

Your Travel Insurance Policy

2009 - 2010

Single Trip - Emerald

Annual Multi-Trip - Emerald



INTRODUCTION TO YOUR POLICY

This policy document provides You with the terms, conditions and exclusions of the insurance cover, together with information that will help You in the event of an emergency. The policy contains different levels of cover, some of which do not apply unless You have paid the appropriate additional premium. Conditions and exclusions will apply to individual sections of Your policy while general exclusions, conditions and notes will apply to the whole of Your policy.

Please read this document and Your Certificate very carefully to ensure You understand the extent of the cover and assistance services provided, what is and what is not covered, the terms and conditions of Your cover and that these all meet with Your requirements.

Cancellation Rights: Unless Your Trip will be completed within 1 month of buying this insurance, You have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to You any premium You have paid and will recover from You any payments we have made.

PLEASE KEEP THIS DOCUMENT IN A SAFE PLACE AND TAKE IT WITH YOU WHEN YOU TRAVEL IN CASE YOU NEED ASSISTANCE OR NEED TO MAKE A CLAIM. IF YOU HAVE ANY QUESTIONS OR ARE IN ANY DOUBT ABOUT THE COVER PROVIDED, PLEASE CONTACT TOPDOG INSURANCE.

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YOUR TRAVEL INSURANCE POLICY

This contract of insurance has been arranged by TopDog Insurance, a trading name of Citybond Holdings Plc, and is made between You and the Insurer who will provide the services and benefits described in this policy:

- during the Period of Insurance
 - within the specified Geographical Area limits
 - subject to the Limits of Cover, and all other terms, conditions and exclusions contained in this policy
 - to persons who habitually reside in the UK Area or Channel Islands for six months prior to issue of the policy and are registered with a local doctor
 - following payment of the appropriate premium for the level of cover selected
- Benefits under this policy are underwritten by Mondial Assistance Europe N.V. and administered in the UK by Mondial Assistance (UK) Limited.

This policy is effected in England and is subject to the laws of England and Wales. Mondial Assistance (UK) Limited and Citybond Holdings Plc are authorised and regulated by the Financial Services Authority (FSA).

Mondial Assistance Europe N.V is authorised by De Nederlandsche Bank (DNB) in the Netherlands and regulated by the Financial Services Authority for the conduct of UK business.

Mondial Assistance (UK) Limited will act as agent for Mondial Assistance Europe N.V. with respect to the receipt of customer money and for the purpose of settling claims and handling premium refunds.

Citybond Holdings Plc will act as agent for Mondial Assistance Europe N.V. with respect to the receipt of customer money and handling premium refunds.

SUMMARY OF COVER

Sectn	Cover	Limits of Cover	Excess	Page
1	Medical Emergency & Repatriation	£10,000,000	£200	8
2	Emergency Dental Treatment	£250	£200	9
3	Additional Accommodation & Travelling Costs	£500	Nil	9
4	Hospital Daily Benefit	£25 per complete day of inpatient treatment: up to £500	Nil	9
5	Cancellation, Curtailment & Trip Interruption	£750	£200	9
6	Personal Baggage • Single article, or Pair or Set of articles • Valuables	£1,000 £300 £300	£200 £200 £200	11
7	Money & Passport	£300	£200	12
8	Personal Liability	£2,000,000	£200	12
9	Personal Accident • Death • Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eyes • Permanent Total Disablement	£5,000 £5,000 £5,000	Nil Nil Nil	13
10	Legal Protection	£5,000	Nil	13
11	Sports & Recreational Activities	Necessary costs	£200	14
12-15	Winter Sports (Optional) • Skis, ski equipment • Ski pass • Piste closure • Adverse weather	£500 £250 £20 per day up to a maximum of £200 £30 per day up to a maximum of £150	£200 £200 Nil Nil	14
16-17	Home Country Cover • Home Country Medical Transfer • Additional Accommodation Costs	Necessary costs £1,000	£200 Nil	16

IMPORTANT NOTES

We would like to draw Your attention to important features of Your policy including:

- **Emergency Medical Expenses:** This policy is NOT a Private Medical Insurance policy, and does not provide cover for procedures that can be carried out in Your country of residence after repatriation or for any medical expenses incurred in private facilities if a medically suitable State facility is available.
- **Material Facts:** You must declare to Us all Material Facts that are likely to affect this insurance. Failure to do so may prejudice Your entitlement to claim. If You are uncertain as to whether a fact is material, You should declare it to Us by contacting Topdog Insurance Customer Services on 0845 618 0370. Please refer to the definition of a Material Fact in the Meaning of Words.
- **Health:** This policy excludes cover for ALL Pre-existing Medical Conditions.
- **Sports & Recreational Activities:** Occasional participation in certain activities and sports, on a recreational and non-professional basis and not being the main purpose of the Trip, are covered within the terms of the policy at no additional premium. Certain activities and sports may however be subject to amended terms and conditions. Please see Section 11 (Sports & Recreational Activities) for further details or contact Your Issuing Agent if You are in any doubt over the cover.

- **Age Limit:** No section of this policy shall apply in respect of any person who, at the date of application, is more than 75 years in respect of single trip policies and 69 years in respect of annual multi trip policies.
- **Trip Limits:** This policy contains strict limits on the length of time You can spend travelling abroad on each Trip. Please refer to the definition of Trip in the Meaning of Words. TRAVELLING OR INTENDING TO TRAVEL IN EXCESS OF THE TRIP LIMITS WILL INVALIDATE ANY CLAIMS RELATING TO THAT PARTICULAR TRIP. Trips must commence and end in Your Home Country.
- **Medical Emergency:** In the event of a medical emergency You must contact Us as soon as possible. You **MUST** contact Us before incurring expenses in excess of £250. If You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours.
- **Third Party Liability:** If You use a motorised vehicle (e.g. car, motor cycle, moped or scooter), sail or powered boat, or an airborne craft, no liability cover will apply under this policy and You must ensure that You have cover for third party injury or property damage in place.

- **Personal Possessions:** While this policy provides cover for Your Personal Baggage, if You are planning to take expensive items such as sophisticated photographic equipment, jewellery and other Valuables with You then You should check that You have adequate personal possessions cover, under a specific home contents insurance. The maximum We will pay under this policy for Valuables (as defined) owned by each Insured Person is limited to £300 (or £100 if the Insured Person is aged under 18). Personal Baggage claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear and depreciation. Payment of any claims in respect of any one article or Pair or Set of articles will be limited to £50 unless satisfactory proof of ownership is submitted. Evidence of replacement value is not sufficient.
- **Policy Limits:** Most sections of Your policy have limits on the amount the Insurer will pay under that section. Some sections also include other specific limits, for example: for any one item or for Valuables in total. You are advised to check Your policy.
- **Policy Excess:** Under most sections of the policy, claims will be subject to an excess. This means that You will be responsible for paying the first part of the claim up to the excess value per Insured Person each and every incident. A definition of Policy Excess is in the Meaning of Words.
- **Reasonable Care:** You need to take all reasonable care to protect Yourself and Your property, as You would if You were not insured.

IMPORTANT HEALTH REQUIREMENTS

You must comply with the following conditions in order to have full protection under this policy. If You do not comply We may, at Our option, cancel the policy, refuse to deal with Your claim or reduce the amount of any claim payment.

This insurance operates on the following basis:

1. To be covered, You must be healthy, fit to travel and able to undertake Your planned Trip;
2. The insurance will **NOT** cover You when You are travelling against the advice of a Medical Practitioner (or would be travelling against the advice of a Medical Practitioner had You sought his/her advice);
3. The insurance will **NOT** cover You when You are travelling with the intention of obtaining medical treatment or consultation abroad;
4. The insurance will **NOT** cover You if You have any undiagnosed symptoms that may require attention or investigation in the future (i.e. symptoms for which You are awaiting investigations/consultation or awaiting results of investigations and where the underlying cause has not been established).

No claim arising directly or indirectly from ANY Pre-existing Medical Condition affecting You will be covered.

You should also refer to the General Exclusions.

Important Limitations – Cancellation, Curtailment & Trip Interruption Cover

This policy will **NOT** cover any claims under Section 5 (Cancellation, Curtailment or Trip Interruption) arising directly or indirectly from any Pre-existing Medical Condition (known to You prior to the commencement of the Period of Insurance), affecting any:

- Close Relative who is not travelling as an Insured Person under this policy; or
- travelling companion who is not insured under this policy; or
- person with whom You intend to stay whilst on Your Trip.

EMERGENCY ASSISTANCE – 24 HOURS A DAY, 365 DAYS A YEAR

Please tell us immediately about any serious illness or accident abroad where You have to go into hospital or You may have to return home early or extend Your stay because of any illness or injury. If You are unable to do this because the condition is life, limb, sight or organ threatening, You should contact us as soon as You can. You must also tell us if Your medical expenses are over £250. If You are claiming for a minor illness or accident You should, where possible, pay the costs and reclaim the money from us when You return. You can call 24 hours a day 365 days a year or email.

