

Virgin Travel Insurance

Essentials cover

Your policy

myvirginmoney.com





10 things to do before you go

- 1 Check the Foreign and Commonwealth Office (FCO) travel advice online at www.fco.gov.uk/knowbeforeyougo or phone **0845 850 2829**.
- 2 Get travel insurance and check that the cover is appropriate.
- 3 Get a good guidebook and get to know the place you are going to. Find out about local laws and customs.
- 4 Make sure you have a valid passport and any visas you need.
- 5 Check what vaccinations you need at least six weeks before you go.
- 6 Check to see if you need to take extra health precautions (visit www.dh.gov.uk/en/publichealth).
- 7 Make sure whoever you book your trip through is a member of the Association of British Travel Agents (ABTA) or the Air Travel Organisers' Licensing scheme (ATOL).
- 8 Photocopy your passport, insurance policy, 24-hour emergency numbers and your ticket details and leave copies with family and friends.
- 9 Take enough money for your trip and some back-up funds, for example, traveller's cheques, sterling or US dollars.
- 10 Tell your family or friends where you will be staying and what you plan to do, and give them a way of contacting you, (such as an email address).

Important

Under the new travel directive from the European Union (EU), you are entitled to claim compensation from your airline if any of the following happen.

- 1 **You are not allowed to board or your flight is cancelled**
If you check-in on time but you are not allowed to board because there are too many passengers for the number of seats available or your flight is cancelled, the airline operating the flight must offer you financial compensation.
- 2 **There are long delays**
If you are delayed for two hours or more, the airline must offer you meals and refreshments, hotel accommodation and communication facilities. If you are delayed for more than five hours, the airline must also offer to refund your ticket.
- 3 **Your baggage is damaged, lost or delayed**
If your checked-in baggage is damaged or lost by an EU airline, you must make a claim to the airline within seven days. If your checked-in baggage is delayed, you must make a claim to the airline within 21 days of when you get your baggage back.
- 4 **You are injured or die in an accident**
If you are injured in an accident on a flight by an EU airline, you may claim damages from the airline. If you die as a result of these injuries your family may claim damages from the airline.
- 5 **You do not receive the services you have booked**
If your tour operator does not provide the services you have booked, for example, any flights or a part of your package holiday, you may claim damages from the tour operator.

You can download more details from http://ec.europa.eu/transport/passengers/air/air_en.htm

Table of benefits for single trip and annual multi-trip

Section	Benefit	Maximum sum insured (for each insured person)	Excess (for each insured person)
A	Medical and other expenses	£10,000,000	£150
B	Personal liability	£2,000,000	£250
Sections C and D only apply if you pay the appropriate extra premium for cover.			
C1	Personal belongings and baggage Including: Single article limit	£1,500 £150	£100
	Valuables limit in total	£150	
	Alcohol and tobacco limit	£25	
C2	Personal money Including: Cash limit	£250 £150	£100
	Cash limit (aged under 18)	£25	
	Beach Cash Limit	£50	
C3	Passport and travel documents	£100	Nil
D	Canelling and cutting short your trip	£3,000	£100
Winter sports cover is only available if you pay the appropriate extra premium.			
E	Winter sports equipment (owned) Including: Single article limit	£200 £100	£60
	Hired total	£100	
F	Ski hire	£10 a day up to £100	Nil
G	Ski pack	£50 a day up to £200	Nil
H	Piste closure	£10 a day up to £100	Nil

Travel insurance

This document is only valid when issued with a validation certificate, as long as you have paid the appropriate insurance premium. Please keep these documents in a safe place and carry them with you when you travel.

General information

Virgin Travel Insurance is a trading name of Insure & Go Insurance Services Ltd. Insure & Go Insurance Services Ltd are authorised and regulated by the Financial Services Authority.

Insurers

This insurance is underwritten by Mapfre Asistencia Compania Internacional de Seguros y Reaseguros Sociedad Anonima. 5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS
Company number: FC021974. Branch Number BR008042. Trading under the name Mapfre Assistance.

We (Mapfre Asistencia) are authorised by Direccion General de Seguros and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request.

Health agreements

When you are travelling to a country in the European Union, you should collect an application form for a European Health Insurance Card from your local post office or download an application form from www.ehic.org.uk. This entitles European citizens to benefit from the health agreements which exist between countries in the European Union. (This used to be known as the E111.)
When you are travelling to Australia or New Zealand and you have to go to hospital, you must register for treatment under the national Medicare or equivalent scheme of those countries.

Important information

Contract of travel insurance

This is your contract of insurance. It contains certain conditions and exclusions in each section, and general conditions and exclusions apply to all the sections. You must meet these conditions or we may not accept your claim.

Annual policy holders - auto-renewal service

To make sure you have continuous cover under your policy, Virgin Travel Insurance will aim to automatically renew (auto-renew) your policy when it runs out, unless you tell them not to. Each year Virgin

Travel Insurance will write to you 21 days before the renewal date of your policy, and tell you about any changes to the premium or the policy terms and conditions. If you do not want to auto-renew your policy, just phone Virgin Travel Insurance on 0844 888 3904.

Otherwise they will collect the renewal premiums from your credit card or debit card. Calls may be recorded. Maximum call charge from a BT land line is 5p per minute. Calls from other networks may vary.

Virgin Travel Insurance can only auto-renew your policy when:

- you have told them about any changes to your policy details (including any changes in health conditions);
- and your credit card or debit card details have not changed.

In some cases Virgin Travel Insurance may not be able to automatically renew your policy. They will let you know at renewal if this is the case.

Virgin Travel Insurance will assume that your details have not changed and you have the permission of the card holder unless you tell them otherwise. Insure & Go Insurance Services Ltd do not have your payment details. They will tell the relevant processing bank that have your payment details to charge the relevant premium to your debit card or credit card on or before the renewal date.

You can tell Virgin Travel Insurance about any changes to your policy details or opt out of automatic renewal at any time by phoning them on 0844 888 3904.

Eligible people

Independent travel on annual multi-trip policies: Everyone on an annual multi-trip policy is entitled to travel independently, but children under 18 who travel alone must be dropped off and picked up by a responsible adult aged over 21.

Group travel: Where there is a group of non-related adults, named on a single certificate under a single-trip policy, all members of the group must travel together. Children under 18 must be travelling with a relative, guardian or person with a legal duty of care.

Age limits: Policies are only available for people aged up to 65 at the date you buy the policy.

Residence limits

You must have lived in the United Kingdom, the Channel Islands or the Republic of Ireland for at least six of the last 12 months before you bought or renewed your policy.

Health conditions

This insurance contains conditions that relate to your health and the health of others who may not be travelling with you but who you may be depending on for your trip. In particular, we do not cover medical problems that you or they had before the cover started.

Pregnancy and childbirth

We provide cover under this policy if something unexpected happens. In particular, we provide cover under section A for injuries to the body or illness that was not expected. We do not consider pregnancy or childbirth to be an illness or injury. To be clear, we only provide cover under sections A and D of this policy, for claims that come from complications of pregnancy and childbirth. Please make sure you read the definition of 'Complications of pregnancy and childbirth' in the 'Definitions' section.

