

Important contact details

Customer services: Contact your local Hays Travel
Independence Group member

Health declaration (to declare a medical
condition or change in your circumstances) 020 8603 9691

24-hr Emergency medical assistance:
(for medical emergency or curtailment requests) UK +44 (0)20 8603 9689

24-hr Legal helpline: UK +44 (0)20 8603 9804

Claims: 020 8603 9688

In a life or death situation call the emergency services in the country **you** are visiting for example 112 within the European Union or 911 in the USA.



Gold and Silver Travel Insurance

Please read this policy and carry it with you during your journey

This policy is available in large print,
audio and Braille.

Please contact your
Hays Travel Independence Group member
and we will be pleased to organise an
alternative version for you.

Cover is only available if **you** are a resident of
the **UK**, the **Channel Islands** or the Isle of Man.

Existing medical conditions are not covered
unless they have been declared to and
accepted in writing by the **Insurer**.

Please see full requirements on pages 13-14.

Hays Travel Independence Group Members are Appointed Representatives of Rush Insurance Services Limited,
Registered address Barham Court, Teston, Maidstone Kent, ME18 5BZ Registered No.06939586

Hays Travel Independence Group insurance is underwritten by AWP P&C SA and administered in the UK by Allianz Global Assistance.
Allianz Global Assistance is a trading name of AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD.

Rush Insurance Services Limited and AWP Assistance UK Ltd are authorised and regulated by
the Financial Conduct Authority.

AWP P&C SA is duly authorised in France and the United Kingdom
and subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority.

Allianz Global Assistance acts as an agent for AWP P&C SA
for the receipt of customer money, settling claims and handling premium refunds.

Hays Travel Independence Group Members and Rush Insurance Services Limited act as agents for AWP P&C SA for
the receipt of customer money and handling premium refunds.

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This booklet contains three separate documents.

The 'Demands and needs statement' and the 'About our insurance services' documents both explain how the Hays Travel Independence Group insurance policy has been sold to you.

The 'Policy wording' provides the full terms, conditions and exclusions of the travel insurance policy.

Demands and needs statement

Hays Travel Independence Group insurance is typically suitable for travel customers who wish to insure themselves for medical emergencies, delayed or missed departures, cancellation or cutting short a trip, lost, stolen or delayed possessions, loss of money and passport, personal accident, personal liability and legal expenses.

The levels of cover may vary depending on where you travel (whether in your home country or overseas).

Travel insurance does not cover everything. You should read this policy carefully to make sure it provides the cover you need.

You may already possess alternative insurance for some or all of the features and benefits provided by this travel insurance product. It is your responsibility to investigate this.

Hays Travel Independence Group Members have not provided you with any recommendation or advice about whether this product meets your specific insurance requirements.

About our insurance services

Rush Insurance Services Limited,
Barham Court,
Teston, Maidstone,
Kent, ME18 5BZ

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

We offer products from a range of insurers.

We can only offer products from a limited number of insurers. Ask us for a list of insurers that we offer insurance from.

We only offer products from a single insurer.

3. Which service will we provide you with?

We will advise and make a recommendation for you after we have assessed your needs for travel insurance.

You will not receive advice or a recommendation from us for travel insurance. We may ask you some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for this service?

A fee.

No fee.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5. Who regulates us?

Hays Travel Independence Group Members are Appointed Representative of Rush Insurance Services Limited, Barham Court, Teston, Maidstone, Kent, ME18 5BZ which is authorised and regulated by the Financial Conduct Authority. Financial Services Register number 714385.

Rush Insurance Services Limited permitted business is arranging travel insurance.

Rush Insurance Services Limited also has permission to conduct the following business with regards to non-investment insurance contracts:

- Arranging
- Dealing as an agent
- Making arrangements with a view to transactions

You can check this on the Financial Services register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

6. What to do if you have a complaint

- **For complaints regarding the sale of the policy or the service provided by Hays Travel Independence Group Members:**

Write to: Customer Service Manager, Rush Insurance Services Limited, Barham Court, Teston, Maidstone, Kent, ME18 5BZ

Phone: 0344 482 3408 Email: customersupport@rushinsurance.co.uk

- **For complaints regarding claims or the administration of the policy or the service provided by Allianz Global Assistance:**

Write to: Customer Service, Allianz Global Assistance, 102 George Street, Croydon, CR9 6HD

Phone: 020 8603 9853 Email: customersupport@allianz-assistance.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service for independent arbitration. Visit www.financial-ombudsman.org.uk

Write to: Financial Ombudsman Service, Exchange Tower, London E14 9SR

Call: 0800 023 4567 or 0300 123 9 123 Email: complaint.info@financial-ombudsman.org.uk

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangement is available from the FSCS, telephone number 0800 678 1100 or 020 7741 4100, or by visiting their website at www.fscs.org.uk.

Summary of cover

The following table shows the maximum amount **we** will pay and policy **excesses** for each section of cover. **You** should read the rest of this booklet for the full terms and conditions.

Section/Cover	Silver cover limits (up to)	Excess	Gold cover limits (up to)	Excess
1. Cancellation or curtailment	▲ £5,000	£125	▲ £5,000	N/A
2. Emergency medical and associated expenses	£7 million	£100	£10 million	N/A
Funeral expenses	£5,000		£5,000	
Dental	£250		£250	
In-patient benefit	£20/day max. £200		£20/day max. £200	
Cover within your home country	£1,000		£1,000	
3. Loss of passport				
Issuing temporary passport	£50	Nil	£50	N/A
Costs to collect temporary passport	£200	Nil	£200	N/A
4. Delayed possessions	£75/day max. £250	Nil	£75/day max. £250	N/A
5. Personal possessions (optional)	£1,500	£50	£1,500	N/A
Clothing	£600		£600	
Cosmetics	£100		£100	
Electrical and photographic equipment	£200		£200	
Eye wear	£100		£100	
Footwear	£50		£50	
Luggage	£200		£200	
Valuables	£250		£250	
Unreceipted items limit	£50/item max. £150		£50/item max. £150	
6. Personal money (optional)				
Cash (18 years and over)	£500	£50	£500	N/A
Cash (17 years and under)	£50	Nil	£50	N/A
7. Personal accident		Nil		N/A
Death				
- 18 to 74 years inclusive	£10,000		£10,000	
- 17 and under or 75 and over	£5,000		£5,000	
Loss of limb / sight	£20,000		£20,000	
Permanent total disablement				
- 18 to 74 years inclusive	£20,000		£20,000	
- 17 and under or 75 and over	No cover		No cover	
8. Missed departure	£1,000	£50	£1,000	N/A
9. Delayed departure				
Delay	£25/12 hrs, max. £400	Nil	£25/12 hrs, max. £400	N/A
Abandonment	▲ £5,000 after 24 hrs	£100	▲ £5,000 after 24 hrs	N/A
10. Personal liability	£2 million	£200*	£2 million	N/A
11. Legal expenses	£25,000	Nil	£25,000	N/A
12. Catastrophe	£100/day max. £1,000	Nil	£100/day max. £1,000	N/A
13. Hijack	£100/day max. £1,000	Nil	£100/day max. £1,000	N/A

Additional covers

Section/Cover	Silver cover limits (up to)	Excess	Gold cover limits (up to)	Excess
14. Winter sports cover				
Ski pack	£50/day max. £500	Nil	£50/day max. £500	N/A
Delayed ski equipment	£50/day max. £500	Nil	£50/day max. £500	N/A
Ski equipment	£500	£50	£500	N/A
- unreceipted items limit	£50/item max. £150		£50/item max. £150	
Piste closure	£50/day max. £500	Nil	£50/day max. £500	N/A
Avalanche cover	£50/day max. £500	Nil	£50/day max. £500	N/A
15. Golf cover				
Green fees	£50/day max. £300	Nil	£50/day max. £300	N/A
Delayed golf equipment	£100/day max. £300	Nil	£100/day max. £300	N/A
Golf equipment	£1,500	£50	£1,500	N/A
- single article limit	£250		£250	
- unreceipted items limit	£50/item max. £150		£50/item max. £150	
Hole in one cover	£75	Nil	£75	N/A
16. Business cover				
Delayed business equipment	£150/day max. £500	N/A	£150/day max. £500	N/A
Business equipment	£1,500	£100	£1,500	N/A
- single article, pair or set limit	£500		£500	N/A
- unreceipted items limit	£50/item max. £150		£50/item max. £150	
Business samples	£500	£100	£500	N/A
Business money	£1,000	£100	£1,000	N/A
17. Wedding cover				
Wedding rings	£300/ring	£50	£300/ring	N/A
- unreceipted items limit	£75/ring max. £150		£75/ring max. £150	
Wedding gifts	£1,500/couple	£50	£1,500/couple	N/A
- single article, pair or set limit	£250		£250	
- unreceipted items limit	£50/item max. £150		£50/item max. £150	
Wedding clothes	£2,000/couple	£50	£2,000/couple	N/A
- single article, pair or set limit	£300		£300	
- unreceipted items limit	£50/item max. £150		£50/item max. £150	
Photographs and videos	£750/couple	£50	£750/couple	N/A
18. Cruise cover				
Missed port departure	£75/day max. £350	Nil	£75/day max. £350	N/A
Cabin confinement	£20/day max. £200	Nil	£20/day max. £200	N/A
Excursions	£300	£50	£300	N/A

* Please see note on the next page regarding the Personal liability excess

▲ Please see note on the next page regarding increased journey cost limit

Notes

Journey limits (annual multi-trip cover only)

Annual multi-trip cover is for short trips of 31 days or less per trip only unless **you** have paid the additional premium to extend cover and this is shown on **your** insurance confirmation. There is absolutely no cover offered by this policy whatsoever for trips which are longer than the limit **you** have paid for per trip. This would include not insuring **you** for any part of a trip that is longer than this limit.

Excess

- **You** will not have to pay an **excess** if **you** have chosen Gold cover.
- Where claims relate to damage of **your journey** accommodation, the **excess** under Personal liability - Section 10 is increased to **£250**.