From outside the UK phone
+44 20 8239 3951 Fax +44 20 8603 0204 Textphone +44 20 8666 9562
From within the UK phone
020 8239 3951 Fax 020 8603 0204 Textphone 020 8666 9562
email international_dept@mondial-assistance.co.uk

Please give us Your age and Your policy schedule number. Say that You are insured with TopDog Insurance.

Below are some of the ways the 24-hour emergency medical assistance service can help.

Confirmation of payment: We will contact hospitals or doctors abroad and guarantee to pay their fees, providing You have a valid claim.

Repatriation: If Our medical advisers think it would be in Your medical interests to bring You back to Your home or to a hospital or nursing home in the Your Home Country, You will normally be transferred by regular airline or road ambulance. Where medically necessary in very serious or urgent cases, we will use an air ambulance. We will consult the treating doctor and Our medical advisers first. If You need to go home early, the treating doctor must provide a certificate confirming that You are fit to travel. Without this the airline can refuse to carry any sick or injured person.

You can contact us at any time day or night. You will be answered by one of Our experienced assistance co-ordinators who You should give all relevant information to. Please make sure You have details of Your policy before You phone.

RECIPROCAL HEALTH AGREEMENTS

European Union Countries

If You intend travelling to European Union (EU) countries, the European Economic Area (EEA) or Switzerland We would advise You to obtain a Form CM1 from Your local main Post Office. On returning this, duly completed, to the main Post Office You will be issued with a European Health Insurance Card (EHIC), which will entitle You to certain free or reduced cost health arrangements in the EU, EEA or Switzerland. (Full details are available at www.dh.gov.uk/travellers or given in the DSS Leaflet No. T7 - Health Advice for Travellers.)

Please note: For claims under Section 1 (Medical Emergency & Repatriation) and Section 2 (Emergency Dental Treatment), no Policy Excess will apply when You receive in-patient treatment (where medically necessary) at a state hospital within the EU, EEA or Switzerland if You have used the EHIC to effectively reduce the cost of Your treatment or medicines.

Australia

When You are travelling to Australia and You register for treatment under the national Medicare scheme, Medicare provides:

- free treatment as an in-patient or out-patient at a public hospital;
- subsidised medicines under the Pharmaceutical Benefits Scheme; and
- benefits for medical treatment provided by doctors through private surgeries and Government Health Centres (not hospitals).

You should enrol at Medicare offices in Australia if You will be receiving treatment. If You receive treatment before You enrol, Medicare benefits can be backdated, if You are eligible. To be eligible You must be a resident of the United Kingdom or Ireland and will need to show Your British or Irish passport with an appropriate visa, and acceptable identification (for example a driving licence). In the event of a claim where You have not enrolled in the Medicare scheme, We shall require You to complete a retrospective application. If You need treatment which cannot be carried out under Medicare You **MUST** contact Our 24 hours Emergency Service before seeking private treatment. If You do not comply with the above, We may reject Your claim or limit the amount We pay to You.

To Register You should contact:

Health Insurance Commission, PO Box 1001, Tuggeranong, ACT 2901, Australia
or visit their website at: www.hic.gov.au

MEANING OF WORDS

Wherever the following words and phrases appear in this policy they will always have these meanings:

Accidental Bodily Injury: A sudden, violent, external, unexpected specific event, which occurs at an identifiable time and place, which solely and independently of any other cause results, within 12 months, in the death, Loss of Limb, Loss of Sight or the Permanent Total Disablement of an Insured Person.

Business Goods or Equipment: Business goods or samples, laptop computers, presentation materials, packaging/cases, technical materials/equipment directly associated with the trade or profession of the Insured Person.

Carrier: A scheduled or chartered aircraft (excluding all non-pressurised single engine piston aircraft), land (excluding any hired motor vehicle) or water conveyance licensed to carry passengers for hire.

Certificate: The evidence of insurance issued in respect of this policy which sets out the names of the Insured Persons, the Geographical Area, the Period of Insurance and any other special conditions and terms.

Channel Islands: Jersey, Guernsey, Sark, Alderney and Herm.

Close Relative: Spouse or Common Law Partner, parent, parent-in-law, step-parent, legal guardian, children (including legally adopted and step-children and daughter/son-in-law), sibling (including stepsiblings and sister/brother-in-law), grandparent, grandchild, or fiancé(e) of an Insured Person.

Common Law Partner: The person living with the Insured Person as if husband or wife, including same sex partner, for at least six consecutive months prior to the date of application and living at the same address.

Curtailment: Abandonment of a planned Trip, after commencement of the outward journey, by return to Home earlier than on the scheduled return date.

Family: The main Insured Person, their spouse or Common Law Partner, and/or their dependent children under 18 years of age (in full-time education and/or residing with them).

Geographical Area: The countries of the Area for which You have paid the appropriate premium, as specified on the Certificate.

You will be covered when travelling by recognised public transport between countries, but not if You are being paid to crew a private motor or sailing vessel or are travelling by private plane, unless otherwise agreed by Insurers in writing.

UK Area: United Kingdom including Great Britain, Northern Ireland and the Isle of Man.

Area 1 - Europe: Albania, Andorra, Armenia, Austria, Azerbaijan, Belgium, Belarus, Bosnia-Herzegovina, Bulgaria, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark (including Faeroe Islands), Egypt, Estonia, Finland, France (including Corsica), Georgia, Germany, Gibraltar, Greece (including Greek Isles), Hungary, Iceland, Ireland, Italy (including Aeolian Islands, Sardinia, Sicily), Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway (including Jan Mayen, Svalbard Is), Poland, Portugal (including Azores, Madeira Islands), Romania, Russia (European), San Marino, Serbia (including Kosovo), Slovakia, Slovenia, Spain (including Balearic Islands, Canary Islands), Sweden, Switzerland, Tunisia, Turkey, Ukraine and Vatican City.

Area 2 - Worldwide excluding USA, Canada & the Caribbean: Rest of the world including those countries defined under Area 1 but EXCLUDING USA, Canada & the Caribbean.

Area 3 - Worldwide including USA, Canada & the Caribbean: Countries defined under Area 1 & Area 2 and INCLUDING USA, Canada & the Caribbean.

Home: Your usual place of residence in the UK or Channel Islands.

Home Country: Your principal place of residence in the UK Area or Channel Islands, used for domestic purposes, including garage(s) and other outbuilding(s).

Insured Person or You/Your: Each person named on the Certificate and for whom the appropriate premium has been paid, resident in the UK Area or Channel Islands, registered with a local doctor for the last 6 months, and at the date of application being not more than 75 years in respect of single trip policies and 69 years respect of annual multi trip policies.

Insurers: Mondial Assistance Europe N.V.

Limits of Cover: Unless stated to the contrary, Our maximum liability in any one Period of Insurance is limited to the amount stated in each section, per Insured Person.

Loss of Limb: Loss by physical severance, or the total and irrecoverable permanent loss of use or function of, an arm at or above the wrist joint, or a leg at or above the ankle joint.

Loss of Sight: Total and irrecoverable loss of sight in one or both eye(s); this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale. (This means being able to see at 3 feet or less what You should see at 60 feet.)

Manual Work: Work involving hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant, (other than in a purely managerial/supervisory, sales or administrative capacity), or the undertaking of any trade of plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder, or manual labour of any kind. Cover for Manual Work will be provided where such work is solely in a voluntary capacity for a charity registered under the Charity Commission in England and Wales, the Scottish Charity regulator or the Department for Social Development in Northern Ireland, and where there is no financial gain. In such circumstances, there will be no cover for hands-on involvement with the installation, assembly, maintenance, repair or use of heavy electrical, mechanical or hydraulic plant or machinery, or for working more than 3 metres above the ground, and cover for Personal Accident and Personal Liability is excluded. In the event of an injury occurring as a result of voluntary labour, the Policy Excess under Section 1 (Medical Emergency & Repatriation) will be increased to £250. Cover excludes interaction with wild animals of any kind.

Material Fact: A fact likely to influence the acceptance or assessment of this insurance by Insurers. If in doubt as to what constitutes a Material Fact, please contact Topdog Insurance Customer Services on 0845 618 0370.

Medical Condition: Any medical or psychological disease, sickness, condition, illness or injury that has affected You or any Close Relative, travelling companion or person with whom You intend to stay whilst on Your Trip.

Medical Practitioner: A legally recognised member of the medical profession, recognised by the law of the country where treatment is provided and who, in rendering such treatment is practising within the scope of his/her licence and training, and who is not related to You or any travelling companion.

Money: Sterling and foreign currency and travellers cheques.

Occasional: Regardless of the duration of the individual activity, cover is calculated on a per day basis and thus cover is defined as a minimum of one day and no more than 20% of the total Trip daily duration for all combined activities.

