out to **your** address after **your** call.

Any additional **medical conditions** not declared to **us** will not be covered.

Note:

- **We** are unable to provide any cover for **your** **existing medical condition**, unless **we** have agreed cover in writing and any additional premium has been paid.
- **We** are unable to provide any cover for claims arising from a known **existing medical condition** of a **close relative**, a **close business associate** or a **travelling companion** not insured by **us** or any recognised complication caused by the **existing medical condition**.

Pregnancy - our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 inclusive whilst **you** are away. From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise: Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, a Termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if **you** know **you** are having more than one baby) before the expected delivery date. Please note **we** will not cover denial of boarding by **your** carrier so **you** should check that **you** will be able to travel with the carrier/airline in advance. It is essential, if at the time of booking **your** trip **you** are aware that **you** are pregnant, that **you** ensure that **you** are able to have the required vaccinations for that trip; no cover will be provided for cancellation in the event that, after booking **you** discover travel is advised against or **you** are unable to receive the appropriate and required vaccinations for that country.

CHANGE IN HEALTH

If **your** health or **your** ongoing medication changes between the date the policy was bought and the date of travel **you** must advise Travel Administration Facilities at www.pjlongstay.protectif.co.uk or contact us on 0203 829 3855 as soon as possible. **We** will advise **you** what cover **we** are able to provide for **your** change in health, as defined on page 4, after the date of diagnosis.

We reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

CRITERIA FOR PURCHASE

This insurance is sold on the understanding that **you** and anyone travelling with **you** and named on the Schedule of Insurance:

- Are a **resident** of the **United Kingdom, Channel Islands** or **BFPO**.
- Are not travelling against the advice of **your** doctor or a medical professional such as **your** dentist.
- Are not taking a **ruise**.
- Have not started the **trip**.
- Are not making a one-way trip.
- Travel within 15 months of the start date of **your** policy.
- Are not travelling within **your** home country for less than 3 days.
- Are undertaking a minimum of 1 overnight stay when travelling abroad.
- Are not making a stop-over of more than 7 days in total.
- Will not make more than 2 return **trips** to **your** home country (each **trip** not exceeding 21 days in total).
- Are not aged 40 years or over on the date **you** purchase **your** policy, if buying the 'Backpacker' cover.
- Are not aged 70 years or over if travelling Worldwide, or aged 76 years or over if travelling within Europe or Australia and New Zealand, on the date **you** purchase **your** policy, if buying the 'Longstay' or 'Longstay PLUS' cover.
- Are travelling with the intention to return to the **United Kingdom, Channel Islands** or **BFPO** within **your** trip dates, unless an extension has been agreed with **us** and **we** have confirmed in writing.
- Are not travelling specifically to receive medical treatment during **your** trip or in the knowledge that **you** are likely to need treatment.
- Take all possible care to safeguard against accident, injury, loss or damage as if **you** had no insurance cover.

HOW YOUR POLICIES WORK

Our Pledge to You

It is **our** aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. **We** occasionally get complaints and these are usually through a misunderstanding or insufficient information. Any complaint will be investigated at once and the matter resolved as quickly as possible, please see our complaints procedure at the back of this policy for information.

For **your** added protection **we** are covered by the Financial Services Compensation Scheme (FSCS). Further information about the scheme is available from their website at www.fscs.org.uk or telephone +44 (0) 800 678 1100 or +44(0) 20 7741 4100.

Policy Information

Cover is specified on either the 'Backpacker' or 'Longstay' or 'Longstay PLUS' policies for each passenger who is shown as having paid the insurance premiums and whose name is shown on the Schedule of Insurance.

This insurance wording is a copy of the master policies and is subject to the terms, conditions and exclusions of the master policies.

In the event that **you** have paid for a **trip** on behalf of other individuals not insured on this policy please be advised that **your** policy only provides cover for **your** proportion of **trip** costs, as opposed to the amount **you** have paid on behalf of others.

Canceling Your Policies

- **You** have a 'cooling off' period where, should **you** decide that **you** find that the terms and conditions do not meet **your** requirements and provided **you** have not travelled or claimed on the policy, **you** can advise **us** within 14 days of purchase for a full refund to be considered.
- Should **you** wish to cancel **your** policy outside of the 14 day cooling off period, and can confirm that there have been no claims on the policy and that **you** have not travelled, a refund of 50% of the policy premium and any additional premium applied to **your** existing medical conditions will apply.
- If **you** are intending to claim, or have made a claim (irrespective of whether **your** claim was successful or not) **we** will not consider refunding any proportion of **your** premium.
- **We** reserve the right to give 7 days notice of cancellation of this policy, without refund, by recorded delivery to **you** at **your** last known address in the event of the following circumstances; fraud, suspected fraud, misleading information or deliberate misrepresentation, or abusive behaviour to any of **our** staff or agents.

Accurate and Relevant Information

You have a duty to take reasonable care to answer questions fully and accurately, and that any information **you** volunteer is not misleading. This applies both when **you** take the policy out and at any time during the policy period. If **you** do not do so, **we** reserve the right to void **your** policy from inception.

Your Policy Wordings

Your insurance document shows details of both pre-travel and travel insurance policies, including the sections of cover, limits, conditions, exclusions, information on what to do if **you** need to claim, how to obtain legal advice (if **you** have 'Longstay' or 'Longstay PLUS' cover), and how to contact the 24 hour emergency medical assistance service.

Your travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc., as these should be fully insured under **your** house contents insurance on an All Risks extension for 365 days of the year. There is a maximum amount **you** can claim for each individual item. **Valuables** are not covered on the 'Backpacker' cover and on the 'Longstay' or 'Longstay PLUS' cover there is a maximum amount in total for **valuables** which is shown under the **personal possessions** section. The **personal possessions** section is not 'new for old' and wear, tear and depreciation will be deducted.

Your policy covers treatment of **medical conditions** in an emergency and which will respond quickly to treatment. It is not intended to cover **you** for recurrent or long term treatment and in these circumstances, bearing in mind the advice given by **our** Chief Medical Officer, **we** reserve the right to transfer **you** to a state hospital, where adequate facilities are available, or repatriate **you** to **your** home country.

The policy is a contract between **us** and **you**.

We will pay for any insured event, as described in the policy, that happens during the period of validity and for which **you** have paid the appropriate premium.

Travel insurance policies have specific requirements for both purchasing and making successful claims. Please take the time to read and understand it straight away as not all policies are the same. All risks which are covered are set out clearly in sections with conditions, limits and exclusions (things which are not covered).

All numbers and letters shown under 'For each **insured-person** this insurance will not cover' refer to the same numbers and letters under 'For each **insured-person** this insurance will pay'. Where no letters or numbers are shown it applies to the whole section.

If **your** circumstances do not fit those specified then there is no cover in place.

Your Excess

Your policy carries an excess and this is the amount **you** have to contribute towards each claim. All excesses shown for this policy are payable by each **insured-person**, per section and for each incident giving rise to a separate claim.

Your excess may be increased to include **existing medical conditions** (including anything directly or indirectly related to that condition) confirmed in writing by Travel Administration Facilities. The increased excess will apply to all persons insured on the policy whose claim has been caused by the declared **medical condition**.

If **you** have paid the additional premium for Excess Waiver, the excess would be reduced to **Nil** in the event of a claim (the excess for Section C1 would still apply).

Note: any excess imposed by **us** following **your** call to Travel Administration Facilities will still apply.

When Your Two Policies Start and End

The cover on cancellation (Policy A - Pre-travel policy), starts from the date the **trip** booking was made after the policy was issued and ends when **you** leave **home**. No further **trips** are covered.

The cover under all other sections (Policy B - Travel policy) starts when **you** commence **your** trip as shown on **your** Schedule of Insurance and ends when **you** complete **your** trip. Alternatively cover will cease on expiry of the policy, whichever is the first.

Extension of Period

In the event of **your** death, injury or illness or that of anyone travelling with **you** or because of delay or failure of **public transport** services **you** are unable to complete the **trip** before the expiry of this policy the cover will be automatically extended without additional premium for the additional days necessary for **you** to complete the **trip**.

RETURN HOME COVER

Cover under Policy B, travel insurance, is extended to include 2 return **trips to your home country** for a period of up to 21 days per **trip**.

When using the return **home** extension all cover is suspended on clearance of customs in **your home country** and restarts after the baggage check-in at **your international departure point for your return flight**, international train or ferry to **your** overseas destination. All cover ceases if **you** have made a claim or intend to make a claim under the Curtailment section.

Please note that no expenses for the return **trip home** or resumption of the **trip** are covered.

STOP-OVER COVER

The maximum amount of time **your** policy allows for a stop-over outside **your** selected geographical area is 7 days.

GEOGRAPHICAL AREAS

Area 1

Europe - Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Azores, Balearics, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Canary Islands, **Channel Islands**, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece (and the Greek Islands), Holland (Netherlands), Hungary, Iceland, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Morocco, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia, San Marino, Sardinia, Serbia, Sicily, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine, **United Kingdom**, Vatican City.

Area 2

Australia & New Zealand - Australia, including Territory of Cocos (Keeling Islands, The Territory of Christmas Island, Norfolk Island and Lord Howe Island) and New Zealand, including the Cook Islands, Niue and Tokelau.

Area 3

Worldwide *excluding* the United States of America, Canada and the Caribbean.