Level of cover

The level of cover and optional sections **you** have chosen will be shown on **your** insurance confirmation.

Increased journey cost limit

If the value of **your journey** is over **£5,000** per person, **you** can pay an extra premium to increase the cancellation and curtailment cover under section 1 and the abandonment cover limit under section 9 in **£1,000** increments (up to a maximum **£20,000**). Please contact **your** Hays Travel Independence Group member for more information. The increased limits will apply once the extra premium has been paid and shown on **your** insurance confirmation.

Important information

Thank you for taking out Hays Travel Independence Group insurance with us.

Your insurance confirmation shows the level of cover and sections of the policy you have chosen, the people who are covered and any special terms or conditions that may apply.

Your policy does not cover everything. You should read this policy carefully to make sure it provides the cover you need. If there is anything you do not understand, you should contact your Hays Travel Independence Group member.

Insurer

Your Hays Travel Independence Group insurance is underwritten by AWP P&C SA and administered in the **United Kingdom** by Allianz Global Assistance.

How your policy works

Your policy and insurance confirmation is a contract between **you** and **us**. **We** will pay for any claim **you** make which is covered by this policy and happens during the **period of insurance**. Unless specifically mentioned, the benefits and exclusions within each section apply to each **person insured**.

Certain words have a special meaning as shown under the heading 'Definition of words'. These words have been highlighted by the use of bold print throughout the policy document.

Information you need to tell us

There is certain information that **we** need to know as it may affect the terms of the insurance cover **we** can offer **you**.

You must, to the best of **your** knowledge, give accurate answers to the questions **you** are asked when **you** buy **your** Hays Travel Independence Group insurance policy. If **you** do not answer the questions truthfully it could result in **your** policy being invalid and could mean that all or part of a claim may not be paid.

If **you** think **you** may have given **us** any incorrect answers, or if **you** want any help, please contact **your** Hays Travel Independence Group member (details of which can be found on **your** insurance confirmation) as soon as possible and **we** will be able to tell **you** if **we** can still offer **you** cover.

Cancellation rights

If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** insurance confirmation and return all **your** documents for a refund of **your** premium.

You can contact **your** Hays Travel Independence Group member, details of which can be found on **your** insurance confirmation.

If during this 14 day period **you** have travelled, made a claim or intend to make a claim then **we** can recover all costs that **you** have used for those services.

Please note that **your** cancellation rights are no longer valid after this initial 14 day period.

Policy excess

If **you** have chosen Silver cover, some sections of **your** policy carry an **excess**. This means that **you** will be responsible for paying the first part of the claim for each **person insured**, for each section, for each incident. The amount **you** have to pay is the **excess**. **You** will not have to pay an **excess** if **you** have Gold cover.

Data protection

Your personal information including sensitive personal data (for example health information) may be held on computer, paper file or other format. This information will be used by Rush Insurance Services Limited, Hays Travel Independence Group Members, **us**, **our** representatives and the **insurer**, to arrange and manage **your** insurance policy including handling claims (and issuing renewal documents).

In certain circumstances, such as a medical emergency, this may involve transferring information about **you** to countries outside the European Economic Area (EEA) that may have limited or no data protection laws. **We** will always take reasonable steps to safeguard **your** personal information.

We will exchange personal information with industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes. **We** may provide **your** information to others where required or permitted by law (for example, if requested by the police or another official authority).

You have the right to request a copy of the personal information **we** hold about **you** by writing to **us** at Customer Service, Allianz Global Assistance, 102 George Street, Croydon, CR9 6HD. A small charge may apply.

Allianz Global Assistance will not use **your** personal information or share it with other third parties for marketing purposes.

Financial Services Compensation Scheme (FSCS)

For **your** added protection, the **insurer** is covered by the FSCS. **You** may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover provides protection for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS, telephone number **0800 678 1100** or **020 7741 4100**, or by visiting their website at **www.fscs.org.uk**.

Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

Contracts (Rights of Third Parties) Act 1999

We, the **insurer** and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

Definitions of words

When the following words and phrases appear in the policy document or insurance confirmation, they have the meanings given below. These words are highlighted by the use of bold print.

Accident

An unexpected event caused by something external and visible, which results in physical bodily injury, leading to total and permanent loss of sight, total and permanent loss of use of a limb or permanent disablement or death, within a year of the incident.

Appointed adviser

The solicitor or appropriately qualified person, firm or company, including **us**, who is chosen to act for **you** in **your** claim for compensation.

Area of cover

You will not be covered if **you** travel outside the area **you** have chosen as shown on **your** insurance confirmation.

- **Area 1**
UK, the **Channel Islands**, the Isle of Man and the Republic of Ireland.
- **Area 2**
The Continent of Europe west of the Ural Mountains, Iceland, Madeira, the Canary Islands, the Azores, Lapland and any country or island with a Mediterranean coastline (but not Israel, Syria, Lebanon or Libya).
- **Area 3**
Worldwide, excluding the United States of America, Canada, the Caribbean Islands and the Bahamas, Cuba and Bermuda.
- **Area 4**
Worldwide including the United States of America, Canada, the Caribbean Islands and the Bahamas, Cuba and Bermuda.

Note: **You** will not be covered if **you** travel to a country or region where the Foreign and Commonwealth Office has advised against all travel or all but essential travel. For further details, visit gov.uk/foreign-travel-advice

Business associate

Any person in **your home country** that **you** work closely with, whose absence from work means that the director of **your** business needs **you** to cancel or curtail **your journey**.

Business equipment

Computer, television, fax and phone equipment (including mobile phones, PDAs) and any other equipment which is needed to carry out **your** business duties.

Business money

Sterling or foreign currency in note or coin form, held for business purposes.

Business samples

Demonstration goods or samples of goods sold by **your** company.

Channel Islands

Jersey, Guernsey, Alderney, Sark and Herm.

Clothing

Garments worn to cover the body or to provide support for these garments including underwear, base layers, socks, stockings, outerwear, hats and belts.

Cosmetics

Make-up, hair products, perfumes, creams, lotions, deodorants, brushes, combs, toothbrushes, toothpastes or mouthwashes.

Couple

Two adults who have been permanently living together at the same address for more than six months. For annual multi-trip cover, each adult can travel independently.

Departure point

The airport, international train station or port where **your** outward journey to **your** destination begins, and where **your** final journey back **home** begins (including any connecting transport **you** take later).

Doctor

A legally qualified doctor holding the necessary certification in the country in which they are currently practising, other than **you** or a **relative**.

Economic sanction(s)

Any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or **UK**. These may change from time to time and can include prohibiting the transfer of funds to a sanctioned country, freezing the assets of a government, the corporate entities and residents of a sanctioned country, or freezing the assets of specific individuals or corporate entities.

Electrical and photographic equipment

Items requiring electrical power either from mains or battery including any kind of audio, video, computer and television equipment, drones, MP3 or DVD players, TVs and any kind of photographic equipment. This also extends to other items used with them including cases, stands, memory cards, CDs, mini discs, DVDs, cartridges, video and audio tapes. This does not include mobile phones or PDAs.

Excess

The deduction **we** will make from the amount otherwise payable under **your** policy for each **person insured**, for each section, for each claim incident. **You** will not have to pay an **excess** if **you** have chosen Gold cover.

Eye wear

Spectacles, sunglasses or binoculars.

Family

Two adults and all of their children (including foster children) aged 19 and under (or 21 and under if in full time education). All persons must live at the same address. All adults can travel independently, however, all insured children must travel with at least one of the insured adults.

Note: If **you** are divorced or separated and **your** children do not live permanently with **you** they can still be covered under this policy.

Footwear

Boots, shoes, trainers or sandals.

Golf equipment

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

Home

Your usual place of residence in the **UK**, the **Channel Islands** or the Isle of Man. If **you** are a member of the armed forces posted abroad this will include **your** BFPO address.

Home country

Your usual country of residence in the **UK**, the **Channel Islands** or the Isle of Man or if **you** are a member of the armed forces posted abroad the country where **you** have **your** BFPO address.

Insurer

AWP P&C SA.

Journey

A trip that takes place during the **period of insurance** which begins when **you** leave **home** and ends when **you** get back **home** or to a hospital or nursing home in **your home country**, whichever is earlier.

- For single trip cover
 - any other trip which begins after **you** get back is not covered.
 - a trip which is booked to last longer than maximum durations shown below is not covered.

Age (years)	Maximum duration (days)
Up to 49	365
50-64 inclusive	183
65-74 inclusive	75
75-85 inclusive	65
86 and over	17 (no Area 4 cover)

- For annual multi-trip cover
 - **you** will only be covered if **you** are aged 74 or under at the start date of **your** policy.
 - cover is for short trips of 31 days or less per trip only, unless **you** have paid the additional premium to extend cover and this is shown on **your** insurance confirmation. There is absolutely no cover offered by this policy whatsoever for trips which are longer than the limit **you** have paid for per trip. This would include not insuring **you** for any part of a trip that is longer than this limit.
 - trips within **your home country** must be for at least 2 nights and:
 - i have pre-booked transport or accommodation; or
 - ii be more than 25 miles from **your home** (unless it involves a sea crossing).
 - **you** will be covered for taking part in winter sports activities for up to 17 days in total during the **period of insurance**, as long as the appropriate winter sports premium has been paid.

Legal action

Work carried out to support a claim that **we** have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by **you**:

- to the European Court of Justice, European Court of Human Rights or similar International body; or
- to enforce a judgment or legally binding decision

Legal costs

Fees, costs and expenses (including Value Added Tax or equivalent local goods and services tax) which **we** agree to pay for **you** in connection with **legal action**. Also, any costs which **you** are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs **we** agree to pay.

Luggage

Handbags, holdalls, rucksacks, brief cases, suitcases, trunks and similar containers.

Manual work

- work with a hands on involvement installing, assembling, maintaining or repairing electrical, mechanical or hydraulic equipment;
- work at heights over three metres above ground;
- work involving the use of heavy electrical, mechanical or hydraulic plant or machinery;
- work involving interaction with any wild animals;
- plumbing, electrical, lighting or sound technician, carpentry, painting, decorating or construction work.

