



ADVANCE

TRAVEL INSURANCE 2008

Scheme No: AV/HIS/NJHTC/SGBP01/2008

This travel insurance is arranged for Gold Cover Insurance Services Ltd and associated agents and underwritten by AXA Insurance UK plc. Gold Cover Insurance Services Ltd is authorised and regulated by the Financial Services Authority. Reference No. 304018

Introduction

This is **Your** travel insurance policy. It contains details of cover, conditions and exclusions relating to each **Insured Person** and is the basis on which all claims will be settled. It is validated by the issue of the validation certificate or booking confirmation which must be attached to the policy.

In return for having accepted **Your** premium **We** will in the event of **Bodily Injury**, death, illness, disease, loss, theft, damage or other events happening within the **Period of Insurance** provide insurance in accordance with the operative sections of **Your** policy as referred to in **Your** validation certificate.

The validation certificate and any endorsements are all part of the policy. The information **You** have supplied forms part of the contract of insurance with **Us**. **Your** policy is evidence of that contract.

Residency

This policy is only available to **You** if **You** are permanently resident in the **United Kingdom** and are registered with a **Medical Practitioner** in the **United Kingdom**.

The Law applicable to this contract

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

Helplines

Please carry this policy and the Emergency Assistance helpline telephone number with **You** in case of an emergency.

Policy Information or Advice

If **You** would like more information or if **You** feel the insurance may not meet **Your** needs, please contact the Agent who sold you the policy or telephone the customer helpline on the number shown on **Your** validation certificate.

Underwriter

Benefits under this policy are underwritten by AXA Insurance UK plc, which is authorised and regulated by the Financial Services Authority in the **United Kingdom**. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Financial Services Compensation Scheme (FSCS)

AXA Insurance UK plc is covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event **You** may be entitled to compensation from the scheme. Compensation under the scheme for:

- Compulsory insurance is covered in full.
- Non-compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold.

Full details are available at www.FSCS.org.uk

Period of Cover

This document only constitutes a valid evidence of insurance when it is issued in conjunction with a validation certificate/invoice issued between 01/01/2008 and 31/12/2008 and for holidays or journeys commencing up to 31/12/2009.

Territorial Limits

- Area 1 The **United Kingdom**, Channel Islands, Isle of Man, Northern Ireland and Eire
- Area 2 The Continent of Europe west of the Ural Mountains including all countries with a Mediterranean coastline (except Algeria, Lebanon and Libya)
- Area 3 Australia and New Zealand
- Area 4 Worldwide (excluding The United States of America, Canada and the Caribbean)
- Area 5 Worldwide (including The United States of America, Canada and the Caribbean)

IMPORTANT CONDITIONS RELATING TO HEALTH

If **You** need to contact the healthline for confirmation of cover please telephone:-

CSA Healthline - 0844 826 2700

Say you are taking out a Gold Cover Advance policy

Medical Screening Lines Opening Hours:

Monday to Friday 9am to 5pm - Saturday 10am to 4pm

(excluding all Public and Bank Holidays)

Scheme No. AV/HIS/NJHTC/SGBP01/2008

Gold Cover Advance

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

1. It is a condition of this policy that **You** will not be covered under section A- Cancellation or **Curtailed** charges, section B — Emergency medical and other expenses, section C - Hospital benefit and section D — Personal accident for any claims arising directly or indirectly from:

a. At the time of taking out this policy:

i. Any **Medical Condition** **You** have, or have had, for which **You** are taking prescribed medication or are waiting to receive, or have received treatment (including surgery, tests or investigations) within the last 2 years unless **We** have agreed, in writing, via CSA Healthline to cover **You**.

If **You** have only one **Medical Condition** and this is one of those shown in the table of NO SCREEN CONDITIONS* on this page then this will be covered under the policy without the need to contact **Us**.

ii Any **Medical Condition** for which **You**, a **Close Relative** or a **Travelling Companion** have received a terminal prognosis.

iii Any **Medical Condition** for which **You**, a **Close Relative** or a **Travelling Companion** have not had a diagnosis.

iv Any **Medical Condition** for which **You**, a **Close Relative** or a **Travelling Companion** are on a waiting list for or have knowledge of the need for surgery, inpatient treatment or investigation at a hospital, clinic or nursing home.

v Any circumstances **You** are aware of that could reasonably be expected to give rise to a claim on this policy.

unless **You** have been given **Our** agreement via CSA Healthline.

b. **You** will also not be covered at any time for:

i Any **Medical Condition** **You** have in respect of which a **Medical Practitioner** has advised **You** not to travel or would have done so had **You** sought his/her advice.

ii Any **Medical Condition** for which **You** are travelling with the intention of obtaining medical treatment (including surgery or investigation) or advice outside of the **United Kingdom** or within the Channel Islands.

iii Any **Medical Condition** for which **You** are not taking the recommended treatment or prescribed medication as directed by a **Medical Practitioner**.

iv Pregnancy or childbirth where **You** are expected to give birth within eight weeks of the start of the **Trip**, during the **Trip** or within eight weeks of the end of the **Trip**.

You should also refer to the general exclusions on page 4

* NO SCREEN CONDITIONS (for which **You** do not have to contact **Us** if **You** only have one of these)

- Acid reflux
- Acne
- Allergy (requiring non prescriptive treatment only)
- Attention Deficit Hyperactivity Disorder (ADHD)
- Broken bones
- Cataracts
- Colds or influenza
- Dyspepsia
- Eczema
- Gout
- Hayfever
- Hypercholesterolaemia (high cholesterol)
- Hysterectomy (provided carried out more than 6 months ago)
- Irritable bowel Syndrome
- Menopause
- Migraine
- Psoriasis
- Tonsillitis
- Underactive thyroid
- Varicose Veins

Schedule of Benefits, Limits and Excesses

Section	Description	PREMIER cover Limit	Excess per insured	STANDARD cover Limit	Excess per insured	BACKPACKER cover Limit	Excess per insured
A	Cancellation/Curtailment	Up to £5,000	£40 (£25 Loss of deposit)	Up to £1500	£60 (£35 Loss of deposit)	Up to £1,000	£75 (£35 Loss of deposit)
B	Emergency Medical and other expenses Including emergency assistance services	Up to £7,000,000	£40 (Over 65 years £75)	Up to £3,500,000	£60 (Over 65 years £100)	Up to £2,500,000	£75
C	Hospital Benefit	£25 per day up to £200	N/A	£20 per day up to £160	N/A	£20 per day up to £200	N/A
D	Personal Accident Loss of limbs or sight Permanent Total Disablement Death benefit All benefits	Max Benefit £20,000 £20,000 (aged under 66 yrs) £20,000 (aged under 66 yrs) £10,000 (aged 18 to 65 yrs) £5,000 (aged under 18 or over 65 yrs) £5,000 (aged 66 yrs and over)	N/A	Max Benefit £10,000 £10,000 (aged under 66 yrs) £10,000 (aged under 66 yrs) £5,000 (aged 18 to 65 yrs) £3,000 (aged under 18 or over 65 yrs) £3,000 (aged 66 yrs and over)	N/A	Max Benefit £5,000 £5,000 (aged under 50 yrs) £5,000 (aged under 50 yrs) £5,000 (aged 18 to 49 yrs) Under 18 N/A	N/A
E	Baggage, Baggage Delay and Passport Single item limit Valuables limit in total Unreceipted items limit Unreceipted single item limit Passport Delayed Baggage	Up to £1,500 £250 £250 Up to £300 £50 Up to £250 Up to £250 (£50 per 24 hours)	£40 N/A	Up to £1000 £200 £200 Up to £300 £50 Up to £250 Up to £200 (£50 per 24 hours)	£60 N/A	Up to £1,000 £150 £150 Up to £300 £50 Up to £200 Up to £200 (£50 per 24 hours)	£75 N/A
F	Personal Money Cash Limit	Up to £500 £250 (aged under 19 £100)	£40	Up to £300 £200 (aged under 19 £100)	£60	Up to £300 £200 (aged under 19 £100)	£75
G	Personal Liability	Up to £2,000,000	£200	Up to £1,000,000	£250	Up to £1,000,000	£300
H	Delayed Departure	£25 per 12 hour period Up to £400	N/A	£15 per 12 hour period Up to £200	N/A	£20 per 12 hour period Up to £200	N/A
I	Holiday Abandonment	Up to £5,000	£40	Up to £1500	£60	Up to £1,000	£75
J	Missed Departure	Up to £1,000	£40	Up to £500	£60	Up to £500	£75
K	Catastrophe Cover	Up to £1,000	£40	Up to £500	£60	Up to £500	£75
L	Scheduled Airline Failure	Up to £2,000	£40	Up to £1,000	£60	Up to £1,000	£75
M	Third Party Supplier Insolvency	Up to £2,000	£40	Up to £2,000	£60	Up to £1,000	£75
N	Hijack	£100 per day up to £1,000	N/A	£50 per day up to £500	N/A	£50 per day up to £500	N/A
O	Overseas Legal Expenses/Assistance	Up to £20,000	£200	Up to £10,000	£250	Up to £5,000	£300
Wintersports cover available upon payment of an additional premium (maximum age criteria applies) and shown on validation certificate							
P1	Ski Equipment Owned Hired Single item limit Unreceipted items limit Unreceipted single item limit	Up to £500 Up to £500 £500 Up to £300 £50	£40	Up to £300 Up to £300 £300 Up to £300 £50	£60	Up to £300 Up to £300 £300 Up to £300 £50	£75
P2	Ski Hire	£50 per day up to £500	N/A	£30 per day up to £300	N/A	£30 per day up to £300	N/A
P3	Ski pack	£50 per day up to £500	N/A	£30 per day up to £300	N/A	£30 per day up to £300	N/A
P4	Piste Closure	£50 per day up to £500	N/A	£30 per day up to £300	N/A	£30 per day up to £300	N/A
P5	Delay due to Avalanche	Up to £500	£40	Up to £300	£60	Up to £300	£75
Business cover available upon payment of an additional premium and shown on validation certificate							
Q1	Business Equipment Single item limit Computer Equipment Single item limit Samples limit Unreceipted items limit Unreceipted single item limit Emergency Courier of Essential Business Equipment Delayed Business Equipment	Up to £1,500 £500 £1,000 £500 Up to £300 £50 Up to £500 £100 per day up to £300	£40 N/A N/A	Up to £750 £200 £500 £200 Up to £300 £50 Up to £200 £50 per day up to £200	£60 N/A N/A	NO COVER	N/A
Q2	Business Equipment Hire	£150 per day up to £750	N/A	£50 per day up to £300	N/A	NO COVER	N/A
Q3	Business Money Cash Limit	Up to £1,000 £500	£40	Up to £500 £200	£60	NO COVER	N/A
Golf Cover available upon payment of an additional premium and shown on validation certificate							
R1	Golf Equipment Single item limit Unreceipted items limit Unreceipted single item limit	Up to £1,500 £250 Up to £300 £50	£40	Up to £750 £200 Up to £300 £50	£60	NO COVER	N/A
R2	Golf Equipment Hire	£50 per day up to £400	N/A	£30 per day up to £200	N/A	NO COVER	N/A
R3	Non Refundable Golfing Fees	£75 per day up to £300	N/A	£50 per day up to £200	N/A	NO COVER	N/A
Wedding/Civil Partnership cover available upon payment of an additional premium and shown on validation certificate							
S	Wedding/Civil Partnership Cover Single item limit Wedding Ring limit Unreceipted items limit Unreceipted single item limit	Up to £1,500 £250 £300 Up to £300 £50	£40	Up to £750 £200 £200 Up to £300 £50	£60	NO COVER	N/A

Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this policy. For ease of reading the definitions are highlighted by the use of bold print and will start with a capital letter.

Baggage

- means luggage, clothing, personal effects, **Golf Equipment**, **Valuables** and other articles which belong to **You** (or for which **You** are legally responsible) which are worn, used or carried by **You** during any **Trip**.

Bodily Injury

- means an identifiable physical injury sustained by **You** caused by sudden, unexpected, external and visible means.

Injury as a result of **Your** unavoidable exposure to the elements shall be deemed to have been caused by **Bodily Injury**.

Business Equipment

- means items used by **You** in support of **Your** business activity including office equipment which is portable by design including, but not restricted to, personal computers, telephones and calculators.

Business Money

- means bank notes, currency, notes and coins in current use, travellers' and other cheques, travel tickets and credit/debit or charge cards all held for business purposes.

Business Trip

- means a **Trip** taken wholly or in part for business purposes but excluding manual work.

Cancellation Period

- means the 14 days following the date the policy is received as new business or the 14 days from the renewal date.

Close Business Associate

- means any person whose absence from business for one or more complete days at the same time as **Your** absence prevents the proper continuation of that business.

Close Relative

- means mother, father, sister, brother, wife, husband, partner/civil partner (who have co-habitated for at least 6 months), son, daughter (including fostered/adopted), grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step brother, step sister or legal guardian.

Curtailment / Curtail

- means abandoning the **Trip** by direct return to the **United Kingdom** or by attending a hospital abroad for in excess of 48 hours as an in-patient.

Excess

- where applicable the **Excess** is the first amount of each claim, per section, for each separate incident payable for each **Insured Person**.

Family Cover

- means **You** and **Your** husband/wife or partner/civil partner (who have co-habitated for at least 6 months) and any number of **Your** unmarried, dependent children (including fostered or adopted) under the age of 19 years. On an annual multi-**Trip** policy adults can travel independently but children must always travel with one of the adults named on the validation certificate.

Golf Equipment

- means golf clubs, golf balls, golf bag, golf shoes and non motorised golf trolley.

Hijack

- means the unlawful seizure or wrongful exercise of control of an aircraft or conveyance that **You** are travelling in as a passenger.

Home

- means **Your** normal place of residence in the **United Kingdom**.

Incidental Basis

- means happening on a casual or occasional basis.

Medical Condition

- means any disease, illness or injury.

Medical Practitioner

- means a registered practising member of the medical profession who is not related to **You** or any person with whom **You** are travelling.

Period of Insurance

- means if annual multi **Trip** cover is selected: the period for which **We** have accepted the premium as stated in the validation certificate. During this period any **Trip** not exceeding 31 days is covered. Under these policies section A- Cancellation cover shall be operative from the date stated on the validation certificate or the time of booking any **Trip** (whichever is the later) and terminates on commencement of any **Trip**.

- means if single **Trip** cover or Backpacker cover is selected: the period of the **Trip** and terminating upon its completion, but not in any case exceeding the period shown on the validation certificate. Under these policies section A – Cancellation cover shall be operative from the time **You** pay the premium and evidence of insurance is issued and will cease upon departure of **Your Trip** or in the event of cancellation claim on **Your** policy all remaining cover will cease for the planned **Trip**.

- means if one way **Trip** cover is selected the period of a single outward **Trip** (maximum 7 days) terminating upon its completion, but not in any case exceeding 48 hours after the time **You** first leave the immigration control of **Your** final destination country. Under these policies section A - Cancellation cover shall be operative from the time **You** pay the premium.

For all policy types; all other sections of the policy, whichever cover is selected, the insurance commences when **You** leave **Your Home** or in respect of a **Business Trip** **Your** place of business in the **United Kingdom** (whichever is the later) to commence the **Trip** and terminates at the time of **Your** return to **Your Home** or place of business in the **United Kingdom** (whichever is the earlier) on completion of the **Trip**.

The **Period of Insurance** is automatically extended for the period of the delay in the event that **Your** return to the **United Kingdom** is unavoidably delayed due to an event insured by this policy.

Personal Money

- means bank notes, currency notes and coins in current use, travellers' and other cheques, travel tickets, event and entertainment tickets, **United Kingdom** driving licence and credit/debit or charge cards all held for private purposes.

Public Transport

- means any publicly licensed aircraft, sea vessel, train or coach on which **You** are booked to travel.

Schedule of Benefits, Limits and Excesses

- means the details of cover as outlined on page 2 of this document.

Single Item

- means any one article pair or set of articles (including golf clubs) or collection which is used or worn together, except when the additional **Golf Equipment** section is purchased and shown in the validation certificate then the **Single Item** limit applies to each individual golf club and not the set as a whole.

Single Parent Cover

- means one adult and any number of his/her unmarried, dependent children, step children or foster children aged under 19, accompanying the parent insured on the same policy travelling on any **Trip** to the same destination.

Ski Equipment

- means skis (including bindings), ski boots, ski poles, snowboards (including bindings) and snowboard boots.

Sports Equipment

- means articles which are usually worn, carried or held in the course of participating in a recognised sport.

Terrorism

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

Travelling Companion

- means a person(s) with whom **You** have booked to travel on the same travel itinerary and without whom **Your** travel plans would be impossible.

Trip

- means any holiday, business or pleasure **Trip** or journey made by **You** within the area of travel shown in the validation certificate which begins and ends in the **United Kingdom** during the **Period of Insurance** unless the **Trip** is a one way **Trip** or journey as defined under **Period of Insurance**.

If annual multi **Trip** cover is selected any such **Trip** over 31 days as indicated in **Your** validation certificate is not insured and any **Trip** solely within the **United Kingdom** is only covered where **You** have pre - booked at least two nights accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee which is at least 50 miles from **Your Home** address. Each **Trip** under annual multi **Trip** cover is deemed to be a separate insurance, each being subject to the terms, definitions, exclusions and conditions contained in this policy.

Unattended

- means when **You** are not in full view of and not in a position to prevent unauthorised interference with **Your** property or vehicle.

United Kingdom

- means England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.

Valuables

- means jewellery, gold, silver, precious metal or precious or semi precious stone articles, watches, furs, leather goods, cameras, camcorders, photographic, audio, video, (including CD's, DVD's, tapes, films, cassettes, cartridges and headphones), computer games and associated equipment, telescopes and binoculars, portable DVD players, ipods, MP3 players.

We/Us/Our

- means AXA Insurance UK plc., Registered Office: 5 Old Broad Street, London, EC2N 1AD. Registered in England No. 78950

Winter Sports

- means guided cross country skiing (Nordic skiing), mono skiing, off piste skiing or snowboarding only when accompanied by a locally qualified guide, skiing, snowboarding, snowmobiling and snow sledging.

You/Your/Insured Person(s)

- means each person travelling on a **Trip** whose name appears in the validation certificate.

GENERAL CONDITIONS APPLICABLE TO THE WHOLE POLICY

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

1. Dual Insurance

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

2. Reasonable precautions

You must take and cause to be taken all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take and cause to be taken all practicable steps to safeguard **Your** property from loss or damage and to recover property lost or stolen.

3. Statutory Cancellation Rights

You may cancel this policy within 14 days of receipt of the policy documents (new business) or for annual policies the renewal date (the **Cancellation Period**) by writing to **Your** issuing agent at the address shown on **Your** validation certificate during the **Cancellation Period**. Any premium already paid will be refunded to **You** providing **You** have not travelled, no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. The policy will be cancelled with effect from its date of issue.

Cancellation Outside The Statutory Period

You may cancel this policy at any time after the **Cancellation Period** by writing to **Your** issuing agent at the address shown on **Your** validation certificate. If **You** cancel after the **Cancellation Period** no premium refund will be made.

We reserve the right to cancel the policy by providing 21 days notice by registered post to **You** last known address. No refund of premium will be made.

