



REDWOOD
TRAVEL INSURANCE

Travel Insurance

Policy Wording

For **emergency** claims, please contact Mapfre Assistance on: **+44 (0) 207 748 0512**

For **all other** claims, please contact Travel Claims Services on: **+44 (0) 330 400 1235**



Policy Wording



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Important Features of Your Travel Insurance

Your attention is drawn to important features of **Your** travel insurance policy including:

INSURANCE POLICY

This contains full details of the cover provided plus the conditions and exclusions which apply.

You must read this insurance policy carefully.

CONDITIONS, EXCLUSIONS AND WARRANTIES

There are conditions and exclusions which apply to individual sections and general conditions, exclusions and warranties which apply to the whole policy.

DATE CHANGE EXCLUSION

Changes in dates could see widespread failures of computer and other systems containing computer chips, which depend on date related information in order to work properly. Certain sections of **Your** policy (refer to General Exclusions item 15) excludes anything directly or indirectly caused by failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date.

FRAUDULENT CLAIMS

The making of a fraudulent claim is a criminal offence.

PROPERTY CLAIMS

These claims are paid based on the value of the goods at the time **You** lose them and not on a "new for old" replacement cost basis. Claims for sports equipment damaged whilst in use are not covered (except for **Ski Equipment** if **You** have paid the appropriate winter sports premium). Loss or damage of property not belonging to **You** is also not covered (except for certain hired **Ski Equipment** if **You** have paid the appropriate winter sports premium).

POLICY LIMITS

Each section of **Your** policy has a limit on the amount **We** will pay under that section. Some sections also include other specific limits, for example: for any one item or for **Valuables** in total. **You** are advised to check this policy document if **You** intend taking expensive items with **You**. Items such as camcorders, jewellery etc, should be fully insured under **Your** Household policy.

POLICY EXCESSES

Under most sections of the policy, claims will be subject to an **Excess**. This means that **You** will be responsible for paying the first part of the claim. The amount **You** have to pay is the **Excess**.

REASONABLE CARE

You need to take all reasonable care to protect **Yourself** and **Your** property, as **You** would if **You** were not insured.

COMPLAINTS

This insurance policy has in it a Complaints Procedure which tells **You** what steps **You** can take if **You** wish to make a complaint.

"COOLING OFF" PERIOD

We hope **You** are happy with the cover this policy provides. However, if after reading it, this insurance does not meet with **Your** requirements, please return it to the issuing agent within 14 days of receipt of **Your** policy and they will refund **Your** premium, provided **You** have not commenced **Your Trip** or made a claim.

HAZARDOUS SPORTS AND ACTIVITIES

The policy contains conditions and exclusions relating to dangerous activities, sports or pastimes where there is a risk of injury, or can be expected to aggravate an existing infirmity. Please refer to the **Hazardous Pursuits** section.

GOVERNING LAW

The laws of England and Wales govern this insurance, unless **We** agree otherwise.

HEALTH/MEDICAL CONDITIONS

The policy contains conditions related to health of the people travelling and others upon whose well being the **Trip** may depend. It may be that **You** are required to disclose the condition of such people prior to the cover being issued and **You** must be aware that failure to advise **Us** of pre-existing medical conditions will result in claims arising directly or indirectly from those undisclosed conditions not being paid.

This is to certify that MAPFRE Assistance will insure in accordance with the terms and conditions contained herein or endorsed hereon.

GEOGRAPHICAL LIMITS

United Kingdom	England, Scotland, Wales and Northern Ireland
Europe 1	Means Albania, Andorra, Austria, The Azores, Belarus, Belgium, Bosnia, Bulgaria, The Channel Islands, Corsica, Croatia, Czech Republic, Denmark, Egypt, Estonia, Finland, France, Germany, Gibraltar, Hungary, Iceland, Italy, Kosovo, Lapland, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Moldavia, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia, San Marino, Sardinia, Serbia, Sicily, Slovakia, Slovenia, Sweden, Tunisia, Ukraine and the Vatican City. For residents of the Isle of Man and Channel Islands travelling to the United Kingdom, the United Kingdom shall be considered as Europe 1.
Europe 2	Means Balearics, Canary Islands, Cyprus, Greece (including Greek islands), Malta, Spain, Switzerland and Turkey.
Australia and New Zealand	Means Australia and New Zealand
Worldwide, excluding USA and Canada	Means anywhere in the world except USA, Canada and the Caribbean
Worldwide, including USA and Canada	Means anywhere in the world

IMPORTANT NOTES

1. This policy is only available to residents of the **UK**.
2. This policy is only valid for **Trips** commencing in and returning to the **UK**.
3. There will be no refund of premium if **You** cancel this policy more than 14 days after purchase i.e. outside the “cooling-off” period mentioned in “Other Important Conditions”.
4. If **Your Money, Valuables** or any items of personal baggage, are lost or stolen, **You** must notify the local police within 24 hours of discovery and obtain a police report. Failure to do so may invalidate **Your** claim.
5. Insurance cannot be purchased once **Your Trip** has commenced.

AGE LIMITS

Single Trip Policies

85 at date of purchase

Annual Multi-Trip policies

79 at date of purchase on Europe policies

74 at date of purchase on Worldwide policies

MAXIMUM PERIOD OF INSURANCE

Single Trip Policies

365 days

Annual Multi-Trip policies

Any number of **Trips** in the policy year but with a limit as detailed on **Your** Policy Schedule.

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

We (MAPFRE Asistencia) are authorised by the Dirección General de Seguros y Fondos de Pensiones and are subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority. Details about the extent of regulation by the Financial Conduct Authority and the Prudential Regulation Authority are available on request.

MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros, S.A. branch in the United Kingdom (trading as MAPFRE Assistance) has registered offices at 5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS. MAPFRE Asistencia main office is based in Spain which forms part of the EEA (European Economic Area) as a member state. The Kingdom of Spain is responsible for controlling the insurance activity of MAPFRE Asistencia S.A., through the Spanish Ministry of Economy and the Treasury, and specifically the General Directorate for Insurance Matters and Pensions Fund (Dirección General de Seguros y Fondos de Pensiones). Its branch in the United Kingdom is also under the United Kingdom FCA (Financial Conduct Authority) and PRA (Prudential Regulation Authority) supervision in certain situations according to the European Union Regulation.

This Policy Wording sets out in full details of the cover provided and is only valid if attached to a Policy Schedule (also referred to as the schedule herein) showing the sums insured and limits of the insurance provided and detailing the premium, **Geographical Area**, period of cover and persons insured.

The policy covers all persons named on the Policy Schedule for whom the premium has been paid. **You** must be a resident of the **United Kingdom**.

Health and Pre-Existing Medical Conditions

This policy can cater for travellers with pre-existing medical conditions and their travelling companions. For the purposes of this insurance, **You** are considered to have a pre-existing medical condition if **You** answer "Yes" to any part of the following question, which **You** were asked when **You** applied for insurance with **Us**:

Have **You** or anyone in **Your** party:

1. been prescribed medication, or received treatment or attended a **Medical Practitioner's** surgery in the last 2 years;
2. attended a hospital or clinic as an out-patient or in-patient in the last two years;
3. been currently put on a waiting list for treatment or investigation;
4. been diagnosed by a **Medical Practitioner** as suffering from a terminal illness.

When **You** declare **Your** conditions, **You** will be advised whether they can be covered and whether there will be an additional premium to pay or any changes to the terms and conditions of the policy. If **You** do not declare **Your** pre-existing medical conditions, **You** will not be covered for any claims arising directly or indirectly from them.

Please note

1. **You** must be fit to undertake **Your** planned **Trip**;
2. **You** must not travel against medical advice or with the intention of obtaining medical treatment or consultation abroad;
3. **We** will cover **You** for pre-existing medical conditions **You** have declared to **Us** and which **We** have accepted in writing. These medical conditions are set out in the "Medical Declaration";
4. It is important that **You** disclose all of **Your** medical conditions, taking care not to make a misrepresentation of the facts, as inaccurate answers may result in the Underwriters declining any claims costs that may arise.
5. We will not cover **You** if **Your** state of health was worse than **You** declared to **Us** at the time **You** purchased this policy;
6. Please check that the information set out in the "Medical Declaration" is correct. If it is not, **You** must contact **Your** insurance broker.

Excluding cover for pre-existing medical conditions

When **You** applied for insurance **You** may have chosen to exclude cover for all of **Your** pre-existing medical conditions. However, **We** do not recommend that **You** do this as **You** are exposing **Yourself** to substantial medical and repatriation expenses if **You** fall ill abroad. Moreover, if **You** cancel or **Curtail Your Trip** due to a pre-existing condition **Your** claim will not be covered.

If **You** did choose to exclude all of **Your** pre-existing medical conditions but change **Your** mind before **You** travel, please call **Your** insurance broker.

Non-travelling Relatives

If **You** have a non-travelling **Close Relative** with a pre-existing medical condition who dies or falls seriously ill and as a result **You** wish to cancel or **Curtail Your Trip**, **You** will be covered only if the relative's **Medical Practitioner** states that at the time insurance was taken out he/she would not have foreseen such a serious deterioration in his or her patient's condition.