Excesses

Under each section of this insurance you may have to pay the first part of any claim, called an excess. This will apply to each person claiming, and to each incident and to each section of the policy which a claim is made under. This amount is shown in the table of benefits on page 1.

Dangerous activities

You may not be covered when you take part in certain sports or activities if there is a high risk you will be injured. Please see pages 12, 13 and 14 of this booklet, which detail those dangerous or sporting activities that are covered at no extra premium under this policy (and do not need to be declared), as well as those which need to be declared and which you need to pay an extra premium for.

'Cooling-off' period

If this cover is not suitable for you and you want to cancel your policy, you must write (either by e-mail or letter, which you can post or fax to the number below) to Virgin Travel Insurance within 14 days of buying your policy or the date you receive your policy.

Virgin Travel Insurance will refund all the premiums you have paid within 30 days of the date you write to them to ask to cancel the policy subject to the following conditions.

For all single trip policies that have an end date within one month of the date of purchase, there will be no cancellation cooling off period applicable and no refund will be payable on these policies.

If you are a single-trip policyholder whose cover ends more than one month after the date of purchase, Virgin Travel Insurance will not refund your premium if you have travelled or made a claim before you asked to cancel the policy.

If you are an annual multi-trip policyholder and you have travelled or made a claim before you asked to cancel the policy, Virgin Travel Insurance will only refund part of the premium.

To get a refund, please contact us by writing to:

Customer Service Department
Virgin Travel Insurance
PO Box 5927
Warrior Square
Southend-on-Sea
Essex
SS1 9HU
Fax: 0844 888 3933
Email: customer.services@travel.virginmoney.com

Law

This insurance will be governed by the law of England and Wales,

unless we agree otherwise.

Conditions, exclusions and warranties

Conditions and exclusions will apply to individual sections of your policy, while general exclusions, conditions and warranties will apply to the whole of your policy.

Property claims

We pay these claims based on the value of the goods at the time you lose them, and not on a new-for-old or replacement-cost basis, unless otherwise stated in your policy.

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 should check your policy. If you plan on taking expensive items with you, we suggest you insure them separately under a household all risks policy.

Reasonable care

You need to take all reasonable care to protect yourself and your belongings.

If you have any questions

If you have any doubts about the cover we provide or you would like more information, please contact customer services on 0207 748 0656 or email customer.services@travel.virginmoney.com

Medical and other emergencies

We will provide immediate help if you are ill or injured outside the country you live in (or the final country of destination if a one-way trip). They provide a 24-hour emergency service 365 days a year, and you can contact them on:

Emergency phone number: +44 (0)207 748 8908

Emergency fax number: +353 91 501619

When you contact us, you will need to say where you bought the policy from and give the following information.

- Your name and address
- Your policy number shown on your validation certificate
- Your phone number abroad
- Your dates of outward and return travel

Hospital treatment abroad

If you go into hospital abroad and you are likely to be in hospital for more than 24 hours, someone must contact us for you immediately. If they do not, we may provide no cover or reduce the amount we pay for medical expenses. If you receive medical treatment abroad as an outpatient, you should pay the hospital or clinic and claim back your medical expenses from Virgin Travel Insurance Claims when you return to the United Kingdom, the Channel Islands or the Republic of Ireland, unless your outpatient treatment is likely to cost more than £500, in which case you must contact us immediately.

Returning early to your home country

If you have to return to your home country under section A (Medical and other expenses) or section D (Cancelling and cutting short your holiday) and we have not agreed this, we will not provide cover and we may reduce the amount we pay for your return to your home country (or final country of a one-way trip).

Note to all insured people, treating doctors and hospitals

This is not a private medical insurance. If you need any medical treatment, you must tell us immediately or we may not guarantee medical expenses. If you need any medical treatment, you must allow us or our representatives to see all of your

medical records and information.

Definitions

Wherever the following words or phrases appear in this policy, they will always have the meanings shown under them.

Business associate

Any person who works at your place of business and who, if you were both away from work at the same time, would prevent the business from running properly.

Children

Dependent children, adopted or fostered children who are aged under 18 and are either in full time education or living with the policyholder.

Close relative or relative

Husband, wife, civil partner or partner, common-law partner (as long as they have lived together for six months or more), parent, parent-in-law, step-parent, legal guardian, children (including legally-adopted children, stepchildren and daughter and son-in-laws), sibling (including step-siblings and sister and brother-in-laws), grandparent, grandchild and a fiance or fiancée of any insured person.

Civil partner

A civil partner is someone who has entered into a formal agreement with the insured person (known as a 'civil partnership') as a same sex partner so that they have the same legal status as a married couple.

Complications of pregnancy and childbirth

In this policy 'complications of pregnancy and childbirth' will only include the following:

- Toxaemia (toxins in the blood)
- Gestational hypertension (high blood pressure arising as a result of pregnancy)
- Pre-eclampsia (where you develop high blood pressure, carry abnormal fluid and have protein in your urine during the second half of pregnancy)
- Ectopic pregnancy (a pregnancy that develops outside of the uterus)
- Molar pregnancy or hydatidiform mole (a pregnancy in which a tumour develops from the placental tissue)
- Post-partum haemorrhage (excessive bleeding following childbirth)
- Retained placenta membrane (part or all of the placenta is left behind in the uterus after delivery)
- Placental abruption (part or all of the placenta separates from the wall of the uterus)
- Hyperemesis gravidarum (excessive vomiting as a result of pregnancy)
- Placenta praevia (when the placenta is in the lower part of the uterus and covers part or all of the cervix)
- Stillbirth
- Miscarriage
- Emergency Caesarean section
- A termination needed for medical reasons
- Premature birth more than 8 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date.

Family

A person and their husband, wife or partner (as long as they have lived together for six months or more) and their dependent, adopted or fostered children who are aged under 18 and are either in full-time education or living with them.

Home Country

The country you normally live in. (Please note that for the purposes of this insurance the UK is defined as one country of residence. The Channel Islands are considered a separate country of residence.)

Manual labour

Work involving physical labour, for example, but not limited to, construction, installation and assembly. This does not include bar and restaurant staff, music and singing, or fruit picking (not involving machinery).

Cover for Manual labour 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 Liability is excluded. In the event of an injury occurring as a result of voluntary labour, the Policy Excess under Section A (Medical and other expenses) will be increased to £250 and application of Excess Waiver will not delete this increased excess.

Mobile phones and mobile phone accessories

All devices which the manufacturer describes as a mobile phone, cell phone or smart phone. This includes Blackberrys and iPhones. The main function, as described by the manufacturer is for mobile telephone calls and texting although it may also include other functions such as a camera, music player, emailing, games, net browsing and so on. Mobile phone accessories are any items designed to work in conjunction with a mobile phone - for example, covers, chargers and headphones.

Motorcycle accessories

Panniers, divvy boxes and padlocks.

