

# Equity TRAVEL

## PRE-TRAVEL AND TRAVEL INSURANCE POLICIES

This cover is for residents of the United Kingdom and the Channel Islands only  
For trips between 1st December 2009 and 31st December 2010

Arranged by: P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire. PO9 6DX.

Underwritten by: Union Reiseversicherung AG. UK Branch

Master Policy No's: SJRSG 40054-2 A, B & C

### SUMMARY OF POLICY COVERS AND IMPORTANT CONTACT NUMBERS

#### PRE-TRAVEL POLICY

Policy section	Cover provided	First amount you have to pay
A. Cancellation charges	up to the tour operator's holiday cost (See note 1 & 2)	£40 Nil - for Deposit only claims or trips under £100

#### TRAVEL POLICIES

Policy section	Cover provided	First amount you have to pay
B1. Personal possessions - Single article limit - Valuables limit  Possessions delayed in transit for more than 12 hours	up to £200 for each individual item up to an overall total of £200 for valuables (£100 if 16 or under) up to a maximum of £1,500 in total, (£1,000 if 16 or under) essential items up to £100	£40  Nil
B2. Personal money Party Leader – student money – emergency funds Loss of travel documents	up to £250 in cash on your person (£150 if 16 or under) up to £1,000 up to £500 travel and accommodation costs necessary to replace your lost travel documents up to £500	£40 £40 } per event £40 £40
B3. Emergency medical expenses State Hospital benefit	up to £5,000,000 outside your home country up to £20 for each full day you are confined to a state hospital bed - up to a maximum of £400 (See note 2)	£40 Nil
B4. Curtailment (cutting short trip)	unused portion of costs - up to the tour operator's holiday cost (See note 2)	£40
B5. Personal liability	up to £2,000,000	damage to holiday accommodation - £200 other claims - £40
B6. Personal accident	up to £25,000 (See benefit table - Page 7)	Nil
B7. Organiser's liability	up to £5,000,000	damage to holiday accommodation - £200 other claims - £40

#### THE FOLLOWING ADDITIONAL COVER IS PROVIDED BY THE TOUR OPERATOR FOR THEIR CLIENTS

Policy section	Cover provided	First amount you have to pay
C1. Departure delay  Missed departure Organiser's expenses	£30 after first 12 hours - £20 after following 12 hours – up to a maximum - £100 up to £800 up to £500	Nil Nil Nil
C2. Prevention of access	up to £100 per day if you are unable to reach your resort up to £500 in total	Nil

#### PRE-TRAVEL POLICY

**Note 1.** Your policy may not provide cover for re-occurring or **pre-existing medical conditions** unless **you** are aged under **16** and travelling within the **UK** or Europe. If an **Insured person 16** or over travelling anywhere, or an **insured-person under 16** travelling worldwide has **ever** had a heart related problem, a stroke, cancer, any breathing problems, diabetes or had any other medical condition which has been treated in hospital or has been referred to a specialist in the last **2** years they should phone Travellers HealthCheck, quoting Equity on **08456 582 999** to see if cover is available. **We** will confirm any special terms in writing.

#### PRE-TRAVEL AND TRAVEL POLICIES

**Note 2.** You must tell us if your health or medication **changes between booking your trip and travelling**. Your policy may not continue to provide cover for re-occurring or **pre-existing medical conditions**, these will include any heart related problem, a stroke, cancer, any breathing problems, diabetes or any other medical condition which has been treated in hospital or has been referred to a specialist in the last **2** years **you** should phone Travellers HealthCheck, quoting Equity, on **08451 300 340** to see if cover is available. **We** will confirm any special terms in writing.

#### IF YOU NEED MEDICAL ASSISTANCE ABROAD OR NEED TO CUT YOUR TRIP SHORT

Contact the 24 hour emergency medical assistance service: **SPECIALTY ASSISTANCE on +44 (0) 8453 707 183**

If a medical problem arises outside **your home country** and during **your journey** contact Specialty Assistance as soon as possible. Please give Specialty Assistance **your** age, policy reference number **SJRSG 40054-2 A, B & C** and say that **you** are insured with **Equity** by URV. Specialty Assistance will also require details of the medical problem, the name and address of the patient and names/telephone numbers of the hospital, attending doctor and the patient's usual GP.

#### WHERE TO OBTAIN A CLAIMS FORM

Fogg Travel Insurance Services Ltd on **08452 307 135** (see also page 8)

## POLICY INFORMATION

Your insurance is covered under master policy numbers shown at the top of page 1 and is specially arranged through P J Hayman & Company Limited and insured by Union Reiseversicherung AG. Cover is provided for each passenger who is shown as having paid the insurance premiums and whose name is shown on the booking confirmation. This insurance wording is a copy of the master policies and is subject to the terms, conditions and exclusions of the master policies.

No refund of the insurance premium will be given after the policies have been issued unless, after receipt, you find that the terms, conditions and exclusions do not meet your requirements and an alternative is available. In this case you must return the policy and premium receipt with your alternative insurance policy to the place where you purchased it, within 14 days of purchase for a refund to be considered.

## 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 due to misunderstandings or lack of information. Any complaint will be investigated at once and the matter resolved as quickly as possible.

## POLICY A - PRE-TRAVEL POLICY

## HOW YOUR PRE-TRAVEL POLICY WORKS

This part of your insurance document shows details of the pre-travel insurance policy, the sections of cover, limits, conditions, exclusions, information on what to do if you need to claim. It is essential that you read it. The policy is a contract between us and you. We will pay for any event, as set out in the policy that happens during the period from time of booking and purchase of the policy for which you have paid the appropriate premium.

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. You are required to disclose any material facts otherwise your policy will not cover you and it may invalidate it altogether.

## WHEN YOUR PRE-TRAVEL POLICY STARTS AND ENDS

The cover on cancellation, as described under section A under the pre-travel policy, starts from the date the trip booking was made after the policy was issued and ends when you leave home. Your policy does not cover any further trips once you have returned home.

## DISCLOSURE OF PRE-EXISTING MEDICAL CONDITIONS

Your policies will not cover claims arising from your pre-existing medical conditions if you are 16 or over travelling within the UK or Europe or any age travelling Worldwide so you need to tell us of anything you know that is likely to affect our acceptance of your cover.

