

# 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 2022

Master Policies: LSCPJ 40019-01 A&B - applies to Sections A & B1 to B8

**PLEASE NOTE:** This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.

This policy was not designed to cover known or publicly announced events. As such, except for Section B4 - Emergency Medical Expenses (including State Hospital Benefit), there is no cover for Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARS-COV-2 or any pandemic or fear or threat of any of these.

### SUMMARY OF COVER

Policy Section	'Backpacker' policy (up to)	'Longstay' policy (up to)	'Longstay PLUS' policy (up to)	Excess*
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#### Policy A - Pre-travel policy

A. Cancellation Charges	£1,000	£2,500	£2,500	£75**
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#### 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 <b>your</b> person £500 in total	£250 in cash on <b>your</b> 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 <b>you</b> are confined to a hospital bed in a state hospital abroad	£400 (£20 for each full 24 hrs) if <b>you</b> are confined to a hospital bed in a state hospital abroad	£400 (£20 for each full 24 hrs) if <b>you</b> are confined to a hospital bed in a state hospital abroad	Nil
B5. Curtailment (cutting short <b>your</b> trip)	£250 additional costs for transport and accommodation to return <b>you</b> to <b>your</b> overseas international departure point	£500 additional costs for transport and accommodation to return <b>you</b> to <b>your</b> overseas international departure point	£500 additional costs for transport and accommodation to return <b>you</b> to <b>your</b> 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 tifgroup-sales 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 2021/22

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### **Your policy is insured by:**

This policy is made up of a number of different sections offering different types of cover provided by the different insurers shown below.

The insurers obligations under the sections of this insurance to which they have subscribed are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

#### 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. tifgroup-sales, tifgroup-assistance and tifgroup-claims are trading names of Travel Insurance Facilities plc.

#### Section C1

Administered by Bastion Insurance Services Ltd, and underwritten by Inter Partner Assistance SA UK Branch (IPA) which is fully owned by the AXA Partners Group.

Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from us on request. Inter Partner Assistance SA Financial Conduct Authority Register number is 202664. You can check this on the Financial Conduct Authority's Register by visiting the website [www.fca.org.uk/register](http://www.fca.org.uk/register).

Bastion Insurance Services Ltd 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](http://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**

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](http://www.pjlongstay.protectif.co.uk) or contact tifgroup-sales on 0203 829 3855

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**

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

**YES**

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

**YES**

Full cover is available under this policy.

If **your** 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](http://www.pjlongstay.protectif.co.uk) or contact tifgroup-sales on 0203 829 3855, to ensure **you** are fully covered for **your trip**.

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 tifgroup-sales 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 **tifgroup-sales** as soon as possible at [www.pjlongstay.protectif.co.uk](http://www.pjlongstay.protectif.co.uk) or contact us on 0203 829 3855. 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**.
- Is taking a **trip** which starts and ends in 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 **cruise**.
- Are not travelling by cargo or container ship.
- 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**.
- Are aware that there is no cover under this policy if **you** purchased this insurance with the reasonable intention or likelihood of claiming.
- Accept that there is no cover for Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-CoV-2), any mutation of Coronavirus, COVID-19 or SARs-CoV-2 or any pandemic or fear or threat of any of these, except for Section B4 - Emergency Medical Expenses (including State Hospital Benefit). This will only apply if **you** did not travel against the published advice of the FCDO, any local government, local authority or WHO.
- Accept that there is no cover under this policy for cancellation, abandonment or curtailment claims if the Foreign, Commonwealth & Development Office (FCDO) advises **you** not to travel, for example where the FCDO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-CoV-2) or any mutation of Coronavirus, COVID-19 or SARs-CoV-2.

## 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](http://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.

### Cancelling 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 total premium **you** have paid 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 assistance service - [tifgroup-assistance](http://tifgroup-assistance).

**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.

**PLEASE NOTE:** This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private facilities if we have confirmed that medically capable public facilities are available.

There is no cover for routine, non-emergency or elective treatment, or for treatment that can wait until **your return home**.

In some instances, **you** may need to be moved from one local facility to another larger/more specialised facility, for treatment.

Having travel insurance does not ensure a 'fast track' medical service from the treating facility, emergency rooms can be busy at certain times and so it is possible **you** may have to wait, unless **you** require critical care.