One-Way Trip: A journey within the countries of the Geographical Area, during the Period of Insurance, but with cover ceasing 12 hours after the time You first leave the immigration control of Your final destination country.

Pair or Set: A number of items of Personal Baggage considered as being similar or complementary to one another or used together.

Period of Insurance: The period shown on the Certificate. Travelling in excess of the Trip limits as shown below may invalidate the whole policy.

SINGLE TRIP POLICY

For all Insured Persons, the maximum duration of any one Trip will be 31 days.

ANNUAL MULTI-TRIP POLICY

The Period of Insurance is for 12 months during which You are covered for each Trip You book and undertake within that Period, on condition that:

- For each Insured Person who is not more than 69 years, the maximum duration of any one Trip shall not exceed 31 days.
- For each Insured Person not more than 65 years, Winter Sports cover may be included up to 17 days cover during the Period of Insurance upon payment of the appropriate premium.
- Irrespective of the number of individual Trips You undertake in each Period of Insurance, the maximum number of days abroad must not exceed 183 days.

Cancellation cover under Section 5 (Cancellation, Curtailment & Trip Interruption), operates from the date of booking a Trip or commencement date of the Period of Insurance, whichever is the later, providing the Trip commences within the Period of Insurance. In respect of the Annual Multi-Trip policy, there is no cover under this section outside of the Period of Insurance. If, during the Period of Insurance, You book a Trip with a start date after the expiry of Your Annual Multi-Trip policy then cancellation cover will continue for that Trip provided that You purchase a new Annual Multi-Trip policy prior to its expiry date and there is no gap in cover. If the Insured Person is prevented from returning Home before the expiration of the Period of Insurance for reasons beyond their control, this insurance will remain in force for a further 21 days or until return, whichever is the earlier, without additional premium.

Cover must be in place before commencing any Trip, especially if You are intended to be abroad when Your Annual Multi-Trip policy is due for expiry.

Permanent Total Disablement: Permanent Total Disablement which, having lasted for a period of at least 12 consecutive months from the date of occurrence will, in the opinion of Our Medical Officer, entirely prevent You from engaging in, or giving any attention to, any and every business or occupation for the remainder of Your life.

Personal Baggage: Items usually carried or worn by You for Your individual use during a Trip.

- Note 1: Items hired to You, and all items loaned or entrusted to You are excluded.
- Note 2: This travel insurance is not intended to cover expensive items for which You should take out full 'All Risks' insurance cover.

Policy Excess: The first **£200** per Insured Person, each and every incident, each and every section of cover.

- Note 1: In the event of an injury occurring as a result of voluntary Manual Work, the Policy Excess under Section 1 (Medical Emergency & Repatriation) will be increased to **£250**.
- Note 2: For loss of deposit claims, the Policy Excess under Section 5 (Cancellation, Curtailment & Trip Interruption) will be **£100**.

Pre-existing Medical Condition: Any past or current Medical Condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received during the 2 years prior to the commencement of cover under this policy and/or prior to any Trip; and

Any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has occurred at any time prior to commencement of cover under this policy and/or prior to any Trip.

Secure Baggage Area: Any of the following, as and where appropriate:

- The locked dashboard, boot or Baggage compartment of a motor vehicle.
- The locked Baggage compartment of a hatchback vehicle fitted with a lid closing off the Baggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats.
- The fixed storage units of a motorised or towed caravan.
- A locked Baggage box, locked to a roof rack which is itself locked to the vehicle roof.

Sports & Recreational Activities: Occasional participation in certain sporting activities may be covered at no additional premium, on a recreational and non professional basis and subject to the use of recognised safety equipment and standards. Please refer to Section 11 (Sports & Recreational Activities).

Stopover: Clients purchasing Single Trip policies for Area 2 are able to stopover in Area 3 for a limited period of 24 hours, applicable to both the outward and return journey.

Strike or Industrial Action: Any form of Industrial Action, whether organised by a trade union or not, which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

Travel Documents: Travel tickets, accommodation and other redeemable travel vouchers, Green Card, driving licences and passports.

Trip: A journey, within the countries of the Geographical Area during the Period of Insurance, which begins when You leave Your Home Country and ends upon return to Your Home Country (see Meaning of Words for One-Way Trips). Cover applies door-to-door with appropriate benefits (unless stated otherwise) applying within Your country of departure upon commencement of Your Trip or and during the return journey to Your Home.

Travelling or intending to travel in excess of the Trip limits (see Period of Insurance) may invalidate any claims relating to that particular Trip.

UK Area: Great Britain, Northern Ireland and the Isle of Man.

Unattended: When You cannot see and are not close enough to Your property or vehicle to prevent unauthorised interference or theft of Your property.

Valuables: Cameras, photographic, and video equipment, and associated equipment of any kind; computer hardware and software; games consoles (Playstation, Gameboy, Nintendo, etc) accessories and games; personal organisers; televisions; portable audio equipment (DVD, CD, mini-disc, MP3 players, I-Pods, etc) and all associated discs and accessories; spectacles; prescription sunglasses; hearing aids, telescopes; binoculars; jewellery; watches; furs; leather articles; perfumes; precious stones and articles made of or containing gold, silver or other precious metals

We, Our or Us: Mondial Assistance (UK) Limited, Registered Office: Mondial House, 102 George Street, Croydon, CR9 1AJ who administer the Insurance on behalf of the Insurers. Registered in England: 1710361

Winter Sports: All sections of the policy may be extended to cover Winter Sports upon payment of an additional premium. Payment of the appropriate premium in respect of the Annual Multi-Trip policy extends cover to include 17 days Winter Sports in any Period of Insurance. Please see the Winter Sports Cover section for details of cover. These terms apply for Insured Persons not more than 65 years.

You/Your: Each person named on the Certificate and for whom the appropriate premium has been paid, resident in the UK Area or Channel Islands, registered with a local doctor for the last 6 months, and at the commencement of the Period of Insurance being not more than 75 years in respect of single trip policies and 69 years in respect of annual multi trip policies.

POLICY SECTIONS

SECTION 1 – MEDICAL EMERGENCY & REPATRIATION

What is covered:

We will pay the following costs, up to **£10,000,000**, for each Insured Person who suffers sudden and unforeseen bodily injury, accident or illness, or who dies during a Trip outside their Home Country:

- Reasonable medical expenses for the immediate needs of an unforeseen medical emergency. Included are Medical Practitioner's fees, hospital expenses, in-patient and out-patient medical treatment and charges for medical transportation to the nearest suitable hospital abroad, when deemed necessary by a recognised Medical Practitioner.
- Burial or cremation of a deceased Insured Person abroad up to **£2,500**; or alternatively transportation costs of returning Home an Insured Person's body or ashes.
- Additional travelling costs to repatriate Your Home when recommended by Our Medical Officer. We will pay for the cost of a medical escort if considered necessary.

We will pay for the cost of a medical escort if considered necessary.

We reserve the right to limit payment to what Our Medical Officer deems to be reasonable.

If Our Medical Officer advises a date when it is feasible and practical to repatriate You, but You choose instead to remain abroad, Our liability to pay any further costs under this section after that date will be limited to what We would have paid if Your repatriation had taken place.

What is not covered:

- a) costs in excess of **£250** which have not been authorised by Us in advance (see Important Notes);
- b) any claims arising directly or indirectly as a result of any Pre-existing Medical Conditions;
- c) any pre-planned or expected medical treatment or diagnostic procedure;
- d) treatment which, in the opinion of Our Medical Officer, can reasonably be delayed until Your return to Your Home Country;
- e) any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury;
- f) treatment or services provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre unless confirmed as medically necessary by Our Medical Officer;
- g) treatment for cosmetic purposes unless Our Medical Officer agrees that such treatment is necessary as the result of an accident covered under this policy;
- h) expenses incurred as a result of a tropical disease when You have not had the recommended inoculations and/or taken the recommended medication;
- i) any costs incurred in Your Home Country other than in connection with transportation of You or Your remains to Home from abroad;
- j) any costs where the transportation Home has not been arranged by Us;
- k) any costs in respect of unused pre-paid travel costs when We have paid to repatriate You;
- l) air-sea rescue and transfer costs unless medically necessary and pre-authorised by Us;
- m) the Policy Excess except where You have received in-patient treatment at a state hospital within the European Union, European Economic Area or Switzerland and You have used the European Health Insurance Card to effectively reduce the cost of Your treatment or medicines;
- n) anything mentioned in the General Exclusions.

IN AN EMERGENCY

If You are taken into hospital or You think You may have to come home early or extend Your journey because of illness, injury or accident, or if Your medical expenses are over **£250** we must be told immediately - see under the heading '24-hour emergency medical assistance' on page 5 for more information.

