



This policy is a CONTRACT OF INSURANCE arranged by the specialist travel insurance broker

INSURANCE

Global Travel Insurance Services Limited

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BIBA
Member

MULTI TRIP - TRAVEL INSURANCE POLICY – CONTRACT NUMBER 702AMT17

This document contains details of the cover, conditions and exclusions relating to each **insured person** in respect of whom a premium has been paid and is the basis on which all claims will be settled. It is validated by the issue of a Schedule by Global Travel Insurance Services Ltd upon which the premium paid is stated and is valid in respect of policies issued up to 30/06/2018.

Demands and needs: This travel insurance policy will suit the demands and needs of an individual, or group (where applicable) who have no excluded medical conditions, are travelling to countries included within the policy terms and who wish to insure themselves against the unforeseen circumstances/events detailed within this insurance policy. Subject to terms and conditions and maximum specified sums insured.

Important: This insurance policy will have been sold to **you** on a non-advised basis and it is therefore for **you** to read this insurance policy (paying particular attention to the terms, conditions and exclusions) and ensure that it meets all of **your** requirements. If upon reading this policy **you** find it does not meet all of **your** requirements, please refer to the Statutory cancellation rights section on page 1. This policy is underwritten by ERV, ERV is incorporated and regulated under the laws of Germany, as Europäische Reiseversicherung A.G., and trades in the UK as ETI - International Travel Protection (ERV), Companies House Registration FC 25660 and Branch Registration BR 007939. ERV is authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN-www.bafin.de) and the Prudential Regulation Authority and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. **Towergate Chapman Stevens is a trading name of Towergate Underwriting Group Limited which is authorised and regulated by the Financial Conduct Authority. Registered in England No. 4043759. Registered address Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent, ME14 3EN. FCA firm reference No. 313250.**

Your policy: In return for having accepted **your** premium we will in the event of **bodily injury**, death, illness, disease, loss, theft, damage, destruction, legal liability or other specified events happening within the **period of insurance** in accordance with the operative sections of **your** policy. The schedule issued by Global Travel Insurance Services Ltd and any endorsement are all part of the policy. **Your** policy is evidence of the contract of insurance.

Charges levied by Global Travel Insurance Services Ltd: Please note that whilst alterations to policies can be made, any alteration will be subject to an administration fee of £5. This fee will not apply to alterations required as a result of the mistake of Global Travel Insurance Services Ltd.

SUMMARY OF COVER AND EXCESSES PER INSURED PERSON (PLEASE SEE OVERLEAF FOR FULL DETAILS OF COVER, LIMITATIONS AND EXCESSES FOR EACH INSURED PERSON)

Section and Cover	Limits	Excess
1 - Cancellation	Up to £3,000	£75 or more depending on age
2 - Travel delay	1) Delayed departure up to £60 (£20 after 12 hours and £10 per 12 hours delay thereafter) or 2) Abandonment of trip up to £3,000 (after 12 hours delay)	£75 for abandonment only
3 - Missed departure	Up to £500 for trips outside the United Kingdom	No excess
4 - Personal accident	Up to £15,000 (subject to age)	No excess
5 - Medical and other expenses including curtailment	Up to £10,000,000 including £250 emergency dental treatment, £3,000 curtailment expenses, £5,000 funeral expenses abroad or return of body or ashes, limited to £2,500 for trips in the UK and £100 for taxi fares and telephone calls	£75 or more depending on age
6 - Hospital benefit	£15 per day up to a maximum of £300	No excess
7 - Personal property	Up to £1,500 baggage, £75 delayed baggage, valuables total £200, single article limit £200 and £500 for personal money (cash limited to £250) and £50 for children aged under 16	£75 except for delayed baggage
8 - Loss of passport expenses	Up to £200 including loss or theft of your visa	No excess
9 - Personal liability	Up to £2,000,000	£250
10 - Legal costs and expenses	Up to £25,000	No excess

DEFINITION OF GEOGRAPHICAL AREAS

Europe: UK and Continental Europe west of the Ural mountain range, including all countries bordering the Mediterranean Sea (except Egypt, Israel, Jordan, Lebanon, Libya & Syria), the Channel Islands, the Republic of Ireland, Iceland, Madeira, The Canaries and The Azores.

Worldwide : Means all other countries.

MEDICAL SCREENING

If **you** have a history of any medical condition and (i) are travelling to Spain, The Balearics, The Canaries, or (ii) are travelling outside of **Europe**, **you** must call Mediscreen on the following telephone number prior to the start of any **trip** in order to establish whether we can provide cover for **you**. Mediscreen's office hours are 9am to 5pm Monday to Friday excluding Bank Holidays.

Telephone Mediscreen on 0344 892 1698

If **you** are then accepted, **you** will be covered by the following Special Conditions (other than item 4.) as a minimum but may be subject to further terms and conditions which will be sent to **you** in writing. **You** may have to pay an additional premium to cover **your** medical conditions.

SPECIAL CONDITIONS

Paragraph 4 does not apply to those that require screening as noted above.

Unless **you** (i) are travelling to Spain, The Balearics, The Canaries, or (ii) are travelling outside of **Europe**, there is no requirement for **you** to declare **your** medical conditions. However to be covered for any medical conditions **you** have or have had, **you** must be able to comply with the following Special conditions:

1. No **trip** is booked or undertaken against medical advice or for the purpose of obtaining medical treatment.
2. If **your** health changes after the start date of **your** policy **you** must contact **us** to make sure that **your** cover is not affected.
3. If **you** have a medical condition, **you** must obtain written confirmation from **your medical practitioner** that there is no reason why **you** should not travel.
4. If **you** already suffer from or have a history of any medical condition and have to make a claim under Sections 1 or 5 arising from the medical condition, the standard level of policy excess is increased as follows:
 - a) The excess under Section 1 and Section 5 (curtailment only) is doubled.
 - b) if **you** are aged 60 years or less the excess under Section 5 (not including Curtailment) is increased to £500 (£1,000 for travel in **North America, Central America & the Caribbean** or on any **Cruise**).
 - c) if **you** are aged 61 to 80 years the excess under Section 5 (not including Curtailment) is increased to £1,000 (£2,000 for travel in **North America, Central America & the Caribbean** or on any **Cruise**).

You must also refer to What is not covered in Sections 1 and 5

SIGNIFICANT OR UNUSUAL LIMITATIONS OR WHAT IS NOT COVERED

1. The cover under this policy is only available to **United Kingdom residents** for travel to and from the **United Kingdom** and repatriation will be to the **United Kingdom** only.
2. Cover is only available for the whole duration of a booked **trip** to a maximum 60 consecutive days, and cover cannot be purchased once a **trip** has already begun.
3. The excess amount deductible from a claim applies to each and every claim, per incident claimed for, under certain sections by each **insured person**.
4. If **your money, valuables**, any items of **baggage**, **your** passport or visa are lost or stolen, **you** must notify the local Police within 24 hours of discovery or as soon as possible thereafter. Please make sure **you** get a copy of the Police report. Failure to comply may result in **your** claim being rejected or the amount of any relevant claim reduced.
5. **You** are not covered for **valuables**, **your** passport or visa if left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
6. **Stolen Property:** **You** are not covered for **baggage** stolen from:
 - a) an unattended coach/bus unless it was locked in the luggage compartment of the coach/bus and evidence of force or violent entry to the vehicle is available, or
 - b) the passenger compartment of any unattended vehicle.