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

1. Have you, or anyone travelling with you, ever had treatment for:
  - any heart or circulatory condition;
  - a stroke or high blood pressure;
  - a breathing condition (including asthma);
  - any type of cancer;
  - any type of diabetes.
2. In the last 2 years - have you, or anyone who is travelling with you, been treated for any serious or re-occurring medical condition, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment?

If you have answered 'Yes' to any of the above questions we may be able to offer some cover and may be able to cover your medical condition, although an increased premium may be required. To enable us to consider your medical condition please contact Travellers HealthCheck on 08456 582 999. This will be charged as a local call from wherever you are calling in the United Kingdom or the Channel Islands. All calls will be treated in the strictest confidence.

3. You must also tell us if:
  - you are waiting for tests or treatment of any description;
  - your doctor alters your regular prescribed medication.

You need to keep copies of all letters we send you for future reference. Your failure to disclose any material facts 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 Travellers Healthcheck either by credit card or cheque, made payable to URV, and sent within 14 days of receipt. Should you decide not to pay the additional premium the declared medical condition will not be covered. 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.

Any terms and conditions declared under this policy will also be recorded under your travel insurance policy so that you do not need to declare these twice.

### Please Note:

We are unable to provide any cover on psychological conditions such as stress, anxiety, depression, eating disorders or mental instability.

## CHANGE IN MEDICAL CONDITION OR ONGOING MEDICATION

If your health or your ongoing medication changes between the date the policy was bought and the date of travel you must advise Travellers HealthCheck on 08451 300 340 as soon as possible. We will advise you what cover we are able to provide 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.

## DEFINITION OF WORDS APPLICABLE TO YOUR PRE-TRAVEL POLICY

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.

<b>Insured-person/you/your</b>	means any person named on the premium receipt.
<b>We/our/us</b>	means Union Reiseversicherung AG.
<b>Business associate</b>	means a business partner, director or employee of yours who has a close working relationship with you.
<b>Channel Islands</b>	means Jersey, Guernsey, Alderney, Sark and Herm.
<b>Close relative</b>	means spouse or partner of over six months, parents, grandparents, legal guardians, parents-in-law, step-parents, brother, sister, aunt, uncle, child, grandchild or fiancé(e).
<b>Flight</b>	means a service using the same airline or airline flight number.
<b>Home</b>	means one of your normal places of residence in the United Kingdom or the Channel Islands.
<b>Home country</b>	means both the country you live in within the United Kingdom or the Channel Islands and your country of nationality.
<b>International departure point</b>	means the airport, international rail terminal or port where the outward flight, international train or sea vessel is boarded to take you from the United Kingdom or the Channel Islands to your destination and the return flight, international train or sea vessel is boarded to start the final part of your journey to the United Kingdom or the Channel Islands.
<b>Manual labour</b>	means 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.
<b>Material fact</b>	a piece of important information that would increase the likelihood of a claim under your policy.
<b>Organiser</b>	the person administering the trip on behalf of the school, college or university and either whose name is shown on the tour operator's or carrier's confirmation and deposit receipt, or who arranged the trip directly with the travel and accommodation providers.
<b>Pre-existing medical condition</b>	means 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.
<b>Redundancy</b>	means being an employee where you or, in the case of a student, your parent/guardian 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 two years or longer and is not on a short term fixed contract.
<b>Resident</b>	means a person who has had their main home in the United Kingdom or the Channel Islands and has not spent more than six months abroad in the year before buying this policy.
<b>Trip</b>	means a holiday or journey that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home in the United Kingdom or the Channel Islands following your repatriation, both during the period of cover. Any subsequent holiday or journey that starts after you have returned home or to a hospital or nursing home (as described above) is not covered.
<b>United Kingdom/UK</b>	means England, Wales, Scotland, Northern Ireland and the Isle of Man.
<b>Winter sports</b>	means skiing, snow blading, snow boarding, tobogganing and ice skating.

## GEOGRAPHICAL AREAS

- Area 1 - United Kingdom, where it is your home country.
- Area 2 - Europe, including all countries west of the Ural Mountains, the Channel Islands, Algeria, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira and Mediterranean islands and the United Kingdom, where it is not your home country.
- Area 3 - Worldwide.

## CONDITIONS APPLICABLE TO YOUR PRE-TRAVEL POLICY

At all times we will act in good faith in our dealings with you. The payments for all claims following events that occur in your selected geographical area during the period of cover are dependent on you:

### 1. OBSERVING THE FOLLOWING:

- (a) being a resident of the United Kingdom or the Channel Islands;
- (b) taking all possible care to safeguard against accident or injury as if you had no insurance cover;
- (c) the organiser handling all claims and producing the booking confirmation and passenger manifest confirming insurance is in force before a claim is admitted;
- (d) giving 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;
- (e) providing 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);
- (f) accepting that no alterations and/or additions to the printed terms and conditions of your policy be valid unless initialised by P J Hayman & Company Limited on our behalf;
- (g) 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;
- (h) not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment;
- (i) not requiring insurance for any stress related condition, anxiety, depression, eating disorder or mental instability;
- (j) not requiring insurance for any medical condition where a terminal prognosis has been given by a registered doctor before buying this policy;

- (k) not requiring insurance for any medical condition that is being investigated or for which **you** are awaiting or receiving treatment in hospital at the time of buying this policy;
- (l) disclosing all **material facts** as soon as possible after the policy is issued;
- (m) ensuring that all claims are notified within 3 months of the incident occurring.

## 2. RECOGNISING OUR RIGHTS TO :

- (a) make **your** policy void where a false declaration is made or any claim is found to be fraudulent;
- (b) 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;
- (c) give 7 days notice of cancellation of this policy by recorded delivery to **you** at **your** last known address. In this case **we** will refund to **you** the pro-rata proportion of any unexpired premium **you** have paid;
- (d) 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;
- (e) not to refund the policy premium after the policy has been issued, unless after receipt of the document **you** find that the terms and conditions do not meet **your** requirements, in which case the policy, premium receipt and any other relevant documents must be returned to the point of sale within 14 days of purchase for any refund to be considered;
- (f) 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;
- (g) 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**;
- (h) maintain **your** personal details in connection with an anti-fraud claims checking system.