Change in Your State of Health

After taking out this policy **Your** state of health may deteriorate or **You** may develop a new medical condition. If this occurs before **You** travel **You** must tell **Us** by calling **Your** insurance broker. **We** have the right to increase **Your** premiums or refuse to cover **You** on **Your Trip**.

Waiting list

If **You** are on a waiting list for treatment or investigation, **You** are not covered if **You** have to cancel or **Curtail Your Trip** because an appointment or treatment becomes urgently available.

Reciprocal Health Agreements

Some countries have a reciprocal health care agreement with the **UK** (e.g. the countries in the EU, Switzerland, Australia and New Zealand)

UK residents are entitled to necessary medical treatment on a temporary visit to a European Union country, either free of charge or at a reduced cost by using the European Health Insurance Card (EHIC).

You can apply for an EHIC by calling 0300 330 1350 or online at www.ehic.org.uk

If **You** use the EHIC, and this results in a reduction in the medical bills **We** have to pay, **We** will waive the **Excess** on **Your** claim.

Please note that this policy covers many costs which are not covered by reciprocal health agreements. For example such agreements do not cover the cost of repatriation, additional accommodation costs or the cost of a relative or friend to stay behind, or travel from the **UK**, to accompany **You Home** if **You** are ill. Moreover, the costs of prescriptions or emergency dental treatment are often excluded.

Definitions

The following words and expressions used in this policy shall mean as follows when they appear in bold type.

Close Business Associate

Any person in the same employment as **You** whose absence from work necessitates **You** having to cancel **Your Trip** as certified by **Your** senior director or partner.

Close Relative

Mother, father, sister, brother, wife, husband, partner (same or different sex), son, daughter (including fostered/adopted son or daughter), 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.

Curtail/Curtailment

Return early to **Your Home** after the commencement of the **Outward Journey**.

Excess

The first part of a loss **You** will have to pay **Yourself** under the Policy conditions.

Family

A single parent or two parents travelling together with their child or children (under 18 years) for whom they are the legal guardians and who all reside together.

Geographical Area

The area or country shown on **Your** Policy Schedule and for which the appropriate premium has been paid.

Golf Equipment

Golf clubs, golf balls, golf bag, golf trolley and golf shoes.

Hazardous Pursuits

Any pursuit or activity where it is recognised there is an increased risk of injury or accident or can be reasonably expected to aggravate any existing infirmity.

Home

Your permanent residence in the **United Kingdom**.

Loss of Limb

Total loss of use by physical severance at or above the wrist or ankle.

Loss of Sight

The complete and permanent **Loss of Sight** in one or both eyes.

Manual Work

Physical labour involving the use of tools or machinery or exposure to risk that could give rise to **Your** bodily injury or illness (nursing and bar-work are not considered to be **Manual Work**).

Medical Practitioner

A registered practising member of the medical profession who is not related to **You** or to **Your** travelling companion, or any person **You** intend to stay with.

Money

Cash, postal and **Money** orders and lift passes (in respect of winter sports **Trips** where the appropriate premium has been paid), held by **You** for social, domestic and pleasure purposes.

Outward Journey

The initial journey in conjunction with **Your Trip** from **Your Home** in the **UK**.

Period of Insurance

The **Period of Insurance** for all sections except cancellation commences when **You** leave **Home** in the **UK** to start **Your Trip** and ends when **You** have returned to **Your Home** in the **UK**. If **Your** return is unavoidably delayed for an insured reason, cover will be extended free of charge until **You** are able to return.

Permanent Total Disablement

Disablement which prevents **You** from carrying out ANY occupation for a period of 12 months after an accident sustained during **Your Trip** and which is, at the end of that period, beyond reasonable hope of improvement.

Personal Accident

Accidental bodily injury caused solely and directly by external, violent and visible means.

Personal Possessions

Suitcases (or other luggage carriers) and their contents taken on **Your Trip** together with articles worn or carried by **You** for **Your** individual use during **Your Trip** (but excluding items mentioned in the exclusions).

Psychiatric Condition

A mental or addictive condition, including, but not limited to alcoholism, drug addiction or eating disorder.

Public Transport

Train, coach, taxi, bus, aircraft and sea vessel on which **You** are a fare-paying passenger.

Redundancy

Redundancy of a person covered under this policy who is under 65 years of age who has been employed for two continuous years with the same employer at the time of being made redundant.

Ski Equipment

Skis (including bindings), ski boots, ski poles and snowboards.

Ski Pack

Pre-booked lift passes, hired skis and boots and ski school fees.

Strike Or Industrial Action

Organised action taken by a group of workers which prevents the supply of goods and services on which **Your Trip** depends.

Terrorism

An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), 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.

The period of insurance under cancellation

Cancellation commences when the premium has been paid unless you have purchased an Annual Multi-Trip policy in which case cover for cancellation starts at the time you book your trip or the start date of the policy, whichever is the later and ends when **You** depart the **UK** on **Your** Outbound Journey.

If **You** have chosen an Annual Multi Trip Insurance the **Outward Journey** and Return to **Your Home** in the **UK** must be pre-booked prior to the **Outward Journey** and take place during the start and end date of the insurance, shown on the Policy Schedule. The total duration of any one **Trip** is limited to a maximum of 31 days and any **Trip** exceeding this duration will not be covered in whole or in part unless otherwise stated on the Policy Schedule. **Trips** within the British Isles must involve at least 2 nights pre-booked accommodation away from **Your** normal place of residence in order to be insured by this policy. Residents of the Isle of Man and Channel Islands travelling to mainland UK do not require 2 nights pre-booked accommodation provided that documentary evidence of pre-booked travel can be produced.

Trip

The period between leaving **Your Home** to commence travel on the **Outward Journey** and returning to **Your Home** in the **UK** (including the period of **Your** stay away from **Home** between these two events).

UK/United Kingdom

England, Scotland, Wales, Northern Ireland, Channel Islands and the Isle of Man except under Geographical Limits where Channel Islands and the Isle of Man are considered to be part of Europe.

Unattended

Left away from **Your** person where **You** are unable to clearly see or retrieve **Your Personal Possessions** or **Money** or passports, tickets and documents (unless packed in the locked boot of a vehicle whilst **You** are travelling in it).

Valuables

Jewellery, articles made of gold silver or other precious metals, precious or semi-precious stones, watches, binoculars, telescopes, photographic equipment, electronic audio or video equipment including tapes, compact discs, cartridges, discs, MP3 or mini-disc players and any computer equipment including software, musical instruments, furs, or leather clothing, (apart from footwear).

We/Us/Our

MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros, Sociedad Anonima. 5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS. Company Number: FC021974. Branch Number BR008042. Trading under the name MAPFRE Assistance.

You/Your

Each Insured Person named in the Policy Schedule.

Hazardous Pursuits

You are not covered for taking part in any **Hazardous Pursuits** unless it is listed below. If **You** are going to take part in any activity which may be considered dangerous or hazardous that is not detailed below please contact the selling agent who will contact **Us** to see if **We** can provide cover. Please note that under Personal Liability **You** will not be covered for liability caused directly or indirectly by **Your** owning or using any firearms or weapons, animal, aircraft, motorised vehicle, boat and other watercraft, or any form of motorised leisure equipment, including jet skis and snowmobiles.

The exclusion of **Hazardous Pursuits** in the General Exclusions is deleted only with respect to cover under Medical and Repatriation Expenses section and under **Curtailment** section cover (but not **Cancellation**) for participation in the following **Hazardous Pursuits** on a non-professional (amateur) and recreational basis provided that **You** ensure the activity is adequately supervised and that appropriate safety equipment (such as protective head wear, life jackets etc.) are worn at all times and **You** do not participate in such **Hazardous Pursuits** for more than 90 days in any one **Period of Insurance**. The acceptable **Hazardous Pursuits** list is:

Category A

Your Insurance automatically covers **You** for the following activities:

- Aerobics
- Archery
- Badminton
- Basketball
- Beach games
- Bowls
- Cricket
- Cycling (excluding competition and BMX). No Personal Liability cover
- Fell walking, rambling and trekking (up to 2000 metres)
- Fishing (excluding deep sea)
- Football
- Golf
- Ice-skating (rink only)
- Mountain Biking (excluding competition)
- Parascending (towed by boat) No Personal Liability cover
- Racket Ball
- Rafting, canoeing and kayaking (including white water up to grade 3). No Personal Liability cover
- Roller skating
- Rounders
- Scuba diving (to 18 metres)
- Skateboarding
- Snooker, pool and billiards
- Snorkelling
- Squash
- Surfing
- Swimming (in pool or on inland waters or coastal waters)
- Table tennis
- Tennis
- Volleyball
- Water Polo
- Water-skiing (only on inland waters or coastal waters within a 12-mile limit from land). No Personal Liability cover
- Windsurfing (only on inland waters or coastal waters within a 12-mile limit from land). No Personal Liability cover
- Yachting, boating, sailing and rowing (only on inland waters or coastal waters within a 12-mile limit from land). No Personal Liability cover

When **You** have paid the appropriate additional premium for Scuba or skin diving at any depth the following endorsement applies:

The following activities are examples of what are known as '**Hazardous Pursuits**' and are not covered by this insurance unless an additional premium has been paid and the validation schedule shows the cover has been provided. SCUBA or skin diving to a maximum depth of 30 metres (see category B) will be covered provided that **You** hold a British Sub Aqua Club (B.S.A.C.) or equivalent certificate of proficiency for the dive being undertaken or **You** are under the direct supervision of a qualified instructor; are diving with proper equipment and not contrary to B.S.A.C. codes of good practice; are not solo/ cave/wreck diving, are not diving for hire or reward; are not diving within 24 hours of flying or flying within 24 hours of diving and are not suffering from any medical condition likely to impair **Your** fitness to dive.

