



INSUREANDGO

Travel insurance

policy wording booklet

Backpacker cover

Important! Please read this booklet carefully and take it with you.

This policy document will outline everything you need to know about your cover. Have a read and make sure you're completely happy.

If you have any questions or concerns, please don't hesitate to call us on +44 (0)207 748 0062.

Useful contact details

For medical screening

Either complete the online medical screening step as part of the online purchase of your policy; or

Call 0330 400 1213

See pages 3 and 4 for more information

For emergency medical assistance

Call +44 (0)207 748 0060

See pages 4 and 11 for more information

To make a claim

To submit your claim online, go to:

www.insureandgo.com

To start, just log in through 'Manage your quote or policy' or 'Make a claim'.

If your query relates to an existing claim, please call us on +44 (0)207 748 0061.

See page 12 for more information

To talk about your policy

Call +44 (0)207 748 0062

Optional upgrades

To further enable you to tailor your policy to your specific travel requirements, we have designed the following great range of optional upgrades.

- Winter sports cover
- Valuables extension cover
- Natural disaster cover
- Hazardous activities cover

For full details of these cover options, please see pages 27 – 32.

CONTENTS

		Page
PRE CONTRACT DISCLOSURE STATEMENT		2
DECLARATION OF MEDICAL CONDITIONS		3-4
Table of benefits	Bronze and Silver	5
	Gold and Black	6
	Optional upgrades	7
Key information, conditions and exclusions	Key facts summary	8-11
What to do?	Medical and other emergencies	11
	Claims	12
	Customer dissatisfaction	12
Definitions		13-15
General conditions		16-17
General exclusions		17-18
Sections of insurance	A Cancelling and cutting short your holiday	19-20
(What you are covered for and any special conditions or exclusions)	B Medical and other expenses	20-21
	C Mugging benefit	21
	D Personal accident	22
	E E1 - Personal belongings and baggage	22-23
	E2 - Personal money	22-23
	E3 - Passport and travel documents	22-23
	F Delayed departure or Abandoning your trip	24
	G Missed departure	24
	H Personal liability	24-25
	I Legal expenses	25
	J Hijack	25
	K Accommodation cover	26
	L Sports and other leisure activities	26-27
Optional sections of cover	M Winter sports cover	27-28
(only available if chosen and you have paid the appropriate extra premium)	N Valuables extension cover	28-29
	O Natural disaster cover	29-31
	P Hazardous activities cover	31-32

IMPORTANT INFORMATION ABOUT US AND OUR INSURANCE SERVICES

Please read this document carefully to help you in making your travel insurance choice.

About Us

Insure & Go Insurance Services Limited is a company registered in England and Wales, company number 04056769. Our address is 1 Victoria Street, Bristol Bridge, Bristol BS1 6AA.

We are a wholly owned subsidiary of the multinational insurance and reinsurance company Mapfre Asistencia Compañía Internacional De Seguros y Reaseguros, S.A. (MAPFRE), with a branch registered in England and Wales with the company name MAPFRE Assistance (Company Number FC021974. Branch Number BR008042) and registered office at Dixon House, 72-75 Fenchurch Street, London EC3M4BR.

About Our Services

We are an insurance intermediary and offer travel insurance products. We are contractually bound to only offer products from MAPFRE (the insurer).

We will not provide a personal recommendation. We will ask some questions to identify your requirements and eligibility and provide you with information to help you to choose the best product to suit your needs.

We arrange the policy with the insurer on your behalf. You do not pay us a fee for doing this. We receive commission from the insurer which is a percentage of the total premium paid. We act on behalf of the insurer when processing claims.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be able entitled to compensation from the scheme if we cannot meet our obligations. This depends on the circumstances of the claim. Insurance advising and arranging is covered up to 90% of the claim without any upper limit. Further information is available from the FSCS website at www.fscs.org.uk

About the Insurance Regulations

The Financial Conduct Authority (FCA) is the independent watchdog that regulates financial services.

We are authorised and regulated by the FCA. Our firm registration number is 309572. You can find us on the Financial Services Register, which includes a register of all regulated firms, at www.fca.org.uk/register or you can call them on 0800 111 6768.