## POLICY EXCESS

An excess is the amount **you** have to pay towards each claim. All excesses shown for this policy are payable by each **insured-person**, for each incident giving rise to a separate claim. The policy excess may be increased to include **pre-existing medical conditions** confirmed in writing by Travellers HealthCheck. The increased excess will apply to all persons insured under **your** policy.

## SECTION A - CANCELLATION CHARGES

For each **insured-person** this insurance will pay:

up to the cost of the tour operator's holiday for **your** proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses that **you** have paid or agreed to pay and that **you** cannot recover from any other source following **your necessary** cancellation after **you** bought this insurance and limited to the cancellation charges at the time of diagnosis of the condition causing the cancellation of **your trip** through **your** inability to commence travel due to:

- (i) the death, injury or illness of:
  - **you** or a friend with whom **you** are travelling;
  - a **close relative**;
  - a close **business associate** who lives in the **United Kingdom** or the **Channel Islands**;
  - a friend who lives abroad and with whom **you** were intending to temporarily stay;
- (ii) **you**, a friend 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 friend or **close relative** who is travelling with **you** and included on **your** booking being given notice of **redundancy**;
- (iv) the requirements of H. M. Forces;
- (v) the departure of **your** international **flight**, international train or sailing being delayed for more than 12 hours from its scheduled departure time from **your international departure point** and **your** possessions have been checked in and after 12 hours delay **you** choose to abandon the trip.

For each **insured-person** this insurance will not cover :

- the first **£40 (Nil)** in respect of claims for loss of deposit, or for **trips** under **£100** 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 Miles vouchers or other vouchers that have no financial face value;
- any payment where **you** have not suffered any financial loss;
- any claim that is due to:
  - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close **business associate**;
  - **your** failure to obtain the required passport, visa or ESTA;
  - **your** carriers refusal to allow **you** to travel for whatever reason;
  - 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;
  - financial circumstances or unemployment except when it is due to **redundancy** that **you** received after buying this insurance;
  - **your** disinclination to travel;
  - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose);
  - **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life);
  - death or illness of any pets or animals;
  - terrorism, riot, civil commotion, strike or lock-out;
- any event that is due to **you** participating in a **hazardous activity** unless an additional premium has been paid and the policy endorsed;
- cancellation of the **trip** on the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure;
- the cost of Air Passenger Duty or equivalent airport charges and credit card fees;
- cancellation due to death or illness of a **close relative** or close **business associate** caused by a **pre-existing medical condition** other than where it is an immediate parent or guardian and necessitates **you** to remain at home;

- any deterioration of or loss or damage to property or any injury, illness, death or expense directly or indirectly due to, contributed to or caused by:
  - 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;
  - any **pre-existing medical condition** or health condition that has been diagnosed, been in existence or for which **you** have received treatment from a hospital or specialist consultant during the last two years or for which **you** are awaiting or receiving treatment or under investigation where **you** are 16 or over travelling outside Europe unless **we** have agreed cover in writing and any additional premium has been paid;
- any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed in writing;
- cancellation of **your trip** due to 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;
- **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction);
- **you** or **your close relative** or **business associate** being under the influence of alcohol or solvents or anything relating to **you** or **your close relatives** or **business associates** prior abuse of alcohol or solvents.
- any claim arising from a **material fact** 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;
- any deliberate or criminal act by an **insured-person**;
- any loss unless it is specified in the policy;
- (iv)- any claim where **you** have not obtained prior authority to take leave;
- any claim where leave has been cancelled on disciplinary grounds;
- (v)- 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;
- 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 overbooked.

## What you need to do if you wish to make a claim under this section of the policy

Claims must be submitted by the **organiser**. Notify the travel agent/tour operator **immediately**, by telephone and in writing, that **you** need to cancel and obtain a cancellation invoice. Obtain a claim form from the claims office and get **your** registered doctor to complete the medical questions under the cancellation section. **You** should send any receipts to the claims office.

For Delay (abandonment) claims **you** need to obtain a letter from the airline, railway company or shipping line or their handling agents that shows (a) scheduled departure time, (b) actual departure time, and (c) reason for the delay. **You** are only covered if the delay is more than 12 hours.

## POLICIES B & C - TRAVEL INSURANCE POLICIES

### HOW YOUR TRAVEL POLICIES WORK

This insurance document shows the sections of cover, limits, conditions, exclusions, information on what to do if **you** need to claim and how to contact the 24 hour emergency assistance service. It is essential that **you** read it. The policy is a contract between **us** and **you**. **We** will pay for any event, as set out in the policy, that happens during the period of cover for which **you** have paid the appropriate premium.

**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 and a maximum amount in total for **valuables**, and these are shown under the **personal possessions** section. The **personal possessions** section is *not* 'new for old' as an amount for age, wear and tear will be deducted.

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

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.

### WHEN YOUR TRAVEL INSURANCE POLICIES START AND END

The cover under all sections starts at the beginning of **your trip** as shown on **your** premium receipt and ends on **your** return **home** or expiry of the policy, whichever is the first. No further **trips** are covered by either policy.

### 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**.

### CHANGE IN MEDICAL CONDITION OR ONGOING MEDICATION

If **your** health or **your** ongoing medication changes between the date the policy was bought and the date of travel **you** must advise Travellers HealthCheck on 08451 300 340 as soon as possible. **We** will advise **you** what cover **we** are able to provide 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.

## USE AN EHIC - NIL EXCESS IF MEDICAL COSTS ARE REDUCED

Avoid paying the excess - travellers to European Union countries should obtain a European Health Insurance Card (EHIC). These are available online at [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers) or by calling 08456 062 030. Application forms are also available from the Post Office.

This will entitle **you** to benefit from the reciprocal health arrangements which exist between European Union countries. In other countries where reciprocal health arrangements exist all reasonable steps should be made to utilise them. Please see Section B3.

## DEFINITION OF WORDS APPLICABLE TO YOUR TRAVEL INSURANCE POLICIES

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.