STATUTORY CANCELLATION RIGHTS

You may cancel this policy within 14 days of receipt of the policy documents (the **cancellation period**) by writing to Global Travel Insurance Services Ltd during the **cancellation period**. Any premium already paid will be refunded to **you** providing **you** have not travelled, no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

Cancellation outside the statutory period: **You** may cancel this policy at any time after the **cancellation period** by writing to Global Travel Insurance Services Ltd. If **you** cancel after the **cancellation period** no premium refund will be made.

Non payment of premiums: We reserve the right to cancel this policy immediately in the event of non payment of the premium.

EUROPEAN HEALTH INSURANCE CARD (EHIC)

If **you** are travelling within the European Union (EU), the European Economic Area (EEA) or Switzerland **you** should obtain a free European Health Insurance Card (EHIC). **You** can apply either online at www.ehic.org.uk or by telephoning **0300 330 1350**. This will entitle **you** to get **free or reduced cost** medical treatment in state medical centres and hospitals. **You** are therefore advised to make use of these rather than private facilities.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

Towergate Chapman Stevens and the insurers of this policy are covered by the Financial Services Compensation Scheme (FSCS). If **we** are unable to meet **our** obligations, **you** may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at www.fscs.org.uk

EMERGENCY ASSISTANCE AND REPATRIATION

In the event of death or in the event of injury, illness or disease resulting in any of the following, immediate contact must be made with the Medical Assistance Service:-

- Hospitalisation,
- Repatriation or alteration in travel plans.

TOWERGATE ASSISTANCE - Telephone: +44 (0) 20 3901 1722 Fax: +44 (0) 20 3901 1723

When calling state **your** identity, **your** policy number and the identity and telephone number of the treating doctor.

COMPLAINTS PROCEDURE

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

WHEN YOU CONTACT US: Please give **us** **your** name and a contact telephone number. Please quote **your** policy and/or claim number, and the type of policy **you** hold. Please explain clearly and concisely the reason for **your** complaint. **INITIATING YOUR COMPLAINT:** Any enquiry or complaint **you** have regarding **your** policy or a claim notified under **your** policy, may be addressed to: **The Managing Director, Towergate Chapman Stevens, P.O. Box 417, West Byfleet, Surrey KT14 7XQ. Telephone: 01932 344300.** If **you** wish to complain under the Legal costs and expenses section, please forward details of **your** complaint to: **The Managing Director, DAS Legal Expenses Insurance Company Limited, DAS House, Quayside, Temple Back, Bristol BS1 6NH.** If **we** have given **you** our final response and **you** are still dissatisfied **you** may refer **your** case to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after **we** have provided **you** with written confirmation that **our** complaints procedure has been exhausted. The Financial Ombudsman can be contacted at: **Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR. Telephone: 0800 023 4567 or 0300 123 9123 Fax: (020) 7964 1001. Email: complaint.info@financial-ombudsman.org.uk. Website: www.financial-ombudsman.org.uk.** This procedure will not affect **your** rights in law.

HOW TO MAKE A CLAIM

If **you** need to make a claim please contact Towergate Chapman Stevens claims department on **0344 892 0081** (opening hours 9am - 5pm Monday - Friday excluding weekends and Bank Holidays) and ask for a Claim form and Claims evidence sheet or write to **Towergate Chapman Stevens, Claims Department, PO Box 5523, MANCHESTER, M61 0QQ. Email: ManchesterTravelClaims@towergate.co.uk** You can also download a pdf of the claim form at: <http://www.towergatechapmanstevens.co.uk/coach-travel-insurance.aspx>

In respect of Legal costs and expenses please contact: DAS Legal Expenses Insurance Company Limited, DAS House, Quayside, Temple Back, Bristol BS1 6NH Tel: +44 (0)117 934 2000 Fax: +44 (0)117 934 2109. **You** should fill in the claim form and send it to **us** as soon as possible with all the information and documents required. It is essential that **you** provided **us** with as much detail as possible to enable **us** to handle **your** claim promptly and efficiently. Please keep copies of all the documentation **you** send to **us**.

THE CONSUMER INSURANCE (DISCLOSURE AND REPRESENTATION) ACT 2012

This act abolished the duty of disclosure, but imposes on the individual entering into an insurance contract a duty to take reasonable care not to make a misrepresentation to the insurer. In other words, this means that **you** must answer all questions posed by the insurer accurately, truthfully and to the best of **your** knowledge. If **you** do not the insurer may cancel **your** policy, or reject or only pay a proportion of **your** claim depending on whether the misrepresentation was deliberate, reckless or simply careless.

Definitions

These definitions apply throughout **your** policy wording. Where the following words and phrases appear in this policy they will appear in bold and will always have these meanings. **We** have listed the definitions alphabetically.

Baggage **Your** suitcases (or similar luggage carriers) and their contents usually taken on a trip, together with the articles purchased, worn or carried by **you** for individual use during **your** trip (including golf equipment), but excluding **valuables** and **money**.

Bodily injury An identifiable injury caused solely and directly by sudden, unexpected, external and visible means including injury as a result of unavoidable exposure to the elements.

Close business associate Any person whose absence from business for one or more complete days at the same time as **your** absence prevents the effective continuation of that business.

Close relative Mother, father, sister, brother, wife, husband, fiancé(e), common-law spouse (including their immediate relatives), partner, daughter, son, grandparent, grandchild, parent-in-law, daughter-in-law, son-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother or step-sister, foster child or legal guardian.

Cruise A trip involving a sea or river voyage of more than two days duration, where transportation and accommodation is primarily on an ocean going passenger ship.

Curtail/Curtailment Return early to the **United Kingdom** or hospitalisation whilst on holiday.

Home **Your** residential address in the **United Kingdom**.

Loss of limb Loss by permanent severance of an entire hand or foot, or the total, complete and permanent loss of use of an entire hand or foot.

Loss of sight The complete and irrecoverable loss of sight which shall be considered as having occurred:

- a) in both eyes if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and
- b) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale (which means only seeing at 3 metres what **you** should see at 60 metres).

Medical practitioner A registered practising member of the medical profession who is not related to **you** or any person with whom **you** are travelling.

Money Cash, bank or currency notes and coins in current use, cheques, postal and money orders, travel tickets, pre-paid coupons or vouchers and event and entertainment tickets held by **you** for social, domestic and pleasure purposes.