Category B

Provided **You** have paid the appropriate premium **You** will be covered for all of the activities listed in Category A plus the following activities:

- Boxing Training (no contact)
- Bungee Jump. No Personal Accident cover
- Camel/Elephant Riding
- Deep Sea Fishing
- Flying a private plane or small aircraft
- Flying as a passenger in a private or small aircraft
- Go Karting (Specific use)
- Gymnastics
- Hiking (between 2,000 and 6,000 metres altitude)
- Hockey
- Horse riding (no Polo, Hunting, Jumping)

- Hot Air Ballooning (non-UK organised)
- Hydro Zorbing
- Jet Skiing (only on inland waters or coastal waters within a 12-mile limit from land). No Personal Liability cover
- Kayaking
- Marathon Running
- Martial Arts (Training only)
- Motorcycling (up to 125cc - no racing) as a rider or passenger when wearing a helmet provided the rider holds an appropriate **UK** motorcycle licence to ride the motorcycle
- Quad Biking (up to 125cc - no racing) as a rider or passenger when wearing a helmet provided the rider holds an appropriate **UK** motorcycle licence to ride the motorcycle
- Rugby
- Safari (not involving use of firearms)
- Scuba Diving (between 18 and 30 metres)
- Sea Canoeing
- Trekking (between 2,000 and 6,000 metres altitude)
- Triathlon – Road Bike
- White Water Canoeing/Rafting (up to Grade 4)
- Work Abroad (manual, ground level only, no machinery)

Category C

Provided **You** have paid the appropriate premium **You** will be covered for all of the activities listed in Category A and B plus the following activities:

- Abseiling
- American Football
- Gliding
- Organised Obstacle Course Events
- Parachuting
- Paragliding
- Parascending (over land). No Personal Liability Cover
- Sail Boarding
- Sand Boarding
- Sand Yachting
- White Water Canoeing (up to Grade 6)
- White Water Rafting (up to Grade 6)
- Yachting (racing / crewing) - outside coastal waters

Category D

Provided **You** have paid the appropriate premium **You** will be covered for all of the activities listed in Category A, B and C plus the following activities:

- Animal Riding (other than specified)
- BMX Cycling
- Canyoning
- Hang Gliding
- High Diving
- Horse Jumping (no Polo, Hunting)
- Land Yachting
- Micro Lighting
- Motorcycling (above 125cc – no racing) as a rider or passenger when wearing a helmet provided the rider holds an appropriate **UK** motorcycle licence to ride the motorcycle
- Motor Rallies
- Parasailing
- Rock Climbing
- Rock Scrambling
- Scuba Diving (between 30 and 40 metres) if BSAC, PADI, DIWA, SSI or SAA member
- Show Jumping (no Polo, Hunting)
- Sky Diving
- Triathlon – Ironman
- Triathlon – Mountain Biking
- Wrestling

CANCELLATION

We will pay

Up to the amount shown in the schedule of cover & limits for the cost of unused travel and accommodation arrangements which **You** have paid, or **You** have contracted to pay, and which **You** have had to necessarily and unavoidably cancel before **You** commence **Your Trip** (including ski hire, ski school and lift passes where the appropriate winter sports premium has been paid), due to:

1. the death or disablement by bodily injury, illness or being subject to quarantine of (a) **You**, (b) any person **You** were intending to travel or stay with, (c) a **Close Relative of Yours** or of any person **You** were intending to travel with or (d) a **Close Business Associate of Yours**; or

2. **You** being called for jury service or as a witness in a Court of Law (but not as an expert witness or where **Your** employment would normally require **You** to attend court); or
3. **Your Redundancy** or the **Redundancy** of any person **You** were intending to travel with, provided that **We** are informed in writing immediately notification of **Redundancy** is received and that **You** were not aware of any impending **Redundancy** at the time this policy was issued; or
4. **Your Home** being made uninhabitable or **Your** place of business being made unusable, up to 14 days before the commencement of **Your Trip**, due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft, or the police requesting **Your** presence following burglary or attempted burglary at **Your Home** or place of business; or
5. **Your** passport, or the passport of any person **You** were intending to travel with being stolen during the seven days before **Your** booked date of departure;
6. **You**, an immediate relative of **Yours** or any person **You** intended to travel with, who is a member of the Armed Forces, emergency services or a government employee and being ordered to return to duty.

We will not pay for claims arising directly or indirectly from

1. the **Excess** shown in the schedule of cover & limits per Insured Person;
2. if **You** do not obtain a medical certificate from a **Medical Practitioner**, confirming that cancellation of the **Trip** is medically necessary;
3. normal pregnancy, without any accompanying, injury, illness or complication. This section is designed to provide cover for unforeseen events, injuries and illness and normal childbirth would not constitute an unforeseen event;
4. **You** not complying with the Health and Pre-Existing Medical Conditions on page 5.
5. Any extra charges from the company **You** booked travel or accommodation with because of **Your** failure to notify them immediately it was found necessary to cancel;
6. prohibitive regulations by the Government of any country;
7. where a theft of a passport has not been reported to the relevant authority;
8. **You** not getting the passport or visas **You** need;
9. the cost of visas **You** need for **Your Trip**;
10. any circumstance that could reasonably be anticipated at the time **You** booked **Your Trip**;
11. **Your** disinclination to travel or continue **Your Trip** or any loss of enjoyment on **Your Trip**;
12. anything mentioned in the General Exclusions.

CURTAILMENT

We will pay

Up to the amount shown in the schedule of cover & limits for:

1. the value of that portion of **Your** travel and/or accommodation arrangements paid for before **Your Trip** commenced and which are unused as well as ski hire, ski school and lift passes (if the appropriate winter sports premium has been paid) if **You** have to **Curtail Your Trip** and return to **Your Home** earlier than planned due to:
 - a. the death, severe injury or serious illness of:
 - i. **You** or any person **You** are travelling with;
 - ii. **Your Close Relative** resident in the **UK**;
 - iii. **Your Close Business Associate** resident in the **UK**;
 - b. **Your Home** being made uninhabitable or place of business being made unusable due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft, the police requesting **Your** presence following burglary or attempted burglary at **Your Home** or place of business;
 - c. **You** being unable to continue **Your** booked **Trip**, due to loss or theft of **Your** passport, or that of any person **You** are travelling with.

The amount paid by **Us** in settlement of the claim will be based on an appropriate pro-rata proportion of the total travel and accommodation costs;
2. reasonable additional travelling expenses incurred by **You** to return to **Your Home** (including Economy Class travel) earlier than planned for a reason stated in cover (1) of this section;
3. **You**, an immediate relative of **Yours** or any person **You** intended to travel with, who is a member of the Armed Forces, emergency services or a government employee and being ordered to return to duty.

We will not pay for claims arising directly or indirectly from

1. the **Excess** shown in the schedule of cover & limits per Insured Person;
 2. if **You** do not obtain a medical certificate from a **Medical Practitioner**, confirming that cancellation of the **Trip** is medically necessary;
 3. normal pregnancy, without any accompanying, injury, illness or complication. This section is designed to provide cover for unforeseen events, injuries and illness and normal childbirth would not constitute an unforeseen event.
 4. **You** not complying with the Health and Pre-Existing Medical Conditions on page 5.
 5. Any extra charges from the company **You** booked travel or accommodation with because of **Your** failure to notify them immediately it was found necessary to cancel;
 6. prohibitive regulations by the Government of any country;
 7. where a theft of a passport has not been reported to the relevant authority;
 8. **You** not getting the passport or visas **You** need;
 9. the cost of visas **You** need for **Your Trip**;
 10. any Circumstance that could reasonably be anticipated at the time **You** booked **Your Trip**;
 11. **Your** disinclination to travel or continue **Your Trip** or any loss of enjoyment on **Your Trip**;
 12. anything mentioned in the General Exclusions.
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MEDICAL & REPATRIATION EXPENSES

We will pay

Up to the amount shown in the schedule of cover & limits for costs incurred outside the **UK** that have been authorised by the emergency assistance company:

1. for emergency medical and surgical treatment. Claims for dental treatment cover the relief of pain only and are limited to the amount shown in the Schedule of Benefits;
2. for reasonable and necessary additional accommodation (room only) and travelling expenses, including those of one relative or friend if **You** have to be accompanied **Home** on medical advice or if **You** are a child and require an escort **Home**;
3. in the event of death;
4. for conveyance of the body or ashes to the **UK** (but excluding the cost of burial or cremation); or
5. local funeral expenses abroad limited to £1,500;
6. Loss of Medication - up to a maximum of £300 for the necessary and reasonable cost of replacing essential medication lost or stolen during **Your Trip**.