<b>Insured-person/you/your We/our/us</b>	means any person named on the premium receipt. means Union Reiseversicherung AG.
<b>Business associate</b>	means a business partner, director or employee of <b>yours</b> who has a close working relationship with <b>you</b> .
<b>Channel Islands</b>	means Jersey, Guernsey, Alderney, Sark and Herm.
<b>Close relative</b>	means spouse or partner of over six months, parents, grandparents, legal guardians, parents-in-law, step-parents, brother, sister, aunt, uncle, child, grandchild or fiancé(e).
<b>Emergency funds</b>	means bank and currency notes, cash and traveller's cheques held only for use in case of emergency.
<b>Essential items</b>	means underwear, socks, toiletries and a change of clothing.
<b>Flight</b>	means a service using the same airline or airline flight number.
<b>Hazardous activity</b>	Hazardous activity - means mountaineering (requiring the use of ropes and/or guides), pot-holing, racing (other than on foot), scuba diving below 9 metres, parachuting, gliding, go-karting, hot-air ballooning, any form of ski racing, competition or training therefore, ski jumping, ski-acrobatics, stunting, bob-sleighting or skeletoning, hell-skiing (unless the helicopter lands at a designated site to allow <b>you</b> to disembark) and any other activity that requires skill and involves increased risk of injury, except where these form part of a published activity provided by the tour operator. If <b>you</b> are taking part in any sport not listed above please contact P J Hayman & Company Limited on 0845 230 3526 to ensure <b>you</b> are covered.
<b>Home</b>	means one of <b>your</b> normal places of residence in the <b>United Kingdom</b> or the <b>Channel Islands</b> .
<b>Home country</b>	means both the country <b>you</b> live in within the <b>United Kingdom</b> or the <b>Channel Islands</b> and <b>your</b> country of nationality.
<b>International departure point</b>	means the airport, international rail terminal or port where the outward <b>flight</b> , international train or sea vessel is boarded to take <b>you</b> from the <b>United Kingdom</b> or the <b>Channel Islands</b> to <b>your</b> destination and the return <b>flight</b> , international train or sea vessel is boarded to start the final part of <b>your</b> journey to the <b>United Kingdom</b> or the <b>Channel Islands</b> .
<b>Manual labour</b>	means 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.
<b>Material fact</b>	a piece of important information that would increase the likelihood of a claim under <b>your</b> policy.
<b>Organiser</b>	means the person administering the trip and <i>either</i> whose name is shown on <b>your</b> tour operator's or carrier's confirmation and deposit receipt or who arranged the <b>trip</b> directly with the travel and accommodation providers.
<b>Pair or set</b>	means two or more items of <b>personal possessions</b> that are complementary, purchased as one item or used or worn together.
<b>Personal money</b>	means bank and currency notes, cash, cheques, postal and money orders, current postage stamps, traveller's cheques, coupons or vouchers that have a monetary value, travel tickets and ski pass, all of which are for <b>your</b> private use.
<b>Personal possessions</b>	means each of <b>your</b> suitcases and containers of a similar nature and their contents and articles <b>you</b> are wearing or carrying including <b>your valuables</b> (as shown below) and <b>your</b> passport.
<b>Pre-existing medical condition</b>	means 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.
<b>Public transport</b>	means buses, coaches, internal flights or trains that run to a published scheduled timetable.
<b>Resident</b>	means a person who has had their main <b>home</b> in the <b>United Kingdom</b> or the <b>Channel Islands</b> and has not spent more than six months abroad in the year before buying this policy.
<b>Student money</b>	means bank and currency notes, cash and traveller's cheques held by a party leader on behalf of the student.
<b>Travel documents</b>	means current passports, valid visas, travel tickets, European Health Insurance Card (EHIC) and valid reciprocal health form E112.
<b>Trip</b>	means a holiday or journey that begins when <b>you</b> leave <b>home</b> and ends on <b>your</b> return to either (i) <b>your home</b> , or (ii) a hospital or nursing home in the <b>United Kingdom</b> or the <b>Channel Islands</b> following <b>your</b> repatriation, both during the period of cover. Any subsequent holiday or journey that starts after <b>you</b> have returned <b>home</b> or to a hospital or nursing (as described above) is not covered.
<b>Unattended</b>	means left away from <b>your</b> person where <b>you</b> are unable to clearly see and are unable to get hold of <b>your personal possessions</b> .
<b>United Kingdom/UK</b>	means England, Wales, Scotland, Northern Ireland and the Isle of Man.

## Valuables

means cameras, photographic equipment, camcorders, video, satellite navigation equipment, television equipment, radios, cassette players, CD players, Ipods, MP3 players, audio equipment, computers, computer games machines, binoculars, telescopes, antiques, jewellery, watches, furs, precious or semi-precious stones, articles made of or containing gold silver or other precious metals, films, tapes, cassettes, cartridges, discs, Compact Discs or computer games.

## Winter sports

means skiing, snow blading, snow boarding, tobogganing and ice skating.

## GEOGRAPHICAL AREAS

- Area 1 - **United Kingdom**, where it is **your home country**.  
Area 2 - Europe, including all countries west of the Ural Mountains, the **Channel Islands**, Algeria, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira and Mediterranean islands and the **United Kingdom**, where it is not **your home country**.  
Area 3 - Worldwide.

## POLICY CONDITIONS APPLICABLE TO YOUR TRAVEL POLICIES

At all times **we** will act in good faith in **our** dealings with **you**. The payments for all claims following events that occur in **your** selected geographical area during the period of cover are dependent on **you**:

### 1. OBSERVING THE FOLLOWING:

#### In respect of all sections of the policy

- being a **resident** of the **United Kingdom** or the **Channel Islands**;
- taking all possible care to safeguard against accident, injury, loss or damage as if **you** had no insurance cover;
- the **organiser** handling all claims and producing the booking confirmation and passenger manifest confirming insurance is in force before a claim is admitted;
- giving **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;
- notifying **us** immediately of any changes in **your** health or medication after **you** buy the policy;
- passing on to **us** immediately every writ, summons, legal process or other communication in connection with the claim;
- providing 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);
- not admitting liability for any event or offering to make any payment without **our** prior written consent;
- accepting that **your** policy cannot be extended once it has expired;
- accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initially by P J Hayman & Company Limited on **our** behalf;
- ensuring that all claims are notified within 3 months of the incident occurring.

#### In respect of sections, B3, emergency medical expenses and B4, curtailment, only:

- 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;
- not travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment;
- not requiring insurance for any stress related condition, anxiety, depression, eating disorder or mental instability;
- not requiring insurance for any medical condition where a terminal prognosis has been given by a registered doctor before buying this policy;
- not requiring insurance for any medical condition that is being investigated or for which **you** are awaiting or receiving treatment in hospital at the time of buying this policy;
- disclosing all **material facts** as soon as possible after the policy is issued;
- obtaining any recommended vaccines, inoculations or medications prior to **your trip**.