Motor vehicle accessories

Wheels, hubcaps, radio and CD players, CD multi-changers, in-car televisions and DVD players, tools, keys, alarms and satellite navigation equipment.

Pair or set of items

A pair of items that are similar or used together, for example, a pair of earrings.

Search and rescue costs

Costs charged to you by a government, regulated authority or private organisation connected with finding and rescuing an individual. This does not include medical evacuation costs (by the most appropriate transport) as a result of a medical emergency which is covered under section A (Medical and other expenses).

Unattended

When you cannot see and are not close enough to your property or vehicle to prevent unauthorised interference or theft of your property or vehicle.

United Kingdom (UK)

England, Scotland, Wales, Northern Ireland and the Isle of Man. For the purpose of this insurance the UK does not include the Channel Islands.

Validation certificate

The document showing the names and other details of all the people insured under this insurance. The validation certificate proves you have the cover shown in this document.

Valuables

Photographic, audio, video and electrical equipment (including CDs, DVDs, video and audio tapes and electronic games), MP3 players, games consoles, personal organisers, computer equipment, binoculars, antiques, jewellery, watches, furs, leather goods, animal skins, silks, precious stones and items made of or containing gold, silver or precious metals, hearing aids, sports and leisure equipment and musical instruments.

War

War, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalist, political, racial, religious or other goals.

We, us, our

Mapfre Asistencia Compania Internacional de Seguros y Reaseguros Sociedad Anonima. 5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS.

Winter sports (see the table for dangerous activities on pages 12, 13 and 14 for details of cover)

Skiing and snowboarding, off-piste skiing and snowboarding except in areas considered to be unsafe by resort management, recreational ski and snowboard racing, monoskiing, cross-country skiing, snowmobiling, tobogganing, glacier walking or trekking up to 6,000 metres, cat skiing and ice skating.

Winter sports equipment

Skis, poles, ski boots and bindings, ski helmets, snowboards, snowboard boots and bindings, or ice skates.

You, your

Each insured person named on the validation certificate issued with this document. Each person must have lived in the UK, the Channel Islands, the Isle of Man or Republic of Ireland for at least six of the last 12 months and have paid the appropriate premium.

Trip

Cover under section D - Cancelling and cutting short your holiday starts at the time that you book the trip or pay the insurance premium, whichever is later. If you have arranged an annual multi-trip policy, cover under section D starts at the time that you book the trip or the start date shown on your validation certificate, whichever is later (provided you have paid the extra premium for cover to be available for cancelling and cutting short your holiday).

Your holiday or journey starts when you leave your usual place of residence or business (whichever is later) or from the start date shown on your validation certificate, whichever is later. The end of your trip is defined as the date that you return to your place of residence or business (whichever is the earlier) or at the end of the period shown on your validation certificate, whichever is earlier.

Cover cannot start more than 24 hours before the booked departure time or end more than 24 hours after your return. Cover cannot start after you have left your home country.

Single trip

A single return holiday or journey of up to 31 days beginning and ending in your home country. By paying an extra premium your policy can include cover for winter sports. Cover is provided for holidays within your home country if you have booked accommodation for two or more nights in a row.

Annual multi-trip

This gives you cover to travel as many times as you like during any one period of insurance, as long as no single trip lasts longer than 31 days. By paying an extra premium your policy can include cover for up to 10 days for winter sports. Cover is provided for holidays within your home country if you have booked accommodation for two or more nights in a row.

Special note

Please remember that it does not matter how long you buy cover for, it ends when you return to your home country.

Geographical areas

Area 1: Your home country, England, Scotland, Wales, Northern Ireland and the Isle of Man

Area 2: Europe, including countries west of the Ural Mountains, the Azores, Canary Islands, the Channel Islands, Iceland, Madeira and countries bordering the Mediterranean Sea (except Algeria, Israel, Jordan, Lebanon and Libya)

Area 3: Worldwide, not including USA and Canada

Area 4: Australia and New Zealand

Area 5: Worldwide, including USA and Canada

Important claims information

Medical claims

If you receive medical treatment for an injury or illness, you must get a medical certificate showing the nature of the injury or sickness together with any bills which you have paid. If you go into hospital abroad and you are likely to be in hospital for more than 24 hours, someone must contact us for you immediately.

Claims for loss or damage to money, personal belongings and so on

You must tell the relevant transport company about any delay, loss, theft or damage to personal belongings if they are being carried by any airline or transport company. You must also get a property irregularity report (PIR). If you do not tell the airline or transport company within three days of the event, we may not be able to pay your claim. You must report immediately any loss or theft of money, or loss or theft of personal belongings, to the police (and hotel management if this applies). You must also get an official written report from the police, airline, transport company and so on. If you do not tell the police (and hotel management if this applies) within 24 hours of the event, we may not be able to pay your claim.

Claims for cancelling your trip

You must notify the carrier or travel agent immediately if you know the trip is to be cancelled, to minimise your loss as far as possible. If you fail to notify the carrier or travel agent as soon as you find out that you have to cancel the trip, our liability shall be restricted to the cancellation charges that would have applied had failure not occurred.

Our rights

We can, at any time, do the following:

Take over the defence or settlement of any claim.

Try to recover expenses or compensation from any other person or people involved (third parties) at any time in your name or in the name of anyone else claiming under this policy. If you claim for illness or injury, contact any healthcare specialist who has treated you for up to three years before the claim, and have full access to your medical records.

Additionally any items which become the subject of a claim for damage must be retained for the insurer's inspection and shall be forwarded to their Agents upon request at your or your legal personal representative's expense. All such items shall become the property of the insurer following final settlement of the claim.

Rights of third parties

A person or company who is not covered by this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to insist on any term of this policy being applied. This does not affect any right or remedy of a third party that exists or is available under this Act.

General

You must register any claim to Virgin Travel Insurance Claims within 31 days of your trip ending. If you do not, we may not be able to pay your claim. If you need to make a claim, please send a brief description of your claim to:

Virgin Travel Insurance Claims
PO Box 5927
Warrior Square
Southend-on-Sea
Essex
SS1 9HU
Phone: 0207 748 0655
Fax no: 0844 888 3238
Email: claims@travel.virginmoney.com

Virgin Travel Insurance Claims are open Monday to Friday from 9am until 5pm, and will send you a claim form as soon as you tell them about your claim.

To help us prevent fraudulent claims, we store your personal details on computer and we may transfer them to a centralised system. We keep this information according to the rules of the Data Protection Act.

Customer service

Virgin Travel Insurance do everything possible to make sure that you receive a high standard of service. If you are not satisfied with the service that you receive for sales-related matters, please write to:

The Customer Relations Manager
Virgin Travel Insurance
PO Box 5927
Warrior Square
Southend-on-Sea
Essex
SS1 9HU
Phone: 0844 888 3935
Email: customer.services@travel.virginmoney.com

If you have a complaint about a claim please write to:

The Customer Relations Manager
Virgin Travel Insurance Claims
PO Box 5927
Warrior Square
Southend-on-Sea
Essex
SS1 9HU
Phone: 0844 888 3935
Email: customer.services@travel.virginmoney.com

If you are still not satisfied with the way in which we have handled your complaint, you may refer the matter to the Financial Ombudsman Service who will investigate your complaint.