SECTION 2 – EMERGENCY DENTAL TREATMENT

What is covered:

We will pay up to **£250** for the costs of providing necessary temporary treatment for the immediate relief of pain or discomfort, and/or emergency repairs to dentures and orthodontic appliances carried out solely to alleviate distress in eating.

What is not covered:

- a) the costs of any subsequent permanent or routine treatment;
- b) any pre-planned or pre-known dental treatment or diagnostic procedure;
- c) treatment which, in the opinion of Our Medical Officer, can reasonably be delayed until Your return to the country of departure;
- d) any dental treatment or diagnostic procedure which is not solely for the immediate relief of pain or discomfort, or to alleviate distress in eating;
- e) normal wear and tear;
- f) any self-inflicted damage, including damage caused by tooth-brushing or any other oral hygiene activity;
- g) any damage to dentures, other than whilst being worn by You;
- h) dental treatment involving the provision of dentures or the use of precious metals;
- i) any costs incurred in Your Home Country;
- j) the Policy Excess except where You have received in-patient treatment at a state hospital within the European Union, European Economic Area or Switzerland and You have used the European Health Insurance Card to effectively reduce the cost of Your treatment or medicines;
- k) anything mentioned in the General Exclusions.

SECTION 3 – ADDITIONAL ACCOMMODATION & TRAVELLING COSTS

What is covered:

On condition that You contact Us first and We make all the travel arrangements, in the event of a valid claim for repatriation under Section 1 (Medical Emergency & Repatriation), We will pay up to an overall limit of **£500** for each Insured Person for the following:

- The additional travelling costs and accommodation costs incurred in returning Home each Insured Person accompanying You on the Trip if Our Medical Officer confirms that it is medically necessary for You to be accompanied on the Trip Home and the return journey cannot take place on the original scheduled date.
- Additional travelling and accommodation costs arranged by Us for one person required, on medical advice, to fly out to You and accompany You Home.
- A return journey air ticket plus reasonable accommodation costs to enable a business colleague, where necessary, to replace You in Your location outside Your Home Country following Your medical repatriation or death during a Trip.
- Additional travelling costs incurred in returning Home Your children under 18 years of age and insured under this policy if You are incapacitated and there is no other responsible adult to supervise them. A competent person will be provided to accompany the children Home.

What is not covered:

- a) any air travel costs in excess of a return economy/tourist class ticket;
- b) accommodation costs other than the cost of the room;
- c) any air travel costs in excess of a one-way economy/tourist class ticket for each child to be repatriated;
- d) anything mentioned in the General Exclusions.

SECTION 4 – HOSPITAL DAILY BENEFIT

What is covered:

In the event of a valid claim under Section 1 (Medical Emergency & Repatriation) or Section 2 (Emergency Dental Treatment), when You are admitted to a recognised hospital abroad as an in-patient for more than 24 continuous hours, We will pay You a benefit of **£25** per Insured Person per complete day of in-patient treatment up to a maximum under this policy of **£500** per Insured Person.

What is not covered:

- a) any claim arising in connection with a Trip solely within the Home Country;
- b) anything mentioned in the General Exclusions.

SECTION 5 – CANCELLATION, CURTAILMENT & TRIP INTERRUPTION

What is covered:

We will reimburse up to a maximum of **£750** per Insured Person in total under this policy for financial loss You suffer, being non-refundable deposits and amounts You have paid (or have contracted to pay), for travel and accommodation You do not use because of Your inability to commence travel or complete the Trip.

Cancellation cover applies if You have booked a Trip to take place within the Period of Insurance, but You are forced to cancel Your travel plans because of one of the following changes in circumstances, which is beyond Your control, and of which You were unaware at the time You booked the Trip.

Curtailment cover applies if You are forced to cut short a Trip You have commenced, and return to Your Home Country, because of one of the following changes in circumstances which is beyond Your control, and of which You were unaware at the time You booked the Trip.

- Unforeseen illness, injury or death of You, a Close Relative or any person with whom You have arranged to travel or stay during the Trip.
- You abandoning Your Trip following a delay of more than 12 hours in the departure of Your outward flight, sea-crossing or international coach or train journey, forming part of the booked Trip's itinerary, as a result of Strike or Industrial Action (of which You were unaware at the time You booked the Trip), adverse weather conditions, or the mechanical breakdown of, or accident of, the aircraft, sea vessel, coach or train.

- You or any person with whom You plan to travel being called up for jury service or being subpoenaed as a witness in a court of law (other than in a professional or advisory capacity).
- If You are made redundant and You qualify for redundancy payment under current legislation.
- Accidental damage, burglary, flooding or fire affecting Your Home, occurring during the Trip or within 48 hours before You depart, when a loss in excess of **£1,500** is involved or Your presence is required by the police in connection with such events.
- Your compulsory quarantine.

Trip interruption cover applies when You need to make an unscheduled return journey to the Home Country during a Trip because of:

- the death, imminent demise, or hospitalisation due to serious accident or illness, of a Close Relative;
- accidental damage, burglary, flooding or fire affecting Your Home during Your Trip, when a loss in excess of **£1,500** is involved or when Your presence is required by the police in connection with such events.

What is covered:

On condition that You contact Us first, and that We make all the travel arrangements, We will pay necessary additional travelling costs incurred in returning You Home in the event You have a valid Curtailment claim. If the situation permits, and the period of Your original booked Trip has not expired, We will also pay necessary additional travel costs in transporting You back to the location abroad. Travel by air will be limited to one economy/tourist class ticket for each Insured Person.

If You cannot recoup the cost of any pre-paid accommodation or travel costs, You may be able to submit a pro-rata Curtailment claim under this section for such costs.

The maximum amount We will pay under Section 5 in total for cancellation, Curtailment and Trip interruption claims is **£750** per Insured Person.

Special conditions relating to claims

You must obtain a medical certificate from the Medical Practitioner in attendance and Our prior approval to confirm the necessity to return Home prior to the scheduled return date of the Trip in the event of unforeseen illness or injury.

In the event of Curtailment or Trip interruption, You must contact Us first and allow Us to make all the necessary travel arrangements.

If, at the time of requesting Our assistance in the event of a Curtailment or interruption claim, satisfactory medical evidence is not supplied in order to substantiate that the claim is due to an unforeseen illness, injury or death of You, a Close Relative, travelling companion or person with whom You have arranged to stay whilst on Your Trip, We will make all necessary arrangements **at Your cost** and arrange appropriate reimbursement as soon as the claim has been validated.

Your cancellation, Curtailment or Trip interruption must be necessary and unavoidable in order for You to claim.

You must notify the Carrier or travel provider immediately You know the Trip is to be cancelled or curtailed, to minimise Your loss as far as possible. If You fail to notify the Carrier or travel provider immediately it is found necessary to cancel the Trip, Our liability shall be restricted to the cancellation charges that would have applied had failure not occurred.

If You cancel the Trip due to unforeseen illness or injury You must provide a medical certificate from the treating Medical Practitioner stating that this prevented You from travelling.

If You cancel, curtail or interrupt Your Trip because Your presence is required by the police in connection with accidental damage, burglary, flooding or fire affecting Your Home during Your Trip, You must produce to Us written documentation from the police confirming that the loss or damage occurred during the Trip - otherwise no claim will be paid.

Curtailment claims will be calculated from the date of return to the Home Country.

What is not covered:

- Our carriers refusal to allow You to travel for whatever reason;
- any disinclination to travel or continue travelling, unless Your change of travel plans is caused by one of the circumstances listed under **'What is Covered'**;
- any claim arising directly or indirectly from a known Pre-existing Medical Condition affecting You;
- any claim arising directly or indirectly from a Pre-existing Medical Condition, known to You prior to the commencement of the Period of Insurance, affecting any Close Relative, travelling companion who is not insured under this policy or person with whom You intend to stay whilst on Your Trip;
- any claims arising directly or indirectly as a result of any pre-planned or expected medical treatment or diagnostic procedure;
- claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You booked the Trip;
- any costs in respect of any unused pre-paid travel costs when We have paid to repatriate You;
- withdrawal from service of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim in this case to the transport operator involved;
- failure by the provider of any part of the booked Trip to supply the service or transport (whether as the result of error, insolvency, omission, default or otherwise). You should direct any claim in this case to the provider involved;
- change of plans due to Your financial circumstances except if You are made redundant and qualify for redundancy payment under current UK legislation;
- any claim arising as a result of attendance of an Insured Person, or any other person on whom the holiday plans depend, in a court of law. This exclusion will not apply if You are called up for jury service or are subpoenaed as a witness (other than in any professional or advisory capacity);
- any costs relating to airport taxes or air passenger duty. You should obtain a refund from Your carrier for such charges;
- any cancellation or Curtailment caused by work commitment or amendment of Your holiday entitlement by Your employer;

- any claim resulting from Your inability to travel due to an Insured Person's failure to hold, obtain or produce a valid passport or any required visa in time for the booked Trip;
- prohibitive regulations by the government of any country, or delay or amendment of the booked Trip due to government action;
- the Policy Excess in respect of each and every claim. If You are claiming only for loss of deposit then the excess is reduced to **£100** per Insured Person per claim;
- the cost of this policy;
- anything mentioned in the General Exclusions.