What to do if you have a complaint

We hope that you will not have any cause to complain. In the event that you are dissatisfied please contact us in writing to; The Complaints Officer, Insure & Go, 1 Victoria Street, Bristol Bridge, Bristol BS1 6AA or call 0330 400 1420.

If we are unable to settle your complaint, you may be entitled to refer it to the Financial Ombudsman Service. Financial Ombudsman Service website: <http://financial-ombudsman.org.uk/>

Declaration of medical conditions

InsureandGo Travel Insurance contains health restrictions. You must read the following important information.

Medical exclusions

If, at the time of purchasing this policy or when booking a trip, the following criteria apply to you or anyone insured under this policy, you will not be covered for any claim arising directly or indirectly from that medical condition:

Medical exclusions criteria	
A	Anyone who is receiving or waiting for medical tests or treatment for any medical condition or set of symptoms that have not been diagnosed
B	Anyone who is travelling against the advice of a medical practitioner or travelling to get medical treatment abroad
C	Anyone who has been given a terminal prognosis which is less than 6 months from the return date of the trip

Health questions

To see if we can provide cover for any pre-existing medical condition, you must either complete the online medical screening step as part of your online purchase or call our Medical Screening Line on **0330 400 1213**. You may have to pay an extra premium to include cover for any pre-existing medical conditions.

If anyone insured under this policy answers 'Yes' to any of the following questions when this insurance is purchased, or when booking a trip, this policy will not cover any claim arising directly or indirectly from that medical condition, unless you have told InsureandGo about the condition and they have accepted it (See Definitions of 'medical condition', 'pre-existing medical conditions and linked medical conditions' on page 14).

Please note: - It is vital that you answer each question honestly and accurately, taking care not to make any misrepresentation of the facts, as inaccurate answers may result in underwriters declining any claims costs that, as a result, may arise.

Questions	
1	In the last five years , have you or any person to be insured on the policy had treatment or hospital consultation for any cancerous condition?
2	In the last two years have you or any person insured on this policy suffered from or received any form of medical advice, medical treatment or medication for:
	Any heart related condition?
	Any blood circulatory condition including, but not limited to, High Blood Pressure, Hypertension or High Cholesterol?
	Any diabetic condition?
	Any neurological condition including, but not limited to, Stroke, Brain Haemorrhage or Epilepsy?
	Any breathing condition including, but not limited to, Asthma, Emphysema or Chronic Obstructive Pulmonary Disease (COPD)?
	Osteoporosis, any arthritic condition or any back pain related issue?
	Any bowel condition including, but not limited to, Irritable Bowel Syndrome (IBS) or Crohn's Disease?
	Any psychiatric or psychological condition including, but not limited to, Anxiety or Depression?
3	And finally, at any time in the past 12 months , have you or any person insured on this policy been referred to or seen by a hospital doctor or surgeon (other than an A&E Doctor), or needed in-patient treatment in hospital?

Please note: - You must inform us of all pre-existing medical conditions for all people to be insured on your policy before purchasing this insurance. If you declare some pre-existing medical conditions and not others, your policy may be cancelled, or treated as if it never existed and your claims may be rejected or not fully paid. **You cannot choose to exclude any pre-existing medical conditions.**

Declaration of medical conditions (continued)

For a close relative, business associate, travel companion or person who you plan to stay with on your trip, who is not insured but on whose health your trip may depend

This policy will not cover any claims under section A - Cancelling and cutting short your holiday, that result directly or indirectly from any medical condition you knew about at the time of taking out this insurance or when booking a trip, and that affects:

- A close relative (see Definition on page 13) who is not travelling and is not insured under this policy;
- Someone travelling with you who is not insured under this policy;
- A business associate; or
- A person you plan to stay with on your trip.

Subject to the terms and conditions, such claims may only be covered if the patient's doctor is prepared to state that at the date you bought this policy or of booking a trip, he/she would have seen no substantial likelihood of his/her patient's condition deteriorating to such a degree that you would need to cancel your trip. If the doctor will not confirm this, your claim is not covered. In the event of a claim the doctor must complete the medical certificate on the claim form.

Pregnancy and childbirth

We provide cover under this policy if something unexpected happens. In particular, we provide cover under section B – Medical and other expenses for injuries to the body or illness that was not expected.