North or Central America or the Caribbean : Bahamas, Belize, Bermuda, Canada, Costa Rica, El Salvador, Greenland, Guatemala, Honduras, Mexico, Nicaragua, Panama, The Caribbean Islands, United States of America

Period of Insurance From the date of departure to the date of return as shown on the schedule issued by Global Travel Insurance Services Ltd other than for cancellation which applies from the date of booking and terminates on the date of departure as shown on the booking confirmation. The period of insurance is automatically extended free of

charge for the period of the delay in the event that **your** return to the **United Kingdom** is unavoidably delayed due to an event insured by this policy.

Permanent total disablement Total and permanent disability which medical evidence confirms will prevent **you** from undertaking any relevant occupation.

Public transport Any publicly licensed aircraft, sea vessel, train, coach, taxi, bus or tram on which **you** are booked or had planned to travel.

Redundancy Any person being declared redundant, who is under 65 years and under normal retiring age for someone holding that persons position, and who has been employed for 2 continuous years with the same employer at the time of being made redundant.

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

Trip(s) Any holiday, business or pleasure trip or journey made by **you** which begins and ends in the **United Kingdom** during the **period of insurance** but excluding one way trips or journeys. **Trips** within the **United Kingdom** are only covered if the travel arrangements are pre-booked and involve at least 3 nights' accommodation. No cover exists for any trip exceeding 31 days.

Unattended When **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property or vehicle.

United Kingdom England, Scotland, Wales, Northern Ireland, Isle of Man, the particular Channel Island on which you live, and all islands comprising the British Isles (except the other Channel Islands and the Republic of Ireland).

United Kingdom residents Any person who is staying in or has lived in the **United Kingdom** for more than 12 months, or if studying or working in the **United Kingdom** for more than 6 months.

Valuables Jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, cameras, camcorders, portable satellite navigation systems, photographic, audio, video, computer, television and telecommunications equipment and other electronic entertainment devices (including but not limited to mobile phones, MP3 or 4 players, tablets, ebooks, CD's, DVD's, tapes, films, cassettes, cartridges and headphones) computer games and associated equipment, telescopes and binoculars.

We/Our/Us – ETI-International Travel Protection, the United Kingdom branch of Europäische Reiseversicherung (ERV) (in the Legal costs and expenses section **we, our, us** refers to DAS Legal Expenses Insurance Company Limited).

You/Your/Yourself/Insured person – Any person named on the schedule issued by Global Travel Insurance Services Ltd who is eligible to be insured and for whom a premium has been paid.

Section 1 – Cancellation

What is covered

We will pay **you** up to £3,000 for the unused proportion of any travel and accommodation costs or prepaid non-refundable expenses which **you** have paid or legally have to pay if cancellation of the **trip** is necessary and unavoidable as a result of any of the following events:

1. The death, **bodily injury**, illness, disease, or complications arising as a direct result of pregnancy of:

a) **you**

b) any person who **you** are travelling or have arranged to travel with

c) any person who **you** have arranged to stay with

d) **your close relative**

e) **your close business associate.**

2. **You** or any person who **you** are travelling or have arranged to travel with being quarantined, called as a witness at a Court of Law or for jury service attendance.

3. **Redundancy** of **you** or any person who **you** are travelling or have arranged to travel with which qualifies

for payment under current **United Kingdom** redundancy payment legislation, and at the time of booking the **trip** there was no reason to believe anyone would be made redundant.

4. **You** or any person who **you** are travelling or have arranged to travel with, are a member of the Armed Forces, Territorial Army, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **your/their** authorised leave cancelled or are called up for operational reasons,

provided that the cancellation could not reasonably have been expected at the time when **you** purchased this insurance or at the time of booking any **trip**.

5. The Police or other authorities requesting **you** to stay at or return to **your home** due to serious damage to **your home** caused by fire, aircraft, explosion, storm, flood, subsidence, fallen trees, collision by road vehicles, malicious people or theft.

Special conditions relating to claims

1. If **you** fail to notify the travel agent, tour operator or provider of accommodation and/or transport as soon as **you** find it necessary to cancel the trip, **our** liability will be restricted to the cancellation charges that would have applied if a delay had not occurred.

What is not covered

1. The first £75 of each and every claim, per incident claimed for, under this section by each **insured person** increased to £100 where **you** are aged 61 to 70 years and to £150 where **you** are aged 71 to 81 years. See also Special condition 4.

2. Where **you** (or any person upon whose health the **trip** depends) have or have had symptoms which are awaiting or receiving investigation, tests, treatment, referral or the results of any of the foregoing, unless **we** have agreed in writing to cover **you**.

3. Any terminal illness suffered by **you** (or any person upon whose health the **trip** depends).

4. Any medical condition for which **you** (or any person upon whose health the **trip** depends) have within 12 months prior to the date of issue of this insurance been diagnosed with a medical condition or have been admitted or undergone a procedure/ intervention.

5. Any claims on medical grounds where **you** fail to provide a medical certificate or other suitable evidence from a **medical practitioner** of the need to cancel the **trip**.

6. Anything arising directly or indirectly from:

a) **your** reluctance to travel or financial reasons other than involuntary **redundancy**.

b) bankruptcy or liquidation of any travel agent, tour operator, **public transport** provider or transportation company.

c) the tour operator or anyone **you** have made travel or accommodation arrangements with failing to provide such arrangements.

d) being called as an expert witness or where normal employment would require your attendance at a court of law.

e) **your** failure to obtain the required passport or visa.

f) regulations set by the government of any country.

7. Any claims for costs related to pregnancy or childbirth unless the claim is certified by a **medical practitioner** as necessary due to complications of pregnancy and childbirth.

8. Anything mentioned in the General exclusions on page 6. **You** should also refer to the Special Conditions on page 1.

Section 2 – Travel delay

This section does not apply to **trips** within the **United Kingdom**.

What is covered

We will pay **you** either:

1. A benefit of £20 for the first full 12 hours **you** are delayed and £10 for each full 12 hours delay after that, up to a total payment of £60 provided **you** eventually travel, or

2. Up to £3,000 if **you** choose to abandon the **trip** before departure from the **United Kingdom** after the first full 12 hours **you** are delayed

if the **public transport** on which **you** are booked to travel from or to the **United Kingdom** (including for residents of Northern Ireland any departure point in the Republic of Ireland) is cancelled and/or delayed for more than 12 hours beyond the scheduled time of departure as a result of:-

a) strike or industrial action

b) adverse weather conditions

c) mechanical breakdown or technical fault occurring in the **public transport** on which **you** are booked to travel.

Special conditions relating to claims

1. **You** must check in according to the itinerary given to **you** unless **your** tour operator or travel company has asked **you** not to travel to the departure point.

2. **You** must obtain written confirmation from the **public transport** provider stating the period and the reason for the delay.

What is not covered

1. The first £75 of each and every claim, per incident claimed for, under subsection 2. of What is covered by each **insured person**.

2. Any claims arising from withdrawal from service temporarily or otherwise of the **public transport** on which **you** are booked to travel on the orders or recommendation of the Civil Aviation Authority, Port Authority or similar regulatory body in any country.