#### In respect of sections B1, personal possessions, and B2, personal money, only:

- providing full details of any House Contents, All Risks or school insurance policies **you** may have;
- retaining **your** tickets and luggage tags and notifying the Police within 24 hours of any loss or theft or to the carriers when the loss or damage has occurred in transit. **You** should obtain either a Police report or a carrier's Property Irregularity Report (PIR) form within 24 hours and enclose this with **your** claim form;
- complying with the carrier's conditions of carriage;
- not abandoning any property to **us** or the claims office.

### 2. RECOGNISING OUR RIGHTS TO:

- 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;
- give 7 days notice of cancellation of this policy by recorded delivery to **you** at **your** last known address. In this case **we** will refund to **you** the pro-rata proportion of any unexpired premium **you** have paid;
- obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any medical 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**;

- (g) not to refund the policy premium after the policy has been issued, unless after receipt of the document **you** find that the terms and conditions do not meet **your** requirements, in which case the policy, premium receipt and any other relevant documents must be returned to the point of sale within **14** days of purchase for any refund to be considered;
- (h) not make any payment under sections **B5** and **B7** for any event that is covered by another insurance policy;
- (i) only pay a proportionate amount of the claim under sections **B1**, **B2**, **B3**, **B4** and **C1** where there is other insurance in force covering the same risk and to require details of such other insurance;
- (j) 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**;
- (k) maintain **your** personal details in connection with an anti-fraud claims checking system.

## POLICY EXCESSES

In respect of Sections **B1**, **Personal Possessions**, **B2**, **Personal Money**, **B3**, **Emergency Medical Expenses**, **B4**, **Curtailment**, **B5**, **Personal Liability**, **B7**, **Organiser's Liability** and **C1**, **Departure Delay** only.

An excess is the amount **you** have to pay towards each claim.

Each section of the policy listed carries an excess. All excesses shown for this policy are payable by each insured-person, for each incident giving rise to a separate claim (this does not apply to party leader claims for **student money** or **emergency funds**, where only one policy excess will be deducted per party leader per event). The policy excess under sections **B3** and **B4** may be increased to include **pre-existing medical conditions** confirmed in writing by Travellers HealthCheck. The increased excess will apply to all persons insured under **your** policy.

## EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THE POLICY

### A This insurance will not pay for:

any deterioration of or loss or damage to property or any delay, legal liability, injury, illness, death or expense directly or indirectly due to, contributed to or caused by:

- (1) 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;
- (2) participation in a **hazardous activity** unless the appropriate additional premium has been paid and the policy endorsed;
- (3) any **pre-existing medical condition** or health condition that has been diagnosed, been in existence or for which **you** have received treatment from a hospital or specialist consultant during the last two years or for which **you** are awaiting or receiving treatment or under investigation where **you** are over **16** or travelling outside Europe unless **we** have agreed cover in writing and any additional premium has been paid;
- (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;
- (5) 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;
- (6) **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction);
- (7) **you** or **your close relative** or **business associate** being under the influence of alcohol or solvents or anything relating to **you** or **your close relatives** or **business associates** prior abuse of alcohol or solvents.
- (8) delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country;
- (9) any claim arising from a **material fact** 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;
- (10) any deliberate or criminal act by an **insured-person**;
- (11) **manual labour**;
- (12) **you** travelling against the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure;
- (13) **your** carriers refusal to allow **you** to travel for whatever reason.

### B. This insurance will not cover:

- (1) loss of earnings, additional hotel costs, additional car hire, additional parking fees, kennel fees or any other loss unless it is specified in the policy;
- (2) any loss due to currency exchanges of any and every description.

## SECTION B1 - PERSONAL POSSESSIONS

### For each insured-person this insurance will pay:

- a) up to a total of **£1,500** where **you** are aged over **16** years (**£1,000** if **you** are aged **16** years or under) 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, allowing for age, wear and tear;
  - or (ii) the market value of the item, allowing for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**;
- (b) up to a total of **£100** to cover the purchase of **essential items** if **your personal possessions** are 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. **You** must keep all receipts for these items and send them in to **us** with **your** claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.

### For each insured-person this insurance will not cover:

- (a) - the first **£40** of each and every incident giving rise to a claim;
- more than **£200** for any one article, **pair** or **set** of any kind, whether they are solely or jointly owned;
- more than **£200** (**£100** if aged **16** years or under) in total for **valuables** whether solely or jointly owned;
- more than **£100** in respect of sunglasses, prescription glasses or spectacles;
- more than **£100** for items lost or stolen from a beach or lido;
- mobile telephones, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories;
- 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 of any item with an insured value in excess of **£50**;
- 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, mobile phones, musical instruments, 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, 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 such as tobacco products, alcohol and perfumes;
  - perishable goods, bottles, cartons and any damage caused by them or their contents;
  - pedal cycles, wheelchairs, prams, pushchairs or baby buggies 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 **6.00 am** and **11.00 pm** 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.

### What you need to do if you wish to make a claim under this section of the policy

For all loss or damage claims during transit **you** need to (a) retain **your** tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within **24** hours. If, luggage is delayed longer than **12** hours on **your** **outward** journey, **you** may need to buy some **essential items**, **you** must keep all the receipts to prove **your** claim.

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. **You** should keep receipts or vouchers for any items lost or damaged as these will help to prove **your** 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. All claims must be notified by the **organiser**.

## SECTION B2 - PERSONAL MONEY

For each insured-person this insurance will pay:

- (a) up to **£250** where **you** are aged over **16** years or **£150** where **you** are aged **16** years or under for the loss or theft of **your personal money** during **your trip**;
- (b) up to **£1,000** in total for loss or theft of **student money** carried by authorised party leaders during the **trip**;
- (c) up to **£500** in total for the loss or theft of **emergency funds** held by the **organiser** or other authorised party leader during the **trip**;
- (d) up to **£500** for additional travel and accommodation expenses necessarily incurred to obtain replacement **travel documents** whilst on **your trip** if **your travel documents** are lost or stolen during **your trip**.