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
Phone: 0845 080 1800
Email: complaint.info@financial-ombudsman.org.uk

Financial Services Compensation Scheme

Insure & Go Insurance Services Ltd is covered by the Financial Services Compensation Scheme (FSCS). You may be able to get

money from the scheme if we cannot meet our financial responsibilities.

Mapfre Asistencia is covered under the Financial Services Compensation Scheme. This provides compensation in case any of its members are unable, in specified circumstances, to meet any valid claims under their policies. 90% of the claim will be met with no upper limit. Compensation is only available to commercial customers in limited circumstances.

You can get more information by visiting the FSCS's website at www.fscs.org.uk or by writing to:

Financial Services Compensation Scheme
7th Floor Lloyds Chambers
Portsofen Street
London
E1 8BN

The insurance

General conditions

The following conditions apply to this insurance.

1. You must have lived in your home country for at least six of the last 12 months before you bought or renewed your policy.
2. You must tell Virgin Travel Insurance if you know about anything which may affect their decision to accept your insurance (for example, if you planning to take part in a dangerous activity). If you are not sure whether to tell Virgin Travel Insurance, tell them anyway.
3. You must act in a reasonable way to look after yourself and your property.
4. You must take all reasonable steps to get back any lost or stolen articles, and you must help the authorities in their efforts to catch and prosecute any guilty people.
5. You must take all reasonable steps to avoid or reduce any loss which may mean that you have to make a claim under this insurance.
6. You must keep to all the conditions and endorsements of this insurance. If you do not, we may not pay your claim.
7. You must help us get back any money that we have paid from anyone or from other insurers (including the Benefits Agency) by giving us all the details we need and by filling in any forms.
8. If you try to make a fraudulent claim, you may be prosecuted and we will not cover your claim and your policy may be cancelled.
9. You must give Virgin Travel Insurance Claims all the documents they need to deal with any claim. You will be responsible for any costs involved in doing this.
10. You must keep any articles which are damaged and send them to Virgin Travel Insurance Claims if they ask. You must pay any costs involved in doing this.
11. You must agree to have a medical examination if we ask. If you die, we are entitled to have a post-mortem examination.
12. You must pay us back, within one month of asking, any amounts that we have paid to you which are not covered by this insurance.

13. In the event of a valid claim you will allow us the use of any relevant travel documents you are not able to use because of the claim.
14. In the event of a valid claim under Section C1 you must at our request and at your cost send to us any damaged items we have paid for under the claim. If after payment of the claim your property is found and returned to you, you must at our request and your cost send the recovered items to us.
15. You must pay the appropriate premium for the full number of days comprising your planned trip. If you travel for more than the number of days for which you have paid for cover, you will not be covered after the last day for which you have paid.
16. We can, at any time, do the following:
 - Take over the defence or settlement of any claim.
 - Try to recover expenses or compensation from any other person or people involved (third parties) at any time in your name or in the name of anyone else claiming under this policy. If you claim for illness or injury, contact any healthcare specialist who has treated you for up to three years before the claim, and have full access to your medical records.

Additionally any items which become the subject of a claim for damage must be retained for the insurer's inspection and shall be forwarded to their Agent's upon request at your or your legal personal representative's expense. All such items shall become the property of the insurer following final settlement of the claim.
17. A person or company who is not covered by this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to insist on any term of this policy being applied. This does not affect any right or remedy of a third party that exists or is available under this Act.

General exclusions

We will not cover the following.

1. We will not be liable for claims arising from any person, including those not travelling, whose condition might give rise to a claim if the claim relates to a medical condition or any illness related to a medical condition which you were aware of before you took out this insurance.
We will also not be liable if any person, including those not travelling, whose condition might give rise to a claim and who:
 - is receiving or waiting for hospital investigation or treatment for any undiagnosed condition or set of symptoms;
 - is travelling against the advice of a medical practitioner or for the purpose of getting medical treatment abroad; or
 - has been given a terminal prognosis, which means your condition will lead to your eventual death.
2. Costs of phone calls or faxes, meals, taxi fares (except for taxi costs paid 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 the holiday, time share maintenance fees, holiday property bonds or points and any extra travel or accommodation costs (unless we authorised these or they are part of a valid claim under section A, section C2 or section D).
3. Any claim arising out of war, civil war, invasion, revolution or any similar event.
4. Loss or damage directly or indirectly caused by any government, public or local authority legally taking or damaging your property.
5. Any claim arising from civil riots or strikes or industrial action of any kind (except for strikes or industrial action which were not public knowledge when you booked your trip).
6. Loss of or damage to any property, or any loss, expense or liability arising from:
 - a ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
 - b the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
7. If at the time of loss, damage or liability arising under this insurance there is any other insurance covering the same loss, damage or liability, or under the EU travel directives you are able to get money from the airline you travelled with, we will only pay our share.
8. Loss, destruction or damage directly caused by pressure waves resulting from any aircraft or other flying object travelling at or above the speed of sound.
9. Any claim arising from you being in, entering or leaving any aircraft other than as a fare-paying passenger in a fully-licensed passenger-carrying aircraft.
10. We will not pay for any losses which are not directly covered by the terms and conditions of this policy. Examples of losses we will not pay for include loss of earnings. For example, if you are not able to return to work after injury or illness you suffered from while on a trip, and replacing locks if you lose your keys.
11. Any claim resulting from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to you.
12. Any claim arising or resulting from you being involved in any malicious, reckless, illegal or criminal act.
13. Motor racing or vehicle racing of any kind.
14. Any claim arising from you taking part in Winter sports (unless we provide cover as shown on your validation certificate and you have paid the appropriate premium).
15. Any dangerous activity (unless we have agreed in writing to cover the activity, as shown on an endorsement accompanying your validation certificate, and you have paid the appropriate premium).
16. Any claim arising from you travelling to a specific country or to an area where the Foreign and Commonwealth Office have advised against travel of any kind.
17. Any claim resulting from you doing manual labour in connection with your trade, business or profession, unless specifically approved by us.
18. Any claim arising or resulting from:
 - your suicide or attempted suicide; or
 - you injuring yourself deliberately or putting yourself in danger

- (unless you are trying to save a human life).
 - you fighting except in self-defence.
19. Any claim arising directly or indirectly from using alcohol or drugs (unless the drugs have been prescribed by a doctor) or you are affected by any sexually transmitted disease or condition.
 20. Any claim arising as a result of you failing to get the inoculations or vaccinations that you need.
 21. Any claim arising from you acting in a way which goes against the advice of a medical practitioner.
 22. Any search and rescue costs.
 23. Any loss or theft from unattended motor vehicles, unless the property was in a locked boot, a locked and covered luggage compartment of the vehicle or a secured lockable storage box forming part of your vehicle, and there is evidence of forced and violent entry to the vehicle.
 24. Any loss or theft from motor vehicles left unattended between 10pm and 8am.
 25. Any claim if you already have a more specific insurance covering this.
 26. Any claim relating to an incident which you were aware of at the time you took out this insurance and which could reasonably be expected to lead to a claim.
 27. For sections B to I inclusive, we will not pay for any claims, loss or expense of whatsoever nature arising directly or indirectly from the event(s) listed below if such event(s) causing such claims occurred before you left your home country: any 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 and the event leading to a claim happens before you leave the UK, Channel Islands or Republic of Ireland. We will not pay claims where a loss is caused by, results from or is connected to any action trying to control or prevent any of the above.
 28. Any claim arising or resulting from you riding a motorcycle with an engine over 125cc as either driver or passenger unless we have agreed in writing to cover the activity, as shown on an endorsement accompanying your validation certificate, and you have paid the appropriate premium.
 29. Any claim caused by you climbing, jumping or moving from one balcony to another regardless of the height of the balcony.