Period of insurance

- For single trip cover
Cancellation cover begins from the issue date shown on **your** insurance confirmation and ends at the beginning of **your journey**. The cover for all other sections starts at the beginning of **your journey** and finishes at the end of **your journey**.
- For annual multi-trip cover
Cancellation cover begins on the start date shown on **your** insurance confirmation or the date **you** booked **your journey**, whichever is the later and ends at the beginning of **your journey**. The cover for all other sections starts at the beginning of **your journey** and finishes at the end of **your journey**.
- For single trip and annual multi-trip cover
All cover ends on the expiry date shown on **your** insurance confirmation, unless **you** cannot finish **your journey** as planned because of death, injury or illness or there is a delay to the **public transport** system that cannot be avoided. In these circumstances **we** will extend cover free of charge until **you** can reasonably finish that **journey**.

Personal money

Sterling or foreign currency in note or coin form, held for leisure and not business purposes.

Personal possessions

Clothing, cosmetics, electrical and photographic equipment, eye wear, footwear, luggage and valuables all worn or carried by **you** for use on **your journey**.

Public transport

Any publicly licensed aircraft, sea vessel, train or coach on which **you** are booked to travel.

Redundancy

Loss of permanent paid employment (except voluntary redundancy), after a continuous working period of two years with the same employer if **you** are aged 18 and over or 65 and under.

Relative

Your mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or fiancé(e).

Resident

A person who has their main **home** and is registered with a **doctor** in the **UK**, the **Channel Islands** or the Isle of Man and has not spent more than six months abroad during the year before the policy was issued.

Single parent family

One adult and all of their children (including foster children) aged 19 and under (or 21 and under if in full time education). All persons must live at the same address. The adult can travel independently, however, all insured children must travel with the insured adult.

Note: If **you** are divorced or separated and **your** children do not live permanently with **you** they can still be covered under this policy.

Ski equipment

This consists of skis, poles, boots, bindings, snowboards or ice skates.

Ski pack

Hired **ski equipment**, ski school fees and lift passes.

Travelling companion

Any person that has booked to travel with **you** on **your journey**.

United Kingdom (UK)

England, Scotland, Wales and Northern Ireland.

Valuables

Jewellery, watches and items made of or containing precious metals or semi/precious stones.

We, our, us

Allianz Global Assistance which administer the insurance on behalf of the **insurer** of these sections.

Wedding clothes

The wedding dress, wedding suit, and other accessories including shoes, make-up, hair styling and flowers all bought especially for the bride and groom to use on their wedding day.

Wedding gifts

Gifts given to the bride and groom during the **journey**. These may be sent before the **journey** or purchased during the **journey**.

Wedding rings

The bride and groom's **wedding rings**.

You, your, person insured

Each person shown on the insurance confirmation, for whom the appropriate insurance premium has been paid.

24-hour emergency medical assistance

Please tell **us** immediately about any serious illness or accident abroad where **you** have to go into hospital or **you** may have to return **home** early or extend **your** stay because of any illness or injury. If **you** are unable to do this because the condition is life, limb, sight or organ threatening, **you** should contact **us** as soon as **you** can. **You** must also tell **us** if **your** medical expenses are over **£500**. If **you** are claiming for a minor illness or accident **you** should, where possible, pay the costs and reclaim the money from **us** when **you** return. **You** can call 24 hours a day 365 days a year or email.

Phone **UK +44 (0)20 8603 9689** Fax **UK +44 (0)20 8603 0204**

Email **medical@allianz-assistance.co.uk** Quote ref: Hays Travel Independence Group

Please give **us your** age and **your** insurance confirmation number. Say that **you** are insured with Hays Travel Independence Group insurance. Below are some of the ways the 24-hour emergency medical assistance service can help.

Confirmation of payment

We will contact hospitals or **doctors** abroad and guarantee to pay their fees, providing **you** have a valid claim.

Repatriation

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

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

Reciprocal health arrangements

European Health Insurance Card (EHIC)

- The EHIC entitles **you** to reduced-cost, sometimes free, medical treatment that becomes necessary while **you** are in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway.
- The card gives access to state-provided medical treatment only. Remember, this might not cover all the things **you** would expect to get free of charge from the NHS in the **UK**. **You** may have to make a contribution to the cost of **your** care.
- **You** may apply for an EHIC online at www.dh.gov.uk/travellers or by calling **0300 330 1350**. Application forms are also available from the Post Office.

Note

The EHIC does not cover the cost of medical treatment in a private hospital or clinic, the additional cost of returning to **your home country** or for a **relative** to stay or fly out to be with **you**. In a medical emergency **you** may have no control over the hospital **you** are taken to and the closest hospital may be private.

Australia

- If **you** are travelling to Australia **you** can enrol in Medicare which will entitle **you** to subsidised hospital treatments and medicines. **You** can do this by contacting a local Medicare office in Australia.
- All claims for refunds under the Medicare scheme must be made before **you** leave Australia. For more information on Medicare visit: www.medicareaustralia.gov.au or email: medicare@medicareaustralia.gov.au.

If **you** make use of these arrangements or any other worldwide reciprocal health arrangement which reduces **your** medical expenses, **you** will not have to pay an **excess**.

Health declaration and health exclusions

These apply to the Cancellation or curtailment charges, Emergency medical and associated expenses and Personal accident sections.

If you make a claim arising from a medical condition that has not been declared and accepted by us, it is unlikely that your claim will be paid.

It is very important that you read the following and declare any existing medical conditions to us.

- 1 **You** will not be covered for any directly or indirectly related claims (see note at the end of this section) arising from the following if in the 12 months before taking out this insurance or booking **your journey** (whichever is later), **you**:
 - a have been prescribed medication;
 - b have received treatment or attended a medical practitioner for any medical condition;
 - c have attended a hospital or a clinic as an out-patient or in-patient;
 - d have been referred for tests, investigations, treatment, surgery or are awaiting results.
 - e have been diagnosed as having a terminal illness.

Unless you have declared any existing medical conditions to **us** and **we** have confirmed cover in writing.

Medical screening service

If **you** have not already done so, **you** should contact **our** confidential medical screening service as soon as possible after taking out this insurance or booking **your journey** to declare a medical condition (or conditions);

Phone 020 8603 9691 or visit www.azgahealthscreen.co.uk

Based on the medical information **you** provide, **we** will confirm if cover can be offered for **your** declared medical condition (or conditions), and if an extra premium needs to be paid. Occasionally, **we** may need **you** to get extra medical information (at **your** cost) from **your doctor** to enable **us** to make a decision.

If an extra premium is required, cover will not start until this has been paid in full and **we** have issued written confirmation.

If **we** are unable to cover the medical condition (or conditions), this will mean that **you** and any other **person insured** by **us** will not be covered for any directly or indirectly related claims arising from the medical condition (or conditions). This applies even if the person with the medical condition (or conditions) decides to buy cover from another provider.

Each **person insured** by **us** would still be covered for any unrelated medical condition (or conditions) and other sections of cover subject to the terms and conditions of this policy.

- 2 **You** will not be covered unless **you** are fit to travel and able to undertake **your** planned **journey**.
- 3 **You** will not be covered if **you** travel against the advice of a **doctor** or where **you** would have been advised not to travel if **you** had sought their advice before beginning **your journey**.
- 4 **You** will not be covered if **you** know **you** will need medical treatment or consultation at any medical facility during **your journey**.
- 5 **You** will not be covered if **you** had any undiagnosed symptoms for which **you** were awaiting investigations or consultations or the results of investigations and where the underlying cause had not been established.
- 6 **You** will not be covered if **you** are travelling specifically for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment.

If **we** are unable to cover a medical condition, this will mean that any other **person insured** by **us** will not be able to make a claim arising from the medical condition(s). This may even apply if the person with the medical condition(s) purchases cover from another provider.

Changes in health for annual multi-trip customers

If **you** health changes after taking out this insurance, **you** must tell **us** as soon as possible by calling **020 8603 9691** if this means **you** have to:

- see a **doctor** and be referred to a consultant or specialist; or
- be admitted to hospital for treatment (including surgery, tests or investigations); or
- await treatment or the results of tests and investigations.

We will tell **you** whether or not **your** medical condition (or conditions) can be covered and if **you** need to pay an extra premium. If **we** cannot cover **your** medical condition (or conditions), or **you** do not want to pay the extra premium, **you** can choose to:

- make a cancellation claim for any **journeys** already booked; or
- continue cover on this policy, but without cover for **your** medical conditions; or
- cancel this policy and request a proportionate/partial refund (as long as **you** have not made a claim or intend to make a claim).

Note

Annual multi-trip policy renewals

At the expiry of **your period of insurance**, the terms of **your** cover and the premium rates may be varied by **us**. This means **we** cannot guarantee that **we** will be able to provide the same terms of cover on **your** renewed policy or even renew it at all.

If **you** book a **journey** that does not start until after the expiry date of **your** policy, **you** may find that the cover provided for that **trip** will change when the policy renews.

Exclusions relating to the health of someone not insured on this policy, but whose health may affect your decision whether to take or continue with your journey

You will not be covered for any directly or indirectly related claims (see note at the end of this section) arising from the health of a **travelling companion**, someone **you** were going to stay with, a close **relative** or a **business associate** if at the time **your** policy was issued:

- **you** were aware they have been receiving medical treatment or consultation at any medical facility for a medical condition in the last 12 months;
- **you** were aware they have been awaiting medical treatment or consultation at any medical facility or have been under investigation for a medical condition;
- **you** were aware that a **doctor** had diagnosed them as having a terminal condition, or that their medical condition was likely to get worse in the next 12 months.

Note

Indirectly related claims

An indirectly related claim means a medical problem that is more likely to happen because of another medical problem **you** already have. Sometimes these conditions can lead to the development of other conditions. For example if **you**:

- suffer from asthma, chronic obstructive pulmonary disease or other lung disease, **you** are more likely to get a chest infection.
- have high blood pressure, high cholesterol or diabetes, **you** are more likely to have a heart attack or a stroke.
- have osteoporosis, **you** are more likely to break or fracture a bone.
- have or have had cancer, **you** are more likely to suffer with a secondary cancer.