Non payment of premium

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

4. Maximum Age Limit

In respect of single **Trip** cover, cover is only available for **Insured Persons** who are up to and including age 84 years at the time the validation certificate is issued.

In respect of annual multi **Trip** cover, cover is only available for **Insured Persons** who are up to and including age 69 years at the time the validation certificate is issued.

In respect of Backpacker cover, cover is only available for **Insured Persons** who are up to and including age 49 years at the time the validation certificate is issued.

In respect of **Winter Sports** cover, cover is only available for **Insured Persons** who are up to and including age 70 years at the time the validation certificate is issued.

CLAIMS CONDITIONS

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

1. Claims

You must notify **Us** preferably by phone at the address given below, depending on the type of claim:

All Claims except Legal expenses:

Claims Settlement Agencies Limited

308 - 314 London Road, Hadleigh, Benfleet, Essex SS7 2DD Tel: 0844 826 2644

Legal expenses only:

Stones Solicitors, Linacre House, Southernhay Gardens, Exeter EX1 1UG Tel: 0797 626 5211

The notification must be made within 31 days or as soon as possible thereafter following any **Bodily Injury**, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may give rise to a claim under this policy. When contacting the claims department, please quote Ref: **AV/HIS/NJHTC/SGBPV01/2008** and have the following information to hand:

- Name of **Your** policy and where it was purchased
- Policy number
- Resort and country visited
- Value of claim
- Brief circumstances
- Travel dates
- Incident date

Failure to have the above information to hand may result in **Your** claim being delayed.

You must also inform **Us** if **You** are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to **Us** without delay. **You** or anyone acting on **Your** behalf must not negotiate admit or repudiate any claim without **Our** written consent. **You** or **Your** legal representatives must supply at **Your** own expense all information, evidence, details of household insurance and medical certificates as required by **Us**. **We** reserve the right to require **You** to undergo an independent medical examination at **Our** expense. **We** may also request and will pay for a post-mortem examination.

You must retain any property which is damaged, and, if requested, send it to **Us** at **Your** own expense. If **We** pay a claim for the full value of the property and it is subsequently recovered or there is any salvage then it will become **Our** property. **We** may refuse to reimburse **You** for any expenses for which **You** cannot provide receipts or bills.

2. Subrogation

We are entitled to take over and conduct in **Your** name the defence and settlement of any legal action. **We** may also take proceedings at **Our** own expense and for **Our** own benefit, but in **Your** name, to recover any payment **We** have made under this policy to anyone else.

3. Fraud

You must not act in a fraudulent manner.

If **You** or anyone acting for **You**:

- Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect or
- Make a statement in support of a claim knowing the statement to be false in any respect or
- Submit a document in support of a claim knowing the document to be forged or false in any respect or
- Make a claim in respect of any loss or damage caused by **Your** wilful act or with **Your** connivance.

Then

- We** shall not pay the claim.
- We** shall not pay any other claim which has been or will be made under the policy.
- We** may at **Our** option declare the policy void.
- We** shall be entitled to recover from **You** the amount of any claim already paid under the policy.
- We** shall not make any return of premium.
- We** may inform the police of the circumstances.

4. Disclosure of Information

In the unfortunate event that **You** need to make a claim then **We** will need to disclose information to any other party involved in the claim. This may include:

- Third parties involved with the claim, their insurer, solicitor or representative
- Medical teams, the police or other investigators
- Our** claims handlers or other agents involved in dealing with **Your** claim

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THE POLICY

We will not pay for claims arising directly or indirectly from:

- War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **Terrorism**, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under section B — Emergency medical and other expenses, section C — Hospital benefit and section D — Personal accident unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **Trip**.
- Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
- Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- The failure or fear of failure or inability of any equipment or any computer programme, whether or not **You** own it, to recognise or to interpret correctly or process any date as its true calendar date, or to continue to function correctly beyond that date.
- Your** pursuit of **Winter Sports** unless the appropriate additional premium has been paid and sections P1, P2, P3, P4 and P5 are shown as operative in **Your** validation certificate. However, even if **Winter Sports** cover is included **You** are still not covered for the following activities: Off piste skiing unless accompanied by a locally qualified guide, skiing against local authoritative warning or advice, ski stunting, free-style skiing, ice hockey, bobbing, tobogganing, heli-skiing, ski acrobatics, ski flying, ski jumping, ski mountaineering, ski racing, snowscouting, snow biking, snowcat skiing, snow carting or the use of bob sleighs, luges or skeletons.
- Your** engagement in or practice of: manual work in connection with a profession, business or trade, flying except as a fare paying passenger in a fully-licensed passenger-carrying aircraft, the use of motorised vehicles unless an applicable current **United Kingdom** driving licence is held permitting the use of such vehicles in the **United Kingdom** and the country visited and a crash helmet is worn, professional entertaining, professional sports, racing (other than on foot), motor rallies and motor competitions.
- Your** participation in or practice of any other sport or activity unless:
 - shown as covered without charge in the grade 1 list on page 5 or
 - shown as operative in **Your** validation certificate.

8. **Your** wilfully, self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, alcohol abuse, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a **Medical Practitioner**, but not for the treatment of drug addiction), self-exposure to needless peril (except in an attempt to save human life).

9. **Your** own unlawful action or any criminal proceedings against **You**.

10. Consequential loss of any kind (for example the replacement of locks following loss of keys).

11. Operational duties of a member of the Armed Forces other than claims arising from authorised leave being cancelled due to operational reasons as provided for under sub section 4 of section A - Cancellation or **Curtailed** charges.

12. **Your** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign & Commonwealth Office or the World Health Organisation has advised the public not to travel.

13. Loss of enjoyment

EMERGENCY AND MEDICAL SERVICE

**Contact the Emergency Assistance Service on
+ 44 (0) 845 601 6454**

**Scheme No. AV/HIS/NJHTC/SGBPV01/2008
Gold Cover Advance**

In the event of **Your Bodily Injury** or **Illness** which may lead to in-patient hospital treatment or before any arrangements are made for repatriation or in the event of **Curtailed** necessitating **Your** early return **Home** or in the event of **You** incurring in-patient medical expenses, **You** must contact the Emergency Assistance Service. The service is available to **You** and operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation and authorisation of medical expenses. If this is not possible because the condition requires immediate emergency treatment **You** must contact the Emergency Assistance Service as soon as possible. Private medical treatment is not covered unless authorised specifically by the Emergency Assistance Service.

Medical assistance abroad

The Emergency Assistance Service has the medical expertise, contacts and facilities to help should **You** be injured in an accident or fall ill. The Emergency Assistance Service will also arrange transport **Home** when this is considered to be medically necessary or when **You** have notice of serious illness or death of a **Close Relative at Home**.

Payment for medical treatment abroad

If **You** are admitted to a hospital/clinic while abroad, the Emergency Assistance Service will arrange for medical expenses covered by the policy to be paid direct to the hospital/clinic. To take advantage of this benefit someone must contact the Emergency Assistance Service for **You** as soon as possible.

For out-patient treatment, **You** should pay the hospital/clinic yourself and claim back medical expenses from **Us** on **Your return Home**. Beware of requests for **You** to sign for excessive treatment or charges. If in doubt regarding any such requests, please call the Emergency Assistance Service for guidance.

Reciprocal Health Agreements

EU, EEA or Switzerland

If **You** are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland **You** are strongly advised to obtain a European Health Insurance Card (EHIC) application from **Your** local Post Office. **You** can also apply either online through www.dh.gov.uk/travellers or by telephoning 0845 606 2030. This will entitle **You** to benefit from the reciprocal health care arrangements which exist between countries within the EU/EEA or Switzerland.

In the event of liability being accepted for a medical expense which has been reduced by the use of a European Health Insurance Card, **We** will not apply the deduction of **Excess** under section B - Emergency medical and other expenses.

Australia

If **You** require medical treatment in Australia **You** must enrol with a local MEDICARE office. **You** do not need to enrol on arrival but **You** must do this after the first occasion **You** receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found in the Health advice for Travellers booklet available from **Your** local Post Office. Alternatively please call the Emergency Assistance Service for guidance.

If **You** are admitted to hospital contact must be made with the Emergency Assistance Service as soon as possible and their authority obtained in respect of any treatment NOT available under MEDICARE.

**Contact the Emergency Assistance Service on telephone number:
+ 44 (0) 845 601 6454**

HAZARDOUS ACTIVITIES

Hazardous Activities - Grade 1 - No Additional Charge

You are covered under section D - Personal accident and section B - Emergency medical and other expenses for the following activities automatically, provided that the activity is on an **Incidental** basis **You** do not need to contact **Your** issuing agent

Archery (amateur)
 Badminton (amateur)
 Baseball (amateur)
 Basketball (amateur)
 Beach games
 Bungee jump (1)
 Camel / Elephant Riding
 Canoeing (Up to Grade 3)
 Clay pigeon shooting
 Cricket (amateur)
 Cycling (Other than specified)
 Dinghy sailing
 Fell walking
 Fencing
 Fishing
 Football (amateur)
 GAA Football (amateur)
 Golf (amateur)
 Hiking (under 2,000 meters altitude)
 Hockey (amateur)
 Horse riding (up to 7 days)
 Jet boating
 Jet ski-ing
 Jogging
 Manual Work (Bar and restaurant, waitress, waiter, chalet, maids, au pair and nanny's and Occasional light manual work including retail work and fruit picking but excluding the use of power tools and machinery)
 Marathon running (amateur)
 Motorcycling up to 50cc (wearing a crash helmet – no racing)
 Netball (amateur)
 Non manual work (Including professional administrative or clerical duties only)
 Orienteering
 Outwardbound pursuits
 Paintballing
 Parascending / Parasailing (over water)
 Pony trekking
 Racquetball
 Rambling (under 2,000 metres altitude)
 River canoeing up to Grade 3
 Roller skating
 Roller blading
 Rounders
 Rowing
 Running-sprint/long distance (amateur)
 Safari (UK organised)
 Sail boarding
 Sailing within territorial waters
 Scuba diving* down to 30 metres if qualified and not diving alone or accompanied by a qualified instructor (see notes below),
 Skate boarding
 Snorkelling
 Squash (amateur)
 Surfing (amateur, under 14 days)
 Tennis (amateur)
 Tour operator safari
 Track events
 Trekking (under 2,000 metres altitude)
 Volleyball (amateur)
 War games
 Water polo (amateur)
 Water ski-ing (amateur)
 Windsurfing (amateur)
 Yachting (racing/crewing inside territorial waters)

*Scuba diving - scuba diving to the following depths. Provided **You** are diving under the direction of an accredited dive marshal, instructor or guide.