Area 4

Worldwide *including* the United States of America, Canada and the Caribbean.

DEFINITION OF WORDS

Listed below are certain words that appear throughout the policy. These will always be shown in **bold** type and in all cases will have the meanings shown below.

Back country

Guided skiing in terrain which are in remote areas away from groomed pistes, not within ski boundaries and outside of patrolled resort boundaries, this includes terrain that has been accessed by a ski lift but then requiring a hike, ski, climb or skidoo to reach areas of side country or back country.

BFPO

British Forces Posted Overseas.

Business associate

A business partner, director or employee of **yours** who has a close working relationship with **you**.

Change in health

Any deterioration or change in **your** health between the date the policy was bought and the date of travel, this includes new medication, change in regular medication, deterioration of a previously stable condition, referral to a specialist, investigation of an undiagnosed condition or awaiting treatment/consultation.

Channel Islands

Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.

Close relative

Spouse or partner (who **you** are living together with), parents, grandparents, legal guardians, foster child, parents-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parents, step-child, step-brother, step-sister, aunt, uncle, brother, sister, child, grandchild, niece, nephew, or fiancé(e).

Connecting flight

A connecting flight which departs **your** first scheduled stop-over destination 12 hours after arrival from **your international departure point**.

Cruise

A pleasure voyage of more than 72 hours duration, sailing as a passenger on a purpose built ship on sea/s or oceans that may include stops at various ports.

Curtailment/curtail

The cutting short of **your trip by your** early return **home**.

Note: cover is only provided for additional costs to allow **you** to travel to **your** return pre-booked **international departure point**.

Domestic flight

A flight where the departure and arrival take place within the **United Kingdom** or the **Channel Islands**.

Drones

Un-manned aerial vehicles that belong to or being used by **you**.

Duty free

Any items purchased at duty free (including but not limited to tobacco products, alcohol, perfumes, cosmetics).

Essential items

Underwear, socks, toiletries and a change of clothing.

Excursion

A short trip or activity undertaken for leisure purposes.

Existing medical condition

Any serious or recurring **medical condition** which has been previously diagnosed, investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.

Flight

A service using the same airline or airline flight number.

Hazardous activity

Any recreational activity that requires skill and involves increased risk of injury. If **you** are taking part in any sport please refer to the back of this policy where there is a list of activities that are covered as standard or require an additional premium. If **your** chosen activity is not listed please contact the issuing Agent/Broker or P J Hayman & Company Ltd on **02392 419 050** (or **02392 419 070** if a Direct Customer), to ensure **you** are covered.

Home

One of **your** normal places of residence in the **United Kingdom**, the **Channel Islands** or **BFPO**.

Home country

The country **you** live in within the **United Kingdom** or the **Channel Islands**.

Inshore

Within 12 Nautical miles of the shore.

Insured-person/you/your

Any person named on the Schedule of Insurance.

For 'Gadget cover' this will also mean the person who owns the **Gadgets**.

International departure point

The airport, international rail terminal or port where the outward **flight**, international train or sea vessel is boarded to take **you** from **your home** to **your** destination and the return **flight**, international train or sea vessel is boarded to start the final part of **your** journey to **your home**.

Laptop

Portable computer suitable for use whilst travelling.

Manual labour

Work involving the lifting or carrying of heavy items in excess of 25kg, work at a higher level than two storeys or any form of work underground.

Medical condition

Any disease, illness or injury, including any psychological conditions.

Off piste

Skiing within ski area boundaries, off marked and groomed pistes and in between groomed trails and runs, where ski lifts and emergency services are easily accessible and ending back at a ski area lift. Not including **back country** or areas marked or prohibited from entry.

On piste

Piste skiing, including skiing on areas in and around the resort, but off the actual marked pistes, such as skiing on a hillside between marked pistes, or skiing down slopes adjacent to marked runs, but always finishing at the bottom of tows or lifts within the resort and never in areas cordoned off or restricted. All other areas are considered as **off piste** and therefore require purchase of an additional activity pack.

Pair or set

2 or more items of **personal possessions** that are complementary, purchased as one item or used or worn together.

Personal money

Sterling or foreign currency in note or coin form.

Personal possessions

Each of **your** suitcases and containers of a similar nature and their contents and articles **you** are wearing or carrying including buggies, strollers, car seats, **your drones** (as defined) and **your valuables** (as defined).

Public transport

Buses, coaches, **domestic flights** or trains that run to a published scheduled timetable.

Redundancy

Being an employee where **you** qualify under the provision of the Employment Rights Act 1996, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of 2 years or longer and is not on a short term fixed contract.

Relevant information

A piece of important information that would increase the likelihood of a claim under **your** policy.

Resident

A person who has had their main **home** in the **United Kingdom**, the **Channel Islands** or **BFPO** and has not spent more than 6 months abroad in the year before buying this policy.

Sports equipment

Specialist equipment belonging to **you** and used specifically for a particular sport or leisure activity.

Travel documents

Valid visas, ESTA, travel tickets, European Health Insurance Card (EHIC) and valid reciprocal health form S2.

Travelling companion

A person with whom **you** are travelling and on the same booking or with whom **you** have arranged to meet at **your trip** destination, with the intention of spending a proportion of **your trip** with, who may have booked independently and therefore not included on the same booking and may have differing inbound and outbound departure times or dates.

Trip

A holiday or journey that begins when **you** leave **home** and ends on **your** return to either (i) **your home**, or (ii) a hospital or nursing home in the **UK**, the **Channel Islands** or **BFPO**, following **your** repatriation, both during the period of cover.

Note: any subsequent holiday or journey that starts after **you** have returned **home** or to a hospital or nursing home (as described above) is not covered (except when using the return **home** extension).

Unattended

Left away from **your** person where **you** are unable to clearly see and are unable to get hold of **your personal possessions**.

United Kingdom/UK

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

Valuables

Cameras, photographic equipment, camcorders, video, satellite navigation equipment, television equipment, radios, cassette players, CD players, ipods, MP3 players, audio equipment, **laptop**, mac or web books, personal computers, computer equipment/accessories, hard drives, flash drives, computer games machines, binoculars, telescopes, antiques, jewellery, watches (only meaning a traditional watch such as analog, automatic or digital), furs, precious or semi-precious stones, articles made of or containing gold, silver or other precious metals, films, tapes, cassettes, cartridges, discs or Compact Discs.

We/our/us

Sections A & B1 to B8 Union Reiseversicherung AG.

Section C1 UK General Insurance Ltd on behalf of Great Lakes Insurance SE.

Winter sports

On piste skiing, snow boarding and ice skating.

CONDITIONS & EXCLUSIONS APPLYING TO YOUR POLICIES

Below are some important conditions and exclusions which apply to **your** pre-travel (Policy A) and travel policy (Policy B).

It is recommended that **you** read this along with the conditions for each section of **your** policies as this will make sure that **you** are aware of any conditions which may affect **your** circumstances or likelihood to claim.

Applying to all sections of your policies:

You are not covered under any section, unless specified, for any of the following circumstances:

- 1) participation in a **hazardous activity** or additional activity unless the appropriate additional premium has been paid and the policy endorsed.
- 2) any re-occurring health condition or **existing medical condition** or any recognised complication caused by the condition or if **you** or anyone insured under this policy have ever had a heart related problem, circulatory condition, a stroke, cancer, any breathing problems, diabetes, any type of irritable bowel disease or any other **medical condition** which has been treated in hospital or has been referred to a specialist in the last 2 years or **you** are waiting for any tests or treatment of any description or **your** doctor has altered **your** regular prescribed medication in the last 3 months, unless **we** have agreed cover in writing and any additional premium has been paid.

- 3) any claim due to **your** carrier's refusal to allow **you** to travel for whatever reason.

- 4) any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed in writing and any additional premium has been paid.

- 5) **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life).

- 6) **We** will not pay for the following:

- a) Anything caused by **you**:
 - i) causing damage or injury on purpose;
 - ii) breaking the law;
 - iii) piloting or travelling in an aircraft where **you** or the pilot are not licensed to carry passengers;
 - iv) not following the laws of the country or local authorities.
- b) Anything caused by **you**, **your travelling companion**, **close relative** or **business associate** being under the influence of:
 - drugs (except those prescribed by a doctor but not for the treatment of drug addiction);
 - alcohol (a blood alcohol level that exceeds 0.19% - approximately four pints or four 175ml glasses of wine);
 - solvents; or
 - anything relating to **you**, **your travelling companion**, **close relative** or **business associates** prior abuse of drugs, alcohol or solvents.

- 7) **you** travelling on, or in, a motorised vehicle for which **you** do not hold appropriate qualifications to operate at **home** (Note: there is no cover under Section B6 - Personal Liability for any claim related to the use of motorised vehicles).

- 8) **you** travelling on a motorised vehicle without wearing a crash helmet, whether legally required locally or not and if **you** are riding pillion, the rider must also hold appropriate qualifications.

Note: **you** can visit the following link to the UK Government site for more information on appropriate licenses: <https://www.gov.uk/ride-motorcycle-moped/bike-categories-ages-and-licence-requirements>

- 9) delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.

- 10) any claim arising from **relevant information** known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable.

- 11) the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking or any deliberate or criminal act by an **insured-person**.

- 12) **manual labour**.

- 13) the usage of **drones**.

- 14) **you** travelling against the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure.

- 15) accepting that **your** policy cannot be extended once it has expired.