NOTE

All receipts must be retained and produced in the event of a claim. **You** claim may be rejected if receipts are not produced.

If **You** become ill or are injured **We** have the right to bring **You** back **Home**, if the treating **Medical Practitioner** and the emergency assistance company **Medical Practitioner** agree that **You** can safely travel **Home**. If **You** refuse to return **Home**, **We** have the right to stop covering **Your** expenses.

This section does not apply to **Trips** within the **UK**.

Before a claim for emergency expenses can be submitted under this section, **You** must contact the emergency assistance company.

If **You** are taken into hospital or **You** think that **You** may have to come **Home** early (be repatriated) or extend **Your** journey because of illness or accident, the emergency assistance company must be told immediately.

If during **Your Trip** **You** become ill or are injured:

We will not pay for claims arising directly or indirectly from

1. the **Excess** shown in the schedule of cover & limits per Insured Person;
2. any sums which can be recovered by **You** and which are covered under any National Insurance Scheme or Reciprocal Health Arrangement;
3. Normal pregnancy, without any accompanying, injury, illness or complication. This section is designed to provide cover for unforeseen events, injuries and illness and normal childbirth would not constitute an unforeseen event;
4. **You** not complying with the Health and Pre-Existing Medical Conditions on page 5;
5. any expenses incurred for illness, injury or treatment required in consequence of:
 - a. surgery or medical treatment which in the opinion of the attending **Medical Practitioner** and the emergency assistance company **Medical Practitioner** can be reasonably delayed until **You** return to **Your Home** country if this is **Your** usual country of residence;
 - b. medication and/or treatment which at the time of departure is known to be required or to be continued outside **Your Home** Country if this is **Your** usual country of residence;
6. preventative treatment which can be delayed until **You** return to **Your Home** country if this is **Your** usual country of residence;
7. if **You** have not obtained a written certificate of fitness and ability to travel and endure the **Trip** where **You** are undergoing medical treatment as a hospital out-patient at the time of paying the final balance of **Your Trip**;
8. claims that are not confirmed as medically necessary by the attending **Medical Practitioner** or the emergency assistance company;
9. the cost of any elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated **Your** admittance into hospital;
10. any additional hospital costs arising from single or private room accommodation unless medically necessary;
11. expenses incurred as a result of a tropical disease where **You** have not had the recommended inoculations and/or taken the recommended medication;
12. costs that arise over 12 months after a claim was first notified;
13. anything mentioned in the General Exclusions.

HOSPITAL BENEFIT

Should **You** suffer **Bodily Injury** or illness during the period of travel, **We** will pay **You** up to the amount as shown on the Policy Schedule for each full 24 hours that **You** spend as an inpatient in a hospital outside the **United Kingdom** up to the amount shown in the Schedule of Benefits.

PERSONAL EFFECTS & BAGGAGE

We will pay

1. Personal Baggage

Up to the amount shown in the schedule of cover & limits for the intrinsic value or cost of repair of any of **Your** own **Personal Baggage** (not hired, loaned or entrusted to **You**) which is lost, stolen, damaged or destroyed (after making proper allowance for wear and tear and

depreciation). The maximum **We** will pay for all **Valuables** in total limited to the amount shown in the schedule of cover & limits, for any single article, pair and/or set of articles limited to the amount shown in the schedule of cover & limits, for all prescription spectacles limited to the amount shown in the schedule of cover & limits.

NOTE

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

2. Delayed Baggage

Up to the amount shown in the schedule of cover & limits for the cost of buying replacement necessities if **Your** own personal baggage is delayed in reaching **You** on **Your Outward Journey** for at least 12 hours and **You** have a written report from the carrier (i.e. airline, shipping company etc) or tour representative. Receipts will be necessary in the event of a claim.

NOTE

Any amount **We** pay **You** under 2 (Delayed Baggage) will be deducted from **Your** claim if **Your** personal baggage proves to be permanently lost.

We will not pay for claims arising directly or indirectly from

1. the **Excess** shown in the schedule of cover & limits of each and every incident per each Insured Person involved in the incident (not applicable to Delayed Baggage claims);
2. if **You** do not exercise reasonable care for the safety and supervision of **Your** property;
3. loss, destruction, damage or theft of any items left **Unattended** in a public place, or a place to which members of the general public have access;
4. if **Your** personal baggage is lost, damaged or delayed in transit, and **You** do not:
 - a. notify the carrier (i.e. airline, shipping company, etc) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline) within 7 days of discovery of damage or loss;
5. loss, destruction, damage or theft:
 - a. from confiscation or detention by customs or other officials or authorities;
 - b. of contact lenses, dentures, hearing aids, samples or merchandise, bonds, coupons, securities, stamps or documents of any kind, vehicles or vehicle accessories (other than wheelchairs and pushchairs only), tents, antiques, musical instruments, pictures, typewriters, telephones, televisions, sports gear whilst in use (other than **Ski Equipment** for winter sports **Trips** where the appropriate premium has been paid), pedal cycles, dinghies, boats and/or ancillary equipment, glass or china, alcohol, cigarettes or any other tobacco products, satellite navigation systems (GPS) and or/accessories;
 - c. due to wear and tear, denting or scratching, moth or vermin;
 - d. of **Valuables** left as checked-in baggage.
6. mechanical breakdown, derangement or for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessel, aircraft or vehicle they are being carried in;
7. **Valuables** stolen from an **Unattended** vehicle;
8. personal baggage stolen from:
 - a. an **Unattended** vehicle, unless it was in the locked glove compartment, or rear boot or luggage area of the vehicle and it is covered so as not to be visible from outside the vehicle, and unless there is evidence of forcible and violent entry; or
 - b. an **Unattended** vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am;
9. any shortages due to error, omission or depreciation in value;
10. any property more specifically insured or recoverable under any other source;
11. the cost of replacement locks;
12. anything mentioned in the General Exclusions.

MONEY AND CASH

We will pay

Up to the amount shown in the schedule of cover & limits if **Your** own **Money** is lost or stolen whilst being carried on **Your** person or left in a locked safety deposit box (or equivalent facility).

We will not pay for claims arising directly or indirectly from

1. the **Excess** shown in the schedule of cover & limits of each and every incident per each Insured Person involved in the incident;
 2. if **You** do not exercise reasonable care for the safety and supervision of **Your** property;
 3. loss, destruction, damage or theft of any items left **Unattended** in a public place, or a place to which members of the general public have access;
 4. **Money** stolen from:
 - a. an **Unattended** vehicle, unless it was in the locked glove compartment, or rear boot or luggage area of the vehicle and it is covered so as not to be visible from outside the vehicle, and unless there is evidence of forcible and violent entry; or
 - b. an **Unattended** vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am;
 5. any shortages due to error, omission or depreciation in value;
 6. anything mentioned in the General Exclusions.
-

LOSS OF PASSPORT

We will pay

Up to the amount shown in the schedule of cover & limits, for:

1. the reasonable costs in obtaining a replacement passport (or travel document) to enable **You** to return to the **United Kingdom** following the accidental loss or theft of **Your** Passport whilst outside the **United Kingdom**;
2. the irrecoverable costs of travel tickets, green card, petrol coupons, driving licence or phone cards following accidental loss or theft.

We will not pay for claims arising directly or indirectly from

1. the **Excess** shown in the schedule of cover & limits per Insured Person;
2. loss due to delay, detention, confiscation, requisition or damage by Customs or other Officials or Authorities;
3. loss or theft unless a) **You** have reported the loss or theft to the nearest Police authority within 24 hours of discovery and b) **You** have obtained a written Police report;
4. loss of or theft from an **Unattended** vehicle at any time;
5. anything mentioned in the General Exclusions.

TRAVEL DELAY

This section does not apply to **Trips** within the **UK**

We will pay either

1. the sum insured shown in the schedule of Benefits if the departure of the **Public Transport** on which **You** are booked to travel is delayed by at least 12 hours; or
2. up to the amount under the cancellation section of this policy shown in the schedule of cover & limits (after deduction of the **Excess** shown in the schedule of cover & limits per Insured Person) if **You** abandon the **Trip** (on the **Outward Journey** only) after the first full 12 hours due to the delay of **Your** outward or return flight, sea crossing, coach or train departure to or from the **UK** for more than 12 hours beyond the booked departure time as a result of:
 - a. **Strike or Industrial Action** (provided that when this policy was taken out, there was no reasonable expectation that the **Trip** would be delayed);
 - b. adverse weather conditions;
 - c. mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel.