Alternatively, if qualified, within the guidelines of the relevant diving or training agency or organization and not diving alone:

PADI Open Water -18 metres
 PADI Advanced Open Water -30 metres
 BSAC Ocean Diver -20 metres
 BSAC Sports Diver -30 metres*
 BSAC Dive Leader -30 metres*

We must agree with any equivalent qualification. If **You** do not hold a qualification, **We** will only cover **You** to dive to a depth of 18 metres.

You will not be covered under this policy if **You** travel by air within 24 hours of participating in scuba diving.

* For the purposes of diving under Hazardous Activities Grade 1

Hazardous Activities - Grade 2

You can be covered under Section B - Emergency Medical Expenses and Section D - Personal Accident sections for the following activities provided that the activity is on an **Incidental** basis (unless stated otherwise below) and subject to an additional premium being paid and shown on the validation certificate.

Section B	Section D	Section G
Medical Excess Increased to £320	Personal Accident Sum insured reduced by 50%	Personal Liability Cover is Excluded

Boxing Training (no contact)
 Bungee Jump (up to 3 additional)
 Black water rafting (Grade 1 to 4) Life jacket and Helmet must be worn
 Camel / Elephant Riding / Trekking (non **Incidental**)
 Cycle Touring
 Go Karting (Specific use)
 Horse riding (no Polo, Hunting, Jumping)
 Hot Air Ballooning (non **Incidental**)
 Hurling (amateur)
 Jet Skiing (non **Incidental**)
 Martial Arts (Training only)
 Mountain Biking
 Parascending / Parasailing (over water, non **Incidental**)
 Rambling/Trekking between 2,000m and 4,000m
 Safari (non-UK organised)
 Scuba Diving* non **Incidental**/down to 50m if qualified and not diving alone or accompanied by a qualified instructor (see notes below)
 Sea Canoeing
 Sea Fishing (non **Incidental**)
 Surfing (amateur)
 Triathlon
 White water rafting - Grades (1-4)
 Waterskiing/ Windsurfing / Snorkelling (non **Incidental**)

*Scuba diving - scuba diving to the following depths. Provided **You** are diving under the direction of an accredited dive marshal, instructor or guide.

Alternatively, if qualified, within the guidelines of the relevant diving or training agency or organization and not diving alone:

PADI Open Water- 18 metres
 PADI Advanced Open Water - 30 metres
 BSAC Ocean Diver -20 metres
 BSAC Sports Diver -35 metres*
 BSAC Dive Leader -50 metres*

We must agree with any equivalent qualification. If **You** do not hold a qualification, **We** will only cover **You** to dive to a depth of 18 metres.

You will not be covered under this policy if **You** travel by air within 24 hours of participating in scuba diving.

* For the purposes of diving under Hazardous Activities Grade 2.

Hazardous Activities - Grade 3

You can be covered under Section B - Emergency Medical Expenses and Section D - Personal Accident sections for the following activities provided that the activity is on an **Incidental** basis (unless stated otherwise below) and subject to an additional premium being paid and shown on the validation certificate.

Section B	Section D	Section G
Medical Excess Increased to £650	Personal Accident Sum insured reduced by 50%	Personal Liability Cover is Excluded

Abseiling
 American Football (amateur)
 Gliding
 Kayaking
 Motorcycling with a full UK motorcycle licence and wearing a crash helmet (over 50cc - no racing)
 Paragliding
 Rugby (amateur competition)
 Sand Yachting
 Tandem Skydive (up to 2 jumps maximum)
 Yachting (racing / crewing) - outside territorial waters

Hazardous Activities - Grade 4

You can be covered under Section B - Emergency Medical Expenses and Section D - Personal Accident sections for the following activities provided that the activity is on an **Incidental** basis (unless stated otherwise below) and subject to an additional premium being paid and shown on the validation certificate.

Section B	Section D	Section G
Medical Excess Increased to £650	Personal Accident Sum insured reduced by 50%	Personal Liability Cover is Excluded

Canyoning
 Hand Gliding
 High Diving under 5m (amateur, excluding cliff diving)
 Horse Jumping (no Polo, Hunting)
 Kite Surfing
 Micro Lighting
 Parascending / Parasailing (over land, non **Incidental**)
 Rock Climbing (under 2,000m)
 Rock Scrambling (under 4,000m)

SECTION A – CANCELLATION OR CURTAILMENT CHARGES

What is covered

We will pay **You** up to the amount shown in the **Schedule of Benefits** for any irrecoverable unused travel and accommodation costs (including excursions up to £100 and timeshare management charges up to £500 per week) and other pre-paid charges which **You** have paid or are contracted to pay together with any reasonable additional travel expenses incurred if:

- a) Cancellation of the **Trip** is necessary and unavoidable; or
- b) the **Trip** is **Curtailed** before completion

as a result of any of the following events occurring:

1. The death, **Bodily Injury** or illness of:
 - a) **You**
 - b) **Your Travelling Companion**
 - c) any person with whom **You** have arranged to reside temporarily
 - d) **Your Close Relative**
 - e) a **Close Business Associate**.
2. Compulsory quarantine, jury service attendance or being called as a witness at a Court of Law of **You** or **Your Travelling Companion**.
3. Redundancy (which qualifies for payment under current **United Kingdom** redundancy payment legislation and at the time of booking the **Trip** there was no reason to believe anyone would be made redundant) of **You** or **Your Travelling Companion**.
4. **You** or **Your Travelling Companion** are a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **Your/their** authorised leave cancelled for operational reasons, provided that such Cancellation or **Curtailment** could not reasonably have been expected at the time this insurance is purchased by **You**.

5. The Police requesting **You** to remain at or return to **Your Home** due to serious damage to **Your Home** caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.

Special conditions relating to claims

1. **You** must obtain a medical certificate from a **Medical Practitioner** and prior approval of the Emergency Assistance Service to confirm the necessity to return **Home** prior to **Curtailment** of the **Trip** due to death, **Bodily Injury** or illness.
2. If **You** fail to notify the travel agent, tour operator or provider of transport/accommodation 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.
3. If **You** cancel the **Trip** due to:
 - a) Stress, anxiety, depression or any other mental or nervous disorder that **You** are suffering from **You** must provide a medical certificate from a consultant specialising in the relevant field
 - b) Any other illness or a **Bodily Injury** **You** must provide a medical certificate from a **Medical Practitioner**

Stating that this necessarily prevented **You** from travelling

4. **You** must obtain a letter of confirmation from **Your** timeshare management company confirming that **You** were unable to Spacebank or re-let **Your** timeshare and the dates applicable.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
2. The cost of Airport Departure Duty where separately identified.
3. Any claims arising directly or indirectly from:
 - a) Redundancy caused by or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy or where a warning or notification of redundancy was given prior to the date this insurance is purchased by **You** or the time of booking any **Trip** (whichever is the earlier).
 - b) Circumstances known to **You** prior to the date this insurance is purchased by **You** or the time of booking any **Trip** (whichever is the earlier) which could reasonably have been expected to give rise to Cancellation or **Curtailment** of the **Trip**.
4. Travel tickets paid for using any airline mileage reward scheme, for example Air Miles.
5. **Your** failure to obtain the required passport or visa.
6. Claims where **You** were able to spacebank or re-let **Your** timeshare accommodation during the 12 month period immediately following **Your** planned holiday date.
7. Anything mentioned in the general exclusions on page 4.

SECTION B – EMERGENCY MEDICAL AND OTHER EXPENSES

What is covered

We will pay **You** up to the amount shown in the **Schedule of Benefits** for the following expenses which are necessarily incurred as a result of **You** suffering **Bodily Injury** or illness and/or compulsory quarantine:

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred:
 - a) outside the **United Kingdom** or
 - b) within the Channel Islands.
2. Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to a limit of £200 incurred:
 - a) outside the **United Kingdom** or
 - b) within the Channel Islands.
3. In the event of **Your** death outside the **United Kingdom** the reasonable additional cost of funeral expenses abroad up to a maximum of £1,500 plus the reasonable cost of conveying **Your** ashes to **Your Home**, or the additional costs of returning **Your** body to **Your Home**.
4. Reasonable additional transport (economy class) or accommodation expenses incurred, up to the standard of **Your** original booking, if it is medically necessary for **You** to stay beyond **Your** scheduled return date.

This includes, with the prior authorisation of the Emergency Assistance Service, reasonable additional transport or accommodation expenses for a friend, **Close Relative** or **Travelling Companion** to remain with **You** or travel to **You** from the **United Kingdom** or escort **You** and additional travel expenses to return **You** to **Your Home** if **You** are unable to use the return ticket.

5. With the prior authorisation of the Emergency Assistance Service, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate **You** to **Your Home** if it is medically necessary. Repatriation expenses will be in respect only of the identical class of travel utilised on the outward journey unless the Emergency Assistance Service agree otherwise.