SECTION 6 – PERSONAL BAGGAGE

What is covered:

If, in the course of a Trip, Your Personal Baggage is damaged, stolen, destroyed or lost (and not recovered), We will cover You up to an overall maximum of **£1,000** per Insured Person in total under this policy.

Within this amount the following sub-limits apply:

- The maximum We will pay for any one article, or for any one Pair or Set of articles, is **£300**. If You cannot provide an original receipt, valuation report or other satisfactory proof of ownership and value to support the claim, payment for any one article, or for any one Pair or Set of articles, will be limited to a maximum of **£50**. Evidence of replacement value is not sufficient.
- The maximum We will pay for all articles lost, damaged or stolen in any one incident is limited to **£250** if You cannot provide satisfactory proof of ownership and value.
- The maximum We will pay under this policy for all Valuables owned by each Insured Person is limited to **£300** (or **£100** if the Insured Person is aged under 18). The maximum We will pay for sunglasses or prescription glasses of any kind is limited to **£150**.
- The maximum We will pay for Personal Baggage or Valuables lost, damaged or stolen from a beach or pool-side is limited to **£100** per incident.
- The maximum We will pay for any cigarettes or alcohol lost, damaged or stolen is limited to **£50** in total under this policy.
- The maximum We will pay for Business Goods or Equipment owned by (not hired, loaned or entrusted to) the Insured Person is limited to **£400**.

Special conditions relating to claims

We have the option to either pay You for the loss, or replace, reinstate or repair the items concerned. Claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear, and depreciation, bearing in mind the age of the items.

You must take suitable precautions to secure the safety of Your Personal Baggage, and must not leave it unsecured or Unattended or beyond Your reach at any time in a place to which the public have access.

If claiming for Your goods that were stolen or lost You should produce proof of purchase of the original goods by way of receipts, credit card or bank statements, as failure to do so may affect the assessment of the claim.

Within 24 hours of the incident, You must report loss of Personal Baggage to the local police or to the Carrier, as appropriate, (damage to Personal Baggage in transit must be reported to the Carrier before You leave the baggage hall and a Property Irregularity Report (PIR) must be obtained), or to Your hotel or accommodation management, or to the tour operator representative.

You must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

What is not covered:

- any item loaned, hired or entrusted to You;
- any loss, theft of, or damage to Personal Baggage left in an Unattended motor vehicle if:
 - the items concerned have not been locked out of sight in a Secure Baggage Area;
 - no forcible and violent means have been used by an unauthorised person to affect entry into the vehicle; and
 - no evidence of such entry is available.
- theft of Valuables and/or Business Goods or Equipment from an Unattended motor vehicle;
- loss, theft of, or damage to, Valuables and/or Business Goods or Equipment from checked-in Baggage left in the custody of a Carrier and/or Valuables and/or Business Goods or Equipment packed in Baggage left in the baggage hold or storage area of a Carrier;
- electrical or mechanical breakdown or derangement of the article insured;
- wear and tear, damage caused by moth or vermin, denting or scratching, or any process of dyeing or cleaning;
- confiscation or detention by Customs or other lawful officials and authorities;
- dentures; bonds; securities; documents of any kind, including driving licences and passports; musical instruments; glass; china; antiques; pictures; pedal cycles; mobile telephones; vehicles or accessories; boats and/or ancillary equipment; unused mobile telephone rental charges or pre-payments;
- damage to fragile or brittle articles unless by fire or resulting from an accident to a sea going vessel, aircraft or vehicle;
- liability in respect of a Pair or Set of articles where We shall be liable only for the value of that part of the Pair or Set which is lost or damaged;
- sports' gear whilst in use;
- equipment used in connection with any Winter Sports unless You have paid the appropriate additional premium to extend Your policy;
- loss or theft of or damage to Money (see Section 7);

- losses from a roof or boot Baggage rack (other than losses of camping equipment, which remains covered under this section);
- the Policy Excess;
- anything mentioned in the General Exclusions.

SECTION 7 – MONEY AND PASSPORT

What is covered:

- If during a Trip, the Money You are carrying on Your person or You have left in a safety deposit box is lost, stolen, damaged or destroyed, then subject to the following conditions and exclusions, We will indemnify You up to an overall maximum under this policy of **£300** per Insured Person in total.

The maximum We will pay for bank notes, currency notes and coins belonging to an Insured Person aged under 18 is **£50**.

- If Your passport is lost or stolen outside the country of departure during a Trip, We will pay up to **£300** per Insured Person in respect of reasonable additional travel and accommodation expenses You incur abroad to obtain a replacement passport. We do not cover the replacement cost of the passport itself.

Special conditions relating to claims

Within 24 hours of the incident You must report loss of Money or Your passport to the local police or to the Carrier, as appropriate, or to Your hotel or accommodation management, or to the tour operator representative.

You must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

You must produce to Us evidence of the withdrawal of bank notes, currency notes or coins - otherwise no payment will be made.

What is not covered:

- shortages or loss due to error, omission, depreciation in value, or confiscation or detention by Customs or other lawful officials and authorities;
- the Policy Excess;
- anything that can be replaced by the issuer;
- anything mentioned in the General Exclusions.

SECTION 8 – PERSONAL LIABILITY

What is covered:

If in the course of a Trip You become legally liable for Accidental Bodily Injury to, or the death of, any person and/or accidental loss of or damage to their property, then:

On condition that there is no other insurance in force covering the loss, the material damage or Your liability, We will indemnify You (or in the event of Your death, Your legal personal representatives) against:

- all sums which You shall become legally liable to pay as compensation; and
- all law costs awarded to any claimant or incurred in the defence of any claim that is contested by Us or with Our consent.

We will pay up to a maximum, including costs, of **£2,000,000** under this policy. This limit applies to any and all claimants in any one Period of Insurance affected by any and all occurrences with any one original cause.

What is not covered:

- injury to, or the death of, any member of Your family or household, or any person in Your service;
- property belonging to, or held in trust by You or Your family, household or servant;
- loss of or damage to property which is the legal responsibility of You or Your family, household or servant. (This exclusion will not apply to temporary accommodation which You occupy and for which You assume contractual responsibility during Your Trip);
- any liability which attaches by virtue of a contractual agreement, but which would not exist in law in the absence of such an agreement;
- claims for injury, loss or damage arising directly or indirectly from:
 - ownership or use of: airborne craft; horse-drawn, motorised, mechanically-propelled or towed vehicles; vessels, sail or powered boat (other than row boats, punts or canoes); animals (other than horses, domestic dogs or cats); firearms;
 - the pursuit or exercise of any trade, profession or gainful occupation, or the supply of goods and services by You;
 - the ownership or occupation of any land or building;
 - wilful or malicious acts.
- liability or material damage for which indemnity is provided under any other insurance;
- accidental injury or loss not caused through Your negligence;
- any injury, illness, death, loss, expense or other liability attributable to the transmission of any communicable disease or virus, or to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS and/or any mutant derivatives or variations thereof however caused;
- an Insured Person engaging in any Sports & Recreational Activities or Winter Sports where this policy specifically states that Personal Liability cover is excluded (regardless of whether an additional premium has been paid);
- any claim arising in connection with a Trip solely within the Home Country;
- the Policy Excess;
- anything mentioned in the General Exclusions.

SECTION 9 – PERSONAL ACCIDENT

What is covered:

If You suffer Accidental Bodily Injury during the Trip, which within 12 months is the sole and direct cause of death or disablement, We will pay to You or Your legal personal representatives the following benefits:

COVER	BENEFITS
Death	£5,000
Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eyes	£5,000
Permanent Total Disablement	£5,000

What is not covered:

- injury not caused solely by outward, violent and visible means;
- Your disablement caused by mental or psychological trauma not involving Your bodily injury;
- disease or any physical defect, infirmity or illness which existed prior to the commencement of the Trip;
- any payment per Insured Person in excess of **£5,000**;
- any payment in excess of **£1,000** arising from death of Insured Persons **under 18 years** of age;
- an Insured Person engaging in any Sports & Recreational Activities where this policy specifically states that Personal Accident cover is excluded;
- anything mentioned in the General Exclusions.

SECTION 10 – LEGAL PROTECTION

What is covered:

We will provide telephone advice, guidance and assistance on any legal problem, which arises in connection with a Trip or in connection with Your Home. This service is available when You start Your Trip until 7 days after You return Home.