Sections of insurance

Section A - Medical and other expenses

Please note: This section does not apply if you become ill or are injured during trips within your home country, England, Scotland, Wales, Northern Ireland and the Isle of Man.

If you go into hospital, you must tell us immediately.

What you are covered for

We will pay up to the amount shown in the table of benefits for the following for necessary and reasonable costs as a result of you being unexpectedly injured or ill during your trip.

1. Emergency medical, surgical and hospital treatment and ambulance costs. (Emergency dental treatment is covered up

to £250 as long as it is to immediately relieve pain only.)

2. Up to £5,000 for either the cost of returning your body or ashes to your home country, or for the cost of a funeral in the country where you die if this is outside your home country.
3. Up to £1,000 for the cost of returning your body or ashes to your home if you die in your home country.
4. Extra accommodation (room only) and travel expenses to allow you to return to your home country if you cannot return as you originally booked, as long as we have approved this.
 - a. Extra accommodation (room only) for someone to stay with you and reasonable costs for travel home with you if this is necessary due to medical advice.
 - b. Or reasonable expenses for one relative or friend to travel from your home country to stay with you (room only costs) and travel home with you, if this is necessary due to medical advice.
5. We will pay to return you your home country if Mapfre Assistance think this is medically necessary, and they arrange this for you.

Please note: If, due to unexpected circumstances beyond your control which fall within the conditions of this cover, your holiday cannot be completed within the period of insurance outlined on your validation certificate, we will extend cover for up to 30 days at no extra cost.

Special exclusions which apply to section A

We will not cover the following.

1. The excess shown in the table of benefits on page 1.
2. Any treatment or surgery which we think is not immediately necessary and can wait until you return home. Our decision is final.
3. Any expenses for treatment or surgery carried out more than 12 months after the date of the incident which you are claiming for.
4. The extra cost of single or private-room accommodation unless it is medically necessary.
5. Any medical treatment that you receive because of a medical condition or any illness related to a medical condition which you knew about and which could reasonably be expected to lead to a claim. This applies to you, a relative, business associate or person you are travelling with, and any person you were depending on for the trip.
6. Any treatment or medication of any kind that you receive after you return to your home country.
7. Any extra costs after the time when, in our medical advisor's opinion, you are fit to be returned to your home country.
8. Any medical treatment that you receive after you have refused the offer of returning to your home country, when, in the opinion of our medical advisors, you are fit to travel.
9. Any claim that comes from pregnancy or childbirth, unless a qualified medical practitioner confirms that the claim comes from complications of pregnancy or childbirth.
10. The cost of any phone calls, other than the first call to us to tell us about the medical problem. The cost

of any taxi fares unless a taxi is being used instead of an ambulance. The cost of any food and drink expenses (unless these form part of your hospital costs if you are kept as an inpatient).

11. Costs in excess of £500 which have not been authorised by Mapfre Assistance in advance.
12. Any pre-planned or expected medical treatment or diagnostic procedure.
13. Any costs incurred by you when you are engaging in winter sports or dangerous activities unless you have paid the winter sports or dangerous activities premium.
14. Treatment or services provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre unless we have agreed that this is medically necessary.
15. Treatment for cosmetic purposes unless we have agreed that this treatment is necessary as the result of an accident covered under this policy.
16. Expenses incurred as a result of a tropical disease when you have not had the recommended inoculations and/or taken the recommended medication.

Please read the general conditions and exclusions.

Section B – Personal liability

What you are covered for

We will pay up to the amount shown in the table of benefits if you are legally liable for accidentally:

1. injuring someone; or
2. damaging or losing somebody else's property.

Special exclusions which apply to section B

We will not cover the following:

1. The excess shown in the table of benefits on page 1.
2. Any liability arising from an injury or loss or damage to property:
 - a owned by you, a member of your family or household or a person you employ; or
 - b in the care, custody or control of you or of your family or household or a person you employ.
3. Any liability, injury, loss or damage:
 - a to members of your family or household, or a person you employ;
 - b arising out of or in connection with your trade, profession or business;
 - c arising out of a contract you have entered into;
 - d arising out of you owning, possessing, using or living on any land or in buildings, except temporarily for the purposes of the trip; or
 - e arising out of you owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals (other than horses, domestic cats

or dogs), firearms or weapons (other than guns being used for sport).

- f that results from you infecting any other person with any sexually transmitted disease or condition.

Special conditions which apply to section B

It is a condition of the cover provided under this section that:

1. you must give Virgin Travel Insurance Claims notice of any cause for a legal claim against you as soon as you know about it, and send them any other documents relating to any claim;
2. you must help Virgin Travel Insurance Claims and give them all the information they need to allow them to take action on your behalf;
3. you must not negotiate, pay, settle, admit or deny any claim unless you get Virgin Travel Insurance Claims' permission in writing; and
4. we will have complete control over any legal representatives appointed and any proceedings, and we will be entitled to take over and carry out in your name your defence of any claim or to prosecute for our own benefit any claims for indemnity, damages or otherwise against anyone else.

Please read the general conditions and exclusions.

Section C – Personal belongings, baggage and money

(This section is only available if it has been shown on your validation certificate that cover applies.)

What you are covered for

We will pay up to the amount shown in the table of benefits on page 1 for the following:

C1 – Personal belongings and baggage

We will pay for the following

After taking off an amount for wear, tear and loss of value, we will replace or pay for an item that you own that you have lost or that has been damaged or stolen. There is a limit for each item, set or pair, and for valuables as set out in the table of benefits.

1. We will only pay up to the amount shown in the table of benefits for any cigarettes or alcohol lost, damaged or stolen.

C2 – Personal money

We will pay for the following

We will pay up to the amount shown in the table of benefits for the loss or theft of cash or traveller's cheques, if you can give us evidence that you owned them and evidence of their value (this includes receipts, bank statements and cash-withdrawal slips).

We will only pay up to the amount shown in the table of benefits for any money lost or stolen from a beach or side of a pool.

C3 – Passport and travel documents

We will pay for the following

We will pay up to the amount shown in the table of benefits for the cost of replacing the following.