We do not consider pregnancy or childbirth to be an illness or injury. To be clear, we only provide cover under sections A, B and C of this policy, for claims that come from complications of pregnancy and childbirth. Please make sure you read the definition of 'Complications of pregnancy and childbirth' on page 13.

Emergency medical assistance (see 'What to do - Medical and other emergencies' on page 11)

We will help you immediately if you are ill or injured outside the home area you live in (or the final country of your journey if you are on a one-way trip).

Medical cover does not apply to treatment received in your home area (see Definitions on page 13), England, Scotland, Wales, Northern Ireland and the Isle of Man or the final country of destination if you are on a one-way trip.

We provide a 24 hour emergency service 365 days a year, and you can contact us on the following numbers:

Emergency phone number: +44 (0)207 748 0060

Emergency fax number: +44 (0)203 362 2445

You must contact MAPFRE Assistance immediately, using the above contact numbers, if you go into hospital or before incurring medical expenses in excess of £500. Failure to do so may result in benefits being limited.

TABLE OF BENEFITS

The following is a summary of cover only and the policy is subject to terms, conditions, limits and exclusions. Please refer to the applicable sections of this full policy wording booklet.

TABLE OF BENEFITS APPLICABLE TO INDIVIDUAL, COUPLE AND FAMILY COVER

The sums insured set out below are if you are travelling alone, with a partner and alone or with a partner and your dependent children, the maximum amount we will pay under each section per insured person per trip. This applies to all sections apart from section N – Valuables extension cover (see page 33 for full details) for which the limit is per policy rather than per insured person.

There are four levels of cover. These are Bronze and Silver (see below) plus Gold and Black (see next page)					
Section	Benefit	Bronze		Silver	
		Maximum amount insured (for each person insured)	Excess*	Maximum amount insured (for each person insured)	Excess*
A	Cancelling and cutting short your holiday	£2,000	£75	£3,000	£60
B	Medical and other expenses	£5million	£75	£10million	£60
C	Mugging benefit Counselling costs once in UK	£25 per day up to £250 £250	£75	£40 per day up to £400 £500	£60
D	Personal accident: Loss of limbs or sight Permanent total disablement Death benefit (aged 18 to 65) Death benefit (aged under 18) Student loan repayment	£10,000 £10,000 £5,000 £2,500 £2,500	£0 £0 £0 £0 £0	£15,000 £15,000 £10,000 £2,500 £2,500	£0 £0 £0 £0 £0
E1	Personal belongings and baggage Including: Single article, pair or set limit Valuables limit in total Alcohol and tobacco limit Baggage delay	£1,000 £100 £200 £25 £25 for every 12 hours up to £75	£75 £0	£1,500 £150 £300 £50 £50 for every 12 hours up to £150	£60 £0
E2	Personal money Cash limit Cash limit (aged under 18) Beach cash limit	£150 £150 £50 £50	£75 	£200 £200 £50 £100	£60
E3	Passport and travel documents	£150	£0	£200	£0
F	Abandoning your trip Delayed departure	£2,000 £20 for every 12 hours up to £200	£75 £0	£3,000 £30 for the first 12 hours, £20 for all other 12 hours up to £450	£60 £0
G	Missed departure	£250	£75	£500	£60
H	Personal liability	£2million	£75	£2million	£60
I	Legal expenses	£10,000	£75	£15,000	£60
J	Hijack	£25 a day up to £250	£0	£40 a day up to £400	£0
K	Accommodation cover	£500	£75	£750	£60

* You may have chosen to either take a double excess or waive the excess when you purchased your policy. This will be shown on your validation certificate (see the Excesses section on page 9). Also, if your European Health Insurance Card (EHIC) is presented to the treating doctor or hospital when receiving medical treatment within the European Union and the medical costs are reduced, the policy excess applicable under section B - Medical and other expenses will be waived (See the Health agreements section on page 10).

TABLE OF BENEFITS

The following is a summary of cover only and the policy is subject to terms, conditions, limits and exclusions. Please refer to the applicable sections of this full policy wording booklet.