If You suffer death, illness or personal injury during the Trip, or if Your Home in the Home Country suffers damage during the Trip, then in the event that You or Your personal representatives decide to take out legal proceedings in pursuit of compensation, and **We consider that You are likely to obtain a reasonable settlement:**

We will advance on Your behalf:

- Up to **£5,000** in total under this policy per Insured Person (and in total for all Insured Persons in connection with any one event giving rise to a claim) for legal costs and expenses directly incurred in the pursuit of these proceedings.
- Additional travel expenses in the event that a court outside the Home Country requires You to attend in connection with an event giving rise to an action under this section, up to a maximum per Insured Person of **£250**.
- When We have begun proceedings on Your behalf and You receive no compensation, or only limited compensation, We will indemnify You against claims for fees, costs and expenses arising out of the proceedings, to the extent that these fees, costs and expenses exceed the amount of any compensation You have received, up to **£5,000** in total under this policy per Insured Person (and in total for all Insured Persons in connection with any one event giving rise to a claim). This benefit will be offset against the advance described above.

Special conditions relating to claims

We shall have complete control over the legal proceedings although You do not have to accept the lawyer nominated by Us. Lawyers must be qualified to practice in the courts of the country where the event giving rise to the claim occurred or where the proposed defendant under this section is resident.

If You are unable to agree with Us on a suitable lawyer We will ask the ruling body for lawyers in that country to nominate another lawyer. In the meantime, We may appoint a lawyer to protect Your interests.

If an award of compensation is made and payment is received by You, or by a lawyer instructed on Your behalf, then all sums advanced or paid by Us shall be repaid out of the compensation received.

We can opt to conduct legal proceedings instituted in the United States of America or Canada under the contingency fee system operating in North America.

We will not begin legal proceedings in more than one country in respect of the same occurrence.

You must notify Us as soon as possible of any incident which may give rise to a claim, and at the latest, within 90 days.

What is not covered:

- costs or expenses incurred without prior authorisation by Us;
- any incident, which may give rise to a claim, not notified to Us within 90 days;
- the pursuit of a claim against Us, Our agent or an Insurer underwriting any section of this policy, or a travel agent, tour operator or Carrier;
- actions between Insured Persons, or actions pursued in order to obtain satisfaction of a judgement or legally binding decision;
- any claim against the provider or organiser of any Sports & Recreational Activity;
- any advice or any claim arising in connection with a Trip solely within the Home Country;
- anything mentioned in the General Exclusions.

SECTION 11 – SPORTS & RECREATIONAL ACTIVITIES

Occasional* participation in the following activities is covered at no additional premium, when participating on a recreational and non professional basis and subject to the use of recognised safety equipment and standards.

Whilst participating in any specified activity on an Occasional basis, You will not be covered for any claims under Section 9 (Personal Accident). Please also note that Personal Liability exclusions will apply in respect of certain Sports & Recreational Activities. Sports & Recreational Activities marked with **◆** are excluded under Section 8 (Personal Liability). All other terms and conditions of the policy will apply.

Abseiling	American Football
Archery	Athletics
Badminton	Baseball
Basketball	Bows
Bungee Jumping	Canoeing (Inland/Coastal)
Canoe/Kayak (incl. white water)	Clay Pigeon Shooting ◆
Cricket	Cross Country Running
Curling	Cycling (non-competitive)
Dry Skiing	Farm Work (incl. sheep shearing) ◆
Fell Walking/Running	Fencing
Field Hockey	Fishing
Football (Association)	Fruit Picking (non-mechanical)
Gliding (under instruction) ◆	Go-Karting ◆
Golf	Gymnastics
Handball	Heptathlon
High Diving	Horse Riding
Hot Air Ballooning ◆	Ice Hockey
Ice Skating	Jet Boating ◆
Jet Skiing ◆	Judo
Kayak (Inland/Coastal)	Lacrosse
Marathon Running	Motor Cycling (under 125cc) ◆
Mountain Biking	Netball
Orienteering	Paintballing ◆
Parachuting (tandem only)	Parasailing (over water)
Pony Trekking	Rambling
Roller Hockey	Rollerblading
Rounders	Rowing (Inland/Coastal)
Rugby (Union/League)	Safaris (organised tours only)
Sailing (Inland/Coastal) ◆	Sail Boarding ◆
Scuba Diving to 30m (PADI qualified or equivalent) ◆	Skateboarding
Skiing - Alpine/Glacier/Nordic/Mono (on/off-piste but on recognised and authorised areas only)	Snorkelling
Snowmobiling (Skidoo) ◆	Snowboarding/Surfing
Street Hockey	Squash
Tennis	Surfing
Trekking/Hiking (Up to 3000m)	Tobogganing
Wake Boarding ◆	Volleyball
Water Polo	War Games (non-armed forces) ◆
Weight Lifting (non-competitive)	Water Skiing ◆
Windsurfing ◆	White Water Rafting
	Zorbing/Hydrozorbing

* **Occasional** – Regardless of the duration of the individual activity, cover is calculated on a per day basis and thus defined as a minimum of one day and no more than 20% of the total Trip daily duration for ALL combined activities.

WINTER SPORTS COVER

If You are up to and including 65 years of age, when are You covered for Winter Sports?

Single Trip: This policy specifically excludes participating in or practising for certain Winter Sports and activities unless on an Occasional basis as defined under Section 11 (Sports & Recreational Activities). Your policy can be extended to cover some of these sporting activities when You have paid the appropriate Winter Sports premium for the Period of the Insurance.

Annual Multi-Trip: You are covered when taking part in Winter Sports for up to 17 days in total during the Period of Insurance upon payment of the appropriate premium.

This policy will fully cover You when You are engaging in the following sports and activities on a non-competitive and non-professional basis during Your Trip:

Ice-skating	Snowboarding (on/off-piste but on recognised and authorised areas only)
Skiing (on/off-piste but on recognised and authorised areas only)	Skiing (alpine / glacier / mono)
Cross-country or Nordic skiing	Tobogganing
Training/Racing (ski school)	

You will **not** be covered for any claims arising directly or indirectly when engaging in or practising for the following sports and activities:

Bobsleigh	Ski Jumping
Heli-skiing	Ski Racing
Luge	Ski Stunting
Paraskiing	Skiing off-piste outside recognised and authorised areas
Skeleton	

Snowboarding off-piste outside recognised and authorised areas

You are **not** covered when engaging in organised competitions (other than as part of ski school instruction) or when skiing against local authoritative warning or advice.

What is covered?

Benefits under the sections of cover already described are extended to cover Winter Sports as follows. Please note that all terms, conditions and exclusions (except where these are amended under this section) continue to apply for all sections in respect of Winter Sports. You must read these extensions in conjunction with Sections 1-11 and refer back to them when appropriate for full cover details.

SECTION 12 – CANCELLATION OR CURTAILMENT

What is covered in addition to Section 5:

- Financial loss You suffer in connection with deposits You cannot recover, or for payments You have made (or have contracted to pay) for unused ski pass or ski school fees.
- If You are certified by a Medical Practitioner at the ski resort as being unable to ski as a direct result of injury or sudden and unforeseen illness occurring during the Trip, We will pay You a proportionate refund in respect of charges for unused ski-pack.

SECTION 13 – SKIS, SKI EQUIPMENT & SKI PASS

What is covered in addition to Section 6:

- We will pay up to **£500** per Insured Person if skis and ski equipment belonging to or hired by You is/are damaged, stolen, destroyed or lost (and not recovered) in the course of a Trip.
- We will pay up to **£250** per Insured Person if Your ski pass You are carrying on Your person or have left in a safety box is lost, stolen, damaged or destroyed in the course of a Trip.

Skis and ski equipment are covered against damage or loss whilst in use.

Skis are covered when locked to a roof rack, which is itself locked to the roof of a vehicle.

Special conditions relating to claims

You must take sufficient precautions to secure the safety of Your skis, ski equipment and ski pass and must not leave them Unattended at any time in a place to which the public has access.

SECTION 14 – PISTE CLOSURE

What is covered:

If during a Trip You are prevented from skiing at the pre-booked resort for more than 24 consecutive hours, because insufficient snow causes a total closure of the lift system (other than baby drags and lifts used for transport within the resort by non-skiers), We will reimburse up to **£20** per day to a maximum of **£200** per Insured Person:

- for all reasonable travel costs and lift pass charges You have to pay to travel to and from a similar area to ski; OR
- as a cash benefit payable if no suitable alternative skiing is available.

What is not covered:

- claims arising from closure of the resort lift system due to avalanches or dangerous high winds;
- Trips in the Northern Hemisphere outside the period commencing 15th December and ending 15th April;
- Trips in the Southern Hemisphere outside the period commencing 1st May and ending 30th September;
- anything mentioned in the General Exclusions.

SECTION 15 – ADVERSE WEATHER BENEFIT

What is covered:

If, due to extreme adverse weather or following avalanches or landslides, access to and from the ski resort is blocked or scheduled public transport services are cancelled or curtailed, We will pay up to **£30** per day to a maximum of **£150** per Insured Person for reasonable extra accommodation and travel expenses. Evidence of limited access from an independent authority will be required.