Level of medical cover provided

This is not a private medical insurance policy and only gives cover for emergency medical treatment in the event of accident or unexpected illness occurring during **your journey**.

General exclusions

The following exclusions apply to the whole of **your** policy:

We will not cover **you** for any claim arising from, or relating to, the following:

- 1 War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'etat, terrorism (this does not apply to claims made under Emergency medical and associated expenses - Section 2, Personal accident - Section 7 and Hijack - Section 13) or weapons of mass destruction.
- 2 Any epidemic or pandemic.
- 3 **You** not following any advice or recommendation made by the Foreign and Commonwealth Office, World Health Organisation or any government or other official authority. This includes where certain vaccinations or other preventative measures (such as malaria tablets) are recommended.
- 4 Any **economic sanction** which prohibits **us**, the **insurer** or members of the Allianz Group from providing cover under this policy.
- 5 **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
- 6 Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
- 7 Any currency exchange rate changes.
- 8 The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under the Emergency medical and associated expenses and Personal accident sections).
- 9 **You** acting in an illegal or malicious way.
- 10 The effect of **your** alcohol, solvent or drug dependency or long term abuse.
- 11 **You** being under the influence of alcohol, of solvents or drugs, or doing anything as a result of using these substances (except drugs prescribed by a **doctor** but not for the treatment of drug or alcohol addiction).
- 12 **You** not enjoying **your journey** or not wanting to travel.
- 13 Any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of earnings, unless it says differently in the policy.
- 14 **You** taking part in any sports or leisure activity:
 - unless listed under Activity pack 1 (see page 17);
 - unless either listed under Activity pack 2-8 or under Winter sports, and the appropriate extra premium has been paid (see page 17-19).
 - that is not listed, but **we** have confirmed it is covered and any appropriate extra premium has been paid.
- 15 **You** taking part in any form of **manual work**:
- 16 **You** not answering accurately any question(s) **we** have asked **you** at the time of buying this policy, where **your** answer(s) may have affected **our** decision to provide **you** with this policy.
- 17 Any claim if **you** do not comply with the conditions stated in the Health declaration and health exclusions on pages 13-14.

Conditions

The following conditions apply to the whole of **your** policy. Please read these carefully as **we** can only pay **your** claim if **you** meet these:

- You** are a **resident** of the **UK**, the **Channel Islands** or the Isle of Man.
- You** take reasonable care to protect yourself and **your** property against accident, injury, loss and damage and act as if **you** are not insured and to minimise any potential claim.
- You** have a valid insurance confirmation.
- You** accept that **we** will not extend the **period of insurance**:
 - for single trip cover if the original policy plus any extensions have either ended, been in force for longer than maximum durations shown below or **you** know **you** will be making a claim.
- You** contact **us** as soon as possible with full details of anything which may result in a claim and give **us** all the information **we** ask for. Please see section 'Making a claim' for more information.
- You** accept that no alterations can be made to the terms and conditions of the policy, unless **we** confirm them in writing to **you**.
- You** are not aged 75 or over at the start date of **your** policy for annual multi-trip cover.

Age (years)	Maximum duration (days)
Up to 49	365
50-64 inclusive	183
65-74 inclusive	75
75-85 inclusive	65
86 and over	17 (no Area 4 cover)

- for annual multi-trip cover beyond the expiry of **your** policy.
- We have the right to do the following**
- Cancel the policy if **you** tell **us** something that is not true, which influences **our** decision as to whether cover can be offered or not.
 - Cancel the policy and make no payment if **you**, or anyone acting for **you**, make a claim under this policy knowing it to be dishonest, intentionally exaggerated or fraudulent in any way, or if **you** give a false declaration or deliberate mis-statement when applying for this insurance or supporting **your** claim. **We** may in these instances report the matter to the police.
 - Only cover **you** for the whole of **your journey** and not issue a policy if **you** have started **your journey**.

- Take over and deal with, in **your** name, any claim **you** make under this policy.
- Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms (including Department for Work and Pensions forms), which will help **us** to recover any payment **we** have made under this policy.
- With **your** or **your** Personal Representative's permission, get information from **your** medical records to help **us** or **our** representatives deal with any claim. This could include a request for **you** to be medically examined or for a postmortem to be carried out in the event of **your** death. **We** will not give personal information about **you** to any other organisation without **your** specific agreement.
- Send **you home** at any time during **your journey** if **you** are taken ill or injured. **We** will only do this if the **doctor** treating **you** and **our** medical advisers agree. If there is a dispute, **we** will ask for an independent medical opinion.
- Not accept liability for costs incurred for repatriation or treatment if **you** refuse to follow advice from the treating **doctor** and **our** medical advisers.
- Only refund or transfer **your** premium if **you** decide that the policy does not meet **your** needs and **you** have contacted **us** within 14 days from the date **you** receive **your** policy and insurance confirmation. **We** can recover all costs that **you** have used if **you** have travelled or made a claim or intend to make a claim.
- Not to pay any claim on this policy (except under the Personal accident section) for any amounts covered by another insurance or by anyone or anywhere else, for example any amounts **you** can get back from private health Insurance, any reciprocal health agreements, transport or accommodation provider, home contents insurer or any other claim amount recovered by **you**. In these circumstances **we** will only pay **our** share of the claim.
- If **you** cancel or cut short **your journey** for any reason other than those specified in Section 1:
 - All cover provided on **your** single trip policy will be cancelled without refunding **your** premium.
 - All cover provided on **your** annual multi-trip policy for that **journey** will be cancelled without refunding **your** premium.
- Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.

Sports and leisure activities

The following activities have been categorised according to the premium required to cover **you** while taking part in those activities.

There is no cover under Personal accident - Section 7 or Personal liability - Section 10 for activities marked with an asterisk (*).

There is also no cover for:

- taking part in an activity where the organisers' guidelines have not been followed;
- any professional activity; or
- any kind of racing.

We may be able to cover **you** for other activities that are not listed. Please contact **your** Hays Travel Independence Group member. **You** may need to pay an extra premium.

Activity pack 1 (covered at no extra premium)

The following activities are automatically covered:

Aerobics, athletic events (track and field), angling/fishing (freshwater), animal sanctuary (non big game), archery*, badminton, bamboo rafting, banana boating, bar work, baseball, basketball, billiards, bird watching, body boarding, boules, bowling, bowls, bridge swinging, bungee jumping, camel/elephant riding/trekking (UK booked), camping, canoeing/kayaking* (up to grade 3 rivers only, including white water), caravanning, catamaran sailing* (within territorial waters), clay pigeon shooting*, cricket, croquet, curling, cycle touring/leisure cycling (up to 1,000m), dancing, darts, disc golf, diving (indoor pools up to 5m), dragon boat racing, fell running (up to 1,000m), fencing, fives, flag football, flying as passenger* (private/small aircraft/helicopter), football/soccer - kick around (any surface), frisbee (recreational), golf, gorilla trekking (up to 1,000m), highland games, horse riding (no jumping), hot air ballooning*, indoor skating (not ice), jet boating*, jet skiing*, kiting, korfbal, laser tag, low ropes, marathons, model flying, model sports, mountain biking (up to 1,000m), netball, orienteering, petanque, peteca, pigeon racing, pony trekking, pool, quoits, rackets, racquetball, rafting* (up to grade 3 rivers only, including white water), re-enactment, rifle range*, ringos, river punting, rounders, rowing* (within territorial waters), safari (UK booked), sailing/yachting (within territorial waters), scuba diving to 30m* (if **you** hold a certificate of proficiency or are diving with a qualified instructor), Segway (supervised, non-competitive), snorkelling, softball, squash, stoolball, swimming (pool - not open water), swimming with dolphins, table tennis, ten pin bowling, tennis, theme parks, trekking/mountain walking/hiking/rambling/mountaineering (in group) all up to 1,000m, tubing*, tug of war, unicycle riding, volleyball, water parks, whale watching, yachting* (racing/crewed) - within territorial waters, yoga.

Activity pack 2 (covered when the appropriate extra premium has been paid)

In addition to the activities listed under Activity pack 1, these activities can also be covered.

Abseiling (indoor/outdoor climbing wall up to 25m), adventure racing (up to 6 hours), airsoft*, angling/fishing (sea), camel/elephant riding/trekking (non-UK booked), climbing (indoor/outdoor climbing wall up to 25m), cross country running, diving (indoor pools up to 10m), dry slope skiing, falconry, fly boarding, football/soccer (organised), frisbee (ultimate frisbee), Gaelic football, gorilla trekking (up to 2,000m), gymnastics, handball, hockey (field), Iron man, judo (organised training), karate (organised training), kendo (organised training), lacrosse, martial arts (organised training), mountain biking (up to 2,000m), paint balling, parasailing*, parasailing* (over water), rap running/jumping (indoor/outdoor climbing wall up to 25m), roller blading/skating/skate boarding/scooters (non-motorised), rugby (training), safari (non-UK booked), safari trekking, sand yachting, sea canoeing/kayaking* (within territorial waters), shark diving/swimming* (cage), shinty, street hockey, surf life-saving (organised competition), surfing*, trampolining, trekking/mountain walking/hiking/rambling/mountaineering (in group) all up to 2,000m, triathlon, up to 1 day skiing/dry slope skiing/snowboarding, war games/paint balling, water polo, water skiing* (no jumping), weight lifting, windsurfing/boardsailing/sailboarding*, wrestling (organised training).