- If your passport is lost or stolen during a trip (as long as this is outside the country you departed from), we will pay reasonable additional travel and accommodation expenses you are charged abroad to apply for a replacement passport.

- We do not cover the replacement cost of the passport itself
- Travel tickets
- Green Cards
- Visas
- Prepaid accommodation vouchers
- Prepaid car-hire vouchers
- Prepaid excursion vouchers that you lose or that are stolen or damaged during your trip

The total amount payable under this section for a claim relating to any or all of the items listed above is limited to the amount shown under the maximum sum insured for Section E3 in the table of benefits.

Special exclusions which apply to section C

We will not cover the following.

1. The excess shown in the table of benefits on page 1 (except for section C3).
2. Any loss or theft which you do not report to the police within 24 hours of discovering it and which you do not get a written police report for.
3. Any loss, theft, damage to baggage or personal belongings during a journey, unless you report this to the carrier and get a property irregularity report at the time of the loss. Any claims for loss, theft or damage must then be made to the airline within seven days. Any claim for delayed baggage must be made to the airline within 21 days of its return.
4. Any loss or theft of money or valuables left in an unattended motor vehicle at any time.
5. Fragile articles (including china, glass, sculpture and video equipment) or sports equipment that are broken while being used, unless they are transported by a carrier and the damage is due to a fire or other accident to the sea vessel, aircraft or vehicle they are being carried in.
6. Theft, loss of or damage to pedal cycles, motor vehicles and motor-vehicle accessories, motorcycles and motorcycle accessories, marine equipment and craft, household goods and winter sports equipment (unless you have paid the appropriate winter sports premium).
7. Mobile phones and mobile phone accessories, prepaid minutes you have not used, mobile rental charges or pre-payments (for example, a contract phone with free minutes and text messages), false teeth, bridgework, contact or corneal lenses, prescription sunglasses or spectacles, sunglasses, artificial limbs or perishable items (items that decay or rot and will not last for long, for example, food).
8. Theft, loss of or damage to stamps and documents (other than those specifically mentioned under section C3) or business goods or samples or business money.
9. Wear and tear, loss of value, mechanical or electrical breakdown or damage caused by cleaning, repairing or restoring, damage caused by leaking powder or fluid in your baggage.
10. Shortages due to mistakes or neglect, or variations in exchange rates or a fall in value.
11. If your belongings are delayed or held by any Customs or other officials legally taking your belongings.
12. Cash or passports that you do not carry with you on your person (unless they are held in a locked safety-deposit box).

13. Loss, theft or damage to valuables not carried in your hand baggage while you are travelling.
14. Any item, set or pair where you are not able to provide reasonable proof of ownership or value (for example, original receipts).
15. Property you leave unattended (other than in your locked accommodation).
16. Any claim for loss of jewellery (other than wedding rings) while swimming or taking part in dangerous activities.
17. Damage caused to suitcases, holdalls or similar carriers, unless you cannot use the damaged item.
18. Loss or theft of personal belongings or baggage while not in your control or while in the control of any person other than an airline or carrier.
19. Loss of a passport if you do not report the loss to the consular representative of your home country within 24 hours of discovering you have lost it and get a report confirming the date of loss and the date on which you received a replacement passport.
20. Traveller's cheques where the provider will replace losses without charge (other than a service charge).

Claims arising if your baggage is lost or damaged while in the custody of an airline should be directed to the airline concerned first. Any money due under this policy will be reduced by the amount of compensation received from the airline for the same event.

Please read the general conditions and exclusions.

Section D – Cancelling and cutting short your holiday (This section is only available if it has been shown on your validation certificate that cover applies.)

What you are covered for

If you have to cancel or cut short your trip because of one of the reasons listed below we will pay up to the amount shown in the table of benefits on page 1 for:

- travel and accommodation expenses that you have paid or have agreed to pay under a contract and which you cannot get back, including any local pre-paid excursions, tours or activities, if you have to cancel or cut short your trip;
- reasonable extra travel costs if you have to cut short your trip; as a result of the following:
 1. You dying, becoming seriously ill or being injured.
 2. The death, injury or serious illness of a relative, business associate or a person who you have booked to travel with, or a relative or friend living abroad who you plan to stay with.
 3. If you are called for jury service or as a witness (but not as an expert witness) or you are put in quarantine.
 4. An accident to a vehicle which you were planning to travel in which happens within seven days before the date you planned to leave which makes the vehicle unusable (this applies to self-drive holidays only).
 5. If you are a member of the armed forces or police, fire, nursing or ambulance services which results in you having to stay in your home country because of an emergency or you

being posted overseas unexpectedly.

6. If you are made redundant, as long as you are entitled to payment under the current redundancy payments law and that, at the time of booking your trip, you had no reason to believe that you would be made redundant.
7. If the police need you to stay in your home country after a fire, storm, flood or burglary at your home or place of business within 48 hours before the date you planned to leave.
8. If the police need you to return home to your home country after a fire, storm, flood or burglary at your home or place of business.
9. If you are prevented from travelling to your intended destination by government restrictions following an epidemic.
10. If you become pregnant after we have sold you this policy, and you will be more than 32 weeks pregnant at the start of, or during, your trip. Or, your doctor advises that you are not fit to travel because you are suffering from complications of pregnancy or childbirth.

If you will be more than 32 weeks pregnant at the start of, or during your trip and you still choose to travel, you may not claim for cutting short your trip unless as a result of the complications of pregnancy or childbirth.

Special exclusions which apply to section D

We will not cover the following:

1. The excess shown in the table of benefits on page 1.
2. You not wanting to travel.
3. Any extra costs resulting from you not telling the holiday company as soon as you know you have to cancel your holiday.
4. Cancelling or cutting short the trip because of a medical condition or any illness related to a medical condition which you knew about and which could reasonably be expected to lead to a claim. This applies to you, a relative, business associate or person you are travelling with, and any person you were depending on for the trip.
5. Any claim that comes from pregnancy or childbirth, except as provided for under the benefits in section A, unless a qualified medical practitioner confirms that the claim comes from the complications of pregnancy or childbirth.
6. The cost of your original return trip if this has already been paid and you need to cut short your journey.
7. The cost of returning to the original destination to complete your holiday or journey originally planned, and increased expenses related to further accommodation there.
8. If you have to cut short your trip and do not return to your home country.
9. You failing to get the passport or visas you need.
10. The cost of visas you need in connection with your trip.
11. Civil commotion, strikes, blockades, actions of government of any country or threat of any such event.

12. Airport taxes and associated administration fees included in the cost of your flights.
13. Claims arising from actual or planned strike or industrial action which was common knowledge at the time you booked the trip.
14. 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), unless the event is specifically covered by this policy. You should direct any claim in this case to the provider involved.
15. Compensation for any Airmiles or holiday points you used to pay for the trip in part or in full.
16. Any claim as a result of your passport or travel documents being lost or stolen.

Please note: We will work out claims for cutting short your holiday from the day you return to your home country, or the day you have to go into hospital as an inpatient to the day you are discharged. Your claim will be based solely on the number of complete days you have not used.