HOME COUNTRY COVER

When You have paid the appropriate premium for Trip Travel, the policy will cover You for each Trip You undertake solely within Your Home Country and under Your Annual Multi-Trip policy provided You have pre-booked a minimum of 3 consecutive nights in paid accommodation away from Home. All conditions and exclusions (except where these are amended below) continue to apply to the sections mentioned.

SECTION 16 – HOME COUNTRY MEDICAL TRANSFER

What is covered:

Medical transfer if You are hospitalised 50 miles or more from Home, either through sudden illness or accident, in the course of a Trip within Your Home Country. We will arrange and pay for Your transfer to a suitable hospital near Your Home when it becomes medically feasible. As necessary We will also arrange and pay for a medical escort to accompany You.

What is not covered:

- claims when We have not been contacted at the time You are hospitalised or when We have not given You Our prior authorization that We will pay the costs;
- You being hospitalised less than 50 miles from Home;
- any claim arising directly or indirectly as a result of any Pre-existing Medical Conditions;
- anything mentioned in the General Exclusion;
- the Policy Excess.

SECTION 17 – ADDITIONAL ACCOMMODATION COSTS

What is covered:

In the event of a valid claim under Section 16 (Home Country Medical Transfer), You are covered for additional accommodation costs as described in Section 3 (Additional Accommodation & Travelling Costs).

GENERAL CONDITIONS APPLYING TO ALL SECTIONS

- No cover will come into force, or continue in force under Sections 1, 2, 3, 4 and 5 for any Pre-existing Medical Conditions.
- You must declare to Us all Material Facts which are likely to affect this insurance. Failure to do so may prejudice entitlement to claim. If You are uncertain as to whether a fact is material, You should declare it to Us.
- You must exercise reasonable care for the supervision and safety of both You and Your property. You must take all reasonable steps to avoid or minimise any claim. You must act as if You are not insured.
- You must avoid needless self-exposure to peril unless You are attempting to save human life.
- We will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided.
- You must comply in full with the terms and conditions of this policy before a claim will be paid. Please read this policy carefully, and if unsure as to what is covered or excluded, contact Topdog Insurance Customer Services on 0845 618 0370.
- In the event of an emergency or any occurrence that may give rise to a claim for substantial costs under this insurance, You must contact Us as soon as possible. You must make no admission of liability, offer, promise or payment without Our prior consent.
- We are entitled to take over Your rights in the defence or settlement of a claim, or to take proceedings in Your name for Our own benefit against another party and We shall have full discretion in such matters.
- We may, at any time, pay to You Our full liability under this policy after which no further liability shall attach to Us in any respect or as a consequence of such action.
- Where it is possible for Us to recover sums that we have paid out under the terms of the policy, You will co-operate fully with Us in any recovery attempt We make and We will pay all costs associated with the recovery of Our outlay. You agree not to take any action that may prejudice Our recovery rights and will advise Us if You instigate proceedings to recover compensation arising from any incident which has led to a successful claim against this policy. The sums We have paid out under the terms of the policy will be reimbursed from any recovery made.
- You must take all practicable steps to recover any article lost or stolen and to identify and ensure the prosecution of the guilty person(s). We may at any time and at Our expense take such action as We deem fit to recover the property lost or stated to be lost.
- In the event of a valid claim You shall allow Us the use of any relevant Travel Documents You are not able to use because of the claim.
- You must notify Us in writing of any event which may lead to a claim, within 28 days of Your return Home. As often as We require You shall submit to medical examination at Our expense. In the event of the death of an Insured Person We shall be entitled to have a post mortem examination carried out at Our expense. You must supply Us

with a written statement substantiating Your claim, together with (at Your own expense) all certificates, information, evidence and receipts that We require.

- If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under the insurance, this policy shall become void and the premium paid shall be forfeited. Any benefits so claimed and received must be repaid to Us.
- In the event of any significant change to the Material Facts upon which this insurance has been based, We reserve the right to amend or cancel the policy and to meet any of Our outstanding liabilities by the serving of 7 days notice by recorded delivery to You at Your last known address.
- If any dispute arises as to the policy interpretation, or as to any rights or obligations under this policy, We offer You the option of resolving this by using the arbitration procedure We have arranged. Please see the details shown under Customer Satisfaction. Using this service will not affect Your legal rights.
- You will be required to repay to Us, within one month of Our request to You, any costs or expenses We have paid on Your behalf which are not covered under the terms and conditions of this policy.
- This policy is subject to the laws of England and Wales whose courts alone shall have jurisdiction in any disputes.
- You must pay the appropriate premium for the full number of days comprising Your planned Trip. If Your Trip is planned to exceed the total number of days for which We offer insurance then no cover at all shall apply in respect of that particular Trip and You will need to make alternative insurance arrangements.
- When engaging in any sport or holiday activity (not excluded under General Exclusion 16) You must accept and follow the supervision and tuition of experts qualified in the pursuit or activity in question, and You must use all appropriate precautions, equipment and protection.
- Winter Sports are covered only if You have paid the appropriate additional premium required before departure from Your Home Country.
- Although We are prepared to cover You when undertaking certain sports and activities, the availability of the insurance cover does not, in itself, imply that We or the underwriters consider such sports and activities as safe. At all times You must satisfy yourself that You are capable of safely undertaking the planned sport or activity and You must take care to avoid injury, accident or loss to yourself and to others.

GENERAL EXCLUSIONS APPLYING TO ALL SECTIONS

No Section of this policy shall apply in respect of:

- Any person who has reached 76 years in respect of single trip policies, and 70 years in respect of annual multi trip policies prior to the date of application.
- Any person participating in Winter Sports who has reached the age of 66 prior to the commencement of the Period of Insurance.
- You not enjoying Your journey or not wanting to travel.
- Claims arising from a Material Fact or facts, which have not been disclosed to Us and accepted by Us in writing prior to the commencement of the Period of Insurance.
- Loss, damage or expense which at the time of happening is insured by, or would, but for the existence of this policy, be insured by any other existing certificate, policy or any motoring organisation's service. If You have any other policy in force, which may cover the event for which You are claiming, You must tell Us. This exclusion shall not apply to cover under Section 9 (Personal Accident).
- Costs which would have been payable if the event being the subject of a claim had not occurred (for example, the cost of meals which You would have paid for in any case).
- Costs of telephone calls or faxes, meals, taxi fares (with the sole exception of the taxi costs incurred for the initial journey to a hospital abroad due to an Insured Person's illness or injury), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of holiday, timeshare maintenance fees, holiday property bonds or points and any additional travel or accommodation costs unless pre-authorised by Us or part of a valid claim under Section 1 (Medical Emergency & Repatriation), Section 3 (Additional Accommodation & Travelling Costs), Section 5 (Cancellation, Curtailment & Trip Interruption) or Section 7 (Money & Passport).
- Any deliberately careless or deliberately negligent act or omission by You.
- Any claim arising or resulting from Your own illegal or criminal act.
- Needless self-exposure to peril except in an endeavour to save human life.
- Any claim arising directly or indirectly from Your drug addiction or solvent abuse, excessive alcohol intake, or You being under the influence of alcohol or drug(s).
- Any claim arising or resulting directly or indirectly from Your suicide, attempted suicide, or intentional self-injury.
- Any claim under Sections 1, 2, 3, 4, 5 or 8 arising directly or indirectly from sexually transmitted diseases.
- The Insured Person engaging in Manual Work in conjunction with any profession, business or trade during the Trip unless on a voluntary basis (see Meaning of Words).
- The Insured Person engaging in any Winter Sports unless the appropriate Winter Sports extension premium required has been paid. If You are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to

whether cover will apply, please call Topdog Insurance Customer Services on 0845 618 0370.