Activity pack 3 (covered when the appropriate extra premium has been paid)

- **In addition to the activities listed under Activity pack 1 and 2, these activities can also be covered.**
Adventure racing (up to 12 hours), American football (organised/with safety equipment), animal sanctuary (big game), biathlon, big foot skiing, blade skating, breathing observation bubble (BOB), canoeing/kayaking* (grade 4-6 rivers only, including white water), canyoning, equestrian, fell running (up to 2,000m), flying* (crew/pilot), flying helicopter* (pilot), glacier walking, gliding *(non-competitive), go karting, gorge walking (with ropes), harness racing, horse jumping (no polo, hunting), horse riding (eventing), husky dog sledding, hydro zorbing, ice hockey (with full body protection), ice skating, kick sledging, land skiing, langlauf, modern pentathlon, mountain boarding, octopush, off road motorcycling* (up to 250cc), off-piste skiing (with guide), passenger sledge, power boating* (within territorial waters), power lifting, quad bikes*, rafting* (grade 4-6 rivers only, including white water), river tubing*, rodeo, roller hockey, rugby, sand boarding, sand dune surfing/skiing*, ski boarding, ski bobbing, ski dooing, skiing, skiing – cat*, skiing – mono, skiing – nordic/cross country, sledging/tobogganing, sleigh riding (reindeer, horses or dogs), snow biking, snow mobile/ski doos, snow parascending, snow scooting, snow shoe walking, snow tubing, snowboarding, snowcat driving, speed sailing* (within territorial waters), speed skating, speed trials/time trials (organised, not public roads), summer tobogganing, swimming (open water), telemarking, tree top canopy walking, under 17 driving* (organised, not public roads).

Activity pack 4 (covered when the appropriate extra premium has been paid)

- **In addition to the activities listed under Activity pack 1, 2 and 3 these activities can also be covered.**
Blowcarting/land yachting/kite buggy, boxing (training), devil karting*, dirt boarding, fell running (up to 3,000m), gorge walking (no ropes), gorilla trekking (up to 3,000m), high diving, jousting, kite-boarding/surfing, motorised buggying*, mountain biking (up to 3,000m), paragliding*, parascending* (over land), ski biking, ski blading / snow blading, skiing – snowcat, snow karting*, snow surfing*, trekking/mountain walking/hiking/rambling/ Mountaineering (in group) all up to 3,000m wake boarding, water skiing (jumping).

Activity pack 5 (covered when the appropriate extra premium has been paid)

- **In addition to the activities listed under Activity pack 1, 2, 3 and 4 these activities can also be covered.**
Abseiling (outdoor above 25m), caving/pot holing, climbing (rock/ice), fell running (up to 4,000m), gorilla trekking (up to 4,000m), heli-skiing, hurling, hydrospeeding, ice go karting, ice windsurfing, mountain biking (up to 4,000m), polo, polo cross, rap running/jumping (outdoor above 25m), river bugging*, skeleton, ski randonee, ski touring, ski joering, skiing – freestyle, skiing – glacier, snow kiting, trekking/mountain walking/hiking/rambling/ mountaineering (in group) all up to 4,000m), via ferratta, wind tunnel flying/indoor sky diving*, zorbing/sphering.

Activity pack 6 (covered when the appropriate extra premium has been paid)

- **In addition to the activities listed under Activity pack 1, 2, 3, 4 and 5 these activities can also be covered.**
Adventure racing (up to 24 hours), assault courses (including high ropes), bull riding, cave diving, cycle racing (up to 4,000m), cyclo cross, freestyle skateboarding, gliding* (competition), hang gliding, micro lighting*, motocross*, motor racing/rallies/competitions*, parapenting/paraponting*, power boating* (off shore), power gliding*, power kiting, rafting* (grade 1-3 rivers only, including black water), scuba diving to 40m* (if **you** hold a certificate of proficiency or are diving with a qualified instructor), ski flying*, ski mountaineering, ski run walking, skiing - off piste (without a guide), slack-lining, wicker basket tobogganing, zip trekking.

Activity pack 7 (covered when the appropriate extra premium has been paid)

- **In addition to the activities listed under Activity pack 1, 2, 3, 4, 5 and 6 these activities can also be covered.**
Adventure racing (up to 36 hours), BMX freestyle/racing, downhill mountain biking, fell running (up to 5,000m), gorilla trekking (up to 5,000m), kloofing, mountain biking (up to 5,000m), scuba diving solo (if **you** hold a certificate of proficiency), solo climbing/mountaineering, tandem skydive* (up to 2 jumps maximum), trekking/ mountain walking/hiking/rambling/mountaineering (in group) all up to 5,000m).

Activity pack 8 (covered when the appropriate extra premium has been paid)

- **In addition to the activities listed under Activity pack 1, 2, 3, 4, 5, 6 and 7 these activities can also be covered.**
Adventure racing (up to 48 hours), airboarding*, alligator wrestling, bobsleigh, bouldering, boxing, bull running, cave tubing, coasteering, deer stalking, drag racing*, fell running (up to 6,000m), free diving, gorilla trekking (up to 6,000m), hunting/shooting, ice diving, ice holing, ice marathon, ice speedway, judo (competitive), karate (competitive), kendo (competitive), luge/bobsleigh, martial arts (competitive), mixed gas diving, mountain biking (up to 6,000m), parachuting*, potholing, rafting* (grade 4-6 rivers only, including black water), rowing* (outside territorial waters), sailing/yachting* (outside territorial waters), shark diving/swimming* (no cage, full safety equipment and supervised), ski acrobatics, ski jumping, ski racing, ski stunting, skiing – para, sky diving*, sky jumping*, sky surfing*, tree top canopy walking (set up), trekking/mountain walking/hiking/rambling/ mountaineering (in group) all between 4,000m and 6,000m), wrestling (competitive), yacht* racing/crewing (outside territorial waters).

Winter sports (covered when the appropriate extra premium has been paid)

- **If you have chosen to include winter sports cover and this is shown on your insurance confirmation, the following activities are automatically covered.**
Skiing (including on dry slopes and indoor ski centres), snowboarding, big-foot skiing, cross-country skiing, glacier skiing, monoskiing, sledging, snow blading, snow tubing, and tobogganing.

Cover for these activities will only apply if they are:

- non-competitive;
- untimed;
- take place within the ski area boundaries of a recognised ski resort ;and
- **you** follow ski patrol guidelines).

If **you** are taking part in a more specialist ski/snow board activity that is not listed, you will have to pay the appropriate Activity pack premium for cover to apply.

Making a claim

To claim, please visit the website www.azgatravelclaims.com. This will lead **you** to **our** online claims notification service where claim forms can be obtained immediately via email or by downloading directly from the site.

Alternatively, please

Phone **020 8603 9688** and ask for a claim form or

Write to: Allianz Global Assistance travel insurance claims department, PO Box 451, Feltham, TW13 9EE or

Email: haystravel@allianz-assistance.co.uk

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

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

For all claims

- **Your** original **journey** booking invoice(s) and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out-of-pocket expenses **you** have to pay.
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance **you** may have that may cover the same loss, such as household or private medical.
- As much evidence as possible to support **your** claim.

Cancellation or curtailment

- If **you** need to curtail **your journey** call **UK +44 (0)20 8603 9689** immediately to get **our** prior agreement.
- Original cancellation invoice(s) detailing all cancellation charges incurred.
- For claims relating to illness or injury a medical certificate will need to be completed by the treating **doctor**. A certified copy of the death certificate is required in the event of death.
- If **your** claim results from any other circumstances, please provide evidence of these circumstances.

Medical expenses

- Always contact **our** 24-hour emergency medical service when **you** are hospitalised, require repatriation or where medical fees are likely to exceed **£500**.
- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission and discharge dates, if this applies.
- If **you** are advised by a **doctor** at **your** resort that **you** cannot go on **your** pre-booked excursions because of medical reasons, **you** should obtain a medical certificate from them confirming this.

If your passport is lost, stolen or destroyed

- A receipt from the Consulate confirming the cost of the replacement passport and a written report from the police if **your** passport is stolen.

Personal possessions and Personal money

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

For loss or damage in transit claims, including delayed possessions

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

Personal accident

- Detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies).
- Medical evidence from the treating **doctor** to confirm the extent of the injury and treatment given including hospital admission / discharge.
- Full details of any witnesses, providing written statements where available.
- A certified copy of the death certificate if this applies.

Missed departure

- Detailed account of the circumstances causing **you** to miss **your** departure together with supporting evidence from the **public transport** provider or accident / breakdown authority attending the private vehicle **you** were travelling in.

Delayed departure

- Written confirmation from the airline, rail company, shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed.

Personal liability

- A detailed account of the circumstances surrounding the claim, including photographs and video evidence (if this applies).
- Any writ, summons or other correspondence received from any third party. Please note that **you** should not admit liability, offer to make any payment or correspond with any third party without **our** written consent.
- Full details of any witnesses, providing written statements where available.

Legal expenses

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

Catastrophe cover

- Written confirmation from the company providing **your** accommodation, **your** tour operator or the police of the reason and dates that **you** could not use **your** accommodation.

Hijack

- A letter from the airline, rail company, shipping line or their handling agent confirming **you** were hospitalised as a result of the mugging.

Winter sports

Ski pack

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

Ski equipment

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

Piste closure / Alternative resort

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

Avalanche closure

- Written confirmation from **your** tour operator, or the appropriate local authority confirming the location and duration of the avalanche closure.

Golf cover

Loss of green fees

- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission / discharge if this applies.
- If **you** are advised by a **doctor** at **your** resort that **you** should not play golf because of medical reasons, **you** should obtain a medical certificate from them confirming this.

Delayed golf equipment

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

Loss, theft or damage to golf equipment

- All appropriate evidence requested under the heading 'Personal possessions and Personal money cover' in this section.

Hole in one cover

- Written confirmation from the golf club confirming the date and time that you got your hole in one, if appropriate.

Business cover

Business equipment, business samples and business money

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

Wedding cover

Wedding rings, wedding gifts and wedding clothes

- All appropriate evidence requested under the heading 'Personal possessions and Personal money cover' in this section.

Wedding photographs/video

- Written confirmation from the wedding photographer, which gives details of why they could not attend **your** wedding, and details of the extra costs to hire a different photographer.