TABLE OF BENEFITS APPLICABLE TO INDIVIDUAL, COUPLE AND FAMILY COVER

The sums insured set out below are if you are travelling alone, with a partner and alone or with a partner and your dependent children, the maximum amount we will pay under each section per insured person per trip. This applies to all sections apart from section N – Valuables extension cover (see page 33 for full details) for which the limit is per policy rather than per insured person.

There are four levels of cover. These are Bronze and Silver (see previous page) plus Gold and Black (see below)					
Section	Benefit	Gold		Black	
		Maximum amount insured (for each person insured)	Excess*	Maximum amount insured (for each person insured)	Excess
A	Canceling and cutting short your holiday	£5,000	£50	£7,500	£0
B	Medical and other expenses	£15million	£50	Unlimited	£0
C	Mugging benefit Counselling costs once in UK	£50 per day up to £500 £1,000	£50	£60 per day up to £600 £1,500	£0
D	Personal accident: Loss of limbs or sight Permanent total disablement Death benefit (aged 18 to 65) Death benefit (aged under 18) Student loan repayment	£25,000 £25,000 £15,000 £2,500 £5,000	£0 £0 £0 £0 £0	£40,000 £40,000 £25,000 £2,500 £5,000	£0 £0 £0 £0 £0
E1	Personal belongings and baggage Including: Single article, pair or set limit Valuables limit in total Alcohol and tobacco limit Baggage delay	£2,000 £200 £400 £100 £100 for every 12 hours up to £300	£50 £0	£2,500 £300 £600 £125 £150 for every 12 hours up to £450	£0 £0
E2	Personal money Cash limit Cash limit (aged under 18) Beach cash limit	£300 £300 £100 £150	£50 	£400 £400 £100 £250	£0
E3	Passport and travel documents	£300	£0	£400	£0
F	Abandoning your trip Delayed departure	£5,000 £40 for the first 12 hours, £25 for all other 12 hours up to £540	£50 £0	£7,500 £50 for the first 12 hours, £30 for all other 12 hours up to £650	£0 £0
G	Missed departure	£1,000	£50	£1,500	£0
H	Personal liability	£2million	£50	£3million	£0
I	Legal expenses	£25,000	£50	£40,000	£0
J	Hijack	£50 a day up to £500	£0	£60 a day up to £600	£0
K	Accommodation cover	£1,000	£50	£1,500	£0

* You may have chosen to either take a double excess or waive the excess when you purchased your policy. This will be shown on your validation certificate (see the Excesses section on page 9). Also, if your European Health Insurance Card (EHIC) is presented to the treating doctor or hospital when receiving medical treatment within the European Union and the medical costs are reduced, the policy excess applicable under section B - Medical and other expenses will be waived (See the Health agreements section on page 10).

TABLE OF BENEFITS FOR OPTIONAL UPGRADES

The following sections of cover are only available if you choose the specific option/options, pay the appropriate extra premium and the option is shown on your InsureandGo validation certificate. Please see pages 27-32 for full details of the cover under each section.

WINTER SPORTS (Bronze or Silver)					
Section	Benefit	Sum insured			
		Bronze	Excess	Silver	Excess
M1	Winter sports equipment (owned)	£300	£75	£500	£60
	Single article, pair or set limit	£150		£250	
	Hired total	£150		£250	
M2	Ski hire	£15 per day up to £150	£0	£20 per day up to £200	£0
M3	Ski pack	£50 per day up to £200	£0	£75 per day up to £300	£0
M4	Piste closure	£15 per day up to £150	£0	£20 per day up to £200	£0
M5	Avalanche cover	£200	£0	£250	£0
M6	Winter sports activities	Please see page 28 for the full list of winter sports activities covered if you include this optional upgrade within your policy			

WINTER SPORTS (Gold or Black)					
Section	Benefit	Sum insured			
		Gold	Excess	Black	Excess
M1	Winter sports equipment (owned)	£1,000	£50	£1,500	£0
	Single article, pair or set limit	£500		£750	
	Hired total	£500		£750	
M2	Ski hire	£50 per day up to £500	£0	£75 per day up to £750	£0
M3	Ski pack	£75 per day up to £450	£0	£85 per day up to £510	£0
M4	Piste closure	£40 per day up to £400	£0	£50 per day up to £500	£0
M5	Avalanche cover	£500	£0	£750	£0
M6	Winter sports activities	Please see page 28 for the full list of winter sports activities covered if you include this optional upgrade within your policy			