Special conditions which apply to section D

It is a condition of the cover provided under this section that:

1. you must get permission from us if you have to cut short your holiday and return early to your home country for an insured reason; and
2. we will only consider the unused expenses of a person who has taken out insurance cover with Virgin Travel Insurance.
3. if you cancel or cut short the trip due to unforeseen illness or injury you must provide a medical certificate from the treating General Practitioner stating that this prevented you from travelling.

Please read the general conditions and exclusions.

Winter sports cover

The following sections (sections E, F, G, H and I) only apply if you have paid the appropriate premium for winter sports cover.

Section E – Winter sports equipment

What you are covered for

We will pay up to the amount shown in the table of benefits for the following.

1. Accidental loss, theft or damage to skis, poles, ski boots and bindings, ski helmets, snowboards, snowboard boots and bindings or ice skates.

Please note

We will work out claims for winter sports equipment owned by you as follows:

Up to 12 months old – 90% of the purchase price
Up to 24 months old – 70% of the purchase price
Up to 36 months old – 50% of the purchase price
Up to 48 months old – 30% of the purchase price
Up to 60 months old – 20% of the purchase price
Over 60 months old – 0%

2. Accidental loss or theft to your lift pass. We will pay for the unused percentage of the cost of your lift pass based on its value at the time of the loss or theft.

Special exclusions which apply to section E

We will not cover the following:

1. The excess shown in the table of benefits on page 1.
2. Any loss or theft which you do not report to the police within 24 hours of discovering it and which you do not get a written police report for.
3. Any loss, theft of or damage to winter sports equipment during a journey, unless you report this to the carrier and get a property irregularity report at the time of the loss. Any claims for loss, theft or damage must then be made to the airline within seven days.
4. Winter sports equipment you have left unattended in a public place unless the claim relates to skis, poles or snowboards and you have taken all reasonable care to protect them by leaving them in a ski rack between 10am and 8pm.
5. Any loss or damage caused to winter sports equipment used by people who it was not designed for.

Special conditions which apply to section E

It is a condition of the cover provided under this section that:

1. you must bring any damaged winter sports equipment you own back to your home country for inspection; and
2. you must provide evidence that you owned the original lift pass and provide evidence of the replacement lift pass you bought in the resort to replace the one which was lost or stolen.

Claims arising if your winter sports equipment is lost or damaged while in the custody of an airline should be made to the airline concerned first. Any money due under this policy will be reduced by the amount of compensation received from the airline for the same event. Please read the general conditions and exclusions.

Section F - Ski hire

What you are covered for

We will pay up to the amount shown in the table of benefits for each full 24-hour period for the cost of hiring other skis, poles, ski boots and bindings, snowboards, snowboard boots and bindings or ice skates if:

1. the winter sports equipment that you own is lost or delayed during your trip for over 12 hours; or
2. the winter sports equipment that you own is lost, stolen or damaged during your trip.

Special exclusions which apply to section F

We will not cover the following:

1. Any loss or theft which you do not report to the police within 24 hours of discovering it and which you do not get a written police report for.
2. Any loss, theft of or damage to winter sports equipment during a journey, unless you report this to the carrier and get a property irregularity report at the time of the loss.
3. Winter sports equipment you have left unattended in a public place, unless the claim relates to skis, poles or snowboards and you have taken all reasonable care to protect them by leaving them in a ski rack between 10am and 8pm.
4. Any loss or damage caused to winter sports equipment used

by people who it was not designed for.

Special conditions which apply to section F

It is a condition of the cover provided under this section that:

1. you must bring any damaged winter sports equipment you own back to your home country for inspection.

Claims arising if your winter sports equipment is delayed while in the custody of an airline should be made to the airline concerned first. Any money due under this policy will be reduced by the amount of compensation received from the airline for the same event.

Please read the general conditions and exclusions.

Section G - Ski pack

What you are covered for

We will pay up to the amount shown in the table of benefits for a percentage of the cost of your ski pack (if you have already paid and can't get the money back) if you are ill or injured while you are on holiday and you are medically certified as being unable to use it. A ski pack includes ski school fees or ski instructor fees, hired skis, ski boots and bindings, snowboards, snowboard boots and bindings or ice skates, and the cost of any booked lift pass.

Please read the general conditions and exclusions.

Section H - Piste closure

(This section only applies between 1 December and 15 April for travel to the Northern hemisphere or between 1 May and 30 September for travel to the Southern hemisphere.)

What you are covered for

We will pay up to the amount shown in the table of benefits if, as a result of high winds, not enough, or too much, snow in your booked holiday resort, all lift systems are closed for more than 12 hours. We will pay for either:

1. the cost of transport to the nearest resort, up to the amount shown in the table of benefits for each full 24-hour period; or
2. up to the amount shown in the table of benefits for each full 24-hour period if you are not able to ski and there is no other ski resort available.

Special conditions which apply to section H

It is a condition of the cover provided under this section that:

1. you get a written statement from the management of the resort confirming the reason for the closure and how long it lasted; and
2. the holiday resort where you are staying is at least 1000 metres above sea level.

Please read the general conditions and exclusions.

Section I - Avalanche cover

What you are covered for

We will pay up to the amount shown in the table of benefits for reasonable extra travel and accommodation expenses that you need to pay if your booked outward or return journey is delayed for more than 12 hours from your scheduled arrival or departure time because of an avalanche.

Special exclusion which applies to section I

We will not cover the excess shown in the table of benefits on page 1.

Special condition which applies to section I

It is a condition of the cover provided under this section that you get

a written statement from the appropriate authority confirming the reason for the delay and how long it lasted.

Please read the general conditions and exclusions.

Dangerous activities (see page 2)

Please note

Any activity not listed in the following tables (or any of the below sports on a professional basis), which can be considered to be a dangerous activity, sport, pastime or employment (involving an increased risk of injury) will not be covered under the policy unless you tell Virgin Travel Insurance about it, and we accept it, at the

time you take out the policy in return for an extra premium or changes in cover. Any activities for which cover has been agreed (except those which you do not have to tell Virgin Travel Insurance about) will be outlined on an endorsement which accompanies your validation certificate.

Key to table

* Shows a winter sports activity. Cover will only apply if you have paid the appropriate winter sports premium and this is shown on your validation certificate.