Making a complaint

We aim to provide **you** with a first class policy and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

- **For complaints regarding the sale of your policy or the service provided by Hays Travel Independence Group Members:**

Write to: Customer Service Manager, Rush Insurance Services Limited, Barham Court, Teston, Maidstone, Kent, ME18 5BZ

Phone: **0344 482 3408** Email: customersupport@rushinsurance.co.uk

- **For complaints regarding claims or administration of your policy or the service provided by Allianz Global Assistance:**

In the first instance, please write to:

Customer Service, Allianz Global Assistance, 102 George Street, Croydon, CR9 6HD

Phone: **020 8603 9853** Email: customersupport@allianz-assistance.co.uk

If **you** are not satisfied with **our** final response **you** can refer the matter to the UK Financial Ombudsman Service for independent arbitration. Visit www.financial-ombudsman.org.uk write to Financial Ombudsman Service, Exchange Tower, London E14 9SR call **0800 023 4567** or **0300 123 9 123** or email complaint.info@financial-ombudsman.org.uk

Cancellation or curtailment charges - Section 1

If **you** think **you** may have to cut **your journey** short (curtail), **we** must be told immediately - see under the heading '24-hour emergency medical assistance' for more information.

WHAT YOU ARE COVERED FOR

We will pay up to the amount shown in **your** summary of cover in total, for **your** part of unused personal accommodation, transport charges and other travel expenses which have been paid or where there is a contract to pay that cannot be recovered from anywhere else.

We will provide this cover in the following necessary and unavoidable circumstances:

Cancellation

If **you** cancel **your journey** before it begins because one of the following happens after the date **your** policy and travel tickets for **your journey** were bought:

- The death, serious injury or serious illness of **you**, someone **you** were going to stay with, a **travelling companion**, or a **relative** or **business associate** of **you** or a **travelling companion**.
- **You** or a **travelling companion** is called for jury service in **your home country** or as a witness in a court in **your home country**.
- **You** or a **travelling companion** is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or their home or usual place of business in **your home country**.
- **Your redundancy**.
- **You** are a member of the Armed Forces, Police, Fire, Nursing or Ambulance services or work for another Government Department, and **your** employer withdraws **your** previously agreed leave for operational reasons.

WHAT YOU ARE NOT COVERED FOR

Under Cancellation and Curtailment

An **excess** of the amount shown in **your** summary of cover.

Any claim if **you** do not comply with the conditions stated in the Health declaration and health exclusions on pages 13-14.

Anything the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for. Booking, credit card and non-Sterling transaction fees.

The cost of Airport Departure Duty/Tax recoverable from elsewhere.

Administration costs charged by **your** travel, accommodation or other provider to process a refund as a result of cancelling all or part of **your** booking (including obtaining Airport Departure Duty/Tax refunds).

More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.

Anything caused by:

- **you** not having the correct passport or visa;
- **your** carriers' refusal to allow **you** to travel for whatever reason;
- any restriction caused by the law of any country or people enforcing these laws;
- bankruptcy or liquidation of the company providing **your** transport or accommodation, their agents or any person acting for **you**;
- **your** vehicle being stolen or breaking down;
- **you** not wanting to travel or not enjoying **your journey**;
- riot, civil commotion, strike or lock-out;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- the death of any pet or animal;

WHAT YOU ARE COVERED FOR

Curtailment

You cut **your journey** short (curtail) after it has begun because of one of the following:

- Anything mentioned in **Cancellation** except **redundancy**.
- **You** are injured or ill and are in hospital for the rest of **your** journey.
- **Your** passport is lost or stolen after check-in at **your departure point** and stops **you** making **your** outward journey from **your home country**.

Note

We will calculate curtailment claims from the date it is necessary for **you** to return to **your home country** or the date **you** are hospitalised as an in-patient, for the rest of **your** journey. **We** will pay unused personal accommodation and other travel expenses based on each 24-hour period **you** have lost. If **you** need to be repatriated, **we** will not refund the cost of **your** unused return travel tickets. **We** will put the value of these tickets towards the extra transport costs **we** have to pay.

WHAT YOU ARE NOT COVERED FOR

- the withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Under Cancellation

Any extra cancellation charges, because **you** did not tell the company providing **your** transport or accommodation, their agents or any person acting for **you**, as soon as **you** knew **you** had to cancel. Financial circumstances or unemployment, except caused by **redundancy** which **you** find out about after the date **your** policy or travel tickets for **your journey** were bought (whichever is the later).

Under Curtailment

Cutting short **your journey** unless **we** have agreed. Any costs when **you** do not get a medical certificate (from the **doctor** who treated **you** in the place where **you** were staying) which says it was necessary for **you** to come **home** because of death, injury or illness. **Our** medical advisers must have agreed with the reason and that **you** were fit to travel.

The cost of any of **your** remaining pre-booked tickets if **you** have not used them and **we** have paid extra transport costs for **you** to return to **your home country** earlier than planned.

You travelling on a motorcycle, unless the rider holds a valid **UK** motorcycle licence and all **persons insured** are wearing crash helmets.

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Emergency medical and associated expenses - Section 2

If **you** are taken into hospital or **you** think **you** may have to come **home** early or extend **your journey** because of illness, injury or accident, or if **your** medical expenses are over **£500** **we** must be told immediately - see under the heading '24-hour emergency medical assistance' on page 11' for more information.

WHAT YOU ARE COVERED FOR

We will pay **you** or **your** personal representatives for the following necessary and unforeseen emergency expenses if **you** die, are injured, have an accident or are taken ill during **your journey**.

Cover outside your home country

Up to the amount shown in **your** summary of cover in total for reasonable fees or charges **you** incur for:

- **Treatment**
Medical, surgical, medication costs, hospital, nursing home or nursing services.
- **Repatriation**
Your repatriation to **your home country** if medically necessary.
- **Transport and accommodation**
Reasonable extra transport and accommodation costs for **you** and any one other person who stays or travels with **you** or to **you** from **your home country** on medical advice.
- **Funeral expenses**
The reasonable cost of transporting **your** body or ashes to **your home** or **we** will pay up to the amount shown in **your** summary of cover in total for reasonable fees or charges for **your** funeral expenses, in the place where **you** die outside **your home country**.

We will also pay:

- **In-patient benefit**
Up to the amount shown in **your** summary of cover for each 24-hour period that **you** are in hospital as an in-patient up to the amount shown in **your** summary of cover in total during the **journey** as well as any fees or charges paid under **Treatment**.
- **Dental**
Up to the amount shown in **your** summary of cover for emergency dental treatment to relieve sudden pain.

WHAT YOU ARE NOT COVERED FOR

Under Cover outside your home country except In-patient benefit and under Cover within your home country

An **excess** of the amount shown in **your** summary of cover unless **your** claim is reduced because **you** used a European Health Insurance Card or any other reciprocal health arrangement (see 'Reciprocal health arrangements' on page 12 for more information).

The cost of replacing any medication **you** were using when **you** began **your journey**.

Under Cover outside your home country and Cover within your home country

Any claim if **you** do not comply with the conditions stated in the Health declaration and health exclusions on pages 13-14.

Extra transport and accommodation costs which are of a higher standard than those already used on **your journey**, unless **we** agree.

Anything caused by:

- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- **you** travelling on a motorcycle, unless the rider holds a valid **UK** motorcycle licence and all **persons insured** are wearing crash helmets.

Any costs incurred 12 months after the date of **your** death, injury or illness.

Any costs for taxi fares and telephone calls (including mobile calls) resulting from an incident claimed for under this section.

WHAT YOU ARE COVERED FOR

Cover within your home country

Up to the amount shown in **your** summary of cover for:

- **Transport and accommodation**
Reasonable extra transport and accommodation costs for **you** and any one other person who stays or travels with **you** or to **you** from within **your home country** on medical advice; and the reasonable cost of transporting **you**, **your** ashes or body **home**.

WHAT YOU ARE NOT COVERED FOR

Under Cover outside your home country - Treatment

Services or treatments **you** receive within **your home country**.

Services or treatments **you** receive which the **doctor** in attendance and **we** think can wait until **you** get back to **your home country**.

Medical costs over **£500**, in-patient treatment or repatriation which **we** have not authorised.

The extra costs of having a single or private room in a hospital or nursing home.

The cost of all treatment which is not directly related to the illness or injury that caused the claim.

Under Cover outside your home country - Funeral expenses

Your burial or cremation within **your home country**.

Under Cover outside your home country - Dental

Replacing or repairing false teeth or artificial teeth (such as crowns).

Dental work involving the use of precious metals.

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Loss of passport - Section 3

WHAT YOU ARE COVERED FOR

We will pay the following if **your** passport is lost, stolen or destroyed on **your journey**.

Costs for issuing a temporary passport

Up to the amount shown in **your** summary of cover in total for the cost **you** have to pay to have a temporary passport issued to enable **you** to return to **your home country**.

Costs to collect your temporary passport

Up to the amount shown in **your** summary of cover in total for extra transport and accommodation costs **you** have to pay to collect **your** temporary passport.

Delayed personal possessions - Section 4

WHAT YOU ARE COVERED FOR

Up to the amount shown in **your** summary of cover in total for essential replacement items, if **your personal possessions** (this does not include **valuables** or **ski equipment**) are temporarily lost or stolen on **your** outward journey for more than 24 hours from when **you** arrived at **your** destination.

Note

You must send **us** the receipts for anything that **you** buy. If the items are permanently lost, **we** will take any amount that **you** are due to be paid under this section from the final claim settlement under Personal possessions - section 5. This will only be done when the premium has been paid for Personal possessions and Personal money cover.

WHAT YOU ARE NOT COVERED FOR

Please refer to the General exclusions, Conditions and Making a claim that also apply.

WHAT YOU ARE NOT COVERED FOR

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Personal possessions - Section 5

Your insurance confirmation will show if this section is excluded.

WHAT YOU ARE COVERED FOR

Up to the amount shown in **your** summary of cover in total for **your personal possessions** damaged, stolen, lost or destroyed on **your journey**.

The most **we** will pay in total for the following items, whether jointly owned or not, is shown in **your** summary of cover: **clothing; cosmetics; electrical and photographic equipment; eye wear; footwear; luggage** and **valuables**.