Once **you** are discharged from hospital this does not always mean **you** are 'fit to fly' home.

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 tifgroup-sales. 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 tifgroup-sales 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.

### 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. In any event there is no cover for cargo or container ship travel.

### 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**.

### Doctor

A registered practising member of the medical profession recognised by the law of the country where they are practising, who is not related to **you** or any person who **you** are travelling with.

### 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 419 011 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**.

### Ill/Illness

A condition, disease, set of symptoms or sickness leading to a significant change in **your** health, as diagnosed and confirmed by a **doctor** during the period of cover.

### 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 **gadget(s)**.

### International departure point

The airport, international rail terminal or port from which **you** departed from the **UK**, **Channel Islands** or **BFPO** to **your** destination, and from where **you** depart to begin the final part of **your journey home** at the end of **your trip**.

### 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.

## Natural Disaster

An event such as avalanche, blizzard, earthquake, flood, explosion, fire, forest fire, storm, hurricane, lightning, tornado, tsunami or volcanic eruption.

## 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 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.

## Repatriation

The return of someone named on the policy to their **home**, a hospital, nursing home or funeral directors in the **United Kingdom** or the **Channel Islands** and arranged by the **tfigroup-assistance** team, unless otherwise agreed by **us**.

## 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 passports or 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 for which **you** have made a booking such as a **flight** or accommodation, that begins when **you** leave **home** and ends on **your return** (i) to **your home** at the end of **your holiday** or **journey**, or (ii) following **your repatriation**.

**Note:** any subsequent holiday or journey that starts after **your return home** or **your repatriation** (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, 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 analogue, automatic or digital), furs, precious or semi-precious stones, articles made of or containing gold, silver or other precious metals, films, tapes, or Compact Discs.

## We/our/us

**Sections A & B1 to B8** Union Reiseversicherung AG.

**Section C1** UK Branch of Inter Partner Assistance.

## 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 agreed by **us** in writing.
  - 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 motorcycle or moped 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** purchased this insurance with the reasonable intention or likelihood of claiming.
- 15) **you** travelling to an area that is classified as 'advise against all or all but essential travel' by the Foreign, Commonwealth & Development Office (FCDO).
- 16) there is no cover under this policy for cancellation, abandonment or **curtailment** claims if the Foreign, Commonwealth & Development Office (FCDO) advises **you** not to travel, for example where the FCDO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2;
- 17) there is no cover under this policy for any claims as a result of Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARs-COV-2 or any pandemic or fear or threat of any the above. Except for Section B4 - Emergency Medical Expenses (including State Hospital Benefit). This will only apply if **you** did not travel against the published advice of the FCDO, any local government, local authority or WHO;
- 18) accepting that **your policy** cannot be extended once it has expired.
- 19) 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**.

**20) 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.
- 21) 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.
  - 22) the cost of taxi fares, telephone calls, faxes or any expenses for food or drink.
  - 23) **you** support any claim with the correct documentation as laid out in the individual section.
  - 24) notifying **us** immediately of any **change in health**.
  - 25) 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**

- 26) 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**.
- 27) not requiring insurance for **your existing medical condition**, unless **we** have agreed cover in writing and any additional premium has been paid.
- 28) not requiring insurance for any **medical condition** where a terminal prognosis has been given by a registered **doctor** before buying this policy.
- 29) not requiring insurance for any diagnosed **medical condition** that is being investigated unless **we** have agreed cover in writing and any additional premium has been paid.
- 30) not requiring insurance for any undiagnosed **medical condition**.
- 31) not requiring insurance for any **medical condition** for which a **close relative** or **business associate** are awaiting or receiving treatment in hospital at the time of buying this policy.
- 32) obtaining any recommended vaccines, inoculations or medications prior to **your trip**.
- 33) if **you** choose not to adhere to medical advice given any claims related to this will not be paid.
- 34) 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** (**excluding** contracting Covid-19) 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 withdrawal of leave for members of H. M. Forces, the Police, Fire, Nursing or Ambulance Services, or employees of a government department provided that such cancellation could not reasonably have been expected at the time of purchasing this insurance.