VALUABLES EXTENSION			
Section	Benefit	Sum insured	Excess
N	Valuables extension cover Single article, pair or set limit	Up to £2,000 (this limit applies per policy not per insured person) £1,000	See Note 3 below

NATURAL DISASTER			
Section	Benefit	Sum insured	Excess
O1	Extended delayed departure cover	Up to £3,000	See Note 1 below
O2	Extended missed departure cover	Up to £1,000	See Note 1 below
O3	Extended accommodation cover	Up to £3,000	See Note 1 below

HAZARDOUS ACTIVITIES	
Section	Benefit
P	Please see page 32 for the full list of hazardous activities for which cover can be arranged in return for an appropriate extra premium

Note 1: You will be responsible for the standard excess relevant to the level of cover that you have chosen (i.e. Bronze £75, Silver £60 or Gold £50).

Key information, conditions and exclusions

The purpose of this section is to set out the significant features, benefits, conditions, limitations and exclusions of this insurance.

For a full description of the terms of insurance you will need to read all sections and aspects of this policy wording document.

If you have any questions or doubts about the cover we provide or you would like more information, please phone customer service on +44 (0)207 748 0062 or email customer.services@insureandgo.com

Age limits

Policies are only available for people aged up to and including 65 (at the date you buy the policy).

Cancellations & 'cooling-off' period

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

If you have not travelled or made a claim and you wish to cancel the policy within 14 days of receiving your policy documentation a full refund will be given. If you cancel after 14 days of receipt of your policy documents no premium refund will be made.

In line with the conditions above, they will refund all the premiums you have paid within 30 days of the date you write to them to ask to cancel the policy.

To request cancellation of your policy, please contact InsureandGo by writing to:

Customer Service Department
Insure & Go Insurance Services Ltd
Maitland House
Warrior Square
Southend-on-Sea
Essex
SS1 2JY
Fax: 0330 400 1291
E-mail: cancellations@insureandgo.com

Contract of insurance

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

This insurance cover provides financial protection and medical assistance for your trip.

Claims will be considered under the cover of this policy, on the condition that you have informed us of all your other insurance policies, state benefits and/or agreements, which would otherwise cover you for this claim.

In the event of your claim being accepted and settled by us, we reserve the right to recover any payment made from other insurance policies, state benefits and/or agreements, whether in full or in part.

Where these other insurance policies, state benefits and/or agreements are found to be deemed as the primary source of cover, you are required to claim from those in the first instance, as this policy is excess to all other insurance. Notwithstanding

this, if settlement has been issued by us, it does not constitute a full acceptance of liability by us, and we reserve the right to, and are entitled to, seek full or partial recovery from those other insurance policies, state benefits and/or agreements that would also cover the claim.

Most sections of your policy have limits on the amount the insurer will pay under that section. We would confirm that this policy does not replace items on a new-for-old basis. Therefore, deductions for age, wear and tear and loss of value will be applied to claims made under sections E, M and N.

Some sections also include other specific limits, for example, for any one item or for valuables in total. You should check your policy. If you plan on taking expensive items with you, we suggest you insure them separately under a household all risks policy.

Insure & Go Insurance Services Limited act as agents of the insurer in collecting premiums, handling refunds and settling claims due to clients, such monies are deemed to be held by the insurers with which your insurance is arranged.

This contract of insurance is governed by the laws of the UK which apply to the part of the UK where you reside. Any legal proceedings by you, your heirs or assigns shall be brought in the courts of the part of the UK where you reside.

Data Protection

We will need to obtain personal information from you to provide you with the policy of insurance.

This means any information obtained from you in connection with this policy provided to you by us (or our subsidiaries) must be collected lawfully and in accordance with Data Protection Legislation.