There is also a maximum limit, as shown in **your** summary of cover, that **we** will pay in total for items with a value of **£50** or more if **you** are unable to provide proof of purchase.

Note

It will be **our** decision to pay either:

- the cost of repairing **your** items;
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

WHAT YOU ARE NOT COVERED FOR

An **excess** of the amount shown in **your** summary of cover.

Breakage of or damage to:

sports equipment while it is being used, fragile articles, audio, video, computer and television equipment.

Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin.

The cost of replacing or repairing false teeth.

Any claim for mobile phones or PDAs.

More than **£50** in total for items stolen from a beach or lido.

More than the limit shown in **your** summary of cover for items with a value of **£50** or more if **you** are unable to provide a receipt or other proof of purchase.

Claims for **valuables** and **electrical and photographic equipment**:

- left in a motor vehicle;
- carried in suitcases, trunks or similar containers unless they are on **your** person all the time;
- unless they are on **your** person or locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**.

Loss or theft of, or damage to, the following.

- Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents.
- **Personal possessions** unless they are on **your** person, locked in the accommodation **you** are using on **your journey** or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle.
- Contact or corneal lenses, unless following fire or theft.
- Bonds, share certificates, guarantees or documents of any kind.
- Items where there is specific cover provided under another section of this policy for example Passport (see section 3), **personal money** (see section 6) or **ski equipment** (see section 14).

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Personal money - Section 6

Your insurance confirmation will show if this section is excluded.

WHAT YOU ARE COVERED FOR

Up to the amount shown in **your** summary of cover for loss or theft of **your personal money** while on **your journey**.

WHAT YOU ARE NOT COVERED FOR

An **excess** of the amount shown in **your** summary of cover.

Compensation unless **you** can provide receipts for the amount **you** had from the place where **you** got the currency.

Loss or theft of **personal money**, unless it is on **your** person, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**.

Personal money left in a motor vehicle.

Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency.

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Personal accident - Section 7

WHAT YOU ARE COVERED FOR

We will pay **you** or **your** personal representative one of the following amounts for an **accident** during **your journey**.

Death

Up to the amount shown in **your** summary of cover for death.

Permanent loss

Up to the amount shown in **your** summary of cover for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.

Physical disablement

Up to the amount shown in **your** summary of cover for a permanent physical disability as a result of which there is no paid work which **you** are able to do.

Note

Death benefit payments will be made to **your** Personal Representatives.

WHAT YOU ARE NOT COVERED FOR

Any claim if **you** do not comply with the conditions stated in the Health declaration and health exclusions on pages 13-14.

Any claim arising more than one year after the original **accident**.

Anything caused by:

- **your** sickness, disease or gradually occurring conditions, physical or mental condition that is gradually getting worse unless shown on **your** insurance confirmation;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- **you** travelling on a motorcycle, unless the rider holds a valid **UK** motorcycle licence and all persons insured are wearing crash helmets.

We will not pay more than one of the benefits resulting from the same injury.

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Missed departure - Section 8

WHAT YOU ARE COVERED FOR

We will pay **you** up to the amount shown in **your** summary of cover in total for the cost of extra accommodation and transport which **you** have to pay to get to **your journey** destination or back **home** because **you** do not get to the **departure point** by the time shown in **your** travel itinerary (plans) because:

- **public transport** (including scheduled flights) does not run to its timetable; or
- the vehicle **you** are travelling in has an accident or breaks down.

WHAT YOU ARE NOT COVERED FOR

An **excess** of the amount shown in **your** summary of cover.

Any claim unless **you**:

- get a letter from the **public transport** provider (if this applies) confirming that the service did not run on time;
- get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle **you** were travelling in;
- have allowed time in **your** travel plans for delays which are expected.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your journey** were bought (whichever is later).

Failure of **public transport** caused by a riot, civil commotion, strike or industrial action which began or was announced before **you** left **home** or where **you** could have reasonably made other travel arrangements.

The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Delayed departure - Section 9

WHAT YOU ARE COVERED FOR

Compensation if the flight, international train or sea vessel **you** are booked on is delayed at its **departure point** from the time shown in **your** travel itinerary (plans) because of:

- a serious fire, storm or flood damage to the **departure point**;
- industrial action;
- bad weather;
- mechanical breakdown of the international train or sea vessel; or
- the grounding of the aircraft due to a mechanical or a structural defect.

We will pay:

Delay

Up to the amount shown in **your** summary of cover in total; or

Abandonment

Up to the amount shown in **your** summary of cover in total for **your** part of the unused costs of the **journey** which have been paid or where there is a contract to pay that cannot be recovered from anywhere else, if, after **you** have been delayed for more than 24 hours, **you** decide to abandon the **journey** before **you** leave **your home country**.

WHAT YOU ARE NOT COVERED FOR

Under Delay and Abandonment

Anything which is caused by **you** not checking in at the **departure point** when **you** should have done. Missed connections.

Compensation unless **you** get a letter from the airline, railway company or shipping line giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train or sea vessel.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your journey** were bought (whichever is later).

The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Under Abandonment

An **excess** of the amount shown in **your** summary of cover.

More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Personal liability - Section 10

If **you** are hiring or using a motorised or mechanical vehicle or machinery while on **your journey you** must make sure that **you** get the necessary insurance from the hire company or owner. **We** do not cover this under **our** policy.

WHAT YOU ARE COVERED FOR

We will pay **you** up to the amount shown in **your** summary of cover plus any other costs **we** agree to in writing that relate to anything **you** cause during **your journey** for which **you** are legally liable and results in one of the following.

- Bodily injury of any person.
- Loss of or damage to property which **you** do not own and **you** or a **relative** have not hired, loaned or borrowed.
- Loss of or damage to the accommodation **you** are using on **your journey** that does not belong to **you** or a **relative**.

Note

Inform **us** as soon as **you** or **your** Personal Representatives are aware of a possible prosecution, inquest or fatal injury, which might lead to a claim under this section.

Please do not negotiate, pay, settle, admit or deny any liability to any third party, without **our** written consent.

WHAT YOU ARE NOT COVERED FOR

Any liability for bodily injury or loss of or damage to property that comes under any of the following categories:

- something which is suffered by anyone employed by **you** or a **relative** and is caused by the work they are employed to do;
- something which is caused by something **you** deliberately did or did not do;
- something which is caused by **your** employment or employment of a **relative**;
- something which is caused by **you** using any firearm or weapon;
- something which is caused by any animal **you** own, look after or control;
- something which **you** agree to take responsibility for which **you** would not otherwise have been responsible for.

Any contractual liabilities.

Any liability for bodily injury suffered by **you**, a **relative** or **travelling companion**.

Compensation or other costs caused by accidents arising from **your** ownership or possession of any of the following:

- The use of any land or building except for the accommodation **you** are using on **your journey**.
- Motorised or mechanical vehicles and any trailers attached to them.
- Aircraft, motorised watercraft or sailing vessels.

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Legal expenses - Section 11

You can call **our** 24-hour legal helpline for advice on a travel related legal problem to do with **your journey**.

Phone **UK +44 (0)20 8603 9804**

WHAT YOU ARE COVERED FOR

If **you** die, are ill, or injured during **your journey** and **you** or **your** personal representative take **legal action** to claim damages or compensation for negligence against a third party **we** will do the following:

- nominate an **appointed adviser** to act for **you**. If **you** and **we** cannot agree on an **appointed adviser**, the matter can be referred to an Alternative Resolution Facility.
- pay up to the amount shown in **your** summary of cover for **legal costs** for **legal action** for **you** (but not more than twice this amount in total for all **persons insured** on this policy) for each event giving rise to a claim.

Note

- **you** must conduct **your** claim in the way requested by the **appointed adviser**;
- **you** must keep **us** and the **appointed adviser** fully aware of all facts and correspondence including any claim settlement offers made to **you**;
- **we** will not be bound by any promises or undertakings which **you** give to the **appointed adviser**, or which **you** give to any person about payment of fees or expenses, without **our** consent;
- **we** can withdraw cover after **we** have agreed to the claim, if **we** think a reasonable settlement is unlikely or that the cost of the **legal action** could be more than the settlement.

WHAT YOU ARE NOT COVERED FOR

Any claim:

- not reported to **us** within 90 days after the event giving rise to the claim;
- where **we** think a reasonable settlement is unlikely or where the cost of the **legal action** could be more than the settlement;
- involving **legal action** between **you** and members of the same household, a **relative**, a **travelling companion**, or one of **your** employees;
- where another insurer or service provider has refused **your** claim or where there is a shortfall in the cover they provide;
- against a travel agent, tour operator or carrier, **us**, the **insurer**, another **person insured** under this policy or **our** agent.

Legal costs:

- for **legal action** that **we** have not agreed to;
- if **you** refuse reasonable settlement of **your** claim. **You** should use Alternative Resolution Facilities such as mediation in this situation;
- if **you** withdraw from a claim without **our** agreement. If this occurs **legal costs** that **we** have paid must be repaid to **us** and all **legal costs** will become **your** responsibility;
- if **we**, **you** or **your appointed adviser** are unable to recover **legal costs** incurred following a successful claim for compensation, **we** will be entitled to receive such costs from the compensation **you** receive. Any repayment to **us** is limited to the actual costs incurred and will not be more than half of **your** compensation amount;
- awarded as a personal penalty against **you** or the **appointed adviser** (for example not complying with Court rules and protocols);
- for bringing **legal action** in more than one country for the same event.

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Catastrophe cover - Section 12

WHAT YOU ARE COVERED FOR

We will pay up to the amount shown in **your** summary of cover in total for extra accommodation and transport costs **you** need to pay to move to other accommodation of a similar standard to that **you** originally booked, if, as a result of fire, flood, earthquake, avalanche, hurricane or storm during **your journey**, **you** cannot use **your** accommodation.

WHAT YOU ARE NOT COVERED FOR

Any **journey**:

- that is not booked as part of tour operator package holiday.
- within the **UK, Channel Islands** or Isle of Man.