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:
  - a **natural disaster** that was known at the time of booking the **trip** or purchasing this insurance;
  - the withdrawal of previously approved leave by **your employer** (other than claims arising from occupations as noted under subsection (iv) of 'For each insured-person this insurance will pay'), unless it is due to the death or serious illness of a **close business associate**;
  - **your failure** to obtain the required passport, visa, ESTA, vaccinations or inoculations;
  - 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, pandemic, infection or allergic reaction;
- 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 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.

There is **no cover** under this policy for cancellation, abandonment or **curtailment** claims if the Foreign, Commonwealth & Development Office (FCDO) advises **you** not to travel, for example where the FCDO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.

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 to **your doctor** for medical records/completion of a medical certificate, that have been requested by us.

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 at the airport, rail terminal or port for **your outward journey** **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 undriveable 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**.

There is **no cover** under this policy for cancellation, abandonment or **curtailment** claims if the Foreign, Commonwealth & Development Office (FCDO) advises **you** not to travel, for example where the FCDO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.

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/](http://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, mobile telephone accessories or **gadget(s)**;
- 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 or **travel documents**;
- 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:

- 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**: This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.

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 tifgroup-assistance 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 tifgroup-assistance immediately if your medical bill is likely to exceed £500.

Please see the section 'In Case of a Serious Emergency' 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 abroad 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;
- medical costs in excess of customary and reasonable levels of charging;
- any claim where you went against FCDO, government, local authority or medical advice relating to any infectious disease including Covid-19;
- any elective or pre-arranged treatment or any routine non-emergency tests or treatment of any description, this includes complications as a result of elective, pre-arranged or cosmetic treatment, received whilst abroad;
- 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;
  - **you ask us** to pay for the cost of bringing **you home** before we consider it clinically suitable and there is appropriate medical treatment available locally;
  - 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 *tifgroup-assistance***.
- a) i) - any services or treatment received by **you** within **your home country**;
- any services or treatment received by **you**, including any form of cosmetic surgery or any treatment that in the opinion of the emergency *tifgroup-assistance*, 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 *tifgroup-assistance*, **you can safely return home**, that would exceed the cost of **your repatriation**;
  - 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 *tifgroup-assistance*;
  - 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 *tifgroup-assistance*;
  - any claim where the risk associated with bringing **you home** is greater than the risk of **you remaining in resort**;
  - any claim where **your return home** would present unnecessary risk to other travellers.
- 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 *tifgroup-assistance* 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 to **your doctor** for medical records/completion of a medical certificate, that have been requested by **us**.

For cases where *tifgroup-assistance* 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** (**excluding** contracting Covid-19) 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;
- (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; or
- (iv) the withdrawal of leave for members of H. M. Forces, the Police, Fire, Nursing or Ambulance Services, or employees of a government department provided that such **curtailment** could not reasonably have been expected at the time of purchasing this insurance.

### 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:
  - a **natural disaster** that had already happened before **you left home**;
  - the withdrawal of previously approved leave by **your employer** (other than claims arising from occupations as noted under subsection (iv) of '**For each insured-person this insurance will pay**'), unless it is due to the death or serious **illness** of a **close business associate**;
  - **your failure** to obtain the required passport, visa, ESTA, vaccinations or inoculations;
  - 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**;
  - **curtailment** of **your trip** due to a **medical condition** of a person travelling with **you** and included on **your booking**, where the risk attaching to that **medical condition** has not been accepted by **us** in writing;
  - 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 **tifgroup-assistance** 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, pandemic, infection or allergic reaction;
  - 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**.
- (iv) - any claim where **you** have not obtained prior authority to take leave;
- any claim where leave has been cancelled on disciplinary grounds.

There is **no cover** under this policy for cancellation, abandonment or **curtailment** claims if the Foreign, Commonwealth & Development Office (FCDO) advises **you** not to travel, for example where the FCDO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.

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** will need a letter of confirmation from **your treating doctor** in resort and **you** must ring to confirm this with **tifgroup-assistance +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 **doctor** of the person whose injury, **illness** or death has caused the **curtailment**.

**Note:** we will pay a maximum of £80 to **your doctor** for medical records/completion of a medical certificate, that have been requested by **us**.