We will not pay for claims arising directly or indirectly from

1. the **Excess** shown in the schedule of cover & limits per Insured Person; (applicable to 2 above, abandonment claims only);
2. if **You** do not check-in for the flight, sea crossing, coach or train departure before the intended departure time;
3. if **You** do not obtain written confirmation from the airline, shipping, coach or train company stating the duration and the cause of the delay;
4. any claims arising from withdrawal from service temporarily or otherwise of the aircraft, coach, train or sea vessel on the orders or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any Country;
5. any claims arising from an actual or planned strike or industrial action which the public knew about at the time **You** made travel arrangements for the **Trip**;
6. anything mentioned in the General Exclusions.

NOTE

This section applies for delays only at the final point of international departure point from and to the **UK**.

MISSED DEPARTURE

This section does not apply to **Trips** within the **UK**

We will pay

Up to the amount shown in the schedule of cover & limits for necessary and reasonable travel and accommodation expenses required to reach **Your** booked destination, if :

1. the vehicle **You** are travelling in to reach **Your** international departure point breaks down or is involved in an accident; or
2. the **Public Transport** **You** are using to reach **Your** international departure point is delayed, resulting in **You** arriving too late to commence **Your** booked **Trip**.

We will not pay for claims arising directly or indirectly from

1. **You** not allowing sufficient time for **Your** journey to the airport or port to catch the booked flight or sailing;
2. **Public Transport** provider failure unless **You** get a letter from the provider confirming that the service did not run on time;
3. the accident or breakdown of **Your** car unless **You** get confirmation of the delay from the authority who went to the accident or breakdown affecting the car **You** were travelling in;
4. any delay caused by a riot, civil commotion, **Strike or Industrial Action** which began or was announced before the start date of **Your** policy and the date **Your** travel tickets or confirmation of booking were issued;
5. anything mentioned in the General Exclusions.

PERSONAL ACCIDENT

We will pay

Up to the amount shown in the schedule of cover & limits for the following benefits, to **You** or **Your** legal personal representative, if **You** suffer an accident during **Your Trip** which, within 12 months after the date of that accident, is the sole cause of **Your** death or disability:

1. Death;
2. **Loss of Limb**, total and permanent **Loss of Sight** in one or both eyes;
3. **Permanent Total Disablement**;
4. (for persons under 16 or over 75 at the time of the accident the death benefit will be limited to funeral expenses up to £1,500 and there will be no cover for **Permanent Total Disablement**).

We will not pay for any claims for death, loss or disablement caused directly or indirectly by:

1. **Your** sickness, disease, physical or mental condition that is gradually getting worse;
2. an injury which existed prior to the commencement of the **Trip**;
3. pregnancy;
4. any claims under this section not notified to **Us** within 12 months of the date of the accident;
5. anything mentioned in the General Exclusions.

PERSONAL LIABILITY

We will pay

Up to the amount shown in the schedule of cover & limits, for **Your** legal expenses and legal liability for damages due an accident that happened during **Your Trip** for:

1. accidental bodily injury to a third party who is not a member of **Your Family**, household or employed by **You**;
2. loss of or damage to property belonging to a third party which does not belong to and is not in the charge or control of **You**, or any member of **Your Family**, household or employee;
3. damage to **Your** temporary holiday accommodation (subject to the **Excess** shown in the schedule of cover & limits for property damage) that does not belong to **You**, or any member of **Your Family**, household or employee.

We will not pay for claims arising directly or indirectly from

1. the **Excess** shown in the schedule of cover & limits per Insured Person;
2. Legal expenses or damages resulting from an injury to **Your** employee, or a member of **Your Family** or household or damage to the property of **Your** employee, or a member of **Your Family** or household;
3. fines imposed by a Court of Law or other relevant bodies;
4. anything caused directly or indirectly by:
 - a. liability which **You** are responsible for, because of an agreement **You** have entered into;
 - b. injury, loss or damage arising from:
 - i. ownership or use of aircraft, horse-drawn or mechanical/ motorised vehicles, bicycles, vessels (other than rowing boats, punts or canoes), animals (other than horses, domestic dogs or cats), or firearms (other than guns being used for sport);
 - ii. the occupation (except temporarily for the purpose of the **Trip**) or ownership of any land or buildings;
 - iii. the carrying out of any trade or profession;
 - iv. racing of any kind;
 - v. any deliberate act;
 - c. liability covered under any other insurance policy;
5. liability that results from **You** infecting any other person with any sexually transmitted disease or condition;
6. anything mentioned in the General Exclusions.

IMPORTANT NOTE

This section does not cover any claim resulting from the ownership or use of motorised vehicles, so **You** need to take out separate motor insurance cover if **You** intend to drive a car or other vehicle during **Your Trip**.

LEGAL EXPENSES

We will pay

Up to the amount shown in the schedule of cover & limits, (but not more than £50,000 in total for all Insured Persons) for **Your** legal costs and expenses incurred to claim for compensation or damages if **You** are injured or **You** die during the period of **Your Trip**.

We will not pay for claims arising directly or indirectly from

1. the **Excess** shown in the schedule of cover & limits per Insured Person;
2. costs or expenses that **We** have not agreed to;
3. any claim not reported to **Us** within 180 days after the event giving rise to the claim;
4. any claim against a travel agent, tour operator or carrier or **Us** or Alpha Underwriting Ltd;
5. actions between members of the same **Family** or household, or actions to enforce a judgement or legally binding decision;

- any claim where Lexceteras Limited considers that **You** prospects of success in achieving a reasonable benefit are insufficient or where the cost of the action could be more than the settlement;
 - anything mentioned in the General Exclusions.
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END SUPPLIER FAILURE

Definitions which only apply to this Section:

Irrecoverable Loss

Deposits and charges paid by **You** for **Your Trip** which are not recoverable from any other source including but not limited to insurance policies or financial bonds and guarantees provided by the **Scheduled Airline** or another insurance company or a government agency or a travel agent or credit card company.

Trip

The **Outward Journey** and return journey on a **Scheduled Airline** booked and paid for by **You**.

Scheduled Airline

An airline upon whom **Your Trip** depends operating a regular systematic service to a published timetable whose flights are available to paying members of the general public on a seat only basis and which is not part of a package holiday arranged by a tour operator.

Insolvency or Financial Failure

An event causing the cancellation of all or part of **Your Trip** happening after **You** purchased this insurance which results in the **Scheduled Airline** no longer carrying on its business or service as a result of financial failure within the meaning of the Insolvency Act 1986 or any statutory modification or re-enactment thereof or a similar legal action in consequence of debt under the jurisdiction of a competent court in another country.

Scheduled Airline Failure

We will pay

- up to the amount shown in the schedule of cover & limits, for the **Irrecoverable Loss** of:
- unused flight ticket charges paid for a **Scheduled Airline** flight associated with **Your Trip** that are not refundable and which were incurred before **You** departure date if **You** have to cancel **Your Trip** or if **You** have already completed the **Outward Journey**;
- the extra cost of a one way airfare of a standard no greater than the class of journey on the **Outward Journey** to allow **You** to complete the **Return Journey** of **Your Trip** as a result of the **Insolvency or Financial Failure** of the airline on which **You** are booked to travel causing the flight (or flights) on which **Your Trip** depends that were subject to **Advanced Booking** being discontinued and **You** not being offered from any other source any reasonable alternative flight or refund of charges **You** have already paid.

Dynamic Packaging

For the purposes of this cover the definition of **Scheduled Airline** above shall include ferry, coach and train operators upon whom **Your Trip** depends.

We will pay

Up to the amount shown in the schedule of cover & limits, for **Irrecoverable Loss** of unused pre-paid expenses as a result of **Insolvency or Financial Failure** of any company for the following services associated with **Your Trip** booked independently by **You** and that have not been supplied as part of a tour operator's package:

- short let holiday accommodation including hotels
- car hire
- ferry operators
- coach operators
- train operators

We will not pay for claims arising directly or indirectly from

- any expense following **You** disinclination to travel or to continue with **Your Trip** or loss of enjoyment on **Your Trip**;
 - any expense arising from circumstances which could reasonably have been anticipated at the time **You** booked **Your Trip**;
 - any form of travel delay or other temporary disruption to **Your Trip**;
 - any loss sustained by **You** when the Insurance Policy or other evidence or coverage was effected after the date of the first threat of **Insolvency or Financial Failure** (as defined herein) of the **Scheduled Airline** or other relevant company was announced;
 - any loss sustained in respect of Charter flight tickets associated with a package holiday and/or other flight tickets not on a **Scheduled Airline** as defined.
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NATURAL CATASTROPHE COVER

This cover is only provided if **You** have paid the premium required.

	Cover Section	Maximum Sum insured per person	Excess
1	Natural Catastrophe		
	a. Extended delayed departure cover	Up to £1,000	£50
	b. Extended missed departure cover	Up to £500	£50
	c. Extended accommodation cover	Up to £1,000	£50

For the purpose of this section only:

DEFINITIONS

Wherever the following words or phrases appear within this **Policy** they will always have the same meaning. Under certain sections cover will be limited, please refer to individual sections for full terms and conditions.

Civil Unrest

Means activities inclusive of organised protests, riots, arson, looting, occupation of institutional buildings, border infringements and armed insurrection (excluding where civil war has been declared).