- 16) submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country that **you** live in within the **United Kingdom** or the **Channel Islands**.

- 17) **In respect of all Sections other than B4 - Emergency Medical & Associated Expenses:**

war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

- 18) loss of earnings, additional hotel costs, Visa's, ESTAs, vaccinations, inoculations, additional car hire, additional parking fees, kennel fees or any other loss unless it is specified in the policy.

- 19) the cost of taxi fares, telephone calls, faxes or any expenses for food or drink.

- 20) **you** support any claim with the correct documentation as laid out in the individual section.

- 21) notifying **us** immediately of any **change in health**.

- 22) only pay **our** proportion of any loss where **you** have not insured for the full cost of the **trip**.

- 23) no cover will be in force for Policy B if **you** claim under Policy A.

In respect of Sections A - Curtailment Charges, B4 - Emergency Medical & Associated Expenses and B5 - Curtailment, only

- 24) checking with **your** doctor on the advisability of making the **trip** if **you** have any **existing medical condition**, taking into account **your** chosen destination, the climatic conditions, the stability of **your** condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of **your** doctor.

- 25) not requiring insurance for **your existing medical condition**, unless **we** have agreed cover in writing and any additional premium has been paid.
- 26) not requiring insurance for any **medical condition** where a terminal prognosis has been given by a registered doctor before buying this policy.
- 27) not requiring insurance for any **existing medical condition** that is being investigated or for which **you** or a **close relative** or **business associate** or a **travelling companion** not insured by **us**, are awaiting or receiving treatment in hospital at the time of buying this policy.
- 28) obtaining any recommended vaccines, inoculations or medications prior to **your trip**.
- 29) if **you** choose not to adhere to medical advice given any claims related to this will not be paid.
- 30) any claim where **you** have travelled against the advice of **your doctor** or a medical professional such as **your dentist**.

POLICY A - PRE-TRAVEL POLICY

Section A – Cancellation Charges

For each insured-person this insurance will pay:

up to **£1,000** if **you** have bought 'Backpacker' cover or **£2,500** if **you** have bought 'Longstay' or 'Longstay PLUS' cover for **your** proportion of:

- i) transport charges,
- ii) loss of accommodation
- iii) foreign car hire and
- iv) pre-paid **excursions** booked before **you** go on **your trip**,

that **you** have paid or agreed to pay and that **you** cannot recover from any other source following **your necessary** cancellation after **you** bought this insurance and limited to the cancellation charges at the time of diagnosis of the condition causing the cancellation of **your trip** through **your** inability to commence travel due to:

- (i) the death, injury or illness of:
 - **you** or a **travelling companion**;
 - a **close relative** who lives in **your home country**;
 - a close **business associate** who lives in **your home country**;
 - a friend who lives abroad and with whom **you** were intending to temporarily stay;
- (ii) **you**, a **travelling companion** or **close relative** who is travelling with **you** and included on **your** booking being required in **your home country** for jury service or as a witness in a Court of Law;
- (iii) **you**, a **travelling companion** or **close relative** who is travelling with **you** and included on **your** booking being given notice of **redundancy**;
- (iv) the requirements of H. M. Forces.

For each insured-person this insurance will not cover :

- the first **£75** (reduced to **£25** on claims for deposits only) of any loss, charge or expense made on each claim under this section;
- any claim where **you** have not obtained a written statement at the time of the cancellation confirming the necessity to cancel **your trip**;
- any payment or part payment made using frequent flyer vouchers, Air/Avios Miles vouchers or other vouchers that have no financial face value;
- any payment where **you** have not suffered any financial loss;
- any claim that is due to:
 - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close **business associate**;
 - **your** failure to obtain the required passport, visa or ESTA;
 - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking;
 - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent;
 - the cancellation of **your trip** by the tour operator;
 - the failure of **your** travel agent or tour operator;
 - the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on;
 - **your** disinclination to travel;
 - death or illness of any pets or animals;
 - terrorism, riot, civil commotion, strike or lock-out;
- cancellation due to the fear of an epidemic or pandemic;
- the cost of Air Passenger Duty or equivalent, airport charges and booking charges and credit card fees;

- cancellation for any claim arising from a known **existing medical condition** of a **close relative**, a close **business associate** or a **travelling companion** not insured by **us** or any recognised complication caused by the **existing medical condition**;
- any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed in writing;
- cancellation of **your trip** due to an **existing medical condition** of a person insured under this policy and included on **your** booking, where the risk attaching to that **existing medical condition** has not been accepted by **us** in writing;
- any claim for loss, or deterioration of, or damage to property;
- any loss unless it is specified in the policy;
- (iii) - any claim where **you** are unable to provide proof of **your termination of employment** due to **redundancy**;
- financial circumstances or unemployment except when it is due to **redundancy** that **you** received after buying this insurance;
- (iv) - any claim where **you** have not obtained prior authority to take leave;
- any claim where leave has been cancelled on disciplinary grounds.

No cover is provided under this section due to anything mentioned in the policy Conditions & Exclusions.

If you need to claim:

Inform **your** tour operator, travel agent, transport or accommodation provider immediately of **your** necessity to cancel and request a cancellation invoice.

Ensure that the medical certificate in the cancellation claim form is completed by the General Practitioner of the person whose injury, illness or death has caused the cancellation.

Note: **we** will pay a maximum of **£80** for medical records/completion of a medical certificate.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' at the back of this policy.

POLICY B - TRAVEL POLICY

Section B1 - Departure Delay

Applicable only to 'LONGSTAY' & 'LONGSTAY PLUS' cover

Applicable to trips outside your home country

For each insured-person this insurance will pay :

1. **you £20** compensation if the departure of **your** international **flight**, international train or sailing is delayed for more than 12 hours from its scheduled departure time from **your international departure point** and **your** possessions have been checked in. If the delay continues **we** will pay a further sum of **£10** for each complete period of 12 hours up to a maximum of **£100**;
2. up to **£2,500** for the cancellation of **your trip** if **your** possessions have been checked in and after 24 hours delay **you** wish to abandon the **trip**;
3. up to **£1,000** for alternative transport to get **you** to **your** destination if:
 - (a) the car in which **you** are travelling to **your international departure point** becomes undrivable due to mechanical failure or being involved in an accident, *or*
 - (b) **your public transport** is delayed, preventing **you** from getting to **your international departure point** in time to check in.

For each insured-person this insurance will not cover:

- **you** if **you** have bought 'Backpacker' cover;
- the cost of any accommodation, food, drink, telephone calls or faxes;
- any claim that is due to the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent;
- 1&2 - any compensation unless **you** have checked in **your** possessions and obtained written confirmation from **your** airline, railway company, shipping line or their handling agents that shows the reason for the delay, the scheduled departure time and the actual departure time of **your flight**, international train or sailing;
- any compensation where the airline, railway company or shipping line or their handling agents provide alternative transport that departs within 12 hours of the booked departure time;
- any compensation when **your** tour operator has rescheduled **your flight** itinerary;

- any claim where **you** have not pre-booked, where **you** have a stand-by ticket and do not have confirmed space or that is due to the aircraft being over booked;
 - any delay due to the diversion of aircraft after it has departed.
1. - missed connections outside **your home country**.
 2. - the first **£75** of any claim made by **you**;
- abandonment where the **trip** is of two days duration or less;
- any claim outside of **your home country**.
 3. - any claim that is a result of **your** failure to allow sufficient time for **your** journey to the **international departure point** to check-in by the time shown on **your** travel itinerary;
- any claim arising from the failure of **public transport** services that is due to a strike or industrial action that started or that had been announced before the date of **your** departure from **home**.

No cover is provided under this section due to anything mentioned in the policy Conditions & Exclusions.

If you need to claim:

Obtain written confirmation from **your** transport provider or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay of **your** international **flight**, international train or sailing.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' at the back of this policy.

Section B2 - Personal Possessions

For each insured-person this insurance will pay:

- a) up to a total of **£750** if **you** have bought 'Backpacker' cover or **£2,000** if **you** have bought 'Longstay' cover or **£2,500** if **you** have bought 'Longstay PLUS' cover for **your personal possessions** to cover:
 - either i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the market value of the item;
 - or ii) the market value of the item, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.

An amount for age, wear, tear and loss of value will be deducted. Details are shown at www.tifgroup.co.uk/services/claims/wear-tear-depreciation/

- b) up to a total of **£100** if **you** have bought 'Longstay' or 'Longstay PLUS' cover to cover the purchase of **essential items** if **your personal possessions** are delayed due to being misplaced, lost or stolen on **your** outward journey from **your home country** for over 12 hours from the time **you** arrived at **your trip** destination.