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) accidental bodily injury 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:
  - 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 **your** external accidental bodily injury whilst on **your trip**, that independently of any other cause, results in **your**:

		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, a business associate, friend or travelling companion**, whether insured by **us** or another provider;
- any claim for damage to a mechanically propelled 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:

Pennington Manches LLP, 31 Chertsey Street, Guildford, Surrey GU1 4HD

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: 0345 241 1875

Open Monday to Friday 8:30am to 7pm.

## Section C1 - Gadget Cover

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

**Important Note**

We will not provide cover, pay any claim or provide any benefit if doing so would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

**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, iPads, kindles, satnavs, cameras, lenses, camcorders, smart watches, smart glasses, head mounted displays, hand held games consoles, portable DVD players, headphones, wireless speakers, MP3 players, iPods and **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 laptop computer** is accidentally lost;
- **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.

**IF YOU NEED TO CLAIM****For Sections A & B1 to B8**

We have appointed tifgroup-claims to look after your claim. If you require a claim form please obtain a form from the internet at:

[www.policyholderclaims.co.uk](http://www.policyholderclaims.co.uk)

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

tifgroup-claims, 1 Tower View, Kings Hill, West Malling, Kent ME19 4UY

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

Fax: 08706 205 001

**Note:**

Pass any and all correspondence relating to outstanding medical bills to us with your claim form, or if received afterwards, send them on to us quoting your claim reference number.

**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 to your doctor for medical records/completion of a medical certificate, that have been requested by us.
- 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.davies-group.com>

Email: [gadgetclaims@davies-group.com](mailto:gadgetclaims@davies-group.com)

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](mailto: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](mailto:complaints@tifgroup.co.uk)

**Section C1**

Claims Administrators, Customer Relations  
Davies Group, Unit 8, Fulwood Business Park, Caxton Road PR2 9NZ  
Telephone: 0345 074 4788  
Email: [gadgetcomplaints@davies-group.com](mailto:gadgetcomplaints@davies-group.com)

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.**

Postal address: Exchange Tower, Harbour Exchange, London E14 9SR  
Customer Helpline: 0800 023 4567  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Other ways to get in touch:

0300 123 9 123 - calls cost no more than calls to 01 and 02 numbers  
(18002) 020 7964 1000 - calls using next generation text relay

**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 your Insurer 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 your Insurer. 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 tifgroup-claims, as claims handlers have not seen, you may bring this to the claims manager's attention in writing: The Claims Manager, tifgroup-claims, 1 Tower View, Kings Hill, West Malling, Kent ME19 4UY.

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 full privacy policy notice terms, please visit:

tifgroup: <https://www.tifgroup.co.uk/privacy/>

AXA Partners Group: <https://www.axa-assistance.co.uk/en/privacy-policy/>

Alternatively, a hard copy is available on request.

Email: [dataprotectionenquiries@axa-assistance.co.uk](mailto:dataprotectionenquiries@axa-assistance.co.uk)

P J Hayman & Company Ltd: [www.pjhayman.com/documents/PJH\\_Privacy\\_policy.pdf](http://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 419 011 (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, Body Boarding, Bowling, Bowls, Boxing Training, Bridge, Bridge Swinging\*, Bungee Jumping\*, Camel Trekking, Canoeing\* (excluding white water), 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 on roads or public highways\*, Elephant Trekking (UK-booked), Farm Work, Fell Running, Fell Walking, Fencing, Fishing, Fives, Flag football, Flying as a passenger\* (private/small aircraft/helicopter), Football - Beach Kick Around, Fresh Water/Sea Fishing, Frisbee, Fruit or Vegetable Picking, Glass Bottom Boats, Gliding (learning non competition), Golf, Gorilla Trekking, Gymnastics, Handball (practice & training), 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 on roads or public highways\* (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, Racquetball, 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, 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), 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), Hobie 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 (guided or within recognised ski resort boundaries), 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 - Mono, Skiing - Nordic, Ski Resort Occupations (Chalet/Bar Work not including Ski Instructing), Sledging, Sleigh riding (reindeer, horses or dogs), Snorkelling (outside marked areas and/or without lifeguard present), Snow Biking\*, Snow Blading, Snow Bobbing, Snow Mobile/Ski Doos\*, Snow Mobiling\*, 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), Sphereing, Street Hockey, Surfcasting, Summer Tobogganing, Swimming (outside marked areas and/or without lifeguard present), Swimming off a Boat (unsupervised and/or no lifeguard), Taw Kwon Do, 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