Special conditions relating to claims

1. **You** must give notice as soon as possible to the Emergency Assistance Service or **Us** of any **Bodily Injury** or illness which necessitates **Your** admittance to hospital as an in-patient or before any arrangements are made for **Your** repatriation.
2. In the event of **Your Bodily Injury** or illness **We** reserve the right to relocate **You** from one hospital to another and arrange for **Your** repatriation to the **United Kingdom** at any time during the **Trip**. **We** will do this if in the opinion of the **Medical Practitioner** in attendance or the Emergency Assistance Service **You** can be moved safely and / or travel safely to the **United Kingdom** to continue treatment.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
2. Any claims arising directly or indirectly in respect of:
 - a) The costs of telephone calls other than calls to the Emergency Assistance Service and notifying them of the problem for which **You** are able to provide a receipt or other evidence to show the cost of the call and the number telephoned.
 - b) The cost of treatment or surgery, including exploratory tests, which are not directly related to the **Bodily Injury** or illness which necessitated **Your** admittance into hospital.
 - c) Any expenses which are not usual, reasonable or customary to treat **Your Bodily Injury** or illness.
 - d) Any form of treatment or surgery which in the opinion of the **Medical Practitioner** in attendance and the Emergency Assistance Service can be delayed until **Your** return to the **United Kingdom**.
 - e) Expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside the **United Kingdom**.
 - f) Additional costs arising from single or private room accommodation.
 - g) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by the Emergency Assistance Service.
 - h) Any expenses incurred after **You** have returned to the **United Kingdom**.
 - i) Expenses incurred as a result of a tropical disease where **You** have not had the recommended inoculations and/or taken the recommended medication.
 - j) **Your** decision not to be repatriated after the date when in the opinion of the Emergency Assistance Service it is safe to do so.
3. Anything mentioned in the general exclusions on page 4.

SECTION C – HOSPITAL BENEFIT

What is covered

We will pay **You** up to the amount as shown in the **Schedule of Benefits** for every complete 24 hours **You** have to stay in hospital as an in-patient:

- a) outside the **United Kingdom** or
- b) within the Channel Islands

as a result of **Bodily Injury** or illness **You** sustain. **We** will pay the amount as shown in the **Schedule of Benefits** in addition to any amount payable under section B - Emergency medical and other expenses.

1. **You** must give notice as soon as possible to the Emergency Assistance Service or **Us** of any **Bodily Injury** or illness which necessitates **Your** admittance to hospital as an in-patient.

What is not covered

1. Any claims arising directly or indirectly from:
 - a) Any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the **Bodily Injury** or illness which necessitated **Your** admittance into hospital.
 - b) Hospitalisation relating to any form of treatment or surgery which in the opinion of the **Medical Practitioner** in attendance and the Emergency Assistance Service can be delayed reasonably until **Your** return to the **United Kingdom**.
 - c) Any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
 - d) Hospitalisation as a result of a tropical disease where **You** have not had the recommended inoculations and/or taken the recommended medication.
 - e) Any additional period of hospitalisation following **Your** decision not to be repatriated after the date when in the opinion of the Emergency Assistance Service it is safe to do so.
2. Anything mentioned in the general exclusions on page 4.

SECTION D – PERSONAL ACCIDENT

Special Definitions (*which are shown in Italics*)

Loss of limb

- means loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of sight

- means total and irrecoverable loss of sight.

What is covered

We will pay one of the benefits as shown in the **Schedule of Benefits** if **You** sustain **Bodily Injury** which shall solely and independently of any other cause, result within two years in **Your** death, *Loss of limb*, *Loss of sight* or Permanent Total Disablement

Special conditions relating to claims

1. **Our Medical Practitioner** may examine **You** as often as they deem necessary in the event of a claim.

Provisions

1. Benefit is not payable to **You**:

- a) Under more than one of the items shown in the **Schedule of Benefits**.
- b) Under Permanent Total Disablement until 24 continuous calendar months after the date **You** sustain **Bodily Injury**.
- c) Under Permanent Total Disablement if **You** are able or may be able to carry out any gainful employment or gainful occupation.

What is not covered

1. Anything mentioned in the general exclusions on page 4

SECTION E – BAGGAGE, BAGGAGE DELAY AND PASSPORT

What is covered

1. **We** will pay **You** up to the amount as shown in the **Schedule of Benefits** for the accidental loss of, theft of or damage to **Baggage**. The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Baggage**).

The maximum **We** will pay for the following items is:

- a) for any **Single Item** as shown in the **Schedule of Benefits**. The maximum payment for any **Single Item** for which an original receipt, proof of purchase or insurance valuation (obtained prior to loss) is not supplied is £50 subject to a maximum of £300 for all such items.
- b) the total for all **Valuables** is as shown in the **Schedule of Benefits**.

2. **We** will also pay **You** up to the amounts as shown in the **Schedule of Benefits** for:

- a) the emergency replacement of clothing, medication and toiletries if the **Baggage** is temporarily lost in transit during the outward journey and not returned to **You** within 24 hours, provided written confirmation is obtained and sent to **Us** from the carrier, confirming the number of hours the **Baggage** was delayed. If the loss is permanent the amount paid will be deducted from the final amount to be paid under this section.
- b) reasonable additional travel and accommodation expenses incurred necessarily abroad to obtain a replacement of **Your** lost or stolen passport.

Special conditions relating to claims

1. **You** must report to the local Police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Baggage**.

2. If **Baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Baggage** is lost, stolen or damaged whilst in the care of an airline **You** must

- a) obtain a Property Irregularity Report from the airline.
- b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
- c) retain all travel tickets and tags for submission if a claim is to be made under this policy.

3. **You** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help **You** to substantiate **Your** claim.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.

2. Loss, theft of or damage to **Valuables** or **Your** passport left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.

3. Loss, theft of or damage to **Baggage** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:

- a) overnight between 9p.m. and 8 a.m. (local time) or
- b) at any time between 8a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot, locked in the vehicle and covered from view and there is evidence of forced entry which is confirmed by a police report.

4. Loss or damage due to delay, confiscation or detention by customs or other authority.

5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, mobile telephones or telecommunications equipment of any kind, deeds, manuscripts, securities, perishable goods, surfboards/sailboards, bicycles, marine equipment or craft or any related equipment or fittings of any kind, **Ski Equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).

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

7. Loss or damage due to breakage of **Sports Equipment** or damage to sports clothing whilst in use.

8. Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other items used in connection with **Your** business, trade, profession or occupation.

9. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.

10. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Baggage**.

11. Claims arising from loss or theft from **Your** accommodation unless there is evidence of forced entry which is confirmed by a police report.

12. Claims arising for **Personal Money**.

13. Anything mentioned in the general exclusions on page 4.

SECTION F – PERSONAL MONEY

What is covered

We will pay **You** up to the amounts shown in the **Schedule of Benefits** for the accidental loss of, theft of or damage to **Personal Money**.

The maximum **We** will pay for the following items is:

- a) For cash (bank notes, currency notes and coins) is as shown in the **Schedule of Benefits**.
- b) If **You** are under the age of 19, for cash (bank notes currency notes and coins) is as shown in the **Schedule of Benefits**.
- c) For all other **Personal Money** is as shown in the **Schedule of Benefits**.

Special conditions relating to claims

1. **You** must report to the local Police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Personal Money**. A holiday representative report is not sufficient.

2. Receipts for items lost, stolen or damaged including foreign currency exchange receipts showing the amount must be retained as these will be required to substantiate **Your** claim.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
2. Loss, theft of or damage to **Personal Money** left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
3. Loss, theft of or damage to travellers' cheques if **You** have not complied with the issuers' conditions or where the issuer provides a replacement service.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
6. Anything mentioned in the general exclusions on page 4.

SECTION G – PERSONAL LIABILITY

What is covered

We will pay **You** up to the amount shown in the **Schedule of Benefits** (inclusive of legal costs and expenses) against any amount **You** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause in respect of accidental:

1. **Bodily Injury**, death, illness or disease to any person who is not in **Your** employment or who is not a **Close Relative, Travelling Companion** or member of **Your** household.
2. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of **You, Your Travelling Companion** a **Close Relative**, anyone in **Your** employment or any member of **Your** household other than any temporary holiday accommodation occupied (but not owned) by **You**.

Special conditions relating to claims

1. **You** must give **Us** written notice as soon as possible of any incident, which may give rise to a claim.
2. **You** must forward every letter, writ, summons and process to **Us** as soon as **You** receive it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **Our** written consent.
4. **We** will be entitled if **We** so desire to take over and conduct in **Your** name the defence of any claims for indemnity or damages or otherwise against any third party. **We** shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **You** shall give **Us** all necessary information and assistance which **We** may require.
5. In the event of **Your** death, **Your** legal representative(s) will have the protection of this cover provided that such representative(s) comply(ies) with the terms and conditions outlined in this policy.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
2. Compensation or legal costs arising directly or indirectly from:
 - a) Liability which has been assumed by **You** under agreement unless the liability would have attached in the absence of such agreement.
 - b) Pursuit of any business, trade, profession or occupation or the supply of goods or services.
 - c) Ownership possession or use of vehicles, aircraft or watercraft (other than surfboards or manually propelled rowboats, punts or canoes and where the appropriate **Golf Equipment** premium has been paid, golf buggies whilst in use on a golf course).
 - d) The transmission of any communicable disease or virus.
 - e) Ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation where **We** will not pay for the **Excess** as detailed in the **Schedule of Benefits, Limits and Excesses** for each and every claim arising from the same incident).
3. Anything mentioned in the general exclusions on page 4.

SECTION H – DELAYED DEPARTURE

What is covered

If departure of the scheduled **Public Transport** on which **You** are booked to travel is delayed at the final departure point from or to the **United Kingdom** for at least 12 hours from the scheduled time of departure due to:

- a) strike or
- b) industrial action or
- c) adverse weather conditions or
- d) mechanical breakdown of or a technical fault occurring in the scheduled **Public Transport** on which **You** are booked to travel

We will pay **You**:

1. up to the amount shown in the **Schedule of Benefits** for the first full 12 consecutive hours delay, followed by the subsequent amount shown in the **Schedule of Benefits** for each full 12 hours delay thereafter up to a maximum as shown in the **Schedule of Benefits**.