For each insured-person this insurance will not cover:

- a) - the first **£50** of each and every incident giving rise to a claim;
- more than **£100** if **you** have bought 'Backpacker' cover or **£250** if **you** have bought 'Longstay' cover or **£400** if **you** have bought 'Longstay PLUS' cover for any one article, **pair or set** of any kind, whether they are solely or jointly owned;
- **valuables** if **you** have bought 'Backpacker' cover;
- more than **£250** in total if **you** have bought 'Longstay' cover or **£400** in total if **you** have bought 'Longstay PLUS' cover, for **valuables** whether solely or jointly owned;
- more than **£100** in respect of sunglasses;
- more than **£100** for items lost or stolen from a beach or lido;
- car keys, mobile telephones, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories;
- the use of, or damage to, **drones**;
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by **us**;
- any claim for loss or theft where **you** have not notified the police, **your** carrier or tour operator's representative and obtained a written report;
- any claim where **you** are unable to provide the damaged items on request or to prove the existence or prove the ownership/purchase of any item with an insured value in excess of **£100**;
- loss of, or damage to, property that does not belong to **you** or any member of **your** family;
- any claim that is the result of a domestic dispute;
- any breakage or damage to fragile articles, paintings, works of art, sculptures, audio, video, computer, television equipment, musical instruments or household goods unless the breakage or damage is caused by fire, theft or in an accident to the motor vehicle in which they are being carried;

- loss or damage due to atmospheric or climatic conditions, age, wear, tear, moth or vermin;
 - the cost of replacing or repairing dentures;
- b) - shoes, boots, trainers and the like;
- a) & b) the loss, theft or damage to:
- films, tapes, cassettes, cartridges or discs other than their value as unused material unless purchased pre-recorded when **we** will pay up to the maker's latest list price;
 - **duty free** items;
 - perishable goods, bottles, cartons and any damage caused by them or their contents;
 - pedal cycles or wheelchairs except while they are being carried as luggage on **public transport**;
 - **sports equipment** whilst in use;
 - any items more specifically insured elsewhere;
 - **valuables** carried in any suitcases, trunks or similar containers when left **unattended**;
 - **valuables** left **unattended** except where they are locked in a safe or safety deposit box where these are available or left **out of sight** in **your** **locked** personal holiday or **trip** accommodation;
 - contact or corneal lenses or artificial limbs;
- money, bonds, coupons, stamps, negotiable instruments, securities or documents of any kind;
 - **personal possessions** left **unattended** away from **your** personal holiday or **trip** accommodation except **personal possessions** (but not **valuables**) left between 6.00am and 11.00pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.

No cover is provided under this section due to anything mentioned in the policy Conditions & Exclusions.

If you need to claim:

For loss or damage claims during transit: **you must** retain **your** tickets and luggage tags and report the loss or damage to **your** transport provider or their handling agents and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.

For all damage claims: **you** should retain the items in case **we** wish to see them, **you** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable.

For delay claims: for the purchase of **essential items** **you must** keep all receipts and send them to **us** with **your** claim and any amount paid will be deducted from the final claim settlement, if the items are permanently lost.

For all losses: **you** should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative or hotel/apartment manager wherever appropriate.

Note: any item with a purchase price in excess of **£100** **must** be supported by original proof of ownership/purchase.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' at the back of this policy.

Section B3 - Personal Money, Passport & Travel Documents

Applicable only to 'LONGSTAY' & 'LONGSTAY PLUS' cover

For each insured-person this insurance will pay:

- a) up to **£500** for the loss or theft of **your personal money**, passport or **travel documents** during **your trip**;
- b) up to **£250** for additional travel and accommodation expenses necessarily incurred to obtain a replacement passport or **travel documents** whilst on **your trip** if **your** passport or **travel documents** are lost or stolen during **your trip**.

For each insured-person this insurance will not cover:

- **you** if **you** have bought 'Backpacker' cover;
- a) - the first **£50** of each and every incident giving rise to a claim;
 - more than **£250** in total in cash or currency, whether solely or jointly owned;
 - loss or theft of **personal money** or **travel documents** due to depreciation in value, currency changes or shortage caused by any error or omission;
 - loss or theft of travellers' cheques where the bank provides a replacement service;
 - any financial loss suffered as a result of **your** debit/credit card being lost or stolen;

- a) & b) loss or theft of **personal money**, passport or **travel documents** that are not:
- on **your** person;
 - held in a safe or safety deposit box where one is available;
 - left **out of sight** in **your locked** personal **trip** accommodation;
- any claim for loss or theft where **you** have not notified the Police, **your** carrier or tour operator's representative and obtained a written report;
- b) - the cost of the replacement passport or **travel documents**;
- any costs incurred before departure or after **you** return **home**;
- any costs which are due to any errors or omissions on **your** passport or **travel documents**;
- **your** failure to obtain the required passport, visa or ESTA;
- any expenses for a missed **flight** or alternative transport to return **home** due to the loss or theft of **your** passport or **travel documents**;
- any expenses for food or drink;

No cover is provided under this section due to anything mentioned in the policy Conditions & Exclusions.

If you need to claim:

For all losses: **you** should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them.

You should also report the loss to **your** tour operator's representative or hotel/apartment manager wherever appropriate.

For loss of **personal money**: **we** will also require:

- exchange confirmations from **your home country** for foreign currency.
- where sterling is involved, documentary evidence of possession.

For a lost or stolen passport or **travel documents**: **you** will also need to get a letter from the consulate, airline or travel provider where **you** obtained a replacement and keep all the receipts for **your** travel and accommodation expenses.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' at the back of this policy.

Section B4 - Emergency Medical & Associated Expenses

Please Note: **Your** policy is intended to cover immediate treatment in an emergency situation. **We** reserve the right to repatriate **you** immediately for treatment in **your home country** when this is deemed to be preferable regardless of **your** original travel plans. All medical decisions are at the discretion of **our** medical director. It is essential for **you** to contact the emergency medical assistance service prior to being admitted anywhere. In this instance **we** may arrange for a local transfer to a hospital better equipped for **your** immediate needs. **You** must call the emergency medical assistance service immediately if **your** medical bill is likely to exceed **£500**.

Please see the section 'What to do in the Case of a Medical Emergency Abroad' at the back of this policy for details.

For each insured-person this insurance will pay:

to **you** or **your** legal representatives the following *necessary* emergency expenses that are payable within 6 months of the event that causes the claim that results from **your** death, injury or illness:

- a) up to **£2,000,000** if **you** have bought 'Backpacker' cover or **£5,000,000** if **you** have bought 'Longstay' cover or **£10,000,000** if **you** have bought 'Longstay PLUS' cover for:
- i) customary and reasonable fees or charges for necessary and emergency treatment to be paid outside **your home country** for medical, surgical, hospital nursing home or nursing services;
- ii) customary and reasonable additional travel, accommodation and repatriation costs to be made for or by **you** and for any *one other person who is required for medical reasons* to stay with **you**, to travel to **you** from within **your home country** or to travel with **you**;
- iii) (a) charges following **your** death outside **your home country** for **your** burial or cremation in the locality where **your** death occurs, *plus*
- (b) the reasonable cost of returning **your** ashes **home** or the return of **your** body to **your home** when arranged by **us**;
- b) up to **£100** to cover emergency dental treatment only to cure sudden pain;
- c) **£10** if **you** have bought 'Backpacker' cover or **£20** if **you** have bought 'Longstay' or 'Longstay PLUS' cover for each full 24 hours that **you** are in a state hospital as an in-patient during the period of the **trip** in addition to the fees and charges paid under a) above.

For each insured-person this insurance will not cover:

- a) - the first **£95** of each and every incident giving rise to a claim;
- any elective or pre-arranged treatment;
- any routine non-emergency tests or treatment;
- any treatment or hospitalisation which can be reasonably expected;
- the cost of private treatment where adequate state facilities are available;
- the cost of replenishing supplies of any medication **you** were using at the start of the **trip**, or further treatment for any **medical condition you** had at the start of **your trip**;
- the cost of taxi fares for anyone other than the patient, telephone calls or faxes;
- any costs for food or drink;
- the cost of repatriation where necessary medical treatment is available locally in a facility considered acceptable by the Chief Medical Officer of the emergency medical assistance service;
- any claim that is caused by:
- the cost associated with the diversion of an aircraft due to **your** death, injury or illness;
 - repatriation unless this is deemed medically necessary by **our** appointed emergency medical assistance service.
- a) i) - any services or treatment received by **you** within **your home country**;
- any elective or pre-arranged treatment or any routine non-emergency tests or treatment, this includes complications as a result of elective, pre-arranged or cosmetic treatment, received whilst abroad;
- any services or treatment received by **you**, including any form of cosmetic surgery or any treatment that in the opinion of the emergency medical assistance service, in consultation with **your** treating doctor, can reasonably wait until **you** return to **your home country**;
- any services or treatment received by **you** after the date on which in the opinion of the emergency medical assistance service, **you** can safely return **home**, that would exceed the cost of **your** repatriation;
- any routine non-emergency tests or treatment of any description;
- repairs to or for the provision of artificial limbs or hearing aids;
- in-patient treatment that has not been notified to and agreed by the emergency medical assistance service;
- the cost of repatriation where necessary medical treatment is available locally in a facility considered acceptable by the Chief Medical Officer of the emergency medical assistance service;
- any extra costs for single or private accommodation in a hospital or nursing home;
- any costs for treatment, including exploratory tests, that has no relationship with the illness or injury on which the claim is being made.
- a) ii) - additional hotel accommodation expenses which exceed the standard originally booked;
- additional flights which exceed the standard of that originally booked unless medically necessary and agreed by the emergency medical assistance service.
- a) iii) - **your** burial or cremation in **your home country**.
- b) - emergency dental work costing more than **£100**;
- repairs to or for the provision of dentures, crowns or veneers;
- any dental work involving the use of precious metals;
- any dental work or treatment which could wait until your return to **your home country**.
- c) - any payment when **you** are in a private hospital or clinic;
- more than **£200** on 'Backpacker' cover and **£400** on 'Longstay' or 'Longstay PLUS' cover in total for state hospital inpatient benefit.