3. Any claims arising from strike or industrial action existing or being publicly announced by the date **you** purchased this policy.

4. Anything mentioned in the General exclusions shown on page 6.

Section 3 – Missed departure

What is covered

We will pay **you** up to £500 in respect of **trips** outside of the **United Kingdom**, for necessary hotel and travelling expenses incurred in reaching **your** booked destination (or in the case of a **cruise** joining **your** ship at the next possible port of call), if:

1. the vehicle **you** are travelling in breaks down or is involved in an accident, is delayed by strike, industrial action or adverse weather, or

2. the **public transport** **you** are using is delayed resulting in **you** arriving too late to board the **public transport** on which **you** are booked to travel from or to the **United Kingdom** (including for residents of Northern Ireland any departure point in the Republic of Ireland).

Special conditions relating to claims

1. **You** must allow enough time for the **public transport** or other transport to arrive on schedule and to deliver **you** to the departure point.

What is not covered

1. Any claims arising from strike or industrial action existing or being publicly announced by the date **you** purchased this policy.

2. Any claims arising if **you** are not proceeding directly to the departure point.

3. Anything mentioned in the General exclusions shown on page 6.

Section 4 – Personal accident

What is covered

We will pay one of the following benefits, which will be paid to **you** or **your** legal personal representative, if **you** sustain **bodily injury** during **your trip** which shall solely and independently of any other cause, result within one year in **your** death, **loss of limb**, **loss of sight** or **permanent total disablement**.

Benefit A Up to age 15 years inclusive B Age 16 years to 65 years inclusive C Age 66 years and over

	A	B	C
1. Death	£2,500	£10,000	Not covered
2. Loss of one or more limbs and or loss of sight in one or both eyes	£15,000	£15,000	Not covered
3. Permanent total disablement	Not covered	£15,000	£15,000

The total amount payable under this section is £15,000 per **insured person**.

Special conditions relating to claims

1. Benefit is not payable to **you** under more than one of items 1., 2. or 3.

What is not covered

1. Any claims for death, loss or disablement caused directly or indirectly by a **bodily injury** which existed prior to the commencement of the **trip**.

2. For anything mentioned in the General exclusions shown on page 6.

Section 5 – Medical and other expenses

What is covered

This section includes assistance by Towergate Assistance who must be contacted as soon as possible in the event of death, **bodily injury**, illness, disease or if hospitalisation and/or compulsory quarantine occurs or if repatriation has to be considered.

We will pay **you** up to £10,000,000 for the following expenses which are necessarily incurred if during **your trip** **you** suffer unforeseen **bodily injury**, illness, disease and/or compulsory quarantine:-

1. Outside the **United Kingdom** for emergency medical and surgical treatment and hospital and nursing home charges. Claims for emergency dental treatment (for pain relief only) are limited to £250.

2. For necessary additional accommodation and travelling/repatriation expenses (economy class) if **you** are hospitalised as an in-patient during the **trip** or if it is medically necessary for **you** to stay beyond **your** scheduled return date. This includes with the prior

authorisation of Towergate Assistance reasonable additional accommodation and travelling/repatriation expenses (economy class) for one relative or friend to stay with **you** or travel to **you** from their home in the **United Kingdom** if **you** have to be accompanied on medical advice (limited to £1,500 in all for **trips** solely within the **United Kingdom**) or if **you** are a child and require an escort home.

3. In the event of death:

a) for conveyance of the body or ashes to **your home** up to a maximum of £5,000 but limited to £2,500 in the event of death in the **United Kingdom**.

b) local funeral expenses abroad limited to £5,000.

4. The cost of taxi fares and telephone calls necessarily incurred up to a maximum of £100.

5. The value of the portion of **your** travel and/or accommodation costs up to a maximum of £3,000 which have not been used and which were paid for before **your trip** commenced if **you** are hospitalised as an in-patient during the **trip** or if **you** have to return to **your home** earlier than planned because of **your** death, **bodily injury**, illness or disease. Such proportionate value costs to be calculated for the dates of hospitalisation during the **trip** and/or from the date of return to **your home**.

6. For reasonable additional travelling expenses up to a maximum of £3,000 if **you** have to return to **your home** earlier than planned due to death, **bodily injury**, illness or disease of a **close relative** or a **close business associate** resident in the **United Kingdom**. For **trips** solely within the **United Kingdom** additional travelling expenses are limited to £300 per **insured person**.

7. Up to a maximum of £3,000 if the Police or other authorities request **you** to return to **your home** due to serious damage to **your home** caused by fire, aircraft, explosion, storm, flood, subsidence, fallen trees, collision by road vehicles, malicious people or theft.

Special conditions relating to claims

1. All receipts must be retained and produced in the event of a claim. **Your** claim may be rejected or the amount of any relevant claim reduced if receipts are not produced.

2. If **you** suffer **bodily injury**, illness or disease **we** reserve the right to move **you** from one hospital to another and/or arrange for **your** repatriation to **your home** at any time during the **trip**. **We** will do this, if in the opinion of Towergate Assistance or **us** (based on information provided by the **medical practitioner** in attendance), **you** can be moved safely and/or travel safely to **your home** or a suitable hospital nearby to continue treatment.

3. The intention of this section is to pay for emergency medical/surgical/dental treatment only and not for treatment or surgery that can be reasonably delayed until **your** return home. **Our** decisions regarding the treatment or surgery that **we** will pay for (including repatriation to **your home**) will be based on this.

If **you** do not accept **our** decisions and do not want to be repatriated, then **we** will cancel **your** cover under the medical related sections being Section 1- Cancellation, Section 4 – Personal accident, Section 5 – Medical and other expenses and Section 6 – Hospital benefit of **your** policy and refuse to deal with claims from **you** for any further treatment and/or **you** repatriation to **your home**.

Cover for **you** under all other sections will however continue for the remainder of the **trip**.

What is not covered

1. The first amount of each and every claim, per incident claimed for, under this section by each **insured person** as follows:

a) £75 where **you** are aged 60 years or less increased to £150 where **you** are travelling within **North or Central America or the Caribbean** or on a **cruise**.

b) £150 where **you** are aged 61 to 70 years increased to £500 where **you** are travelling within **North or Central America or the Caribbean** or on a **cruise**.

c) £300 where **you** are aged 71 to 81 years increased to £1,000 where **you** are travelling within **North or Central America or the Caribbean** or on a **cruise**. See also Special condition 4.

2. The first £75 of each and every curtailment claim, per incident claimed for, under this section by each **insured person** increased to £100 where **you** are aged 61 to 70 years and to £150 where **you** are aged 71 to 81 years. See also Special condition 4.

3. Where **you** (or any person upon whose health the **trip** depends) have or have had symptoms which are awaiting or receiving investigation, tests, treatment, referral or the

results of any of the foregoing, unless **We** have agreed in writing to cover **you**.

4. any terminal illness suffered by **you** (or any person upon whose health the **trip** depends).