You may claim under only one of the following sections: section H — Delayed departure, section I - Holiday abandonment or section J — Missed departure for the same event.

Special conditions relating to claims

1. **You** must check in according to the itinerary supplied to **You**.
2. **You** must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
3. **You** must comply with the terms of contract of the travel agent, tour operator or provider of transport.

What is not covered

1. Claims arising directly or indirectly from:
 - a) Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by **You** or the date **Your Trip** was booked, whichever is the later.
 - b) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
2. Anything mentioned in the general exclusions on page 4.

SECTION I – HOLIDAY ABANDONMENT

What is covered

If departure of the scheduled **Public Transport** on which **You** are booked to travel is delayed at the final departure point from or to the **United Kingdom** for at least 24 hours from the scheduled time of departure due to:

- a) strike or
- b) industrial action or
- c) adverse weather conditions or
- d) mechanical breakdown of or a technical fault occurring in the scheduled **Public Transport** on which **You** are booked to travel

We will pay **You**:

1. Up to the amount as shown in the **Schedule of Benefits** for any irrecoverable unused travel and accommodation costs and other pre-paid charges which **You** have paid or are contracted to pay if after a minimum 24 hours has elapsed, **You** choose to cancel **Your Trip**.

You may claim under only one of the following sections: section H — Delayed departure, section I — Holiday abandonment or section J — Missed departure for the same event.

Special conditions relating to claims

1. **You** must check in according to the itinerary supplied to **You**.
2. **You** must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
3. **You** must comply with the terms of contract of the travel agent, tour operator or provider of transport.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
2. Claims arising directly or indirectly from:
 - a) Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by **You** or the date **Your Trip** was booked whichever is the later.
 - b) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
3. Anything mentioned in the general exclusions on page 4.

SECTION J – MISSED DEPARTURE

What is covered

We will pay **You** up to the amount as shown in the **Schedule of Benefits** for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **Your** overseas destination or returning to the **United Kingdom** if **You** fail to arrive at the international departure point in time to board the scheduled **Public Transport** on which **You** are booked to travel on the initial international journey of the **Trip** as a result of:

1. the failure of scheduled **Public Transport** or
2. an accident to or breakdown of the vehicle in which **You** are travelling or
3. an accident or breakdown occurring ahead of **You** on a motorway or dual carriageway which causes an unexpected delay to the vehicle in which **You** are travelling or
4. strike, industrial action or adverse weather conditions.

You may claim under only one of the following sections: section H - Delayed departure, section I - Holiday abandonment or section J – Missed departure for the same event.

Special conditions relating to claims

1. In the event of a claim arising from any delay occurring on a motorway or dual carriage way **You** must obtain written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.
2. **You** must allow sufficient time for the scheduled **Public Transport** or other transport to arrive on schedule and to deliver **You** to the departure point.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
2. Claims arising directly or indirectly from:
 - a) Strike or industrial action or air traffic control delay existing or declared publicly by the date this insurance is purchased by **You** or the date **Your Trip** was booked, whichever is the later.
 - b) An accident to or breakdown of the vehicle in which **You** are travelling for which a professional repairers report is not provided.

c) Breakdown of any vehicle in which **You** are travelling if the vehicle is owned by **You** and has not been serviced properly and maintained in accordance with manufacturers instructions.

d) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.

3. Additional expenses where the scheduled **Public Transport** operator has offered reasonable alternative travel arrangements.

4. Anything mentioned in the general exclusions on page 4.

SECTION K – CATASTROPHE COVER

What is covered

We will pay **You** up to the amounts shown in the **Schedule of Benefits** in the event that the tour company is unable to assist and **You** are forced to move from the pre-booked accommodation as a result of fire, lightning, explosion, earthquake, storm, tempest, hurricane, flood, medical epidemic or local Government directive which is confirmed in writing by local or national authority for irrecoverable travel or accommodation costs necessarily incurred to continue with the **Trip** or, if the **Trip** cannot be continued for **You** return **Home**.

Special conditions relating to claims

You must obtain a report from local or national authority stating that it was not acceptable for **You** to remain in **Your** pre booked accommodation.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
2. Claims where the tour company is responsible.
3. Anything mentioned in the general exclusions on page 4.

SECTION L – SCHEDULED AIRLINE FAILURE

What is covered

We will pay **You** up to the amounts shown in the **Schedule of Benefits** for:

1. Irrecoverable sums paid in advance in the event of insolvency of the scheduled airline provider not forming part of an inclusive holiday prior to departure; or
2. In the event of insolvency of the scheduled airline after **Your** departure:
 - a) additional pro rata costs incurred by **You** in replacing that part of the flight arrangements to a similar standard to that originally booked; or
 - b) if **Curtailed** of the holiday is unavoidable, the cost of return flights **Home** to a similar standard to that originally booked.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
2. Scheduled flights not booked within the **United Kingdom**.
3. Scheduled flights not booked through a bonded travel agent or direct with a scheduled airline.
4. The financial failure of:
 - a) any scheduled airline in chapter 11 or national equivalent, or for which a threat of insolvency was public knowledge, at the date this insurance is purchased by **You** or the date **Your Trip** was booked whichever is the later;
 - b) any scheduled airline who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim); or
 - c) any travel agent, tour organiser, booking agent or consolidator with whom **You** have booked a scheduled flight.
5. Anything mentioned in the general exclusions on page 4.

SECTION M – THIRD PARTY SUPPLIER INSOLVENCY

What is covered

We will pay **You** up to the amounts shown in the **Schedule of Benefits** for:

1. Any irrecoverable unused costs and charges relating to third party companies that become insolvent within **Your** booking, such as accommodation providers, hotels, car hire, ferries, coaches, which **You** have paid or are contracted to pay.

You may claim only under section M – Third Party Supplier Insolvency or section A – Cancellation or **Curtailed** charges, not both.

Special conditions relating to claims

1. **You** must obtain written confirmation from the liquidator that the third party provider has become insolvent.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
2. Any costs incurred by **You** which are recoverable from the company providing the accommodation or for which **You** receive or are expected to receive compensation.
3. Any costs which **You** would have expected to pay during **Your Trip**.
4. Any costs recoverable from any company who is bonded or insured elsewhere.
5. Anything mentioned in the general exclusions on page 4.

SECTION N – HIJACK

What is covered

We will pay **You** up to the amounts shown in the **Schedule of Benefits** for every complete period of 24 hours in the event of **Hijack** of the transport on which **You** are travelling.

What is not covered

1. Any claim not substantiated by a written police report confirming the length and exact nature of the incident.
2. Anything mentioned in the general exclusions on page 4.

SECTION O – OVERSEAS LEGAL EXPENSES AND ASSISTANCE

What is covered

We will pay **You** up to the amount shown in the **Schedule of Benefits** for legal costs to pursue a civil action for compensation if someone else causes **You Bodily Injury**, illness or death.

Where there are two or more **Insured Person(s)** insured by this policy, then the maximum amount payable by **Us** for all such claims shall not exceed the amount shown in the **Schedule of Benefits**

Special conditions relating to claims

1. We shall have complete control over the legal case through agents **We** nominate, by appointing agents of **Our** choice on **Our** behalf with the expertise to pursue **Your** claim.
2. **You** must follow **Our** agent's advice and provide any information and assistance required within a reasonable timescale.
3. **You** must advise **Us** of any offers of settlement made by the negligent third party and **You** must not accept any such offer without **Our** consent.
4. **You** must not accept liability.
5. We will decide the point at which **Your** legal case cannot usefully be pursued further. After that no further claims can be made against **Us**.
6. We may include a claim for **Our** legal costs and other related expenses.
7. We may, at **Our** own expense, take proceedings in **Your** name to recover compensation from any third party in respect of any indemnity paid under this policy. **You** must give such assistance as **We** shall reasonably require and any amount recovered shall belong to **Us**.
8. If **You** or the appointed agents receive any compensation, **You** must repay **Us** any legal costs which **We** have paid up to the amount of the compensation.

What is not covered

We shall not be liable for:-

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
2. Any claim where in **Our** opinion there is insufficient prospect of success in obtaining reasonable compensation.
3. Legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, **Us**, AXA Assistance or their agents, N J Heritage Partnership Limited, someone **You** were travelling with, a person related to **You**, or another **Insured Person**.
4. Legal costs and expenses incurred prior to **Our** written acceptance of the case.
5. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
6. Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded on the condition that **Your** action is successful (for example a Contingency Fee Agreement).
7. Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement
8. Legal costs and expenses incurred if an action is brought in more than one country.
9. Any claim where in **Our** opinion the estimated amount of compensation payment is less than £1,000 for each **Insured Person**.
10. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
11. Costs of any Appeal.
12. Claims occurring within the **United Kingdom**.
13. Claims by **You** other than in **Your** private capacity.
14. Anything mentioned in the general exclusions on page 4.

Sections P1, P2, P3, P4 and P5 - Winter Sports (only operative if indicated in the validation certificate and You are aged under 70 years at the date the policy is purchased)

Cover in respect of sections P1, P2, P3, P4 and P5 only operates:

1. Under single **Trip** policies if the appropriate **Winter Sports** extension has been chosen and the appropriate additional premium has been paid and is shown on the validation certificate.
2. Under annual multi **Trip** policies for a period not exceeding 17 days in total in each **Period of Insurance**, if the appropriate **Winter Sports** extension has been chosen and the appropriate additional premium has been paid and is shown on the validation certificate.