No cover is provided under this section due to anything mentioned in the policy Conditions & Exclusions (including any treatment, tests and associated illnesses for non-declared **existing medical conditions**).

If you need to claim:

FOR MEDICAL EMERGENCIES +44 (0) 203 829 6745

Call the emergency medical assistance service 24 hours a day, 7 days a week, 365 days a year, from anywhere in the world.

For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies **you** must keep and provide **us** with all (original) receipts accounts and medical certificates.

Note: **we** will pay a maximum of **£80** for medical records/completion of a medical certificate.

For cases where the emergency medical assistance service were informed please provide (in addition to the above) **your** case number or name of the person **you** spoke to and a photocopy or scanned image of **your** EHIC card (available if **you** are a **UK** or **BFPO resident** - please note if **you** reside in the Isle of Man or the **Channel Islands** **you** are not eligible for an EHIC) or details of any other reciprocal health arrangement **you** used.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' at the back of this policy.

Section B5 - Curtailment (cutting short your trip)

For each insured-person this insurance will pay:

up to **£250** if **you** have bought 'Backpacker cover' or **£500** if **you** have bought 'Longstay' or 'Longstay PLUS' cover for **your** additional travel and accommodation expenses to get **you** back to **your** pre-booked **international departure point** that **you** have paid or agreed to pay and that **you** cannot recover from any other source following **your necessary curtailment of your trip** due to:

the **trip** being cut short by **your** early return **home** because of:

- i) the death, injury or illness of:
 - **you** or a **travelling companion** with whom **you** are travelling;
 - a **close relative** who lives in **your home country**;
 - a close **business associate** who lives in **your home country**;
 - a friend who lives abroad and with whom **you** were intending to stay;
- ii) **you**, a **travelling companion** or **close relative** who is travelling with **you** being required in **your home country** for jury service or as a witness in a Court of Law, or
- iii) **you**, a **travelling companion** or **close relative** who is travelling with **you** being called back by the Police after **your home**, or the **home** in **your home country** of **your travelling companion** or **close relative**, or usual place of business in **your home country**, having suffered from burglary, serious fire, storm or flood.

Note:

- **Your** unused proportion of **trip** costs will be calculated from the date of **your flight home**.
- **We** will pay either **your** pre-booked return travel costs, or the cost of **your curtailment** travel costs, whichever is the greater.

For each insured-person this insurance will not cover:

- the first **£75** of any loss, charge or expense made on each claim under this section;
- any payment or part payment made using frequent flyer vouchers, Air/Avios Miles vouchers or other vouchers that have no financial face value;
- any payment where **you** have not suffered any financial loss;
- the cost of **your** return international **flight** to the **United Kingdom**;
- any claim that is due to:
 - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close **business associate**;
 - **your** failure to obtain the required passport, visa or ESTA;
 - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking;
 - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent;
 - the **curtailment** of **your trip** by the tour operator;
 - the failure of **your** travel agent or tour operator;
 - the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on;
 - financial circumstances;
 - **your** loss of enjoyment of the **trip** however caused;
 - death or illness of any pets or animals;
 - **curtailment** arising from an **existing medical condition** of a non-travelling **close relative**, a close **business associate**, **travelling companion** or a friend **you** are intending to stay with or any known or recognised complication of or caused by the **existing medical condition**;
- **curtailment** due to death or illness, of a non-travelling **close relative**, close **business associate**, **travelling companion** or a friend **you** are intending to stay with, caused by an **existing medical condition**;
- terrorism, riot, civil commotion, strike or lock-out;
- any unused portion of **your** original ticket where repatriation has been made;
- cutting short **your trip** unless the emergency medical assistance service have agreed;

- any event caused by **your** failure to get a medical certificate from the treating doctor near to where **you** are staying that states the necessity to return **home** due to death, injury or illness;
- **curtailment** due to the fear of an epidemic or pandemic;
- any resumption of a **trip** once it has been **curtailed**. There is no further cover once **you** have returned to **your home country**;
- **your curtailment** travel costs must be to the same standard as that of **your** pre-booked return travel costs booked as part of **your** original **trip**.

No cover is provided under this section due to anything mentioned in the policy Conditions & Exclusions.

If you need to claim:

If **you** need to cut short **your trip** due to a medical necessity **you must** ring to confirm this with the emergency medical assistance service +44 (0) 203 829 6745, **curtailment** claims will not otherwise be covered.

Inform **your** tour operator, travel agent, transport or accommodation provider immediately of **your** necessity to **curtail** and request a cancellation invoice confirming the number of nights missed.

Request a **curtailment** claim form and ensure that the medical certificate is completed by the General Practitioner of the person whose injury, illness or death has caused the **curtailment**.

Note: **we** will pay a maximum of **£80** for medical records/completion of a medical certificate.

You should keep any receipts or accounts given to **you**.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' at the back of this policy.

Section B6 - Personal Liability

For each insured-person this insurance will pay:

up to **£1,000,000** on 'Backpacker' cover and **£2,000,000** on 'Longstay' or 'Longstay PLUS' cover plus costs agreed between **us** in writing, for an amount incurred due to an event occurring during the period of this insurance that **you** are legally liable to pay that relate to an incident caused by **you** and that results in:

- a) injury, illness or disease of any person;
- b) loss of, or damage to, property that does not belong to **you** or any member of **your** family and is neither in **your** charge or control nor under the charge or control of any member of **your** family;
- c) loss of, or damage to **your trip** accommodation which does not belong to **you** or any member of **your** family.

For each insured-person this insurance will not cover:

- a)&b) the first **£50** in respect of each and every event that causes a claim;
- c) the first **£250** in respect of each and every event that causes a claim;
- a) b) - any liability for loss of or damage to property or injury, illness or disease:
 - & c)
 - where an indemnity is provided under any other insurance;
 - that is suffered by anyone who is under a contract of service with **you**, acting as a carer, whether paid or not, or any member of **your** family or **travelling companion** and is caused by the work **you** or any member of **your** family or **travelling companion** employ them to do;
 - that is caused by any deliberate act or omission by **you**;
 - that is caused by **your** own employment, profession or business or that of any member of **your** family;
 - that is caused by **your** ownership, care, custody or control of any animal;
 - that falls on **you** by agreement and would not have done if such agreement did not exist;
- any liability for injury, illness or disease suffered by **you** or any member of **your** family;
- compensation or any other costs caused by accidents involving **your** ownership, possession or control of any:
 - land or building or their use either by or on **your** behalf other than **your** temporary **trip** accommodation;
 - mechanically propelled vehicles and any trailers attached to them;
 - aircraft, motorised skis, motorised waterborne craft or sailing vessel;
 - firearms or incendiary devices.

No cover is provided under this section due to anything mentioned in the policy Conditions & Exclusions.

If you need to claim:

Never admit responsibility to anyone and do not agree to pay for any damage, repair costs or compensation.

Keep notes of any circumstances that may become a claim so these can be supplied to **us** along with names and contact details of any witnesses, as well as any supporting evidence **we** may require.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' at the back of this policy.

Section B7 - Accidental Death & Disability Benefit

For each insured-person this insurance will pay:

A single payment for **you** external accidental bodily injury whilst on **your trip**, that independently of any other cause, results in **you**:

	amount of payment	
	'Backpacker'	'Longstay' or 'Longstay PLUS'
a) death	£5,000	£15,000
b) total and permanent loss of sight in one or both eyes or total loss by physical severance or total and permanent loss of use of one or both hands or feet	£5,000	£15,000
c) permanent and total disablement from engaging in paid employments or paid occupations of <u>any and every</u> kind all occurring within 12 months of the event happening*	£5,000	£15,000

*where **you** are not in any paid employments or paid occupations, this shall be defined as 'all **your** usual activities, pastimes and pursuits of any and every kind'.

For each insured-person this insurance will not cover:

- more than 1 of the benefits that is a result of the same injury.

- a) more than **£1,000** death benefit when **your** age is under eighteen (18) years at the time of the incident.

No cover is provided under this section due to anything mentioned in the policy Conditions & Exclusions.

If you need to claim:

In the event of death **we** will require sight of a copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and **you** will be advised what further documentation is required.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' at the back of this policy.

Section B8 - Legal Advice and Expenses

Applicable only to 'LONGSTAY' & 'LONGSTAY PLUS' cover

For each insured-person this insurance will pay:

up to **£25,000** for legal costs and expenses incurred in pursuing claims for compensation and damages due to **your** death or personal injury whilst on the **trip** provided **we** always have complete control over the legal proceedings and the selection, appointment and control of lawyers and where a claim occurs **you** will supply any reports or information and proof to **us** and the claims office as may be required.

For each insured-person this insurance will not cover:

- **you** if **you** have bought 'Backpacker' cover;
- the first **£50** in respect of each and every event that causes a claim, other than 30 minutes initial free advice;
- legal proceedings in the USA or Canada unless the contingency fee system operating in North America is followed;
- any costs to pursue a claim against a carrier, travel agent, tour operator, tour organiser, the insurers or their agents or the claims office;
- any legal action where the estimated amount that will be recovered is less than **£500**;
- any legal expenses where **we** consider **you** are unlikely to obtain a reasonable settlement;
- any costs that can be considered under an arbitration scheme or a complaints procedure;

- any legal expenses incurred without **our** prior authorisation or that of the claims office;
- any claim made by **you** against another **insured-person** who is a member of **your** family;
- any claim for damage to a motor vehicle.