5. any medical condition for which **you** (or any person upon whose health the **trip** depends) have within 12 months prior to the date of issue of this insurance been diagnosed with a medical condition or have been admitted or undergone a procedure/ intervention.

6. Any sums which can be recovered by **you** and which are covered under any National Insurance Scheme or Reciprocal Health Arrangement.

7. Any claims that are not confirmed as medically necessary by the attending **medical practitioner** or Towergate Assistance and any additional travelling expenses not authorised by **us** or Towergate Assistance if **you** have to return **home** earlier than planned or be repatriated.

8. Any claims arising directly or indirectly for:

a) Any form of treatment or surgery which in the opinion of Towergate Assistance or **us** (based on information provided by the attending **medical practitioner**), can be reasonably delayed until **you** return to the **United Kingdom**.

b) Any expenses which are not usual, reasonable or customary to treat **your bodily injury**, illness or disease.

c) Any expenses incurred in obtaining or replacing medication and/or treatment which at the time of departure is known to be required or to be continued outside the **United Kingdom**.

d) Any additional hospital costs arising from single or private room accommodation unless medically necessary.

e) Any treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by Towergate Assistance.

f) The costs of any non-emergency treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury**, illness or disease which necessitated **your** admittance into hospital.

9. Any claims for costs related to pregnancy or childbirth unless the claim is certified by a **medical practitioner** as necessary due to complications of pregnancy and childbirth.

10. Anything mentioned in the General exclusions shown on page 6. **You** should also refer to the Special Conditions on page 1.

Section 6 – Hospital benefit

What is covered

We will pay **you** the following amounts if **you** have to stay in hospital as an in-patient or are confined to **your** accommodation due to **your** compulsory quarantine, or on the orders of a **medical practitioner** (or the ship's doctor in the case of a cruise) as a result of **bodily injury**, illness or disease **you** sustain:

1. £15 for every complete 24 hours up to a maximum of £300 for **trips** outside the **United Kingdom**, or

We will pay these amounts in addition to any medical expenses, additional accommodation, travelling or repatriation expenses incurred under Section 5 – Medical and other expenses, provided **we** pay a claim under that section. This payment is meant to help **you** pay for additional expenses such as taxi fares and phone calls incurred by **your** visitors during **your** stay in hospital.

Special conditions relating to claims

1. **You** must tell Towergate Assistance as soon as possible of any **bodily injury**, illness or disease which necessitates **your** admittance to hospital as an in-patient, compulsory quarantine or confinement to **your** accommodation on the orders of a **medical practitioner**.

2. Documentation must be submitted to confirm the date and time of admission and discharge.

What is not covered

Anything mentioned in the General exclusions shown on page 6.

Section 7 – Personal property

What is covered

Subsection A - Baggage

1. **We** will pay **you** up to £1,500 for the accidental loss of, theft of, damage to or destruction of **baggage** and **valuables**. The amount payable in the event of a total loss, will be the value at today's prices less a deduction for wear, tear and depreciation (loss of value), or **we** may replace, reinstate or repair the lost or damaged **baggage** and/or **valuables**.

The maximum **we** will pay **you** for the following items is:

a) £200 for any one article, pair or set of articles (for example golf equipment).

b) £200 in total for all **valuables**.

In the event of a claim in respect of a pair or set of articles **we** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.

Subsection B – Delayed baggage

1. **We** will also pay **you** up to £75, for the emergency replacement of clothing, medication and toiletries if **your baggage** is temporarily lost in transit during the outward journey and not returned to **you** within 12 hours, as long as **we** receive written confirmation from the carrier or tour representative, confirming the number of hours the **baggage** was delayed.

Any amount **we** pay **you** under this subsection will be deducted from **your baggage** claim under Subsection A – Baggage if **your baggage** proves to be permanently lost.

Subsection C – Personal money

1. **We** will pay **you** up to £500 (but limited to £250 for cash, bank or currency notes and coins) if **your** own personal **money** is lost or stolen whilst being carried on **your** person or left in a locked hotel safe or safety deposit box. If **you** are aged under 16, the maximum **we** can pay **you** is £50.

Special conditions relating to claims

1. **You** must exercise reasonable care for the safety and supervision of **your** property.

2. **You** must get a written report from the local police in the country where the incident occurred within 24 hours or as soon as possible thereafter of the discovery in the event of loss, theft or attempted theft of all **baggage**, **valuables** or personal **money**. Failure to comply may result in **your** claim being rejected or the amount of any relevant claim reduced.

3. **You** must get a written carriers report if **your baggage** is lost, damaged or destroyed in transit (or a Property Irregularity Report (PIR) in the case of an airline).

What is not covered

1. The first £75 of each and every claim, per incident claimed for, under this section by each **insured person** (not applicable to Subsection B – Delayed baggage).

2. Loss, theft of, damage or destruction:

a) due to delay, confiscation or detention by customs or other officials or authorities.

b) of contact lenses, dentures, hearing aids, samples or merchandise, bonds, coupons, securities, stamps or documents of any kind (other than as defined in the personal **money** definition), vehicles or accessories (other than wheelchairs and pushchairs only), tents, antiques, musical instruments, pictures, sports gear whilst in use (other than ski equipment in respect of winter sports **trips** where the appropriate premium has been paid), pedal cycles, dinghies, boats and/or ancillary equipment.

c) caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning or restoring, mechanical or electrical breakdown.

d) of **valuables** left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.

3. due to cracking, scratching breakage of or damage to china, glass (other than glass in watch faces, cameras, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles being transported by a carrier, unless the breakage is due to fire, theft or an accident to the vessel, aircraft, sea vessel, train or vehicle in which they are being carried.

4. **Baggage** stolen from;

a) an unattended coach/bus unless it was in the locked luggage compartment of the coach/bus and evidence of force and violent entry to the vehicle is available.

b) the passenger compartment of any unattended vehicle.

5. Any shortages due to error, omission or depreciation in value.

6. Any property more specifically insured or recoverable under any other source.

7. Anything mentioned in the General exclusions shown on page 6.

Section 8 – Loss of passport expenses

What is covered

We will pay **you** up to £200 for unavoidable additional travel or accommodation expenses **you** incur abroad in obtaining a new passport or visa, if **your** passport or visa is lost or stolen.

Special conditions relating to claims

1. **You** must exercise reasonable care for the safety and supervision of **your** passport and visa.

2. **You** must get a written report from consulate and police in the country where the incident occurred within 24 hours or as soon as possible thereafter of the discovery in the event of loss or theft of **your** passport or visa. Failure to comply may result in **your** claim being rejected or the amount of any relevant claim reduced.

What is not covered

1. Loss, destruction or damage:

a) due to confiscation or detention by customs or other officials or authorities.

e) to **your** passport or visa if left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.