SECTION P1 – SKI EQUIPMENT

What is covered

We will pay **You** up to the amount as shown in the **Schedule of Benefits** for the accidental loss of, theft of or damage to **Your** own **Ski Equipment**. The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Ski Equipment**).

The maximum **We** will pay for the following items is:

- a) for any **Single Item** as shown in the **Schedule of Benefits**. The maximum payment for any **Single Item** for which an original receipt, proof of purchase or insurance valuation (obtained prior to loss) is not supplied is £50 subject to a maximum of £300 for all such items.
- b) for owned **Ski Equipment** as shown in the **Schedule of Benefits**.
- c) for hired **Ski Equipment** as shown in the **Schedule of Benefits**.

Our liability for **Ski Equipment** hired by **You** shall be further limited to **Your** liability for such loss or damage.

Special conditions relating to claims

1. **You** must report to the local Police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Ski Equipment**.
2. For items damaged whilst on **Your Trip**, **You** must obtain an official report from a retailer confirming the item is damaged and beyond repair.
3. If **Ski Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Ski Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
4. **You** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help **You** to substantiate **Your** claim.

Special Note

Our liability for **Ski Equipment** owned by the **Insured Person** shall be further limited as follows:

Age of item		
Up to 1 year old	-	90% of purchase price
Up to 2 years old	-	70% of purchase price
Up to 3 years old	-	50% of purchase price
Up to 4 years old	-	30% of purchase price
Up to 5 years old	-	20% of purchase price
Over 5 years old	-	Nil payment

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
2. Loss, theft of or damage to **Ski Equipment** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:
 - a) overnight between 9 p.m and 8 a.m (local time) or
 - b) at any time between 8 a.m and 9 p.m (local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot or lockable ski rack, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.
3. Loss or damage due to delay, confiscation or detention by customs or other authority.
4. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
5. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Ski Equipment**.
6. Claims arising from loss or theft or damage of **Ski Equipment** carried on vehicle roof rack unless secured by a lockable ski rack.
7. Anything mentioned in the general exclusions on page 4.

SECTION P2 – SKI EQUIPMENT HIRE

What is covered

We will pay **You** up to the amount as shown in the **Schedule of Benefits** for each 24 hour period, for the cost of necessary hire of **Ski Equipment** following:

- a) loss or breakage of **Your Ski Equipment**; or
- b) the misdirection or delay in transit for at least 12 hours of **Your Ski Equipment**.

Special conditions relating to claims

1. **You** must report to the local police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of **Your Ski Equipment**.
2. For items damaged whilst on **Your Trip** **You** must obtain an official report from an appropriate Retailer.
3. If **Ski Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Ski Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
4. Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.

What is not covered

1. Loss, theft of or damage to **Ski Equipment** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:
 - a) overnight between 9 p.m. and 8 a.m. (local time) or
 - b) at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
2. Loss or damage due to delay, confiscation or detention by customs or other authority.
3. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
4. Anything mentioned in the general exclusions on page 4.

SECTION P3 – SKI PACK

What is covered

We will pay **You** up to the amount as shown in the **Schedule of Benefits** for:

- the unused portion of **Your** ski pack (ski school fees, lift passes and hired **Ski Equipment**) following **Your Bodily Injury** or illness.
- the unused portion of **Your** lift pass if lost.

Special conditions relating to claims

1. **You** must provide written confirmation from a **Medical Practitioner** that such **Bodily Injury** or illness prevented **You** from using **Your** ski pack.

What is not covered

1. Anything mentioned in the general exclusions on page 4.

SECTION P4 – PISTE CLOSURE

What is covered

We will pay **You** the amount shown in the **Schedule of Benefits** for every complete 24 hour period, up to the maximum shown in the **Schedule of Benefits** for the cost of transport to an alternative site if lack of snow conditions results in the closure of skiing facilities (excluding cross-country skiing) in **Your** resort and it is not possible to ski.

The cover only applies:

- To the resort which **You** have pre-booked for a period exceeding 12 hours and for so long as such conditions prevail at the resort, but not exceeding the pre-booked period of **Your Trip** and
- To **Trips** taken outside the **United Kingdom** during the published ski season for **Your** resort.

Special conditions relating to claims

1. **You** must obtain written confirmation from the resort management of the number of days skiing facilities were closed in **Your** resort and the reason for the closure.

What is not covered

1. Anything mentioned in the general exclusions on page 4.

SECTION P5 – DELAY DUE TO AVALANCHE

What is covered

If **Your** outward or return journey is delayed by at least 12 hours beyond the scheduled departure time as a direct result of an avalanche in **Your** pre-booked **Winter Sports** resort, **We** will pay **You** the amount shown in the **Schedule of Benefits** for additional travel and accommodation expenses.

You may claim under only one of the following sections: section J – Missed departure or section P5 – Delay due to avalanche.

Special conditions relating to claims

You must provide a report from the resort management substantiating **Your** claim.

What is not covered

- The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
- Anything mentioned in the general exclusions on page 4.

Sections Q1, Q2 and Q3 – Business cover (only operative if indicated in the validation certificate)

Cover in respect of sections Q1, Q2 and Q3 only operates:

Under single **Trip** policies and annual multi **Trip** policies if the appropriate business cover extension has been chosen and the appropriate additional premium has been paid and is shown on the validation certificate.

This extension to the policy provides the following modifications to the insurance specifically in respect of any **Business Trip** made by **You** during the **Period of Insurance**.

SECTION Q1 – BUSINESS EQUIPMENT

What is Covered

1. **We** will pay **You** up to the amount shown in the **Schedule of Benefits**, for accidental loss, theft or damage to **Your Business Equipment**.

The maximum **We** will pay for the following items is:

- For any **Single Item** as shown in the **Schedule of Benefits**.
- For computer equipment as shown in the **Schedule of Benefits**.
- For business samples as shown in the **Schedule of Benefits**.

The maximum payment for any **Single Item**, computer equipment or business samples for which an original receipt, proof of purchase or insurance valuation obtained prior to loss is not supplied is £50 subject to a maximum of £300 for all such items.

2. **We** will also pay **You** up to the amount shown in the **Schedule of Benefits** for:

- any emergency courier expenses **You** have incurred, in obtaining any **Business Equipment**, which is essential to **Your** intended business itinerary.
- the purchase of essential items, if **Your Business Equipment** is delayed or lost in transit on **Your** outward journey for more than 12 hours.

Special conditions relating to claims

1. **You** must report to the police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Business Equipment**.

2. For items damaged whilst on **Your Trip** **You** must obtain an official report from an appropriate retailer.

3. If **Your Business Equipment** is delayed **You** must supply receipts for the essential items purchased and written confirmation from the carrier as to the exact nature and length of delay.

4. **You** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help **You** to substantiate **Your** claim.

Special Note

Our liability for **Business Equipment** shall be further limited as follows:-

Age of item		
Up to 1 year old	-	90% of purchase price
Up to 2 years old	-	70% of purchase price
Up to 3 years old	-	50% of purchase price
Up to 4 years old	-	30% of purchase price
Up to 5 years old	-	20% of purchase price
Over 5 years old	-	Nil payment

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.

2. Loss, theft of or damage to **Business Equipment** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:

- overnight between 9 p.m. and 8 a.m. (local time) or
- at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.

3. Claims arising from **Business Equipment** and **Valuables** whilst in the custody of a carrier.

4. Loss or damage due to delay, confiscation or detention by customs or other authority.

5. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.

6. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Business Equipment**.

7. Anything mentioned in the general exclusions on page 4.

SECTION Q2 – BUSINESS EQUIPMENT HIRE

What is covered

We will pay **You** up to the amount as shown in the **Schedule of Benefits** for each 24 hour period, for the cost of necessary hire of **Business Equipment** following:

- loss or damage of **Your Business Equipment**; or
- the temporary loss in transit during the outward journey for at least 12 hours of **Your Business Equipment**.

Special conditions relating to claims

1. **You** must report to the police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Business Equipment**.

2. For items damaged whilst on **Your Trip** **You** must obtain an official report from an appropriate retailer.

3. If **Your Business Equipment** is misdirected or delayed **You** must obtain written confirmation from the carrier as to the exact nature and length of delay or misdirection.

4. **You** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help **You** to substantiate **Your** claim.

What is not covered

1. Loss, theft or damage to **Business Equipment** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:

- overnight between 9 p.m. and 8 a.m. (local time) or
- at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.

2. Loss or damage due to delay, confiscation or detention by customs or other authority.

3. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.

4. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Business Equipment**.

5. Anything mentioned in the general exclusions on page 4.

SECTION Q3 – BUSINESS MONEY

What is covered

We will pay **You** up to the amount shown in the **Schedule of Benefits** for the accidental loss of, theft of or damage to **Business Money**.

The maximum **We** will pay for the following items is:

- For cash (bank notes, currency notes and coins) as shown in the **Schedule of Benefits**.
- For all other **Business Money** as shown in the **Schedule of Benefits**.

Special conditions relating to claims

1. **You** must report to the police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Business Money**.

2. Receipts for items lost, stolen or damaged including foreign currency exchange receipts, statement from **Your** business bank accounts showing the amounts withdrawn, these must be retained as these will be needed for **You** to substantiate **Your** claim.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
2. Loss or theft of **Business Money** left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
3. Loss, theft of or damage to travellers' cheques if **You** have not complied with the issuers conditions or where the issuer provides a replacement service.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
6. Anything mentioned in the general exclusions on page 4.

Sections R1, R2 and R3 – Golf cover (only operative if indicated in the validation certificate)

Cover in respect of sections R1, R2 and R3 only operates:

Under single **Trip** policies and annual multi **Trip** policies if the appropriate golf cover extension has been chosen and the appropriate additional premium has been paid and is shown on the validation certificate.