We use your personal data in the following ways:

- to provide you with policy cover, including underwriting and claims handling. This may include disclosing information to other insurers, regulatory authorities, or to our agents who provide services on your behalf under the policy;
- to confirm, maintain, update and improve our customer records;
- to identify and market products and services that may be of interest to you, (subject to your prior consent);
- to analyse and develop our relationship with you;
- to help in processing any applications you may make;
- to carry out studies of statistics and claim rates;
- for the analysis and the prevention of fraud;
- for the analysis and the prevention of payment defaults;
- for statistical studies by us and/or any sectorial organisation in Europe.

Where you have given your consent, we may share some of your personal information with our partner companies or companies within our group so that they can provide you with information about other products, services and promotions that may be of interest to you by letter, telephone, SMS or e-mail.

We will only disclose your personal information to third parties if:

- It is necessary for the performance of your policy of insurance with us;
- You have given your consent, including marketing consent; or
- Such disclosure is required or permitted by law.

You can change your mind about your marketing consent at any time by contacting our Data Protection Officer, One Victoria Street, Bristol Bridge, Bristol BS1 6AA. Or email consent.T@mapfre.co.uk

We disclose your personal information to third parties where:

- it is necessary for the performance of your insurance policy;
- if you have given your consent; or
- if such disclosure is required or permitted by law.

We deal with third parties that we trust to treat our customers' personal information with the same stringent controls that we apply ourselves.

Some of the personal information required from you is sensitive information such as details of any current or past medical conditions for you and your fellow travellers on the policy. This is a 'special category of information' under Data Protection legislation. We will not use sensitive information about you except for the specific purpose for which you provide it including enabling us to quote for your policy cover, to confirm policy cover and to provide the services described in the policy. You must ensure that you only provide sensitive information about other people identified on the insurance policy where you have their consent or the legal right to disclose their personal information, including their sensitive personal information.

To assist with fraud prevention and detection we may:

- share information about you across our group, with other insurers and, where we are entitled to do so under the Data Protection legislation, the police and other law enforcement agencies
- pass your details to a central insurance application and claims checking system, whereby it may be checked against information held by that central insurance application and claims checking system and shared with other insurers
- check your details with fraud prevention agencies and, if you give us false or inaccurate information and we suspect fraud, we will record this with the fraud prevention agency and other organisations may also use and search these records to:

- help make decisions about credit and credit related services for you and members of your household;
- help make decisions on motor, household, credit, life and other insurance proposals and claims for you and members of your household;
- trace debtors, recover debt, prevent fraud and to manage your insurance policies;
- check your identity to prevent money laundering;
- undertake credit searches and additional fraud searches.

You are entitled on request to receive a copy of the personal information we hold about you. This will be information that you have given us during your policy. We do not hold any information relating to your credit status. If you would like a copy of your information, please contact our Data Protection Officer at One Victoria Street, Bristol Bridge, Bristol BS1 6AA.

We are hereby released from any liability for any claim if you refuse disclosure of the data to a third party, which in turn prevents us from providing cover under this policy.

You agree we will store the Personal Data according to Data Protection legislation.

You agree that if you travel outside the European Economic Area ("EEA"), it may be necessary for us to transfer your data outside of the EEA in order to fulfil our obligations to you in the

provision of the services under the terms of this policy. The fulfilment of our obligations may include sharing your data with our service providers whom we may engage to ensure the provision of those services to you. We undertake not to transfer your data outside of the EEA or share your data with our service providers for any other reason than the fulfilment of our obligations under the terms of this policy. You have provided your consent for such transfer and sharing of data. Further details of how data is shared outside the EEA can be found in our Privacy policy on our website.

We keep records of any transactions you enter with us or our partner companies for up to six years. This is to enable a response to all claims under the policy, validation of policy cover, any enquiries, complaints or disputes that arise in that period and to comply with our legal and regulatory requirements.

We may keep other personal information about you if it is necessary for us to do so to comply with the law.

Excesses

Under most sections of this policy you have to pay the first part of any claim. This is called an excess. This will apply to each person claiming and to each incident and to each section of the policy you claim under. This amount is shown under each of the sections where it applies.

If you pay an extra premium, your policy can include an excess waiver which will remove all excesses except for the hazardous activities medical excess (see section P on pages 31-32) or the winter sports activities medical excess (see section M6 on page 28).