2. Anything mentioned in the General exclusions shown on page 6.

Section 9 – Personal liability

What is covered

We will pay **you** up to £2,000,000 (including legal costs and expenses) against any amount **you** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause that happened during the **trip** leading to claims made against **you** for accidental:

1. **Bodily injury**, death, illness or disease to any person who is not a member of **your** family or household or employed by **you**.

2. Loss of or damage to any property which does not belong to, is not in the charge of and is not in the control of **you**, any member of **your** family or household or anyone employed by **you**.

3. Damage to **your** temporary holiday accommodation that does not belong to **you** or any member of **your** family or household or an employee.

Special conditions relating to claims

1. **You** must give us written notice of any incident, which may result in a claim as soon as possible.

2. **You** must send us every court claim form, letter of claim or other document as soon as **you** receive it.

3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** permission in writing.

4. **We** will be entitled to take over and carry out in **your** name the defence of any claims for compensation or damages or otherwise against any third party. **We** will have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** will give **us** all necessary information and assistance which **we** may require.

5. If **you** die, **your** legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this policy.

What is not covered

1. Fines imposed by a Court of Law or other relevant bodies.

2. Anything caused directly or indirectly by;

a) liability which **you** are responsible for because of an agreement (such as a hire agreement) that was made.

b) injury, loss or damage arising from:

I. ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, vessels (other than rowing boats, punts or canoes), animals (other than horses, domestic dogs or cats), or firearms (other than guns being used for sport).

II. the occupation (except temporarily for the purposes of the **trip**) or ownership of any land or buildings.

III. the carrying out of any trade or profession.

IV. racing of any kind.

V. any deliberate act.

3. Anything mentioned in the General Exclusions shown on page 6.

Section 10 – Legal costs and expenses

This section is underwritten and administered by DAS Legal Expenses Insurance Company Limited.

Special definitions relating to this section

Appointed Representative the preferred law firm, law firm or other suitably qualified person which **we** will appoint to act on **your** behalf.

Costs and Expenses

a) All reasonable and necessary costs charged by **your appointed representative** and agreed by **us** in accordance with **our standard terms of appointment**.

b) The costs incurred by opponents in civil cases if **you** have been ordered to pay them, or **you** pay them with **our** agreement.

DAS/we/our/us DAS Legal Expenses Insurance Company Limited.

Insured Incident a specific or sudden accident which causes **your** death or **bodily injury**.

Preferred Law Firm a law firm or barristers' chambers which **we** choose to provide legal services. These legal specialists are chosen based on their proven expertise to deal with claims like **yours** and must comply with **our** agreed service levels, which **we** audit regularly. They are appointed according to **our standard terms of appointment**.

Reasonable Prospects for civil cases, the prospects that **you** will recover losses or damages (or obtain any other legal remedy that **we** have agreed to, including an enforcement of judgment), make a successful defence or make a successful appeal or defence of an appeal, must be at least 51%. **We**, or a **preferred law firm** on **our** behalf, will assess whether there are **reasonable prospects**.

Standard terms of appointment the terms and conditions (including the amount **we** will pay to **your appointed representative**) that apply to the relevant type of claim, which could include a conditional fee agreement (no win, no fee). The amount **we** will pay a law firm (where acting as the **appointed representative**) is currently £100 per hour. This amount may vary from time to time.

What is covered

1. In the event of an **insured incident** which causes **your** death or **bodily injury** **we** will pay **you** up to £25,000 for the **costs and expenses** of an **appointed representative**, to provide legal advice and where there are **reasonable prospects** to take legal action on **your** behalf to recover losses or damages against negligent third-parties.

What is not covered

1. Any claim where at any point, **we** or the **appointed representative** assess that there are not **reasonable prospects** of success.
2. Any legal proceedings not dealt with by a court of law or by another body agreed by **us**.
3. Any claim where **you** have failed to notify **us** of the **insured incident** within a reasonable time of it occurring and where this failure adversely affects the **reasonable prospects** of a claim or **we** consider that **our** position has been prejudiced.
4. An **insured incident** arising before the start, or after the end of a **trip**.
5. **Costs and expenses** incurred before **our** written acceptance of a claim.
6. In the event that **you** decide not to use the services of a **preferred law firm**, any **costs and expenses** in excess of those which **we** would have incurred had **you** done so under **our standard terms of appointment**. The amount **we** will pay a law firm (where acting as the **appointed representative**) is currently £100 per hour. This amount may vary from time to time.
7. Any claim relating to any illness or **bodily injury** that happens gradually or is not caused by a specific or sudden accident.
8. Any claim relating to psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused **your** physical **bodily injury**.
9. Defending **your** legal rights (**we** will however, cover defending a counter-claim).
10. Any claim relating to clinical negligence.
11. Fines, penalties, compensation or damages that a court or other authority orders **you** to pay.
12. Any legal action which **you** take that which **we** or the **appointed representative** have not agreed to, or where **you** do anything that hinders **us** or the **appointed representative**.
13. A dispute with **us** which is not otherwise dealt with under Additional condition 7.
14. **Costs and expenses** arising from or relating to judicial review, coroner's inquest or fatal accident inquiry.
15. Any **costs and expenses** which are incurred where the **appointed representative** handles the claim under a contingency fee arrangement.
16. Any claim against **us**, **our** agents, a tour operator or travel agent.
17. Any claim where **you** are not represented by a law firm or barrister.
18. Anything mentioned in the General exclusions shown on page 6.

Additional conditions applying to this section

1. a) On receiving a claim, if legal representation is necessary, **we** will appoint a **preferred law firm** as the **appointed representative** to deal with your claim. They will try to settle **your** claim by negotiation without having to go to court.

b) If the appointed **preferred law firm** cannot negotiate settlement of **your** claim and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, then **you** may choose a law firm to act as **your appointed representative**.

c) If **you** choose a law firm as the **appointed representative** who is not a **preferred law firm**, **we** will give **your** choice of law firm the opportunity to act on the same terms as a **preferred law firm**. However if they refuse to act on this basis, the most **we** will pay is the amount **we** would have paid if they had agreed to **our standard terms of appointment**. The amount **we** will pay a law firm (where acting as the **appointed representative**) is currently £100 per hour. This amount may vary from time to time.

d) The **appointed representative** must co-operate with **us** at all times and must keep **us** up to date with the progress of the claim.

2.a) **You** must co-operate fully with **us** and with the **appointed representative**.

b) **You** must give the **appointed representative** any instructions that **we** ask **you** to.

3. a) **You** must tell **us** if anyone offers to settle a claim. **You** must not negotiate or agree to a settlement without **our** written consent.

b) If **you** do not accept a reasonable offer to settle a claim, **we** may refuse to pay any further **costs and expenses**.

c) **We** may decide to pay **you** the reasonable value of **your** claim, instead of starting or continuing legal action. In these circumstances **you** must allow **us** to take over and pursue or settle any claim on **your** behalf. **You** must also allow **us** to pursue at **our** own expense and for **our** own benefit, any claim for compensation against any other person and **you** must give **us** all the information and help **we** need to do so.

d) Where a settlement is made on a without-costs basis **we** will decide what proportion of that settlement will be regarded as **costs and expenses** and payable to **us**.