SECTION R1 – GOLF EQUIPMENT

What is covered

We will pay **You** up to the amount as shown in the **Schedule of Benefits** for loss, theft, or damage to **Your** own **Golf Equipment**. The amount payable will be the original purchase price less a deduction for wear, tear and depreciation, or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Golf Equipment**.

The maximum **We** will pay for the following items is:

- a) For any **Single Item** as shown in the **Schedule of Benefits**. The maximum payment for any **Single Item** for which an original receipt or proof of purchase is not supplied is £50, subject to a maximum of £300 for all such items.

Special conditions relating to claims

1. **You** must report to the police within 24 hours of discovery and obtain a written report of the loss or theft of all **Golf Equipment**.

2. If **Your Golf Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Golf Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:

- a) obtain a Property Irregularity Report from the airline.
- b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
- c) retain all travel tickets and tags for submission if a claim is to be made under this policy.

3. The maximum payment for any **Single Item** for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss) is not supplied is £50, subject to a maximum of £300 for all such items.

4. **You** must provide an original receipt or proof of ownership for items lost, stolen, or damaged to help **You** to substantiate **Your** claim.

Special Note

Our liability for **Golf Equipment** owned by **You** shall be further limited as follows

Age of item		
Up to 1 year old	-	90% of purchase price
Up to 2 years old	-	70% of purchase price
Up to 3 years old	-	50% of purchase price
Up to 4 years old	-	30% of purchase price
Up to 5 years old	-	20% of purchase price
Over 5 years old	-	Nil payment

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
2. Loss, theft of or damage to **Golf Equipment** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:
 - a) overnight between 9 p.m. and 8 a.m. (local time) or
 - b) at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.
3. Loss or damage due to delay, confiscation or detention by customs or other authority.
4. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.
5. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Golf Equipment**
6. Claims arising for loss, theft or damage of **Golf Equipment** carried on a vehicle roof rack.
7. Anything mentioned in the general exclusions on page 4.

SECTION R2 – GOLF EQUIPMENT HIRE

What is covered

We will pay **You** up to the amount as shown in the **Schedule of Benefits** for each 24 hour period, for the cost of necessary hire of **Golf Equipment** following:

- a) accidental loss, theft of or damage to **Your Golf Equipment**; or
- b) temporary loss in transit during the outward journey for at least 24 hours of **Your Golf Equipment**.

Special conditions relating to claims

1. **You** must report to the police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Golf Equipment**.

2. For items damaged whilst on **Your Trip** **You** must obtain an official report from an appropriate retailer.

3. If **Your Golf Equipment** is temporarily lost or delayed **You** must obtain written confirmation from the carrier as to the exact nature and length of delay or temporary loss.

4. If **Your Golf Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Your Golf Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:

- a) obtain a Property Irregularity Report from the airline.
- b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
- c) retain all travel tickets and tags for submission if a claim is to be made under this policy.

5. **You** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help **You** to substantiate **Your** claim.

What is not covered

1. Loss, theft or damage to **Golf Equipment** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:

- a) overnight between 9 p.m. and 8 a.m. (local time) or
- b) at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.

2. Loss or damage due to delay, confiscation or detention by customs or other authority.

3. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.

4. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Golf Equipment**.

5. Claims arising for loss, theft or damage of **Golf Equipment** carried on a vehicle roof rack.

6. Anything mentioned in the general exclusions on page 4.

SECTION R3 – NON REFUNDABLE GOLFING FEES

What is Covered

We will pay **You** up to the amount shown in the **Schedule of Benefits** for the proportionate value of any non-refundable, pre-paid green fees, **Golf Equipment** hire or tuition fee necessarily unused due to the following:

- a) **Bodily Injury** or illness of an **Insured Person**; or
- b) loss or theft of documentation which prevents the participation in the pre-paid golfing activity.

Special conditions relating to claims

1. **You** must report to the police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of golfing documentation.

2. **You** must obtain a medical certificate from the treating doctor substantiating **Your Medical Condition** and confirming **Your** inability to play golf.

What is not covered

1. Anything mentioned in the general exclusions on page 4.

Section S - Wedding/Civil Partnership cover (only operative if indicated in the validation certificate)

SECTION S – WEDDING/CIVIL PARTNERSHIP COVER

Cover in respect of Section S only operates:

Under single **Trip** policies and annual multi-**Trip** policies if the appropriate wedding/civil partnership cover extension has been chosen and the appropriate additional premium has been paid and is shown on the validation certificate.

Special Definitions (which are shown in italics)

You/Your/Insured Person/Insured Couple

- means the couple travelling abroad to be married or enter into a civil partnership whose names appear in the validation certificate.

Wedding/Civil Partnership attire

- means dress, suits, shoes and other accessories bought specially for the wedding/civil partnership and make-up, hair styling and flowers paid for or purchased for the wedding/civil partnership forming part of **Your Baggage**.

What is covered

1. **We** will pay up to the amounts shown in the **Schedule of Benefits** for the accidental loss of, theft of or damage to the items shown below forming part of **Your Baggage**:

- a) for each wedding/civil partnership ring taken or purchased on the **Trip** for each *Insured Person*.
- b) for weddings/civil partnership gifts taken or purchased on the **Trip** for the *Insured Couple*.
- c) for *Your Wedding/Civil Partnership attire* which is specifically to be worn by **You** on **Your** wedding/civil partnership day.

The maximum payment for any **Single Item** is shown in the **Schedule of Benefits**.

The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Baggage**).

2. **We** will pay the *Insured Couple* up to £200 for the reasonable additional costs incurred to reprint/make a copy of or retake the photographs/video recordings either at a later date during the **Trip** or at a venue in **United Kingdom** if:

- a) the professional photographer who was booked to take the photographs/video recordings on **Your** wedding/civil partnership day is unable to fulfil such obligations due to **Bodily Injury**, illness or unavoidable and unforeseen transport problems, or

- b) the photographs/video recordings of the wedding/civil partnership day taken by a professional photographer are lost, stolen or damaged within 14 days after the wedding /civil partnership day and whilst *You* are still at the holiday/honeymoon location.

Special conditions relating to claims

1. *You* must report to the local Police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Baggage**.
2. If **Baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel *You* must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Baggage** is lost, stolen or damaged whilst in the care of an airline *You* must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged must be retained as these will help *You* to substantiate *Your* claim.
4. The maximum payment for any **Single Item** for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss), is not supplied is £50, subject to a maximum of £300 for all such items.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
2. Loss, theft of or damage to **Valuables** left **Unattended** at any time.
3. Loss, theft of or damage to **Baggage** left **Unattended** at any time or contained in an **Unattended** vehicle:
 - a) overnight between 9 p.m. and 8 a.m. (local time) or
 - b) at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, mobile telephones or telecommunications equipment of any kind, deeds, manuscripts, securities, perishable goods, bicycles, marine equipment or craft or any related equipment or fittings of any kind, Ski Equipment and damage to suitcases (unless the suitcase is entirely unusable as a result of one single incidence of damage).
6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. Loss or damage due to breakage of **Sports Equipment** or damage to sports clothing whilst in use.
8. Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other items used in connection with *Your* business, trade, profession or occupation.
9. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown or liquid damage.
10. Anything mentioned in the general exclusions on page 4.

COMPLAINTS PROCEDURE

Making Yourself heard

If *You* have cause for complaint, it is important that *You* know that **We** are committed to providing *You* with an exceptional level of service and customer care.

We realise that things can go wrong and there may be occasions when *You* feel that **We** have not provided the service *You* expected. When this happens, **We** want to hear about it so that **We** can try to put things right.

Who to contact?

The most important factors in getting *Your* complaint dealt with as quickly and efficiently as possible are:

- to be sure *You* are talking to the right person, and;
- that *You* are giving them the right information.

When *You* contact **Us**:

- Please give **Us** *Your* name and contact telephone number.
- Please quote *Your* policy and/or claim number and the type of policy *You* hold.
- Please explain clearly and concisely the reason for *Your* complaint.

So **We** begin by establishing *Your* first point of contact:

Step One — initiating *Your* complaint:

Does *Your* complaint relate to:

- A. *Your* policy?
- B. a claim on *Your* policy?

If A, *You* need to contact the agent who sold *You* *Your* policy. Call the number on *Your* validation certificate.

If B, *You* need to contact Claims Settlement Agencies on Tel: 0844 826 2644.

We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if *You* are not satisfied, *You* can take the issue further:

Step Two – Contacting AXA Head Office:

If *Your* complaint is one of the few that cannot be resolved by this stage contact the Head of Customer Care, who will arrange for an investigation on behalf of the Chief Executive: Head of Customer Care, AXA Insurance, 7th Floor, Civic Drive, Ipswich IP1 2AN. Tel: 01473 205926, Fax: 01473 205101, Email: customercare@axa-insurance.co.uk

Step Three — beyond AXA:

If **We** have given *You* **Our** final response and *You* are still dissatisfied *You* may refer *Your* case to the Financial Ombudsman Service (Ombudsman).

The FOS is an independent body that arbitrate on complaints about general insurance products. It will only consider complaints after **We** have provided *You* with written confirmation that **Our** internal complaints procedure has been exhausted.

The Ombudsman can be contacted at:
Insurance Division, Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall, London, E14 9SR
Telephone: 0845 080 1800, or fax: 020 7964 1001

Please note that *You* have 6 months from the date of **Our** final response in which to refer *Your* complaint to the Ombudsman
Referral to the FOS will not affect *Your* right to take legal action against **Us**.

Our promise to *You*:

- Acknowledge written complaints promptly.
- Investigate quickly and thoroughly.
- Keep *You* informed of progress.
- Do everything possible to resolve *Your* complaint.
- Learn from **Our** mistakes.
- Use information from complaints to continuously improve **Our** service.

To help **Us** improve **Our** service **We** may record or monitor telephone calls.

*We hope *You* have a safe and enjoyable holiday/trip.*