For a reduced premium your policy can include a double excess, in which case all excesses will be doubled except for the hazardous activities medical excess (see section P on pages 31-32) or the winter sports activities medical excess (see section M6 on page 28).

Financial Services Compensation Scheme

Insure & Go Insurance Services Ltd is covered by the Financial Services Compensation Scheme (FSCS). You may be able to get money from the scheme if we cannot meet our financial responsibilities.

MAPFRE Asistencia is covered under the Financial Services Compensation Scheme. If we are unable to meet some of our liabilities and you make a valid claim, you may be entitled to compensation from the FSCS, depending on the type of business and circumstances of the claim.

Protection is at 100% where claims:

- Arise in respect of a liability subject to compulsory insurance; or
- Arise in respect of a liability subject to professional indemnity insurance; or
- Arise from the death or incapacity of the policyholder due to injury, sickness, or infirmity;

Protection is at 90% where claims arise under other types of policy with no upper limit.

Further information can be obtained from the Financial Services Compensation Scheme at:

Tel: 0800 678 1100 or 0207 741 4100
E-mail: enquiries@fscs.org.uk
www.fscs.org.uk

Flight coverage

We only provide cover under section F – Delayed departure or abandoning your trip for flights that form part of your outward and final return journey of your trip (i.e. any flight that commences within 36 hours after the departure date and time of the start of the initial flight of your outward or return journey). No cover is provided for any claim which relates to any subsequent flights during your trip/holiday.

Fraudulent claims (Insurance Act 2015)

1) If you make a fraudulent claim under this insurance contract, we:

- a) Are not liable to pay the claim;
- b) May recover from you any sums paid by us to you in respect of the claim; and
- c) May by notice to you treat the contract as having been terminated with effect from the time of the fraudulent act.

2) If we exercise our right under clause (1)(c) above:

- a) We shall not be liable to you in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to our liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and,
- b) We need not return any of the premiums paid.

Fraudulent claims – group insurance

3) If this insurance contract provides cover for any person who is not a party to the contract (“a covered person”), and a fraudulent claim is made under the contract by or on behalf of a covered person, we may exercise the rights set out in clause (1) above as if there were an individual insurance contract between us and the covered person. However, the exercise of any of those rights shall not affect the cover provided under the contract for any other person.

Nothing in these clauses is intended to vary the position under the Insurance Act 2015. See also General conditions 10 and 11 on pages 16-17.

Health agreements

When travelling to a country in the European Union (EU) you should receive inpatient treatment in a public hospital.

You must therefore obtain a European Health Insurance Card (EHIC) prior to travel by completing an application form via www.ehic.org.uk. This allows European citizens to benefit from the health agreements between countries in the EU. (This used to be known as the E111).

If you are admitted to a public hospital, you should present your EHIC to the hospital; if you are unable to do so, you must co-operate with the medical assistance department in order to obtain one.

If your EHIC is presented to the treating doctor or hospital when receiving medical treatment within the European Union and the medical costs are reduced, the policy excess applicable under section B (Medical and other expenses) will be waived.

When you are travelling to Australia or New Zealand and you have to go to hospital, you must register for treatment under the national Medicare or equivalent scheme of those countries.

Insurers

This insurance is underwritten by MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros, Sociedad Anonima. Dixon House, 72-75 Fenchurch Street, London EC3M 4BR Company Number: FC021974. Branch Number BR008042. Trading under the name MAPFRE Assistance.

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

MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros, S.A. branch in the United Kingdom (trading as MAPFRE Assistance) has registered offices at Dixon House, 72-75 Fenchurch Street, London EC3M 4BR. MAPFRE Asistencia main office is based in Spain which forms part of the EEA (European Economic Area) as a member state. The Kingdom of Spain is responsible for controlling the insurance activity of MAPFRE Asistencia S.A., through the Spanish Ministry of Economy and the Treasury, and specifically the General Directorate for Insurance Matters and Pensions Fund (Dirección General de Seguros y Fondos de Pensiones). Its branch in the United Kingdom is also under the United Kingdom FCA (Financial Conduct Authority) and PRA (Prudential Regulation Authority) supervision in certain situations according to the European Union Regulation.