Natural Catastrophe

Means an extraordinary natural phenomenon such as tsunamis, earthquakes, landslides, volcanic eruptions (including volcanic ash clouds), atypical cyclonic storms, falling objects from space (including meteorites), and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon.

You will only be covered under this section if **You** have chosen the optional travel disruption extension and have paid the appropriate extra premium required.

This extension and therefore cover under sections Extended Delayed Departure cover, Extended Missed Departure cover and Extended Accommodation cover specifically and only applies in the event of travel disruption caused either directly or indirectly by natural disasters or civil unrest (see definitions above).

This extension to the **Policy** provides the following amendments to the insurance, specifically for costs and expenses that are not recoverable from any other source.

Extended Delayed Departure Cover

What is covered

We will pay **You** one of the following amounts:

- If the scheduled **Public Transport** on which **You** are booked to travel is cancelled or delayed, leading to **Your** departure being delayed for more than 12 hours at the departure point of any connecting **Public Transport** in the **United Kingdom** or to **Your** overseas destination or on the return journey to **Your Home** **We** will pay **You** £20 for the first full 12 hours that **You** are delayed and £10 for each full 12 hours delay thereafter, up to a maximum of £100 (which is meant to help **You** pay for telephone calls made and meals and refreshments purchased during the delay) provided **You** eventually continue the **Trip**; or
- If **You** choose to abandon **Your Trip** because the alternative transport to **Your** overseas destination offered by the **Public Transport** operator was not suitable, **We** will pay **You** up to £1,000 for any irrecoverable unused accommodation and travel costs (and other pre-paid charges) which **You** have paid or are contracted to pay because **You** were not able to travel and use **Your** booked accommodation as a result of:

- The scheduled **Public Transport** on which **You** were booked to travel from the **United Kingdom** being cancelled or delayed for more than 12 hours; or
- You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 24 hours.

You can only claim under subsections Extended delayed departure cover or Extended Missed Departure for the same event, not both.

If the same costs, charges or expenses are also covered under any other section of this policy **You** can only claim for these under one section for the same event.

Extended Missed Departure Cover

What is covered

We will pay **You** up to £500 for suitable additional accommodation (room only) and travel expenses necessarily incurred in reaching **Your** overseas destination and/or in returning to the **United Kingdom** as a result of:

- The **Public Transport** on which **You** were booked to travel being cancelled, delayed for more than 12 hours, diverted or re-directed after take-off;
- The failure of other scheduled **Public Transport**; or

(iii) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours

And **You** choose to make other travel arrangements for **Your Trip** because the alternative transport offered by the scheduled **Public Transport** operator was not suitable. The amount payable will be calculated after deduction of the amount of the refund on **Your** ticket(s) together with any compensation from the **Public Transport** operator.

If the same costs, charges or expenses are also covered under any other section of this policy **You** can only claim for these under one section for the same event.

Extended Accommodation Cover

What is covered

We will pay **You** up to £1,000 for either:

1. Any irrecoverable unused accommodation costs (and other pre-paid charges which **You** have paid or are contracted to pay) because **You** were not able to travel and use **Your** booked accommodation; or
2. Reasonable additional accommodation and transport costs incurred:
 - a) Up to the standard of **Your** original booking, if **You** need to move to other accommodation on arrival or at any time during the **Trip** because **You** cannot use **Your** booked accommodation; or
 - b) With the prior authorisation of the 24 hour emergency service to repatriate **You** to **Your Home** if it becomes necessary to cut short **Your Trip** **You** can only claim under one of subsections Extended Delayed Departure cover or Extended Missed Departure above for the same event, not both.

If the same costs and charges are also covered under any other section of this **Policy** **You** can only claim for these under one section for the same event.

What is not covered

1. The **Excess** shown in the Summary of Cover above (except for claims under Extended Delayed Departure subsection 1);
2. The cost of Airport Passenger Duty and any other refundable taxes;
3. Travel tickets paid for using any airline mileage reward scheme, for example Air Miles;
4. Accommodation costs paid for using any Timeshare, Holiday Property Bonds or other holiday points schemes
5. Any claims arising directly or indirectly from an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **You** are travelling;
6. Any claim relating to **Your** inability to provide a valid passport, visa or other documentation required by the **Public Transport** operator or their handling agents;
7. Any costs incurred by **You** which are recoverable from the providers of the accommodation (or their administrators) or for which **You** receive or are expected to receive compensation or reimbursement;
8. Any costs incurred by **You** which are recoverable from the **Public Transport** operator or for which **You** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance;
9. Any accommodation costs, charges and expenses where the **Public Transport** operator has offered suitable alternative travel arrangements;
10. Any costs for normal day to day living such as food and drink which **You** would have expected to pay during **Your Trip**.

Special conditions relating to claims

We will require **You** to obtain/provide at **Your** own expense, where relevant:

1. Written confirmation from the scheduled **Public Transport** operator (or their handling agents) of the number of hours of delay or involuntarily denied boarding and the reason for these together with details of any alternative transport offered;
2. Written confirmation from the provider of the accommodation (or their administrators), the local Police or relevant authority that **You** could not use **Your** accommodation and the reason for this;
3. **You** must comply with the terms of contract of the scheduled **Public Transport** operator and seek financial compensation, assistance or a refund of **Your** ticket from them, in accordance with the terms and/or (where applicable) **Your** rights under EU Air Passenger Rights legislation in the event of denied boarding, cancellation or long delay of flights;
4. Written confirmation from the scheduled **Public Transport** operator/accommodation provider that reimbursement will not be provided.

WINTER SPORTS

This section of cover is only applicable if the appropriate winter sports premium has been paid.

If **You** have an Annual Multi-trip Policy and have paid for Winter Sports Cover, this policy will cover **You** for up to 21 days during the term of the annual policy.

If **You** have a Single Trip Policy and have paid for Winter Sports Cover, this policy will cover **You** for the whole **Period of Insurance**.

Both Single Trip and Annual Multi-trip policies are extended to include:-

- Bob Sleighting
- Cross Country Skiing
- Curling
- Dog Sledding
- Dry Slope Skiing
- Heli Skiing

- Ice Hockey
- Lugeing
- Skiing
- Skiing, Big Foot
- Sledging
- Snow Boarding
- Snow Kiting
- Snow Mobiling
- Snow Shoeing
- Tobogganing

On piste snowboarding, skiing, snow-cat skiing, mono-skiing and ski bobbing are included. Also included is Off-piste skiing and snowboarding but only if **You** are accompanied by a qualified instructor or guide.

We will pay

1. SKI EQUIPMENT

Up to the amount shown in the schedule of cover & limits for the value or repair of **Your** own **Ski Equipment** (after making proper allowance for wear and tear and depreciation) or hired **Ski Equipment**, if they are lost, stolen or damaged during **Your Trip**, limited to the amount shown in the schedule of cover & limits for any one item.

Please note:

Claims for owned **Ski Equipment** will only be calculated as follows:

• Up to 12 months old	85% of purchase price
• Up to 24 months old	65% of purchase price
• Up to 36 months old	45% of purchase price
• Up to 48 months old	30% of purchase price
• Up to 60 months old	20% of purchase price
• Over 60 months old	Nil

2. SKI HIRE

Up to the amount shown in the Schedule of Benefits per day for the reasonable cost of hiring replacement **Ski Equipment** as a result of the accidental loss, theft or damage of **Your** own **Ski Equipment** during the **Period of Insurance**.

3. DELAYED SKI EQUIPMENT

Up to the amount shown in the schedule of cover & limits towards the cost of hiring replacement **Ski Equipment** necessities, if **Your** own **Ski Equipment** is delayed in reaching **You** on **Your Outward Journey** for at least 12 hours and **You** have a written report from the carrier (i.e. airline, shipping company etc.) or tour representative. Receipts will be necessary in the event of a claim.

We will not pay for claims arising directly or indirectly from

1. the **Excess** shown in the schedule of cover & limits per Insured Person; (except for Benefits 2 & 3);
2. **You** not exercising reasonable care for the safety and supervision of **Your** own or **Your** hired **Ski Equipment**;
3. **You** not obtaining a written police report within 24 hours of the discovery in the event of loss, burglary or theft of **Your** own or **Your** hired **Ski Equipment**;
4. **Your** own or **Your** hired **Ski Equipment** which is lost, damaged or delayed in transit, if **You** do not:
 - a. notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline); or
 - b. follow up in writing within 7 days to obtain a written Carrier's Report (or Property Irregularity Report in the case of an airline), if **You** are unable to obtain one immediately;
5. loss, destruction, damage or theft from confiscation or detention by customs or other officials or authorities;
6. **Your** own or **Your** hired **Ski Equipment** stolen from:
 - a. an **Unattended** vehicle unless it was in the rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, or items stored on a roof rack (unless the vehicle is parked within sight of **You**), and there is evidence of forcible and violent entry;
 - b. an **Unattended** vehicle (other than motorcaravans) left for any period between the hours of 9pm and 9am.
7. any winter sports equipment that is lost or damaged by people it was not designed for;
8. anything mentioned in the General Exclusions.