For each insured-person this insurance will not cover:

- the first **£40** of each and every incident giving rise to a claim (the first **£40** per event in respect of **student money** and **emergency funds**);
- for persons aged over **16** years more than **£250** in total in cash or currency, whether solely or jointly owned, in addition to **student money** and **emergency funds** held by authorised party leaders;
- for persons aged **16** years or under more than **£150** in total in cash or currency, whether solely or jointly owned;
- loss or theft of **personal money, student money or emergency funds** 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;
- 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;
- loss or theft of **personal money, student money, emergency funds 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;
- (d) - any costs incurred before departure or after **you** return home;
- any costs which are due to any errors or omissions on **your travel documents**;
- **your** failure to obtain the required passport, visa or ESTA;
- any expenses for food or drink.

**What you need to do if you wish to make a claim under this section of the policy**

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 money **we** will also require (a) confirmation from **your UK or Channel Island** currency exchange of the issue of foreign currency or travellers' cheques, (b) exchange confirmations for currency changed from travellers' cheques, or, (c) where sterling is involved, documentary evidence of possession.

For lost or stolen **travel documents** **you** will also need 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. All claims must be notified by the **organiser**.

## SECTION B3 - EMERGENCY MEDICAL AND ASSOCIATED EXPENSES

**Please note** : If you are admitted to hospital this must be reported to **SPECIALTY ASSISTANCE** as soon as it is practically possible and at the latest within **24** hours. **You must call the emergency assistance service within 24 hours if your medical bill is likely to exceed £500. Please see page 8 of 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 six months of the event that causes the claim that results from **your** death, injury or illness:

- (a) up to **£5,000,000** for reasonable:
  - (i) fees or charges to be paid outside **your home country** for medical, surgical, hospital nursing home or nursing services;
  - (ii) 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) charges following **your** death outside **your home country** for **your** burial or cremation in the locality where **your** death occurs up to a maximum cost of **£2,000**, plus the cost of returning **your** ashes home or the return of **your** body to **your home**;
  - (iv) additional transport and accommodation costs incurred in respect of the necessary travel of a person to replace the insured party leader abroad in the event that the insured party leader has to return to their **home country** earlier than planned due to temporary total disablement of the insured party leader which lasts for a continuous period of **72** hours as certified by a medical practitioner or death or hospitalisation of the insured party leader; or the death injury or illness of the insured party leader's **close relative or business associate**, occurring in the **home country** during the **trip**;
- (b) up to **£100** to cover emergency dental treatment only to cure sudden pain;
- (c) **£20** for each full day that **you** are in a state hospital as an in-patient during the period of the **trip** in addition to the fees and charges paid under (a) above.

For each insured-person this insurance will not cover:

- any claim that is caused by:
  - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose);
  - **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**;

- **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not;
- **your** suicide, self-injury or wilful act of self exposure to peril (except where it is to save human life);
- **your** participation in a **hazardous activity** unless an additional premium has been paid and the policy endorsed;
- the cost associated with the diversion of an aircraft due to **your** death, injury or illness;

- (a) - the first **£40** of each and every incident giving rise to a claim except when **you** have used a European Health Insurance Card (EHIC) or other mutual agreement between countries to obtain a reduction in medical costs, when this is reduced to **NIL**;
- any elective or pre-arranged treatment;
- any routine non-emergency tests or treatment;
- any treatment or hospitalisation which can be reasonably expected;
- the cost of private treatment where adequate state facilities are available;
- the cost of replenishing supplies of any medication **you** were using at the start of the **trip**, or further treatment for any condition you had at the start of **your trip**;
- the cost of taxi fares for anyone other than the patient, telephone calls, faxes or any expenses for food or drink;
- (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 assistance service, in consultation with **your** treating doctor, can reasonably wait until **you** return to **your home country**;
- any services or treatment received by **you** after the date on which in the opinion of the emergency assistance service, **you** can safely return home, that would exceed the cost of **your** repatriation;
- any routine non-emergency tests or treatment;
- repairs to or for the provision of dentures, artificial limbs or hearing aids;
- any dental work involving the use of precious metals;
- in-patient treatment that has not been notified to and agreed by the emergency assistance service;
- any extra costs for single or private accommodation in a hospital or nursing home;
- any costs for treatment, including exploratory tests, that has no relationship with the illness or injury on which the claim is being made;
- (a)(iii) **your** burial or cremation in **your home country**;
- (b) - emergency dental work costing more than **£100**;
- (c) - any payment when **you** are in a private hospital or clinic;
- more than **£400** in total for state hospital in-patient benefit.

**NOTES:**

1. **IF TRAVELLING WITHIN EUROPE YOU SHOULD CARRY A EUROPEAN HEALTH INSURANCE CARD (EHIC) AND USE THIS AT STATE REGISTERED DOCTORS AND STATE HOSPITALS TO SAVE COSTS.**
2. **IF TRAVELLING IN AUSTRALIA YOU SHOULD 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 PRACTICAL ASSISTANCE IN A MEDICAL EMERGENCY  
OR IF YOU NEED TO CUT YOUR TRIP SHORT  
CONTACT SPECIALTY ASSISTANCE ON +44 (0) 8453 707 183**

**What you need to do if you wish to make a claim under this section of the policy**

Emergency medical details are given separately above.

For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies **you** must keep all receipts accounts and medical certificates. All claims must be notified by the **organiser**.

## SECTION B4 - CURTAILMENT (CUTTING SHORT YOUR TRIP)

For each insured-person this insurance will pay:

up to the cost of the tour operator's holiday for **your** unused proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses 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:

- (a) the **trip** being cut short by **your** early return home because of:
  - (i) the death, injury or illness of:
    - **you** or a friend 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 friend or **close relative** who is travelling with **you** being required in the **your home country** for jury service or as a witness in a Court of Law, or
  - (iii) **you**, a friend 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** friend or **close relative**, or usual place of business in **your home country**, having suffered from burglary, serious fire, storm or flood;
- (b) the **trip** being interrupted because **you** have been confined to hospital for the rest of **your trip** because of injury or illness.