4. a) **You** must instruct the **appointed representative** to have costs and expenses taxed, assessed or audited if **we** ask for this.

b) **You** take every step to recover **costs and expenses** and court attendance that **we** have to pay and must pay **us** any amounts that are recovered.

5. If the **appointed representative** refuses to continue acting for **you** with good reason, or if **you** dismiss the **appointed representative** without good reason, the cover **we** provide will end immediately, unless **we** agree to the appointment of another **appointed representative**.

6. If **you** settle or withdraw a claim without **our** agreement, or do not give suitable instructions to the **appointed representative**, **we** can withdraw cover and will be entitled to reclaim from **you** any **costs and expenses** **we** have paid.

7. In respect of an appeal or the defence of an appeal, **you** must tell **us** within the time limits allowed that **you** want to appeal. Before **we** pay the **costs and expenses** for appeals, **we** must agree that **reasonable prospects** exist.

8. For an enforcement of judgment to recover money and interest due to **you** after a successful claim under this section, **we** must agree that **reasonable prospects** exist, and where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most **we** will pay in **costs and expenses** is the value of the likely award.

9. If there is a disagreement between **you** and **us** about the handling of a claim and it is not resolved through **our** internal complaints procedure, **you** can contact the Financial Ombudsman Service for help. Alternatively there is a separate arbitration process. The arbitrator will be a barrister chosen jointly by **you** and **us**. If there is a disagreement over the choice of arbitrator, **we** will ask the Chartered Institute of Arbitrators to decide.

10. **We** may require **you** to obtain, at **your** expense, an opinion on the merits of the claim or proceedings or on a legal principle from a legal expert. The expert must be approved in advance by **us** and the cost agreed in writing between **you** and **us**. Subject to this, **we** will pay the cost of getting the opinion if the expert's opinion indicates that it is more likely than not that **you** will recover damages (or obtain any other legal remedy that **we** have agreed to) or make a successful defence.

11. **You** must:

- a) keep to the terms and conditions of this section.
- b) take reasonable steps to avoid and prevent claims.
- c) take reasonable steps to avoid incurring unnecessary costs.

d) send everything **we** ask for, in writing.

e) report to **us** full and factual details of any claim as soon as possible.

f) give **us** any information **we** need.

12. **We** will, at **our** discretion, void this section (make it invalid) from its start date or from the date of claim, or alleged claim, or **we** will not pay the claim if:

- a) a claim **you** have made to obtain benefit under this section is fraudulent or intentionally exaggerated, or
- b) a false declaration or statement is made in support of a claim.

13. If any claim covered under this section is also covered by another policy, or would have been covered if this section did not exist, **we** will only pay **our** share of the claim even if the other insurer refuses the claim.

14. In the event of **your** death as a result of an **insured incident** the benefits of this cover will attach to **your** personal representative (next of kin).

15. This section is governed by the law that applies in the part of the United Kingdom, Channel Islands or Isle of Man where the **insured person** normally lives. Otherwise, the law of England and Wales applies. All Acts of Parliament mentioned in this section include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as appropriate.

16. Apart from **DAS**, an **insured person** is the only person who may enforce all or any part of this section and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to this section in relation to any third-party rights or interest.

Eurolaw Legal Advice

We will give **you** confidential legal advice over the phone on any personal legal problem under the laws of the member countries of the European Union, Isle of Man, the Channel Islands, Switzerland and Norway.

You can contact **our** UK-based call centre 24 hours a day, seven days a week. However, **we** may need to call **you** back depending on the enquiry. Advice about the law in England and Wales is available 24 hours a day, seven days a week. Legal advice for the other countries is available 9am-5pm, Monday to Friday, excluding public and bank holidays. If **you** call outside these times, a message will be taken and **we** will call **you** back within operating hours. To help check and improve service standards, **we** may record all inbound and outbound calls.

To contact the above service, phone **us** on +44 (0) 117 934 0548. When phoning, please quote **your** policy number.

We will not accept responsibility if the Helpline Service fails for reasons which **we** cannot control.

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General exclusions

You are not covered for anything caused directly or indirectly by:

1. **Your** suicide, deliberately injuring **yourself**, being under the influence of drink or drugs (unless prescribed by a doctor), alcoholism, drug addiction, solvent abuse, wilful exposure to exceptional risk, (unless **you** are trying to save someone's life).
2. **Your** travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.
3. **You** participating in professional or organised sports, winter sports (unless the appropriate premium has been paid), racing, speed or endurance tests or dangerous pursuits.
4. Air travel other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft.
5. Bankruptcy/liquidation of any tour operator, travel agent, **public transport** provider or transportation company.
6. Unless **we** provide cover under this insurance, any other loss, damage or additional expense following on from the event for which **you** are claiming. Examples of

such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following **bodily injury**, illness or disease.

7. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **terrorism**, revolution, insurrection, civil commotion and/or civil unrest assuming the proportions of or amounting to an uprising, military or usurped power.

8. Loss or damage to any property and expense or legal liability caused by or contributed to or arising from;

a) ionising radiations or radioactive contamination from any nuclear fuel or nuclear waste which results in burning nuclear fuel.

b) the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it

c) pressure waves from aircraft and other flying objects travelling faster than the speed of sound.

9. **You** travelling on motorcycles over 125cc.

10. **You** mountaineering or rock climbing using picks, ropes or guides or pot-holing.

11. **Your** manual work or hazardous occupation of any kind.

12. **You** taking part in dangerous expeditions or the crewing of a vessel outside European waters.

13. Any payment which **you** would normally have made during **your** travels, if nothing had gone wrong.

14. **Your** participation in any illegal act.

15. **Your** travel to a country or specific area or event to which the travel advice unit of the Foreign & Commonwealth Office (FCO) has advised against all, or all but essential travel. **You** can go online at www.fco.gov.uk/en/travel-and-living-abroad/travel-advice-by-country/.

General conditions

You must comply with the following conditions to have the full protection of **your** policy. If **you** do not comply **we** may cancel the policy or refuse to deal with relevant claims or reduce the amount of any relevant claim payments.

1. No payment will be made under Section 1, 4, 5 or 6 without appropriate medical certification.

2. If **we** require medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.

3. In the event of a claim, if **we** require a medical examination **you** must agree to this and in the event of death **we** are entitled to a post mortem examination both at **your** expense.

4. If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability **we** will not pay more than **our** proportional share (not applicable to Section 4 – Personal accident).

5. **You** must take all reasonable steps to avoid injury, illness, disease, loss, theft or damage and take all reasonable steps to safeguard **your** property and to recover any lost or stolen articles.

6. Throughout **your** dealings with **us** **we** expect **you** to act honestly.

If **you** or anyone acting for **you**:

a) knowingly provides information to **us** as part of **your** application for **your** policy that is not true and complete to the best of **your** knowledge and belief; or

b) knowingly makes a fraudulent or exaggerated claim under **your** policy; or

c) knowingly makes a false statement in support of a claim; or

d) submits a knowingly false or forged document in support of a claim; or

e) makes a claim for any loss or damage caused by **your** wilful act or caused with **your** agreement, knowledge or collusion.