SKI PACK

This section of cover is only applicable if the appropriate winter sports premium has been paid.

We will pay

Up to the amount shown in the schedule of cover & limits, in all for the unused portion of **Your Ski Pack** costs paid for or contracted to be paid for before **Your Trip** commenced, where **You** do not **Curtail** the **Trip**, but are certified by a **Medical Practitioner** in the resort as being unable to ski and unable to use the **Ski Pack** facilities because of serious injury or illness occurring during the **Trip** and where there is confirmation that no refund is available for the unused items.

We will not pay for claims arising directly or indirectly from

1. the **Excess** shown in the schedule of cover & limits per Insured Person;

- claims that are not confirmed as medically necessary by the emergency assistance company and where a medical certificate has not been obtained from the attending **Medical Practitioner** abroad confirming that **You** are unable to ski and unable to use the **Ski Pack** facilities;
- anything mentioned under the **You** are not covered of Medical & Repatriation Expenses section;
- anything mentioned under the General Exclusions.

PISTE CLOSURE

This section of cover is only applicable if the appropriate winter sports premium has been paid.

Cover is only available under this section between 1st December to 30th April, if there is a lack of snow in **Your** resort and it closes, which prevent **You** from skiing.

We will pay

- the amount shown in the Schedule of Benefits per day towards the costs **You** have to pay to travel to another resort; or
- the amount shown in the Schedule of Benefits for each full day **You** are unable to ski, if **Your** resort stays closed and there is no other resort available, for as long as these conditions exist at the resort, but not exceeding the pre-booked **Period of Insurance of Your Trip**.

We will not pay for claims arising directly or indirectly from

- claims where **You** have not obtained confirmation of resort closure from the local representative;
- claims where not all skiing facilities are totally closed;
- claims where the lack of snow conditions are known or are public knowledge at the time of effecting insurance;
- anything mentioned in the General Exclusions.

GOLF COVER

This section of cover is only applicable if the appropriate golf extension premium has been paid.

We will pay

- Loss of Golf Equipment**
Up to the amount shown in the schedule of cover & limits, for the value of repair of **Your** own **Golf Equipment** (after making proper allowance for wear and tear and depreciation) or hired **Golf Equipment**, if they are lost, stolen or damaged during **Your Trip**, for any single article limited to the amount shown in the schedule of cover & limits;
- Hire of Golf Equipment**
For £75 per day, up to the amount shown in the schedule of cover & limits, for the reasonable cost of hiring replacement **Golf Equipment** as a result of the accidental loss, theft or damage of **Your** own **Golf Equipment** during the **Period of Insurance**.

We will not pay for claims arising directly or indirectly from

- the **Excess** shown in the schedule of cover & limits per Insured Person;
- if **You** do not exercise reasonable care for the safety and supervision of **Your** own or **Your** hired **Golf Equipment**;
- where **You** do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of **Your** own or **Your** hired **Golf Equipment**;
- where **Your** own or **Your** hired **Golf Equipment** are lost, damaged or delayed in transit if **You** do not;
 - notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written Carrier's Report (or Property Irregularity Report in the case of an airline); or
 - follow up in writing within seven days to obtain a written Carrier's Report (or Property Irregularity Report in the case of an airline), if **You** are unable to obtain one immediately;
- loss, destruction, damage or theft from confiscation or detention by customs or other officials or authorities;
- Your** own or **Your** hired **Golf Equipment** being stolen from:
 - an **Unattended** vehicle unless it was in the rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, or items stored on a roof rack (unless the vehicle is parked within sight of **You**), and there is evidence of forcible and violent entry;
 - an **Unattended** vehicle (other than motorcaravans) left for any period between the hours of 9 pm and 9 am;
- anything mentioned in the Conditions and General Exclusions.

LOSS OF GREEN FEES

This section of cover is only applicable if the appropriate golf extension premium has been paid.

We will pay

Up to £75 per day, up to the amount shown in the schedule of cover & limits, in total for the unused portion of **Your** Green Fees costs paid for or contract to be paid for before **Your Trip** commenced, where **You** do not **Curtail** the **Trip**, but are certified by a **Medical Practitioner** as being unable to golf and use the golf facilities because of serious injury or illness occurring during the **Trip** and where there is confirmation that no refund is available for the unused Green Fees.

We will not pay for claims arising directly or indirectly from

- claims that are not confirmed as medically necessary by the emergency assistance company and where a medical certificate has not been obtained from the attending **Medical Practitioner** abroad confirming that **You** are unable to golf and unable to use the golf facilities;
- anything mentioned under **We will not pay for claims arising directly or indirectly from** under the Medical & Repatriation Expenses section;
- anything mentioned under the General Exclusions.

HOLE IN ONE

This section of cover is only applicable if the appropriate golf extension premium has been paid.

We will pay

Up to the amount shown in the schedule of cover & limits, if **You** complete a hole in one stroke gross (i.e. exclusive of handicap) during any organised game on any golf course.

NOTE

This benefit will only be payable once in any game.

We will not pay for claims arising directly or indirectly from

1. where **You** do not produce written confirmation from the secretary of the club, stating that the hole in one has been performed to the satisfaction of the club, together with the original score card fully completed and duly signed;
2. anything mentioned under the General Exclusions.

BUSINESS EQUIPMENT

1. Business Equipment

We will pay

You up to the Sum Insured shown in the Schedule of Benefits for the loss, theft or damage of **Your** business equipment suffered during the **Period of Insurance**.

2. Business Equipment Hire

We will pay

You £50 per day up to the maximum Sum Insured shown in the Schedule of Benefits for the reasonable cost of hiring replacement business equipment if during the **Period of Insurance** the business equipment held by **You** for business reasons is lost, stolen or damaged.

3. Business Money

We will pay

You up to the Sum Insured shown in the Schedule of Benefits for the following business items that **You** are responsible for:

1. Bank notes
2. Coins
3. Traveller's Cheques
4. Travel Tickets
5. Green Card
6. Admission Tickets

If Money is collected from a bank for use during a **Trip** it will be covered for a period of 72 hours prior to the start of a **Trip** and shall continue for the same period after returning from the **Trip** or until deposited at a bank whichever occurs first.

What is not covered

As well as the General Exclusions on page 22, the following Exclusions apply:

You are not covered for the following:

1. Any loss, theft or damage during **Your** outward or return journey if **You** do not get a written 'carrier's report', or a 'property irregularity report' in the case of an airline. If **You** cannot report the loss, theft or damage to the airline straight away, **You** must do so in writing within seven days;
2. Any loss and/or theft not reported to the police within 24 hours of discovery, and a police statement obtained;
3. Any loss, theft or damage whilst left **Unattended** unless **You** have kept them in locked accommodation, a safe or a safety deposit box;
4. Equipment or Money left in a vehicle overnight;
5. Any loss, theft or damage to mobile phones (including Pocket PC's BlackBerrys, iPhone, PDA's and the like), loose precious stones, securities, deeds, bonds, stamps or documents of any kind;
6. Loss, theft, or damage of equipment and **Money** whilst in the custody of the carrier;
7. The **Excess** as shown on **Your** Schedule of Benefits for each and every claim;
8. More than the value of the part of a pair or set which is lost, stolen or damaged.

Conditions

As well as the General Conditions on page 21, the following Conditions apply:

1. **You** must keep any damaged property so that **We** can inspect it. When **We** make a payment for that property, it will then belong to **Us**;
2. If **You** purchase a comparable replacement for a lost or damaged article, **We** shall pay for the replacement cost, providing that such article was less than 3 years old at the time and that evidence of the original purchase is provided;
3. All Exclusions and Conditions from the Personal Effects and Baggage section will apply to this section.

General Conditions applicable to all sections with the exception of Natural Catastrophe

1. No payment will be made under the following sections without appropriate medical certification:
 - a. Cancellation
 - b. Curtailment
 - c. Medical and Repatriation Expenses
 - d. Hospital Benefit
 - e. Personal Accident
 - f. Personal Liability
 - g. Legal Expenses
 - h. Winter Sports
 - i. Golf Cover
 2. If **We** require any medical certificates, information, evidence and receipts, these must be obtained by **You** at **Your** expense;
 3. In the event of a claim, if **We** require a medical examination **You** must agree to this and in the event of death **We** are entitled to a post mortem examination, both at **Our** expense;
 4. **You** must take all reasonable steps to recover any lost or stolen article;
 5. If any claim is found to be fraudulent in any way this policy will not apply and all claims will be forfeited;
 6. The original Policy Schedule must be produced before any claim is paid;
 7. **You** must not make any payment, admit liability, offer or promise to make any payment without written consent from **Us**;
 8. **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **Your** name for **Our** benefit against any other party;
 9. **We** may at any time pay to **You Our** full liability under the policy after which no further payments will be made in any respect;
 10. You must take care not to make any misrepresentation of facts, as inaccurate answers may result in underwriters declining any claims costs that, as a result, may arise;
 11. If at the time of making a claim there is any other policy covering the same risk **We** are entitled to contact that insurer for a contribution;
 12. A person or company who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act;
 13. The laws of England and Wales govern this insurance, unless **We** agree otherwise.
 14. **Your** Insurance Broker act as agents of the insurer in collecting premiums, such monies are deemed to be held by the insurers with which **Your** insurance is arranged.
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General Exclusions applicable to all sections with the exception of Natural Catastrophe