Buggying\*, 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 Buggying\*, Kite Surfing, Mountaineering up to 2,000m, Octopush, Outdoor Endurance Tests, Parascending\* (over land), Power Gliding\*, Power Kiting, River Bugging, Ski Biking, Ski Blading, Ski Randonee, Ski Terrain Parks (excluding Freestyle), Ski Yawing, Skiing - Glacier, Skiing - Snowcat, Snow Carting, Snow Go Karting\*, Snow Kiting, Trekking (up to 3,000m), Via Ferratta, 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), Back Country Skiing, 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), Paragliding\*, Paramotoring\*, Parapenting/Paraponting\*, Polo, Scuba Diving\* (to 40m if qualified and with qualified instructor - not solo), Skeleton, Ski Flying\*, Ski Mountaineering, Ski Run Walking, Ski Touring, Skiing (**Off piste** without a guide), Skiing - Freestyle, 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](http://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](http://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](http://www.medicareaustralia.gov.au) or email: [medicare@medicareaustralia.gov.au](mailto: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.

## USA MEDICAL COSTS

Medical providers in the USA routinely charge international patients many times higher than it costs them to provide service. As this policy covers customary and reasonable medical expenses, **we** will not pay excessive or inflated charges for **your** treatment so it is important that **you** do not pay any medical providers up front, either at the time of **your** treatment or on **your** return to **your home country**. They may engage the services of collection agencies but any correspondence should simply be sent on to **us**, unanswered: there is no lawful action that can be taken which **we** cannot step in and take over on **your** behalf.

## IN CASE OF A SERIOUS EMERGENCY

**PLEASE NOTE:** This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.

### IF YOU NEED MEDICAL ASSISTANCE WHEN YOU ARE AWAY YOU SHOULD CALL 112 OR THE LOCAL EQUIVALENT OF 999

Customers should receive emergency medical treatment or management regardless of their ability to pay or any other consideration. A failure or refusal by a treating hospital or treating **doctor** to provide emergency treatment, management or care is a clear breach of an established duty of care.

**YOU SHOULD THEN CALL US ON +44 (0) 203 829 6745**

Whilst the actual medical care **you** receive is in the hands of the local **doctors** treating **you**, **we** can obtain the medical information **we** need from them to establish what is wrong, as well as their treatment and discharge plans. **We** can support **you** in the event **you** are admitted to a facility that may not be suitable for **your** clinical needs or where there are concerns over practice.

**We** will then advise on, and can put in place, suitable **repatriation** plans to get **you** **home** as soon as it is medically safe to do so. **We** will liaise with the treating **doctor** to get a 'fit to fly' certificate when needed, and with aero-medical experts who will advise on both the timing and method of **repatriation** that is best suited to **your** individual needs and **your** recovery.

## IT IS IMPORTANT THAT YOU ARE AWARE OF THE FOLLOWING:

### Medical Treatment

- There is no cover for:
  - routine, non-emergency or elective treatment;
  - or treatment that can wait until **you** return home.
- **Our doctors** are not treating **you**; they are not responsible or in control of the clinical care **you** are receiving in a medical facility.
- In some instances, **you** may need to be moved from one local facility to another larger/more specialised facility, for treatment.

- Some medical facilities will raise charges that are far in excess of customary and reasonable; **we** will deal with such bills directly and there is no need for **you** to pay them. **You** simply need to pass any correspondence about such bills to **us** to ensure **we** can provide full financial protection.
- Having travel insurance does not ensure a 'fast track' medical service from the treating facility, much like the NHS - emergency service rooms can be busy at certain times and so it is possible **you** may have to wait as **you** would in **your** local NHS hospital unless **you** require critical care.
- Once **you** are discharged from hospital this does not always mean **you** are 'fit to fly' **home** - for example, if **you** were in the **UK** and suffered the same injury/illness, then **you** would not consider flying out on holiday so soon after surgery/treatment/incident.