No cover is provided under this section due to anything mentioned in the policy Conditions & Exclusions.

Note:

- **we** will not pay legal expenses to bring proceedings in more than one country in respect of the same event;
- if **you** are awarded compensation and receive payment then all sums paid out by **us** shall be paid out of that compensation.

If you need to claim:

If **you** have an accident abroad and require legal advice **you** should contact: Slater & Gordon LLP, 58 Moseley Street, Manchester, M2 3HZ

They will arrange for up to 30 minutes of advice to be given to **you** by a lawyer. To obtain this service **you** should telephone: **0161 228 3851** or fax **0161 909 4444**

Section C1 - Gadget Cover

Applicable only to 'LONGSTAY' & 'LONGSTAY PLUS' cover

Definitions for this section

The following additional key words or phrases have the same meaning wherever they appear in this section. These definitions apply to this section only.

Accessories - items such as but not limited to, chargers, protective cases, headphones and hands free devices costing less than £150, that are used in conjunction with **your gadget** but excludes SIM cards and wearables. **Evidence of ownership** for **accessories** will need to be provided at point of claim.

Accidental loss/accidentally lost - means that the **gadget** has been accidentally left by **you** in a location and **you** are permanently deprived of its use.

Checked-in baggage - suitcases, holdalls or rucksacks that have been checked-in by **your** transport provider and placed in the luggage hold of flight/train/sailing/coach in which **you** are booked to travel.

Co-operate - provide **us** with any information **we** may reasonably request to enable **us** to verify **your** claim.

Eligibility criteria - a gadget must be in good working order and in **your** possession when **you** start **your trip** and:

- purchased as new in the **UK**, or, if purchased as refurbished, was not purchased direct from the manufacturer or network provider in the **UK**
- not more than 48 months old at the date **you** started **your trip**.

Evidence of ownership - a document to evidence that the item(s) **you** are claiming for belongs to **you**. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statements.

Gadget(s) - means a handheld consumer electronic device such as mobile phones, tablets, I-pads, Kindles, satnavs, cameras, lenses, camcorders, smart watches, smart glasses, head mounted displays, hand held games consoles, portable DVD players, headphones, wireless speakers, MP3 players and I-pods – but not **laptop computers**.

Laptop computer - a portable computer that includes a screen, keyboard and track pad or track ball.

Precautions - all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss, damage or theft of their gadgets.

Unattended - neither on **your** person or within **your** sight and reach.

Note: **you** must refer to the 'Definitions' section of this policy, which will also apply.

We will pay up to the limits shown within this section:

1. If your gadgets are lost or stolen

If this happened:

Your gadget was lost or stolen during **your trip**.

This is what we will do:

- **We** will arrange for **your gadget** to be replaced with a similar refurbished make and model up to a maximum value of £1,000 if **you** have bought 'Longstay' cover or £1,500 if **you** have bought 'Longstay PLUS' cover.
- **We** will pay **you** up to £10,000 for the reimbursement of unauthorised calls or data download if **your** mobile phone is accidentally lost or stolen whilst on **your trip** and is used fraudulently.

But we won't do anything if:

- **your gadget** falls outside **our eligibility criteria**;
- **you** are unable to provide **evidence of ownership**;
- **your gadget** was in the possession of a third party (other than a member of **your immediate family**) at the time of the event giving rise to a claim under this insurance;
- **your gadget** was placed in **checked-in baggage**;
- **you** did not notify any loss or theft to the police, **your** carrier or tour operator's representative and obtain a local independent written report during **your trip**;
- **your claim** is for a mobile phone and **you** did not notify **your** service provider and blacklist **your** handset;
- **you** did not take all available **precautions**;
- when away from **your** accommodation **your gadget** was not concealed on or about **your** person when not in use;
- the **gadget** is left **unattended** when it is away from **your** holiday accommodation (including being in luggage during transit);
- **your gadget** was left **unattended** in any motor vehicle, where **you** or someone acting on **your** behalf is not in the vehicle, unless the **gadget** has been concealed in a locked boot, closed glove compartment or other closed internal compartment and all the vehicle's windows and doors have been closed and locked and all security systems have been activated. A copy of the repairer's account for damage in gaining entry to the locked vehicle must be supplied with any claim;
- **your gadget** was left **unattended** in **your** holiday accommodation, unless the theft involves force in gaining entry to or exit from the building or premises, resulting in damage to the building or premises. A copy of the repairer's account for such damage must be supplied with any claim;
- **you** ask **us** to reimburse unauthorised calls or data if **you** did not report the loss or theft of **your** mobile phone to the service provider within 24 hours of discovery and **you** have not provided an itemised bill from **your** service provider;
- **you** do not **co-operate** with **us**;
- **you** do not pay **your excess** fee of £50.

2. If your gadgets are accidentally damaged**If this happened:**

Your gadget was accidentally damaged during **your trip**.

This is what we will do:

We will arrange for **your gadget** to be repaired or, if it cannot be repaired, replaced with a **similar refurbished make and model** up to a maximum value of £1,000 if **you** have bought 'Longstay' cover or £1,500 if **you** have bought 'Longstay PLUS' cover.

But we won't do anything if:

- **your gadget** was placed in **checked-in baggage**;
- **your gadget** falls outside our **eligibility criteria**;
- **your gadget** has been damaged by radiation, atmospheric or climatic conditions, age, or wear and tear;
- **you** ask **us** to repair any cosmetic damage, including scratches, dents and other visible defects that do not affect safety or performance.
- **you** are unable to provide **evidence of ownership**;
- **you** did not take all available **precautions**;
- **you** do not **co-operate** with **us**;
- **you** do not pay **your excess** fee of £50.

3. If your accessories are accidentally lost or stolen with your gadget**If this happened:**

Your accessories were accidentally lost, stolen or damaged at the same time as **your gadget** during **your trip**.

This is what we will do:

We will replace **your accessories** up to a maximum value of £150.

But we won't do anything if:

- **your gadget** and / or **accessories** were placed in **checked-in baggage**;
- **you** do not have a valid claim under point 1. 'If your gadgets are lost or stolen' or point 2. 'If your gadgets are accidentally damaged' within this section;
- **your accessories** have been damaged by atmospheric or climatic conditions, age or wear and tear;
- **you** ask **us** to repair any cosmetic damage, including scratches, dents and other visible defects that do not affect safety or performance;
- **you** are unable to provide **evidence of ownership**;
- **you** do not **co-operate** with **us**.

4. If your e-wallet is used fraudulently**If this happened:**

Your gadget was **accidentally lost** or stolen and **your** e-wallet facility was used fraudulently.

This is what we will do:

We will refund the cost of the fraudulent transactions made within the first 24 hours of discovering the theft or **accidental loss**, up to a maximum value of £500 (including VAT).

But we won't do anything if:

- an e-wallet PIN had not been set on the **gadget**, or **you** have not followed the conditions relating to the security of the PIN i.e. the pin number has not been written down and left with **your gadget**;
- **you** do not provide a copy of **your** itemised bill evidencing the transactions;
- **you** have cover elsewhere for such losses, such as with **your** bank or **your** card provider;
- **you** do not have a valid claim under point 1. 'If your gadgets are lost or stolen' within this section.

IF YOU NEED TO CLAIMFor Sections A & B1 to B8

We have appointed Travel Claims Facilities to look after **your** claim. If **you** require a claim form please obtain a form from the internet at:

www.policyholderclaims.co.uk

or advise the section of the insurance on which **you** want to claim and the scheme reference to:

Travel Claims Facilities, PO Box 395, Hertford SG13 9JW

Telephone: **0203 829 6761** 8am - 8pm Monday to Friday or 9am - 1pm Saturday

Fax: 08706 205 001

You need to:

- produce **your** Schedule of Insurance confirming **you** are insured before a claim is admitted.
- give **us** full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- provide all necessary information and assistance **we** may require at **your** own expense (including where necessary medical certification and details of **your** National Health number or equivalent and private health insurance).
Note: **we** will pay a maximum of **£80** for medical records/completion of a medical certificate.
- pass onto **us** immediately every writ, summons, legal process or other communication in connection with the claim.
- provide full details of any House Contents and All Risks insurance policies **you** may have.
- ensure that all claims are notified within 3 months of the incident occurring.
- not abandon any property to **us** or the claims office.
- not admit liability for any event or offering to make any payment without **our** prior written consent.

We can:

- make **your** policy void where a false declaration is made or any claim is found to be fraudulent.
- take over and deal with in **your** name the defence or settlement of any claim made under the policy.
- subrogate against the responsible party and take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under the policy.
- obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any claims. No personal information will be disclosed to any outside person or organisation without **your** prior approval.
- cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or **curtailment** of the **trip**.
- not make any payment for any event that is covered by another insurance policy.
- only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance.
- settle all claims under the Law of the country that **you** live in within the **United Kingdom** or the **Channel Islands** unless **we** agree otherwise with **you**.
- submit any dispute arising out of this contract to the exclusive jurisdiction of the courts of the country that **you** live in within the **UK** or the **Channel Islands**.

For Section C1

Claims Service - Gadget Cover.