Compensation which **you** can get from the company providing accommodation, **your** tour operator or anywhere else.

Any expense which **you** would normally have expected to pay during **your journey**.

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Hijack - Section 13

WHAT YOU ARE COVERED FOR

We will pay up to the amount shown in **your** summary of cover in total if **you** cannot reach **your journey** as a result of being hijacked.

WHAT YOU ARE NOT COVERED FOR

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Winter sports cover - Section 14

This section is only in force if shown on **your** insurance confirmation. Cover is not available if you are aged 75 years or over

WHAT YOU ARE COVERED FOR

Ski pack

We will pay up to the amount shown in **your** summary of cover in total for **your ski pack** costs that have been paid for and that cannot be recovered from anywhere else, if:

- **you** have to cancel or curtail **your journey**.
- **you** cannot ski because of an injury or illness during **your journey**.

Delayed ski equipment

We will pay up to the amount shown in **your** summary of cover in total for the hire of alternative **ski equipment** if **yours** is temporarily lost or stolen on **your** outward journey for more than 12 hours from when **you** arrived at **your** destination.

Ski equipment

We will pay up to the amount shown in **your** summary of cover in total for **your ski equipment** and **ski equipment** **you** hire that is damaged, stolen, lost or destroyed on **your journey**.

There is also a maximum limit, as shown in **your** summary of cover, that **we** will pay in total for items with a value of **£50** or more if **you** are unable to provide proof of purchase.

Note

It will be **our** decision to pay either:

- the cost of repairing **your** items;
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

Piste closure

We will pay up to the amount shown in **your** summary of cover for each full day in total, if it is not possible for **you** to ski or snow board at **your** pre-booked ski resort, because the ski-lifts and ski-schools that **you** are due to use are closed as a result of adverse weather conditions.

Avalanche closure

We will pay up to the amount shown in **your** summary of cover for extra transport and accommodation costs **you** need to pay to get **you** to **your journey** destination or back **home** because of an avalanche in **your** resort.

WHAT YOU ARE NOT COVERED FOR

Under Ski pack

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Cancellation or curtailment charges - Section 1. Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Emergency medical and associated expenses - Section 2.

Under Ski equipment

An **excess** of the amount shown in **your** summary of cover. More than the limit shown in **your** summary of cover for items with a value of **£50** or more if **you** are unable to provide a receipt or other proof of purchase. Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Personal possessions - Section 5.

Under Piste closure

Any compensation for the first full 24 hours at **your** booked ski resort.

Any **journey** in **your home country**.

Any claim unless **you** have a letter from the ski-lift or ski-school operators giving the reason for closing the piste and showing the number of days the piste was closed during **your journey**.

Compensation which **you** can get from **your** tour operator or anywhere else.

Costs if the ski-lifts or ski-schools in **your** pre-booked resort were closed when **your** policy or travel tickets for **your journey** were issued, if this is less than 14 days before the beginning of **your journey**.

Any **journey** that takes place outside a recognised ski resort or the official resort opening dates.

Under Avalanche closure

Any claim unless **you** have a letter from the relevant authority or **your** tour operator's representative confirming the dates and location of the avalanche. Compensation which **you** can get from **your** tour operator or anywhere else.

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Golf cover - Section 15

This section is only in force if shown on **your** insurance confirmation.

WHAT YOU ARE COVERED FOR

Loss of green fees

We will pay up to the amount shown in **your** summary of cover in total for **your** green fees that have been paid and that cannot be recovered from anywhere else, if:

- **You** have to cancel or curtail **your journey**.
- **You** get written advice from a **doctor** that **you** cannot play golf because of an injury or illness during **your journey**.

Delayed golf equipment

We will pay up to the amount shown in **your** summary of cover in total for the hire of alternative **golf equipment** if **yours** is temporarily lost or stolen on **your** outward journey for more than 12 hours from when **you** arrived at **your** destination.

Golf equipment

We will pay up to the amount shown in **your** summary of cover in total for **your golf equipment** that is damaged, stolen, lost or destroyed on **your journey**.

There is a single article limit of up to the amount shown in **your** summary of cover for **your golf equipment** whether jointly owned or not.

There is also a maximum limit, as shown in **your** summary of cover, that **we** will pay in total for items with a value of **£50** or more if **you** are unable to provide proof of purchase.

Note

It will be **our** decision to pay either:

- the cost of repairing **your** items;
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

Hole in one cover

We will pay up to the amount shown in **your** summary of cover if **you** complete a hole in one shot (not including your handicap allowance) during a round of golf on **your journey**.

WHAT YOU ARE NOT COVERED FOR

Under Loss of green fees

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Cancellation and curtailment - section 1 or Emergency medical and associated expenses - section 2.

Under Delay of golf equipment

Any claim unless **you** send **us** receipts of any items **you** have purchased or hired.

Under Golf equipment

An **excess** of the amount shown in **your** summary of cover.
More than the limit shown in **your** summary of cover for items with a value of **£50** or more if **you** are unable to provide a receipt or other proof of purchase.
Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Personal possessions - section 5.

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Business cover - Section 16

This section is only in force if shown on **your** insurance confirmation.

WHAT YOU ARE COVERED FOR

Delayed business equipment

We will pay up to the amount shown in **your** summary of cover in total for the hire of alternative **business equipment** if **yours** is temporarily lost or stolen on **your** outward journey for more than 24 hours from when **you** arrived at **your** destination.

Business equipment and business samples

We will pay up to the amount shown in **your** summary of cover in total for **your business equipment** that is damaged, stolen, lost or destroyed on **your journey**.

There is a single article limit, whether jointly owned or not and a limit for **business samples** of the amount shown in **your** summary of cover.

There is also a maximum limit, as shown in **your** summary of cover, that **we** will pay in total for items with a value of **£50** or more if **you** are unable to provide proof of purchase.

Note

It will be **our** decision to pay either:

- the cost of repairing **your** items;
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

Business money

- **We** will pay up to the amount shown in **your** summary of cover for loss or theft of **your business money**, whether jointly owned or not, while on **your journey**.

WHAT YOU ARE NOT COVERED FOR

Under Business equipment

An **excess** of the amount shown in **your** summary of cover.
More than the limit shown in **your** summary of cover for items with a value of **£50** or more if **you** are unable to provide a receipt or other proof of purchase.
More than **£50** in total for items stolen from a beach or lido.
Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Personal possessions - section 5.

Under Business money

An **excess** of the amount shown in **your** summary of cover.
Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Personal money - section 6.

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Wedding cover - Section 17

This section is only in force if shown on **your** insurance confirmation.

WHAT YOU ARE COVERED FOR

Wedding rings, wedding gifts or wedding clothes

We will pay up to the amount shown in **your** summary of cover (per couple) in total for loss or theft of, or damage to **your wedding rings, wedding gifts or wedding clothes** during **your journey**.

There is a single article limit, whether jointly owned or not and a limit for **wedding gifts or wedding clothes** of the amount shown in **your** summary of cover.

There is also a maximum limit, as shown in **your** summary of cover, that **we** will pay in total for items with a value of **£50** or more if **you** are unable to provide proof of purchase.

Note

It will be **our** decision to pay either:

- the cost of repairing **your** items;
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

Replacement photographs or video

Reasonable extra costs to reprint **your** wedding photographs, replace **your** wedding video or hire another professional photographer if:

- the booked professional photographer is unable to attend **your** wedding due to their injury, illness, death or other circumstances outside their control; or
- the professional photographs or video recording of the wedding day are lost, damaged or destroyed during **your journey** or within 14 days of the wedding day.

WHAT YOU ARE NOT COVERED FOR

An **excess** of the amount shown in **your** summary of cover.

More than the limit shown in **your** summary of cover for items with a value of **£50** or more if **you** are unable to provide a receipt or other proof of purchase.

Under Wedding rings, wedding gifts or wedding clothes

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Personal possessions - section 5 or Personal money - section 6.

Under Replacement photographs or video

The **excess** as shown in the summary of cover. Personal money - section 6. Compensation **you** can get from the booked photographer or any other source.

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Cruise cover - Section 18

This section is only in force if shown on **your** insurance confirmation.

WHAT YOU ARE COVERED FOR

Missed port departure

We will pay **you** up to the limit (or limits) shown in the summary of cover for the cost of extra accommodation and transport which **you** have to pay to be able to join **your** cruise at its next port of call because **you** do not get to the **departure point** on time as a result of:

- **public transport** (including scheduled flights) not running to its timetable;
- the vehicle **you** are travelling in having an accident or breaking down
- the vehicle **you** are travelling in being involved in a traffic jam;
- industrial action; or
- bad weather.

Cabin confinement

We will pay up to the limit (or limits) shown in the summary of cover if the treating **doctor** confines **you** to **your** cabin during **your journey** for medical reasons.

Excursions

We will pay up to the limit (or limits) shown in the summary of cover for pre-booked and pre-paid excursions that **you** cannot go on because:

- the treating **doctor** confines **you** to **your** cabin during **your journey** for medical reasons;
- the cruise ship **you** are booked on is unable to make a scheduled port stop because of bad weather or timetable restrictions.

WHAT YOU ARE NOT COVERED FOR

Under Missed port departure

Any claim:

- if **you** did not leave enough time to arrive at **your departure point**;
- if **you** have made travel arrangements independently from those included on **your** package holiday, and not left more than three hours between the arrival of **your** flight or other transport and the departure of **your** cruise;
- if **you** could reasonably have made other travel arrangements to reach **your departure point** in time; or
- unless **you** get written confirmation of the reason for the delay.

Any delay or failure of **public transport** caused by a riot, strike or industrial action which began or was announced before **you** bought **your** policy or booked **your journey** (whichever is later). The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Any delay caused by quarantine on the cruise ship due to a contagious disease.

Under Cabin confinement and Excursions

Costs if **you** are also claiming for 'In-patient benefit' within Emergency Medical and associated expenses - Section 2.

Under Excursions

An **excess** of the amount shown in **your** summary of cover.

Please refer to the General exclusions, Conditions and Making a claim that also apply.