### Repatriation (bringing you home)

- Coming **home** straight away is not always an option even if **you** are considered 'fit to fly' by the treating **doctor**.
- **We** have a medical team with experience in aviation medicine who will advise on both the timing and method of **repatriation** which is best suited to **your** individual needs and **your** recovery.
- Most airlines require specific criteria to be met in order to accept a 'medical passenger'.
- Things change – if **your** health, stability or vitals change – then so do the plans.
- Availability of air ambulances, stretchers and appropriate medical escorts can be limited in specific areas and at different times of the year.
- Air Ambulances are 'flying intensive care units' and are only used to transport critical patients to a hospital in the **UK**, if treatment is not possible where they are.

## OUT-PATIENT TREATMENT OF MINOR INJURY OR ILLNESS

### For a Non-Urgent Medical Situation

That is something **you** would normally see **your doctor** or minor injuries unit for, so **you** don't need to attend hospital but **you** do need some medication to treat a non-emergency situation. Like what? Poorly child with tonsillitis? Infected cut on **your** foot? **We** have teamed up with 'Medical Solutions UK Ltd', who offer UK registered **doctors** who give medical support and assessment over the phone and prescribe in many countries across the globe. This means **you** can quickly access support with minor ailments without disrupting **your trip** too much. **You** can access this facility free of charge by calling: +44 161 468 3793.

### YOU CAN ALSO CALL 112 OR THE LOCAL EQUIVALENT OF 999

Customers should receive emergency medical treatment or management regardless of their ability to pay or any other consideration, a failure or refusal by a treating hospital or treating **doctor** to provide emergency treatment, management or care is a clear breach of an established duty of care.

### Optimal Care

In **our** experience the access to the best **doctors**, diagnostics and optimal care in many areas of the world (particularly in Europe but also across many destinations worldwide) are limited to state facilities. They don't always look as nice, but **we** have experience of good clinical outcomes within a regulated environment without the risk of a patients' health being compromised over commercial interest, immoral and dangerous practices such as extortion, detainment and withdrawal of treatment **you** are unlikely to find occurring in state facilities. If **you** would like to know more about **our** approach to best medical care overseas and **repatriation** planning, please visit **our** website <https://philosophies.tifgroup.co.uk>

### In the event that you do receive out-patient treatment when you are travelling:

**In European Union Countries** – if **you** present yourself at a public facility **you** should show **your** EHIC.

**In Australia** – **you** should enrol for Medicare, and have it accepted.

*Using these agreements in public facilities will mean that medical treatment will be free, or at a reduced cost, and **your** standard policy excess will be waived from any claim **you** may make. If **you** are unable to use the EHIC, **you** will have to pay the medical facility and submit a claim when **you** get **home**, the policy excess will then be applied.*

**In Turkey, Cyprus, Egypt and Bulgaria** – **we** utilise the services of Global Excel who can arrange for the bill to be paid directly. **You** simply fill in a Global Excel form in the medical facility to confirm the nature of the treatment received and pay your policy excess to the facility. They will then send the remaining bill directly to Global Excel for payment. More information can be found here [www.globalexcel.net](http://www.globalexcel.net)

**Everywhere else in the World** – if there is not suitable public facility that will treat **you** free of charge, **you** can pay the medical facility and retain all receipts so that **you** can make a claim when **you** get **home**.

**PLEASE NOTE:** If the costs are likely to exceed £500 or **you** are admitted to hospital, **you** should call **us** on +44 (0) 203 829 6745.

<b>IMPORTANT CONTACT DETAILS</b>	
<b>24hr Emergency Assistance - tifgroup-assistance</b>	<b>+44 (0)203 829 6745</b>
<b>Claims:</b> Sections A & B1 to B8 - tifgroup-claims Section C1	0203 829 6761 <a href="https://bastion.davies-group.com">https://bastion.davies-group.com</a> 0330 102 8698
<b>Medical Disclosures - tifgroup-sales</b>	<a href="http://www.pjlongstay.protectif.co.uk">www.pjlongstay.protectif.co.uk</a> 0203 829 3855
<b>Customer Service - P J Hayman &amp; Company Limited</b>	Broker Support - 02392 419 050 Direct Customers - 02392 419 011
<b>Legal Advice Helpline</b>	<b>0345 241 1875</b>

Please note that calls may be recorded and monitored.

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