#### For each insured-person this insurance will not cover :

- the first **£40** of any loss, charge or expense made on each claim under this section;
- any payment or part payment made using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value;
- any payment where **you** have not suffered any financial loss;
- any claim that is due to:
  - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close **business associate**;
  - **your** failure to obtain the required passport, visa or ESTA;
  - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking;
  - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent;
  - the 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;
  - **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life);
  - death or illness of any pets or animals;
  - curtailment due to death or illness of a close **relative** or close **business associate** caused by a **pre-existing medical condition** other than where it is an immediate parent or guardian and necessitates an immediate return **home**;
  - terrorism, riot, civil commotion, strike or lock-out;
- any event that is due to **you** participating in a **hazardous activity** unless an additional premium has been paid and the policy endorsed;
- any unused portion of **your** original ticket where repatriation has been made;
- cutting short **your trip** unless the emergency medical assistance service have agreed;
- any event caused by **your** failure to get a medical certificate from the treating doctor near to where **you** are staying that states the necessity to return **home** due to death, injury or illness;
- curtailment cover where the **trip** is of two days duration or less or is a one-way **trip**;
- curtailment due to any event caused by:
  - **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**;
  - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.

#### What you need to do if you wish to make a claim under this section of the policy

If **you** feel **you** need to cut short **your trip** **you** will need a letter confirming this is due to medical necessity from **your** treating doctor in resort, and to confirm this with **SPECIALTY ASSISTANCE**. Curtailment claims will not otherwise be covered. **You** should keep any receipts or accounts given to **you** and send them in to the claims office. All claims must be notified by the **organiser**.

### SECTION B5 - PERSONAL LIABILITY

#### For each insured-person this insurance will pay:

up to **£2,000,000**, plus costs agreed between **us** in writing, for any 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 :

- injury, illness or disease of any person;
- 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;
- loss of, or damage to **trip** accommodation which does not belong to **you** or any member of **your** family.

#### For each insured-person this insurance will not cover:

- & (b)- the first **£40** in respect of each and every event that causes a claim;
- the first **£200** in respect of each and every event that causes a claim;
- 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 and is caused by the work **you** or any member of **your** family 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 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.

#### What you need to do if you wish to make a claim under this section of the policy

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 any supporting evidence **we** may require. All claims must be notified by the **organiser**.

### SECTION B6 - PERSONAL ACCIDENT BENEFIT

#### For each insured-person this insurance will pay :

A single payment for **your** accidental bodily injury, that independently of any other cause, results in **your**:

	Age 16 and under	Age over 16
(a) Death	<b>£5,000</b>	<b>£20,000</b>
(b) Total loss of sight in one or both eyes*	<b>£25,000</b>	<b>£25,000</b>
(c) Loss of Limb:		
- whole arm or whole hand	<b>£9,000</b>	<b>£9,000</b>
- thumb	<b>£3,000</b>	<b>£3,000</b>
- index finger	<b>£2,250</b>	<b>£2,250</b>
- any other finger	<b>£1,000</b>	<b>£1,000</b>
(d) Loss of Limb:		
- whole leg or whole foot	<b>£7,500</b>	<b>£7,500</b>
- big toe	<b>£1,500</b>	<b>£1,500</b>
- any other toe	<b>£500</b>	<b>£500</b>
(e) Loss of hearing:		
- in both ears	<b>£6,250</b>	<b>£6,250</b>
- in one ear	<b>£1,500</b>	<b>£1,500</b>
(f) Permanent Total Disablement after 104 weeks except when compensation is paid under (b) above	<b>£25,000</b>	<b>£25,000</b>

all occurring within **12** months of the event happening.

#### For each insured-person this insurance will not cover:

- any event that is due to:
  - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose);
  - **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**;
  - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not;
  - **your** suicide, self-injury or any wilful act of self-exposure to peril (except where it is to save human life);
  - **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for the treatment of drug addiction);
  - **your** abuse or prior abuse of solvents and alcohol;
  - **your** participation in a **hazardous activity** unless an additional premium has been paid and the policy endorsed;
  - more than one of the benefits that is a result of the same injury;
- (a) more than **£5,000** death payment when **your** age is seventy-six (**76**) years or over at the time of the incident;
- (f) any payment when **your** age is seventy-six (**76**) years or over at the time of the incident;

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

#### What you need to do if you wish to make a claim under this section of the policy

In the event of death **we** will require sight of an original 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. All claims must be notified by the **organiser**.

### SECTION B7 - ORGANISER'S LIABILITY

(applicable on educational establishments only)

**This cover only applies when your education authority or educational establishment does not carry this insurance protection.**

#### For each insured-person this insurance will pay:

up to **£5,000,000**, plus costs agreed between **us** in writing, for any event occurring during the period of this insurance where the **organiser** is legally liable to pay that relate to an incident caused by the **organiser** and that results in :

- injury, illness or disease of any person;
- loss of or damage to property that does not belong to the **organiser** and is not in the **organiser's** charge or control;
- any liability described in (1) above falling on the Local Education Authority or, in the case of an independent school, the governing body in place of the **organiser**.

#### For each insured person this insurance will not cover:

- the first **£40** in respect of each and every event that causes a claim;
- the first **£200** in respect of each and every event that causes a claim;
- any liability for loss of or damage to property or injury, illness or disease:
  - where an indemnity is provided to the **organiser** under any other insurance;
  - that is caused by any deliberate act or omission of the **organiser**;
  - that is caused by the **organiser's** employment, profession or business other than as part of **your** school duties;
  - that is caused by the **organiser's** ownership, care, custody or control of any animal;
  - that falls on the **organiser** by agreement and would not have done if such agreement did not exist;
- any liability for injury, illness or disease suffered by the **organiser**;
- compensation or any other costs caused by accidents involving the **organiser's** ownership, possession or control of any:
  - land or building or their use either by or on behalf of the **organiser** other than temporary **trip** accommodation;
  - mechanically propelled vehicles and any trailers attached to them;
  - aircraft, motorised waterborne craft or sailing vessel;
  - firearms or incendiary devices.

#### What you need to do if you wish to make a claim under this section of the policy

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 any supporting evidence **we** may require. All claims must be notified by the **organiser**.

## THE FOLLOWING ADDITIONAL COVER IS PROVIDED BY THE TOUR OPERATOR FOR THEIR CLIENTS

### POLICY C

#### SECTION C1 - DEPARTURE DELAY

(applicable to trips outside your home country)

For each insured-person this insurance will pay:

1. you £30 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 £20 for each complete period of 12 hours up to a maximum of £100;
2. up to £800 for alternative transport to get you to your destination if:
  - (a) the coach in which you are travelling to your international departure point becomes undrivable due to mechanical failure or being involved in an accident, or
  - (b) your public transport is delayed, preventing you from getting to your international departure point in time to check in;
3. up to £500 for necessary expenses paid by the organiser for the forced extension, shortening or re-routing of the trip because of strike riot or civil commotion starting during the trip which necessitates a change in travel plans;

You will need to obtain independent confirmation of the circumstances.