Visit our online claims portal: <https://bastion.directgroup.co.uk/>

Email: gadgetclaims@directgroup.co.uk

Telephone: 0330 102 8698

Notify the claim administrators as soon as possible but ideally within 48 hours of your return to the UK.

YOUR RIGHT TO COMPLAIN

If you wish to complain, please follow the process detailed below.

a) In the first instance, please contact:

- **Sale of the Policy**

The Customer Services Manager, P J Hayman & Company Limited
Stansted House, Rowlands Castle, Hampshire PO9 6DX
Email: customerservices@pjhayman.com

- **Sections A & B1 to B8, Claims, Medical Screening and Assistance Services**

Customer Insights Manager, URV
1 Tower View, Kings Hill, West Malling ME19 4UY
Telephone: 0203 829 6604
Email: complaints@tifgroup.co.uk

- **Section C1**

Claims Administrators, Customer Relations
Direct Group, Quay Point, Lakeside Boulevard, Doncaster DN4 5PL
Telephone: 0345 074 4810
Email: gadgetcomplaints@directgroup.co.uk

Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service (FOS), details as provided.

b) If you are not satisfied with the outcome you may ask the Financial Ombudsman Service (FOS) to review your case.

Their address is Exchange Tower, London E14 9SR

Their telephone advice line is 0300 123 9123 (freephone number for mobile users) or 0800 023 4567 (freephone number for a landline).

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Online sales only:

If you purchased your policy online, you are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify the FOS on your behalf.

DATA PROTECTION

You should understand that any information you have given to P J Hayman & Company Ltd will be used in our function as a Joint Data Controller in conjunction with Travel Insurance Facilities Plc for the administration of the insurance contract (this will be clarified in our privacy policy detailed in the link below). This information will be processed in compliance with the provisions of the UK Data Protection Act and the General Data Protection Regulation that came into force on 25th May 2018 for the purpose of providing travel insurance and handling claims, complaints and medical assistance, if any.

This involves providing such information to other parties, including the selling agent, claims handlers and Union Reiseversicherung AG (URV, the insurer of tifgroup). For example this would occur in circumstances, such as a medical emergency. This may require transferring information about you to countries outside the European Economic Area (EEA). You have a right to access, rectification and erasure of information that we hold about you.

If you would like to exercise either of these rights you should contact in writing: P J Hayman & Company Ltd, Stansted House, Rowlands Castle, Hampshire PO9 6DX. It is our aim to provide high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. If you do not feel that the matter has been dealt with to your satisfaction or you have some new evidence which Travel Insurance Facilities Plc, as claims handlers have not seen, you may bring this to the claims manager's attention in writing: The Claims Manager, Travel Claims Facilities, PO Box 395, Hertford SG13 9JW.

We are registered with the Information Commissioner's Office and undertake to comply with the Data Protection Act 1998 ("DPA") and EC Directive 95/46/EC (up to and including 24 May 2018) and the General Data Protection Regulation ("GDPR") and (EU) 2016/679)) (on and from 25 May 2018), and, in the event that the UK leaves the European Union, all legislation enacted in the UK in respect of the protection of your personal data.

For our full privacy policy terms, please see:

www.pjhayman.com/documents/PJH_Privacy_policy.pdf

SPORTS & ACTIVITIES

Unlike other policies we cover many sports and activities as standard; no additional premium is required for activities listed in Activity Pack 1.

We have categorised the activities that are not covered as standard into 3 further bands. If you do not see your chosen activity, do not worry, we may cover it, but you must contact us so we can discuss the activity and what, if any, additional premium is necessary.

All of the activities are covered on a non-professional and non-competitive basis, unless otherwise stated. We consider 'professional or competitive' to be activities/sports where you are either paid for participating in, receive any element of sponsorship, fees or prize money in excess of £200.

Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include professional / semi - professional / paid / sponsored racing, timed events, professional, display events, photo shoots, etc...) will not be covered under this policy.

Safety guidelines provided from a professional event company or organiser must be followed. Failure to do so will invalidate a claim.

If your chosen activity is not listed, please contact the issuing Broker/Agent or P J Hayman & Company Limited* to ensure you are properly covered.

*Broker Support 02392 419 050 (9am-5pm Monday to Friday, closed Bank Holidays)

*Direct Customers 02392 419 070 (8am-6pm Monday to Friday, closed Bank Holidays)

Please Note: those activities marked with an asterisk (*) do not have Accidental Death & Disability Benefit or Personal Liability cover.

Activity Pack 1 - Covered as standard

Abseiling, Aerobics, Amateur Athletic Field Events/Track Events, Angling, Animal Sanctuary/Refuge Work, Archery*, Athletics, Badminton, Ballooning - Hot Air, Bamboo Rafting, Banana Boating, Bar Work, Baseball, Basketball, Beach Games, Biathlon, Billiards, Bird Watching, Body Boarding, Bowling, Bowls, Boxing Training, Bridge, Bridge Swinging*, Bungee Jumping*, Camel Trekking, Camping, Canoeing* (excluding white water), Caravanning, Catamaran Sailing* (inshore), Chess, Clay Pigeon Shooting*, Cricket, Croquet, Cross Country Running, Curling, Cycle Touring/Cycling (under 1,000m), Dancing, Darts, Deep Sea Fishing, Diving, Driving any Motorised Vehicle, Elephant Trekking (UK-booked), Farm Work, Fell Running, Fell Walking, Fencing, Fishing, Fives, Flag football, Flying as a passenger* (private/small aircraft/helicopter), Football, Football - Beach Kick Around, Fresh Water/Sea Fishing, Frisbee, Fruit or Vegetable Picking, Glass Bottom Boats, Gliding (learning non competition), Golf, Gorilla Trekking, Gymnastics, Highland Games, Hiking (up to 1,000m), Hill Walking (up to 1,000m), Historical Research, Horse Riding (no jumping), Hot Air Ballooning*, Indoor Skating, Jet Boating*, Jet Skiing*, Jogging, Kayaking* (up to grade 2 rivers only), Keepfit, Kiting, Korfball, Low Ropes, Manual Labour (work that involves the lifting or carrying of heavy items less than 25kg, work at below the level of 2 storeys high but excluding any form of work underground), Marathons, Model Flying, Model Sports, Motorcycling (with appropriate UK licence), Mountain Biking (on road non-racing), Netball, Orienteering, Overland Trips, Paddle Boarding (inshore), Petanque, Pigeon racing, Pony Trekking, Pool, Power Lifting, Quoits, Rackets, Rafting*, Rambling (up to 1,000m), Rap Running/Jumping, Raquet Ball, Re-Enactment, Restaurant Work, Rifle Range*, Ringos, River Walking, Rock Scrambling (under 4,000m), Rounders, Rowing*, Running Sprint/Long Distance, Safari (UK organised), Safari Trekking, Sailing*/Yachting* (inshore), Scuba Diving* (to 30m if qualified or with qualified instructor - not solo), Sea Fishing, Shinty, Shooting (target range-not hunting), Small Bore Target Shooting, Snooker, Snorkelling (inside marked areas and/or with lifeguard present), Soccer, Softball, Squash (amateur), Stoolball, Stoopball, Surfing* (amateur), Swimming (inside marked areas and/or with lifeguard present), Swimming off a Boat (with a qualified supervisor in attendance ie a lifeguard), Swimming with Dolphins (inside marked areas and/or with lifeguard present), Swimming Pool (with lifeguard present), Swim Trekking, Sydney Harbour Bridge Climbing (professionally organised and supervised), Table Tennis, Team Games, Ten Pin Bowling, Tennis, Trekking (up to 1,000m), Triathlon, Tubing*, Tug of War, Volleyball, Water Skiing* (amateur), Weight Lifting, Whale Watching, White Water Rafting* (grade 1 to 3), Windsurfing*/Boardsailing*/Sailboarding*, Yachting* (inshore), Yoga, Zip Lining/Zip Trekking (booked pre-trip - requires appropriate trekking altitude pack).