Then

a) **we** may prosecute fraudulent claimants;

b) **we** may make the policy void from the date of the fraudulent act;

c) **we** will not pay any fraudulent claims;

d) **we** will be entitled to recover from **you** the amount of any fraudulent claim already paid under **your** policy since the start date;

e) **we** may inform the Police of the circumstances.

7. **We** accept as evidence of cover the booking confirmation issued to **you** by the travel company showing that the premium has been paid.

8. **You** must not make any payment, admit liability, offer or promise to make any payment without written consent from **us**.

9. **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.

10. **We** may at any time pay to **you** **our** full liability under the policy after which no further payments will be made in any respect.

11. If at the time of making a claim there is any other policy covering the same risk **we** are entitled to contact that insurer for a contribution.

12. **You** and **we** are free to choose the laws applicable to this policy. As **we** are based in England, **we** propose to apply the laws of England and Wales and by purchasing this policy **you** have agreed to this.

Confidentiality and data protection

All information about **you** of a sensitive or personal nature will be treated as private and confidential. The data controller will be Towergate Insurance Limited along with its subsidiary companies (the "Towergate Group"), Towergate house, Eclipse Park, Sittingbourne Road, Maidstone, Kent, ME14 3EN

If **you** have any data protection issues or queries, including if **you** wish to exercise any of **your** data protection rights, please write to the Towergate Data Protection Officer (care of the office of the CIO) at Towergate Insurance, 55 Bishopsgate, London, EC2N 3AS. **We** will use and disclose the information **we** have about **you** in the course of arranging, placing and administering **your** insurance. This may involve passing information about **you** to insurers, other intermediaries, risk management assessors, uninsured loss recovery agencies and other third parties involved (directly or indirectly) in **your** insurance. **We** may also share information with anti-fraud and anti-money laundering agencies.

In the event of phone calls from **you**, **we** reserve the right to ask security questions (which **we** in **our** sole discretion deem appropriate) in order to satisfy **ourselves** that **you** are who **you** say **you** are. In the interests of security and to improve **our** service, telephone calls may be monitored and/or recorded.

As required by the Data Protection Act 1998, **we** follow strict security procedures in the storage and disclosure of information **you** have given to **us**.

The data **we** collect about **you** may be transferred to, and stored at, a destination outside of the European Economic Area ("EEA"). It may also be processed by staff operating outside of the EEA, who work for **us** or for one of **our** suppliers. Such staff may be engaged in, amongst other things, the provision of information **you** have requested. By submitting **your** personal data, **you** agree to this transfer, storing or processing. **We** will take all steps reasonably necessary to ensure that **your** data is treated securely and in accordance with this privacy policy.

Third parties may deliver some of **our** products to **you**, or provide all or part of the service requested by **you**. In these instances, while the information **you** provide will be disclosed to them, it will only be used for the administration of the service provided (including for example verification of any quote given to **you** and claims processing), underwriting and pricing purposes as appropriate, testing, and to maintain management information for business analysis.

If **we** provide information to a third party, **we** will require it and any of its agents and/or suppliers to:

- Maintain the security and confidentiality of the information and restrict access to those of its own employees.

- Use the data for the agreed purpose only and prevent it being used for any other purpose by any other party.

- Refrain from communicating with **you** other than concerning the product in question.

- Return the data to **us** at the conclusion of any contract term, and destroy or delete any copies made of all or any part of the information unless copies are needed to be kept to comply with regulations.

Before **you** provide any data to **us** **we** will endeavour to make it clear why **we** need it. Sometimes **we** may need sensitive personal data (for example medical conditions).

When this is required **we** will obtain **your** consent first.

CLAIMS EVIDENCE

You may need to obtain some information whilst **you** are away. Below is a list of documents and the information **we** will need in order to deal with **your** claim.

For all claims

- **Your** original policy document.
- **Your** original travel company booking confirmation showing dates of travel and insurance premium paid.
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance **you** may have that may cover the same loss, such as household or private medical cover.

- As much evidence as possible to support **your** claim.

Cancellation

- Original cancellation invoice(s) detailing all cancellation charges incurred.
- For claims relating to **bodily injury**, illness or disease a medical certificate will need to be completed by the treating doctor. A certified copy of the death certificate is required in the event of a death.

- For claims relating to redundancy a letter from **your** employer confirming the length of employment and eligibility for redundancy pay.

- If cancellation was due to other non-medical reasons, please supply some form of independent documentary evidence in support of **your** claim.

Medical and other expenses

- Always contact our 24-hour medical emergency service when **you** are hospitalised, require repatriation or need to alter **your** travel plans.

- Medical evidence from the treating doctor to confirm the **bodily injury**, illness or disease and treatment given including hospital admission and discharge dates if this applies.

Hospital benefit

- Confirmation in writing from the hospital, relevant authority or the treating doctor of the admission and discharge dates relating to **your** hospitalisation, compulsory quarantine or confinement to **your** accommodation.

If your passport or visa is lost or stolen

- Written confirmation from the consulate where the loss happened detailing the date of loss, notification of loss and replacement together with a written report from the local police.

Personal property

- Report the theft, loss or damage to the local police in the country where the incident occurred within 24 hours of discovery or as soon as possible thereafter and obtain a report from them.

- If appropriate **you** should also report the theft, loss or damage to **your** courier or tour representative, hotel or apartment manager and ask for a written report.

- Original receipts such as suitable evidence of purchase/ownership and value.

- Confirmation of the amount of **personal money** taken with **you** (if applicable) such as foreign exchange or bank Statements.

- Keep any damaged items for possible inspection. If payment is made in respect of these items, the item will then belong to **us**.

- Obtain an estimate for the damaged item or confirmation that it is beyond economical repair.

Delayed baggage

- Obtain a Property Irregularity Report (PIR) from the airline or other carrier.

- Provide original receipts for the clothing, medication and toiletries purchased.

Travel delay

- Written confirmation from the **public transport** provider or their handling agents of the scheduled and actual time of departure and the reason for delay.

Missed departure

- Details of the circumstances causing **you** to miss **your** departure together with supporting evidence from the **public transport** provider.

Personal accident

- A detailed account of the circumstances surrounding the event (including photographic or video evidence if available).

- Medical evidence from the treating doctor to confirm the extent of the **bodily injury** and treatment given including details of any hospital admission or discharge.

- Full details of any witnesses, providing written statements where available

- A certified copy of the death certificate if this applies.

Personal liability

- A detailed account of the circumstances surrounding the claim (including photographic or video evidence if available).

- Any writ, summons or other correspondence received from any third party. Please note that **you** should not accept liability or offer to make any payment or correspond with any third party without **our** written consent.

Full details of any witnesses, providing written statements where available