We will not pay anything directly or indirectly caused by:

1. **You** suicide, deliberately injuring **Yourself**, being under the influence of drink or drugs (unless prescribed by a **Medical Practitioner**), alcoholism or other alcohol related illnesses, drug addiction, solvent abuse, self-exposure to needless danger (unless **You** are trying to save someone's life) or where **You** are affected by any sexually transmitted disease or infection;
 2. Air travel (other than as a fare-paying passenger on a regular scheduled airline or licenced charter aircraft);
 3. Air travel within 24 hours of scuba diving;
 4. Bankruptcy/liquidation of any tour operator, travel agent or transportation company; except under End Supplier Failure extension for non-packaged holidays;
 5. Consequential loss of any kind. For example loss of earnings due to being unable to return to work following injury or illness or cost of replacement lock if keys are lost;
 6. Loss or damage to any property and expense or legal liability; directly or indirectly caused by or contributed to, by or arising from:
 - a. ionising radiations or radioactive contamination from any nuclear fuel or nuclear waste which results in burning of nuclear fuel;
 - b. the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it;
 - c. pressure waves from aircraft and other flying objects travelling faster than the speed of sound.
 7. Loss or damage arising from:
 - a. war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion or uprising, blockade, military or usurped power;
 - b. any act of **Terrorism** not involving the use or release of or threat thereof of any nuclear weapon or any chemical or biological agents:
 - i. this exclusion will not apply to Personal Accident section or Medical and Repatriation Expenses section provided that the Insured Person suffering **Personal Accident** injury or illness has not participated in or conspired in such activities,
 - ii. provided also that in the event of benefit being payable the maximum payable in respect of any one claim or series of claims arising from a single act of **Terrorism** or series of acts of **Terrorism** occurring within a 72 hour period is £2,500,000 in the aggregate.
 8. Any act of **Terrorism** involving the use or release of or threat thereof of any nuclear weapon or any chemical or biological agents:
 - a. An act of **Terrorism** means an act, including but not limited to the use of force or violence and/or threat, of any person or group(s) of person(s), whether they are acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public at fear;
 9. Any loss, damage, cost or expense of any nature that results from or is in connection with anything mentioned in a), b) or c) above regardless of any other cause or event or sequence of events or any action taken in controlling, preventing or suppressing anything mentioned in a), b) or c) above; **You** are responsible for proving why this Exclusion, in whole or in part, should not be applied. If any portion of this Exclusion is found to be invalid or unenforceable, the remainder of it will remain in force and effect;
 10. **You** riding on a motorcycle, quad bike or any mechanically assisted cycle with an engine capacity in excess of 125cc and in any event if **You** fail to wear a crash helmet or have not paid the appropriate additional premium;
 11. **You** driving a motor vehicle or riding a motorcycle, quad bike or any mechanically assisted cycle without an appropriate licence or when not insured under a motor insurance policy;
 12. Mountaineering or rock climbing, ordinarily necessitating the use of picks, ropes or guides, or pot-holing (unless the appropriate additional premium has been paid); professional or organised sports, , racing, speed or endurance tests, scuba diving to a depth greater than 9 metres, or 30 metres if the appropriate premium has been paid, scuba diving without a qualified instructor, or dangerous pursuits; **Your Manual Work** (unless the appropriate additional premium has been paid); taking part in dangerous expeditions or the crewing of a vessel outside European waters (unless the appropriate additional premium has been paid);
 13. Winter sports of any kind (unless the appropriate premium has been paid). Even if the appropriate Winter Sports premium has been paid, the following activities will remain excluded: ski jumping, mono skiing, and the use of skeletons ; ski or ski bob racing in international and national events and their heats and officially organised practice or training for these events;
 14. Any payment which **You** would normally have made during **Your** travels, if nothing had gone wrong;
 15. the failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date (this exclusion does not apply to claims made under Personal Accident section, Medical and Repatriation section);
 16. **Your** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office or the World Health Organisation has advised the public not to travel;
 17. The closure of **UK** or international airspace temporarily or otherwise on the orders or recommendation of the Civil Aviation Authority or similar body in any Country;
 18. Claims arising from **Your** wilful, malicious or unlawful acts;
 19. Any claims arising directly or indirectly from medical conditions or changes to **Your** health or anyone's good health on which **Your Trip** depends that **You** knew about before **Your Trip** commenced unless **We** have agreed in writing.
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What to do in the Event of a Medical Emergency

MEDICAL EMERGENCIES AND RETURNING EARLY TO THE UNITED KINGDOM

If **You** have an emergency during **Your Trip** and require medical treatment while outside the **United Kingdom**, or if **Your** journey is cut short (**Curtailed**) or **You** have to return early to the **United Kingdom**, or **You** are in any of the circumstances listed in the Curtailed, Medical and Repatriation Expenses, Hospital Benefit, Personal Effects and Baggage sections **You** must phone MAPFRE Assistance as soon as possible, and quote **Your** Policy number.

If **You** have a medical or non-medical emergency, please call + 44 (0) 207 748 0512.

These lines are open 24 hours a day.

MAPFRE Assistance will provide immediate help if **You** are ill or injured outside the **United Kingdom**. They provide a 24-hour emergency service 365 days a year.

When contacting the above **You** will need to quote **Your** Policy Number, the name of **Your** agent, **Your** name, address, telephone number and confirm that **You** are insured with **MAPFRE Assistance**.

Claims Procedure

When something happens which is likely to give rise to a claim under this policy, **You** must notify Travel Claims Services Ltd in writing as soon as reasonably possible after it happens and, in any case, within 28 days from the date of return to the **United Kingdom**. Such notice shall include full details of the event. **You** should contact Travel Claims Services of the details provided below:

Telephone: + 44 (0) 330 400 1235

Email: claims@travelclaimsservices.com

Claims Cooperation

You shall provide assistance and co-operate with **Us** or **Our** representatives in obtaining any other records **We** or they feel necessary to evaluate the incident or claim. If **You** do not co-operate with **Us** and/or **Our** the investigation of the claim, **We** shall not be liable to pay any claim.

Access to additional materials

You shall provide **Us**, or designated representatives, all information, documentation, medical information that **We** or they may reasonably require during the term of this policy, or until all claims have been resolved, whichever is later.

Right to medical records and medical examination

Following notification of a claim, **You** shall provide, when asked, all authorisations necessary to obtain **Your** medical records. **We** have the right to have **You** examined by a physician or vocational expert of **Our** choice, and at **Our** expense, when and as often as **We** may reasonably request.

Complaints Procedure

If, for any reason, **You** consider that **We** have not kept **Our** promise or **You** have any cause for complaint regarding this insurance please contact:

Complaint against the sale of this insurance

Please contact **Your** Insurance Broker to record **Your** complaint.

If **Your** complaint is regarding a claim, please contact:

The Customer Care Manager

MAPFRE Assistance

5th Floor

Alpha House

24a Lime Street

London

EC3M 7HS

Telephone: 0330 400 1283

Email: contactus@mapfre.co.uk

Please always give details of the policy and complaint, together with the claims reference number. **We** will review **Your** case and reply to **You** in writing. If **You** are still not satisfied **You** can contact: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

FOS Website: <http://www.financial-ombudsman.org.uk>

The complaints procedure above does not affect any legal rights **You** may have to take action against **Us**.

Please note that the Ombudsman will not normally review **Your** case until such time **We** have made **Our** final decision. Please give **Us** the opportunity to handle **Your** complaint before referring things to the Ombudsman.

Financial Services Compensation Scheme

MAPFRE Assistance is covered by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. Further information can be obtained from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 Botolph Street, London, EC3A 7QU) by phone on 0800 678 1100 or 020 7741 4100 and on their website at www.fcs.org.uk.

Data Protection Act 1998

We will collect certain information about **You** in the course of considering **Your** application and conducting **Our** relationship with **You**. This information will be processed for the purposes of underwriting **Your** insurance cover, managing any insurance issued, administering claims and fraud prevention. **We** may pass **Your** information to a qualified **Medical Practitioner**, other insurers, reinsurers, other parties who provide services under policy and loss adjusters for these purposes. This may involve the transfer of **Your** information to countries which do not have data protection laws.

You may have the right of access to, and correction of, information that is held about **You**. Please contact **Our** Compliance Officer to exercise either of these rights.

Compliance Officer
MAPFRE Assistance
5th Floor
Alpha House
24a Lime Street
London
EC3M 7HS

Telephone: 0330 400 1283
Email: compliancesupport@mapfre.co.uk

Some of the information may be classified as 'sensitive' – that is information about physical and mental health and employment records. Data protection laws impose specific conditions in relation to sensitive information including, in some circumstances, the need to obtain **Your** explicit consent before the information may be processed. By finalising **Your** insurance application, **You** consent to the processing and transfer of information described in this notice. Without this consent **We** would not be able to consider **Your** application.