Activity Pack 2 - Additional premium required

Adventure Racing (up to 12 hours), Airsoft*, American Football (training or amateur match, organised & with safety equipment), Assault Courses (no high ropes), Big Foot Skiing, Blade Skating, Bobbing, Breathing Observation Bubble (BOB), Canoeing* (white water grade 1 to 3), Canyoning, Cat Skiing, Cross Country Skiing, Dragon Boat Racing, Dry Slope Skiing, Elephant Riding/Trekking (non-UK booked), Equestrian, Falconry, Fly Boarding*, Flying crew/pilot*, Flying Helicopter* (pilot), Football - Amateur, Gaelic Football (training or amateur match), Glacier Walking, Gliding (non competition), Go Karting*, Gorge Walking (no ropes), Handball, Harness Racing, High Diving (indoor/outdoor swimming pools only), Hobbies Catting (**inshore**), Hockey, Horse Jumping (no polo, hunting), Horse Riding (eventing), Husky Dog Sledding, Hydro Zorbing, Ice Fishing, Ice Hockey (with full body protection), Ice Skating, Indoor Climbing (on climbing wall), Iron Man, Judo, Jousting, Karate, Karting*, Kayaking* (grade 3 rivers only), Kayaking* (**inshore**), Kendo, Kick Sledging, Kite Boarding, Lacrosse, Land Skiing, Land Yachting, Langlauf, Martial Arts (training only), Modern Pentathlon, Mono Skiing, Mountain Biking (off road non-racing), Mountain Boarding, Mountain Walking (up to 1,000m), Mountaineering (up to 1,000m), Motorcycling - Off Road* (up to 250cc), **Off piste** Skiing, Paint Balling, Parasailing* (over water), Parascending* (over water), Passenger Sledge, Polo Cross, Power Boating* (**inshore**), Professional Entertaining (acrobats, dancing and the like), Quad Bikes*, Rambling (up to 2,000m), River Tubing*, Rodeo, Roller Derby (safety equipment must be worn), Roller Blading/Line Skating/Skate Boarding, Roller Hockey, Roller skating, Rugby (amateur match), Rugby League, Rugby (training), Rugby Union, Safari (non **UK** organised), Sand Boarding, Sand Dune Surfing/Skiing*, Sand Yachting, Sea Kayaking/Canoeing*, Shark Cage Diving*, Skateboarding, Ski Boarding, Ski Dooing, Skiing, Skiing - Mono, Skiing - Nordic, Ski Resort Occupations (Chalet/Bar Work not including Ski Instructing), Sledging, Sleight riding (reindeer, horses or dogs), Snorkelling (outside marked areas and/or without lifeguard present), Snow Biking*, Snow Blading, Snow Bobbing, Snow Mobile/Ski Doo*, Snow Mobilising*, Snow Parascending, Snow Scooting, Snow Shoe Walking, Snow Tubing, Snowboarding, Snowcat Driving, Speed Sailing*, Speed Skating, Speed Trials/Time Trials (amateur - organised not public roads), Sphering, Street Hockey, Surfcasting, Summer Tobogganing, Swimming (outside marked areas and/or without lifeguard present), Swimming off a Boat (unsupervised and/or no lifeguard), Taekwondo, Telemarking, Tobogganing, Trampolining, Tree Top Canopy Walking, Trekking (up to 2,000m), Under 17 Driving* (not public roads), War Games/Paint Balling, Water Polo (amateur), Water Ski Jumping*, White Water Rafting* (grade 4 to 6), **Winter sports**, Wrestling (organised training), Zip Lining/Zip Trekking (booked during **trip** - requires appropriate trekking altitude pack).

Activity Pack 3 - Additional premium required

Buggy*, Caving/Pot Holing, Climbing (rock & ice - harnessed up to 3,000m), Cyclo Cross, Devil Karting*, Dinghy Sailing*, Dirt Boarding, Glacier Skiing, Heliskiing, Hurling, Hydrospeeding, Ice Go Carting, Ice Windsurfing, Kite Buggy*, Kite Surfing, Mountaineering up to 2,000m, Octopush, Outdoor Endurance Tests, Paragliding*, Paramotoring*, Parascending* (over land), Power Gliding*, Power Kiting, River Bugging, Skeleton, Ski Biking, Ski Blading, Ski Randonee, Ski Touring, Ski Yawing, Skiing - Freestyle, Skiing - Glacier, Skiing - Snowcat, Snow Carting, Snow Go Karting*, Snow Kiting, Trekking (up to 3,000m), Via Ferrata, Wake Boarding, Wind Tunnel Flying, Winter Walking (poles & special shoes).

Activity Pack 4 - Additional premium required

Adventure Racing (up to 24 hours), Assault Courses (including high ropes and harnessed), Black Water Rafting* (grades 1 to 3), Blowcarting, BMX Freestyle & Racing, Cave Diving, Climbing (rock & ice - harnessed up to 4,000m), Cycle Racing, Freestyle Skateboarding, Gliding* (competition), Hang Gliding, Micro Lighting, MotoCross*, Motor Racing/Rallies/Competitions* (all types), Mountaineering (up to 3,000m), Parapenting/Paraponting*, Polo, Scuba Diving* (to 40m if qualified and with qualified instructor - not solo), Ski Flying*, Ski Mountaineering, Ski Run Walking, Skiing (**Off piste** without a guide), Sky Dive - Tandem* (maximum of 2 jumps per **trip**), Sky Dive - Solo* (maximum of 1 jump per **trip**), Slack-Lining, Trekking (up to 5,000m), Wicker Basket Tobogganing, Zorbing.

RECIPROCAL HEALTH ARRANGEMENTS

European Health Insurance Card (EHIC)

The EHIC allows **you** to access state-provided healthcare in all European Economic Area (EEA) countries and Switzerland at a reduced cost and in many cases free of charge, provided **you** are a **UK** or **BFPO resident** (please note if **you** reside in the Isle of Man or the **Channel Islands** **you** are not eligible for an EHIC).

You must carry it with **you** when travelling abroad. Remember to check **your** EHIC is still valid before **you** travel. Applying on www.ehic.org.uk for the card is free and it is valid for up to five years.

If **your** EHIC is accepted whilst obtaining medical treatment abroad **your** policy excess will be reduced to NIL (with the exception of any increased excess relating to declared **medical conditions**).

If **you** are travelling outside the EEA then there are some countries that have reciprocal agreements with the **UK** and these can be found on:

www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEACountries/Pages/Non-EEACountries.aspx

Medicare

If **you** are travelling to Australia **you** must register with Medicare on arrival. There is a Medicare office in all major towns and cities in Australia. Registration is free and this will entitle **you** to reduced medical charges from doctors, reduced prescription charges and access to Medicare hospitals.

For more information on Medicare: visit: www.medicareaustralia.gov.au or email: medicare@medicareaustralia.gov.au

Note: if **you** make use of these arrangements or any other reciprocal health arrangement which reduces **your** medical expenses, **you** will not have to pay an excess.

WHAT TO DO IN THE CASE OF A MEDICAL EMERGENCY ABROAD

We strongly suggest **you** put the telephone number for **our** emergency *medical assistance service* into **your** mobile phone before **you** travel, so that it is to hand should **you** need it: **+44 (0)203 829 6745**

In a Medical Emergency

1. Call an ambulance using the local equivalent of a **999** number or alternatively by dialling **112** within the EU
2. Contact **our** 24 hour emergency *medical assistance service* for advice on:

+44 (0) 203 829 6745

You will need to provide some basic information:

- **your** telephone number, so **you** can be contacted in case **you** are cut off;
- the name and age of the patient;
- information about the medical situation;
- the name of the hospital, ward, treating doctor and their contact telephone number;
- **your** policy number and details of **your** booked travel arrangements;
- the patient's own GP contact details in case **we** need to obtain further medical information.

You may need to pay the policy excess locally and ask the hospital to send the rest of their bills to:

Travel Claims Facilities, PO Box 395, Hertford SG13 9JW, UK.

Our emergency *medical assistance service* will explain this to them and provide the hospital with billing instructions, if necessary.

Things to be aware of/remember

- **Your** policy does not cover any costs for private medical treatment, unless authorised by **us**.
- NEVER give **your** passport to a clinic or hospital.
- It is not always possible to return **home** immediately after discharge following injury or illness. **You** will be able to return **home** when the assistance service considers it safe, in conjunction with **your** doctor, and airline regulations have been met. Sometimes **you** will need to stay in resort for a while longer before returning **home** so the assistance team will arrange additional accommodation for **you**.
- **You** may be required to obtain **your** medical records in the event of a claim.

Outpatient Treatment or Minor Illness/Injury

If **you** need to see a doctor ask **your** hotel reception or tour representative for the nearest public/state medical facility or seek advice on where to go for treatment from **our** *medical assistance service*.

In Europe **you** should show them **your** EHIC card, medical treatment will be free or at a reduced cost and **you** will not be required to contribute towards the claim as the standard policy excess will be reduced to **NIL** (increased excesses applied to declared **medical conditions** will still be required to be paid, if related to the cause of **you** requiring medical treatment).

If **your** outpatient bill is less than **£500** then **you** will need to pay this to the medical facility at the time of treatment and ensure **you** keep all receipts so **you** can claim upon **your** return **home**.

You must call the emergency *medical assistance service* immediately if **your** medical bill is likely to exceed **£500**.

Note: **your** policy covers treatment at a public/state facility only, unless approved by **us**.

What if You Want to Come Home Early?

This policy covers **you** to come **home** early because **you** are ill or injured only if medical treatment is not available locally.

If **you** are thinking of cutting short **your trip** because **you** are not well then **you** must contact **our medical assistance service** on **+44 (0)203 829 6745** for advice first.

If **you** need to come **home** for any other reason, such as the illness of a **close relative** in the **UK, Channel Islands** or **BFPO**, then **you** should make **your** own arrangements, bearing in mind **your** duty to act at all times as if uninsured.

If **you** are not sure whether **your** circumstances are included in the cover then call Travel Claims Facilities on **+44 (0)203 829 6761**, between 8am and 8pm Monday to Friday or 9am and 1pm Saturday, UK time, for advice.

IMPORTANT CONTACT DETAILS

24hr Emergency Medical Assistance **+44 (0)203 829 6745**

Claims:

Sections A & B1 to B8 - Travel Claims Facilities
Section C1

0203 829 6761
<https://bastion.directgroup.co.uk/>
0330 102 8698

Medical Disclosures - Travel Administration Facilities

www.pjlongstay.protectif.co.uk
0203 829 3855

Customer Service - P J Hayman & Company Limited

Broker Support - **02392 419 050**
Direct Customers - **02392 419 070**

Legal Advice Helpline

01612 283 851

Please note that calls may be recorded and monitored.

Please call **02392 419 050** for large print, audio and Braille.