- The Insured Person engaging in or practising for the following sports and activities: bobsleigh; boxing; canyoning; caving/cave diving; heli-skiing; horse jumping or racing; hunting/shooting; hunting-on-horseback; hurling; luge; martial arts (contact/competition); motor racing; mountaineering; off-piste skiing or snowboarding (outside recognised and authorised areas); parasailing; paraskiing; point-to-point; potholing; professional sports; quad biking; rock climbing or scrambling; shark feeding/cage diving; skeleton; ski jumping, racing or stunting; steeplechasing; wrestling; yacht racing or any other activities not mentioned under this policy unless You have referred these to Us and We have written to You accepting them for insurance.
- Participation in any organised competition involving any Sports & Recreational Activities or Winter Sports, unless as part of ski school instruction or as agreed by Underwriters in writing.
- The Insured Person fighting except in self-defence.
- Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance excludes any loss or expense of whatsoever nature directly or indirectly caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss: War, hostilities or warlike operations (whether war be declared or not); invasion; act of an enemy foreign to the nationality of the Insured Person or the country in, or over, which the act occurs; civil war; riot; rebellion; insurrection; revolution; overthrow of the legally constituted government; civil commotion assuming the proportions of, or amounting to, an uprising; military or usurped power; explosions of war weapons; release of weapons of mass destruction that do not involve an explosive sequence; murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the Insured Person whether war be declared with that state or not; terrorist activity. For the purpose of this exclusion terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the use of force or violence and/or the threat thereof. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s). Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, or suppressing any, or all, of the above incidents. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
- The Insured Person travelling to a country or specific area or event to which the Foreign and Commonwealth Office has advised persons not to travel.
- Loss or destruction or damage or any expense whatsoever resulting from: ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- Delay, loss, damage, injury or consequential loss, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly recognise any date as its true calendar date or to continue to function correctly in respect of or beyond that date or to operate as a result of a computer virus - except under Section 1 (Medical Emergency & Repatriation) and Section 9 (Personal Accident). Computer viruses include any program or software, which prevents any operating system, computer program or software from working properly or at all.
- Any claim when You have not paid the appropriate premium for the number of days comprising Your planned Trip, regardless of when the event resulting in the claim occurred.
- Consequential loss of any kind arising from the provision of, or any delay in providing, the services to which this policy relates, unless negligence on Our part can be demonstrated.
- Any loss or damage directly or indirectly caused by the provision of, or any delay in providing the medical (or medical related) services to which the cover under this policy relates, whether provided by us or by anybody else (whether or not recommended by us and/or acting on Our behalf) unless negligence on Our part can be demonstrated.

MAKING A COMPLAINT

If You have a complaint regarding Claims or Emergency Medical Assistance matters, please write to:

The Quality Standards Manager,
Mondial Assistance (UK) Limited,
Mondial House, 102 George Street, Croydon, CR9 1AJ

If You have a complaint regarding the service provided by TopDog Insurance, please write to:

Customer Care Team, TopDog Insurance,
109 Elmers End Road, Beckenham, Kent BR3 4SY.

or e-mail on: quality@topdoginsurance.com

We will acknowledge Your complaint within 14 days of receipt and advise You how We intend to deal with Your complaint. If We cannot give You a final decision by four weeks from the day We receive Your complaint, We will explain why and tell You when We hope to reach a decision.

Our decision is final and based on the evidence presented. If You feel that there is any new evidence or information that may change Our decision, You have the right to make an appeal.

If You are not satisfied with the results of Our investigation, You have the right to refer Your complaint to an independent authority for consideration. Please contact:

The Financial Ombudsman Service (FOS),
South Quay Plaza, 183 Marsh Wall, London E14 9SR
Telephone: 0845 080 1800

Please note that if You wish to refer this matter to the FOS, You must do so within 6 months of Our final decision. You must have completed the complaints procedure before the FOS will consider Your case.

CANCELLATION PROVISIONS

Right to return the insurance document Unless Your Trip will be completed within 1 month of buying the insurance, You have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to You any premium You have paid and will recover from You any payments we have made.

Cancellation by the Insured Person If You subsequently give notice in writing or by telephone to Us to cancel this policy such cancellation shall take effect on the date the notice is received or on the date specified in the notice, whichever is the later.

Cancellation by Us We may give 7 days notice of cancellation of this policy by recorded delivery letter to You at Your last known address.

Premium position upon cancellation by Us If premium has been paid for any period beyond the date of cancellation of this insurance, the relevant pro-rata portion of this premium will be refunded to You or Your estate.

If however an incident has arisen during the Period of Insurance which has or will give rise to a claim, then no refund will be made.

Effective time of cancellation This policy shall cease at 00.01 hours Greenwich Mean Time on the day following the last day of the Period of Insurance for which premium has been paid.

DATA PROTECTION ACT 1998 NOTICE

We collect and maintain personal information in order to underwrite and administer the policies of insurance that We or Our Agents issue. All personal information is treated with the utmost confidentiality and with appropriate levels of security. We will not keep Your information longer than is necessary.

Your information will be protected from accidental or unauthorised disclosure. We will only reveal Your information if it is allowed by law, authorised by You, to prevent fraud or in order that We can liaise with Our agents in the administration of this policy.

In order to assess the terms of the insurance contract or administer claims which arise, We may need to collect data which the Data Protection Act considers as sensitive (such as medical history or criminal convictions). If You proceed with an application for insurance, You will signify Your consent to such information being processed by Us or Our agents.

Under the terms of the Act You have the right to ask for a copy of any information We hold on You upon payment of an administrative fee and to require a correction of any incorrect information held. Any inaccurate or misleading data will be corrected as soon as possible.

The above principles apply whether We hold Your information on paper or in electronic form.

HOW TO MAKE A CLAIM

To claim, Phone 020 8239 3953, Textphone 020 8666 9562 and ask for a claim form or write to: Travel Claims, Mondial Assistance (UK) Limited, Mondial House, 102 George Street, Croydon, CR9 1AJ.

You should fill in the form and send it to us as soon as possible with all the information and documents we ask for. It is essential that You provide us with as much detail as possible to enable us to handle Your claim quickly. Please keep photocopies of all information You send us.

You will need to obtain some information about Your claim while You are away. Below is a list of the documents we will need in order to deal with Your claim.

For all claims

- Your original journey booking invoice(s) and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out of pocket expenses You have to pay.
- 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.
- As much evidence as possible to support Your claim.

Cancellation or curtailment

- If You need to curtail Your journey call within the UK 020 8239 3951, textphone 020 8666 9562, outside the UK +44 020 8239 3951, textphone +44 20 8666 9562 immediately to get Our prior agreement.

- Original cancellation invoice(s) detailing all cancellation charges incurred.
- For claims relating to illness or injury 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 death.
- If Your claim results from any other circumstances, please provide evidence of these circumstances.

Medical expenses

- Always contact Our 24-hour emergency medical service when You are hospitalised, require repatriation or where medical fees are likely to exceed **£250**.
- Medical evidence from the treating doctor to confirm the illness or injury and treatment given including hospital admission and discharge dates, if this applies.
- If You are advised by a doctor at Your resort that You cannot go on Your pre-booked excursions because of medical reasons, You should obtain a medical certificate from them confirming this.

If Your passport is lost, stolen or destroyed

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

Personal possessions and Personal money

- Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- If appropriate, You should also report the theft, damage or loss to Your courier or hotel / apartment manager and ask for a written report.
- Original receipts, vouchers or other suitable evidence of purchase / ownership / value for lost, stolen or damaged personal possessions.
- Confirmation, such as foreign exchange receipts and withdrawal slips, from Your bank or bureau de change for issuing foreign currency, or suitable evidence for Sterling.
- Keep any damaged items as we may need to inspect them. If we make a payment, or we replace an item, the item will then belong to us.
- Obtain an estimate for repair for all damaged items.

For loss or damage in transit claims, including delayed possessions

- Please obtain a Property Irregularity Report (PIR) from the airline or a carriers' report from the rail company, shipping line or their handling agent. This should be done within 7 days of the delay / loss / damage. You have 21 days to write to the airline confirming details of essential replacement items purchased.

Personal accident

- Detailed account of the circumstances surrounding the event (including, photographs and video evidence if this applies).
- Medical evidence from the treating doctor to confirm the extent of the injury and treatment given including, hospital admission / 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, photographs and video evidence if this applies).
- Any writ, summons or other correspondence received from any third party. Please note that You should not admit liability, 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.

Legal expenses

- Detailed account of the circumstances surrounding the event (including, photographs and video evidence if this applies) within 90days of the event causing Your claim.
- Any writ, summons or other correspondence received from any third party. Please note that You should not reply to any correspondence from a third party without Our written consent.
- Full details of any witnesses, providing written statements where available.

WINTER SPORTS

Ski pack

- Medical evidence from the treating doctor to confirm the illness or injury and treatment given including hospital admission / discharge if this applies.
- If You are advised by a doctor at Your resort that You cannot take part in Your pre-booked ski activities because of medical reasons, You should obtain a medical certificate from them confirming this.

Ski equipment / Delayed ski equipment

- All appropriate evidence requested under the heading 'Personal possessions and Personal money' in this section.
- All hire receipts and luggage labels / tags.
- A written report from Your airline or other carrier if Your ski equipment is delayed or misdirected.

Piste closure

- Written confirmation from Your tour operator, the local piste authority or ski lift operator confirming the reason for the closure and duration.

IMPORTANT TELEPHONE NUMBERS

Customer Services:	0845 618 0370
24-hr Emergency medical assistance:	
Outside UK:	+44 20 8239 3951
Within UK:	020 8239 3951
24-hr Legal helpline:	
Outside UK:	+44 20 8603 9804
Within UK:	020 8603 9804
Claims:	020 8239 3953



Underwritten by Mondial Assistance Europe N.V.



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