Activity	Do I have to tell Virgin Travel Insurance?	Do I have to pay an extra premium?	Am I covered for personal liability?	Medical excess
Abseiling	no	no	no	standard
Amateur athletics	no	no	yes	standard
American football	yes	yes	no	£200
Archaeological digging	no	no	yes	standard
Archery	no	no	yes	standard
Assault course	yes	yes	no	£200
Badminton	no	no	yes	standard
Baseball	no	no	yes	standard
Basketball	no	no	yes	standard
Battle re-enactment	yes	yes	no	£200
Boxing training	no	no	no	standard
Breathing observation bubble diving (maximum depth 30 metres) under 14 days	yes	yes	no	standard
Bridge walking (supervised by a fully trained guide)	no	no	yes	standard
Bungee jumps (three jumps)	no	no	yes	standard
Camel or elephant riding or trekking	no	no	no	standard
Canoeing	no	no	no	standard
Canopy walking or tree-top walking	no	no	no	standard
Cascading	yes	yes	no	£400
* Cat skiing	no	no	yes	standard
Cave tubing or river tubing	no	no	yes	standard
Clay-pigeon shooting	no	no	no	standard
Coasteering	yes	yes	no	£400
Conservation or charity work (educational and environmental - working with hand tools only)	no	no	no	standard
Cricket	no	no	yes	standard
* Cross-country skiing	no	no	yes	standard
Cycle touring	no	no	no	standard
Cycling	no	no	yes	standard
Dragon boat racing	no	no	no	standard
Dune and wadi bashing	no	no	no	standard
Falconry	no	no	no	standard
Flying (piloting private or small aircraft or helicopter)	yes	yes	no	standard
Football	no	no	no	standard
* Glacier walking or trekking (over 2,000 metres but under 6,000 metres altitude)	no	no	no	standard
* Glacier walking or trekking (under 2,000 metres altitude)	no	no	yes	standard
Gliding	yes	yes	no	£200
Go-karting	no	no	no	standard
Golf	no	no	yes	standard
Gorge swinging or canyon swinging	yes	yes	no	£400
Gorge walking	yes	yes	no	£400

Activity	Do I have to tell Virgin Travel Insurance?	Do I have to pay an extra premium?	Am I covered for personal liability?	Medical excess
Hang-gliding	yes	yes	no	£400
High diving	yes	yes	no	£400
Hiking (over 2,000 metres but under 6,000 metres altitude)	no	no	no	standard
Hockey	no	no	no	standard
Horse jumping (not polo or hunting)	yes	yes	no	£400
Horse riding (not polo, hunting, jumping)	no	no	no	standard
Hot-air ballooning	no	no	no	standard
Husky sledge driving	no	no	yes	standard
Hydro speeding	yes	yes	no	£200
* Ice skating	no	no	yes	standard
Jet boating	no	no	no	standard
Jet skiing	no	no	no	standard
Jogging	no	no	yes	standard
Kayaking (not sea kayaking)	no	no	no	standard
Kite surfing (over land)	yes	yes	no	£200
Kite surfing (over water)	no	no	no	standard
Manual labour (at ground level, no machinery)	yes	yes	no	standard
Marathons	no	no	yes	standard
Martial arts (training only)	yes	yes	no	standard
Micro lighting	yes	yes	no	£400
* Mono skiing	no	no	yes	standard
Motorcycling (over 125cc - not racing)	yes	yes	no	£400
Motorcycling (under 125cc - not racing)	no	no	no	£200
Mountain biking (not including downhill racing and extreme terrain)	no	no	yes	standard
Mountain biking (including downhill racing and extreme terrain)	yes	yes	no	standard
Mountain boarding	yes	yes	no	£400
Mud buggying	no	no	no	standard
Netball	no	no	yes	standard
* Off-piste skiing	no	no	yes	standard
* Off-piste snowboarding	no	no	yes	standard
Orienteering	no	no	yes	standard
Ostrich riding or racing	yes	yes	no	£400
Paintballing (wearing eye protection)	no	no	no	standard
Parachuting	yes	yes	no	£200
Paragliding	yes	yes	no	£200
Parapenting	yes	yes	no	£200
Parasailing	no	no	yes	standard
Parascending (over land or snow)	yes	yes	no	£200
Parascending (over water)	no	no	yes	standard
Passenger (in private or small aircraft or helicopter)	no	no	no	standard
Quad biking	yes	yes	no	£400
Rambling	no	no	yes	standard
* Recreational ski or snowboard racing	no	no	yes	standard
Refereeing (amateur basis)	no	no	yes	standard
Rock climbing (not mountaineering)	yes	yes	no	£400
Rock scrambling	yes	yes	no	£400
Roller blading (inline skating and skateboarding)	no	no	yes	standard
Rowing	no	no	no	standard
Rugby	yes	yes	no	standard
Running (sprint and long distance)	no	no	yes	standard
Safari	no	no	yes	standard

Activity	Do I have to tell Virgin Travel Insurance?	Do I have to pay an extra premium?	Am I covered for personal liability?	Medical excess
Sand boarding	no	no	yes	standard
Sand yachting	yes	yes	no	£200
Scuba diving (qualified, maximum depth 30 metres) under 14 days	no	no	yes	standard
Scuba diving (qualified, maximum depth 40 metres) under 14 days	yes	yes	no	standard
Scuba diving (qualified, maximum depth 50 metres) under 14 days	yes	yes	no	£400
Scuba diving (unqualified, maximum depth 30 metres) under 14 days	yes	yes	no	standard
Sea canoeing	yes	yes	no	standard
Sea kayaking	yes	yes	no	standard
Shark diving (inside cage)	yes	yes	no	£200
* Skiing	no	no	yes	standard
Sky diving	yes	yes	no	£200
Sleigh rides (part of a Christmas experience trip to Northern Europe)	no	no	yes	standard
Snorkelling	no	no	yes	standard
* Snowboarding	no	no	yes	standard
* Snowmobiling	no	no	no	standard
Squash	no	no	yes	standard
Surfing	no	no	yes	standard
Swimming	no	no	yes	standard
Tall-ship crewing	yes	yes	no	£200
Target rifle shooting	no	no	no	standard
Tennis	no	no	yes	standard
* Tobogganing	no	no	yes	standard
Trekking (over 2,000 metres but under 6,000 metres altitude)	no	no	no	standard
Trekking (under 2,000 metres altitude)	no	no	yes	standard
Triathlons	no	no	yes	standard
Via ferrata	yes	yes	no	£400
Volleyball	no	no	yes	standard
Wake boarding	no	no	yes	standard
Water polo	no	no	yes	standard
Waterskiing	no	no	yes	standard
White or black water rafting (grades 1 to 4)	no	no	yes	standard
White or black water rafting (grades 5 to 6)	yes	yes	no	£200
Windsurfing and yachting (racing and crewing) inside territorial waters	no	no	no	standard
Yachting (racing or crew) outside territorial waters	yes	yes	no	£200
Zip lining	no	no	no	standard
Zorbing	yes	yes	yes	standard

NOTES:

Personal assistance services	+44 (0)207 748 8908
24-hour medical assistance	+44 (0)207 748 8908
Claims line	+44 (0)207 748 0655
Customer services	+44 (0)207 748 0656



Virgin Travel Insurance is promoted by Virgin Money Personal Financial Service Ltd, is arranged by Insure & Go Insurance Services Ltd, and underwritten by Mapfre Asistencia.

Virgin Money Personal Financial Service Ltd are authorised and regulated by the Financial Services Authority. Firm reference no: 179271.

Insure & Go Insurance Services Ltd are authorised and regulated by the Financial Services Authority. Firm reference no: 309572.

Mapfre Asistencia is authorised by Dirección General de Seguros and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request. Firm reference no: 203041.

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