For each insured-person this insurance will not 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;
  - any delay due to the diversion of aircraft after it has departed;
1. - 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 overbooked;
2. - 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;
3. - expenses that the organiser can recover from elsewhere;
  - compensation where a strike, riot or civil commotion had taken place before the start of the trip or where it could have reasonably been anticipated that it was likely to happen.

What you need to do if you wish to make a claim under this section of the policy

You need to obtain a letter from the airline, railway company or shipping line or their handling agents that shows (a) scheduled departure time, (b) actual departure time, and (c) reason for the delay. You are only covered if the delay is more than 12 hours. All claims must be notified by the organiser.

#### SECTION C2 - PREVENTION OF ACCESS

For each insured-person this insurance will pay:

up to £100 for each full day that you are unable to reach your trip destination to cover the cost of additional accommodation and travel expenses necessarily and reasonably incurred due to your trip destination becoming inaccessible by road, rail or air transport because of heavy snowfall, flood, avalanche or landslide.

For each insured-person this insurance will not cover:

- more than £500 in total;
- the cost of taxi fares, telephone calls, faxes, food or drink.

What you need to do if you wish to make a claim under this section of the policy

Obtain a written report from the tour operator or their representative of the incident giving rise to the claim. All claims must be notified by the organiser.

## APPLICABLE TO BOTH PRE-TRAVEL AND TRAVEL POLICIES

#### WHAT TO DO IN THE CASE OF A MEDICAL EMERGENCY ABROAD

Our appointed emergency medical assistance service is operated 24 hours a day and 365 days a year for your benefit. If you are admitted to a hospital or clinic as an in-patient our emergency assistance service must be notified as soon as it is practical to do so, and at the latest within 24 hours of your admission. You must call the emergency assistance service within 24 hours if your medical bill is likely to exceed £500. In order to confirm that you are insured your treating doctor or physician should contact the emergency assistance service to advise your condition so that approval of treatment and payment of medical bills can be given.

Our appointed emergency assistance service has experienced multi-lingual co-ordinators to take your calls and to allow them to deal with your case quickly, please make sure you have this insurance policy and all other relevant information with you. After consultation with your treating doctor or physician, they will decide the most suitable, practical and reasonable solution to your problem, based upon the medical criteria. If adequate treatment is not available locally, it may be

decided that repatriation by regular airline service, air or road ambulance is the best option, but only provided your treating doctor and our chief medical officer confirm your fitness to travel.

You should contact SPECIALTY ASSISTANCE on +44 (0) 8453 707 183 and advise them that you are insured under the Equity scheme through URV and have the following information ready to advise:

- A contact telephone number
- Location of hospital and doctor's telephone number
- Name and age of patient
- Your premium receipt number and details of booked travel arrangements
- The medical problem

#### HOW TO OBTAIN EMERGENCY MEDICAL ASSISTANCE

##### Inpatient treatment

contact Specialty Assistance as soon as possible on:  
telephone: +44 (0) 8453 707 183

##### Outpatient treatment

In the event that you need to seek outpatient treatment when you are travelling in any of the countries listed below then it may be that immediate payment can be arranged locally using the services of ChargeCare International whom we have appointed to act on our behalf. To take advantage of this service please show the treating doctor or clinic the logo printed here as this will enable them to identify our membership and avoid any language difficulties.



They will wish to see your proof of insurance and will ask you to complete a simple ChargeCare form to confirm the nature of the treatment received. The doctor or clinic will collect the policy excess from you and send their bill to ChargeCare for payment. You will not then need to use your holiday money to settle the bill and will also avoid the need to make a claim on return.

The countries where this service is available are: Spain and all the Spanish Islands, Greece and the Greek Islands, Cyprus, Bulgaria and Turkey.

In all other countries you will need to settle bills for outpatient treatment locally and use your receipt to reclaim these costs on your return. If payment of outpatient bills is going to cause you immediate financial hardship then please contact the appointed 24 hour emergency service to discuss the situation, however we would strongly urge all travellers to ensure they have access to additional funds to deal with any unexpected emergencies.

If your emergency is non medical, advice can be obtained during normal UK office hours by emailing [claims@tif-plc.co.uk](mailto:claims@tif-plc.co.uk).

#### WHERE TO OBTAIN A CLAIM FORM

We have appointed Fogg Travel Insurance Services Ltd to look after your claim. If you require a claim form please contact:

Fogg Travel Insurance Services Ltd, The Hurst, Crow Hill Drive, Mansfield, Notts. NG19 7AE  
Tel: 0845 2307135 or Fax: 01623 420450

quoting Equity, and advising the section under which you wish to claim. When returning the claim form please enclose this policy together with the tour operators confirmation of booking invoice and if the claim is for cancellation, the tour operators cancellation invoice.

(Note: All Claims must be submitted by the organiser)

#### APPEALS PROCEDURE

It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur by both sides. If you do not feel that the matter has been dealt with to your satisfaction or you have some new evidence which we have not seen, you may appeal against the decision in writing, explaining why you do not think our decision is correct.

1. If your appeal is regarding the selling of your policies:  
The Customer Services Manager, Equity Travel, One Jubilee Street, Brighton, East Sussex, BN1 1GE
2. If your appeal is regarding policy cover or the claims, the emergency assistance service or medical screening:  
The General Manager, Fogg Travel Insurance Services Ltd,  
Crow Hill Drive, Mansfield, Notts NG19 7AE.

Should we still not be able to resolve the matter you may then follow the complaints procedure detailed below.

#### YOUR RIGHT TO COMPLAIN

If, following an appeal, you do wish to complain please forward details of your complaint in the first instance as follows:

- (a) Write to the Branch Manager, URV, Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow, Kent, TN11 9QU, who will review the claims office decision.

If you are still not satisfied with the outcome you may:

- (b) Ask the Financial Ombudsman Service (FOS) to review your case.  
Their address is South Quay Plaza, 183 Marsh Wall, London, E14 9SR.  
Their telephone advice line is +44 (0) 845 080 1800.

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