Natural disasters

No section of this policy (apart from section B Medical expenses) shall apply in respect of any claim arising directly or indirectly from a natural disaster unless you chose and have paid the appropriate extra premium for the Natural disaster option which provides cover in this respect for Delayed departure or Abandoning your trip, Missed departure and Accommodation cover.

Period of Insurance

Your holiday or journey must begin and end in your home area, (unless you have arranged cover for a one-way trip). Cover cannot start after you have left your home area.

Cover for cancellation starts from the date you book your trip or pay the insurance premium, whichever is the later.

All other sections commence when you leave your usual place of residence or business, or from the start date shown on your validation certificate, whichever is the later, to commence the journey until the time you return to your usual place of residence or business on completion of your journey, or the end of the period shown on your validation certificate, whichever is the earlier. Cover cannot start more than 24 hours before your booked departure time or end more than 24 hours after your return.

For a one-way trip, cover ends 24 hours after you leave immigration control in the final country you go to or at the end of the period shown on your validation certificate, whichever is earlier.

Please note: - If, due to unexpected circumstances that are beyond your control and which fall under the conditions of this cover, you cannot finish your holiday within the period of insurance set out on your validation certificate, we will extend your cover for up to 30 days. We will not charge you for this.

Important notice – Home visits

Please note that whilst normally it does not matter how long you buy cover for, it ends when you return to your home area. This policy entitles you to one return visit to your home area before the intended return date (as specified on your validation certificate). This home visit cannot last for more than 14 days and cover ends while you are in your home area. Cover starts again when you leave to resume your trip.

No cover is available for the cost of the return flight if your return is as a result of a claim, and no cover is available for any flight costs where the return is for a reason you are not insured for.

Additional home visits can be purchased either prior to or after you have commenced your trip by calling InsureandGo on **+44 (0)207 748 0062** and paying the appropriate extra premium.

Reasonable care

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

Reckless or malicious acts

We will not pay for any claim arising or resulting from you being involved in any malicious, reckless, illegal or criminal act.

No section of this policy shall apply in respect of any claim arising directly or indirectly from using drugs (unless the drugs have been prescribed by a doctor) or where you are affected by any sexually transmitted disease or infection.

We do not expect you to avoid alcohol consumption on your trips or holidays but we will not cover any claims arising because you have drunk so much alcohol that your judgement is seriously affected and you need to make a claim as a result (e.g. any medical claim where in the opinion of the treating doctor, your excessive alcohol consumption has caused or actively contributed to your injury or illness, including but not exclusively having a blood alcohol reading of more than 150mg per 100ml).

Residence limits

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

Single trip

A single return holiday or journey of up to 18 months, beginning and ending in your home area.

However please see important note under 'Period of insurance' on page 10 with respect to Home visits.

Sports and other leisure activities

You may not be covered when you take part in certain sports or activities where there is a high risk you will be injured. Please see section L on pages 26-27 of this booklet for information about dangerous or sporting activities that are covered at no extra premium under this policy (i.e. that you do not have to tell InsureandGo about).

Please also refer to section P on pages 31-32 for details of those Hazardous activities for which if you require cover, you will need to tell InsureandGo about and pay an extra premium.

What to do? - Medical and other emergencies

We will help you immediately if you are ill or injured outside the home area you live in (or the final country of your journey if you are on a one-way trip).

We provide a 24 hour emergency service 365 days a year, and you can contact us on the following numbers:

Emergency phone number: +44 (0)207 748 0060

Emergency fax number: +44 (0)203 362 2445

Please also note that if you are in the USA and need to see a doctor, contact us any time of the day or night and we will be pleased to make the necessary arrangements on your behalf.

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

- Your name and address
- Your policy number shown on your validation certificate
- Your phone number abroad
- The date you left and the date you are due to come back

Hospital treatment abroad

If you go into hospital abroad and you are likely to be in hospital for more than 24 hours, someone must contact us for you immediately. If they do not, we may not provide cover and we may also reduce the amount we pay for medical expenses. We reserve the right to relocate you from one hospital to another.

Important note: This policy will reimburse the actual charge billed if it is less than the 'reasonable and necessary' cost (see definition on page 14). We have discretionary authority to decide if a charge is reasonable and necessary. For treatment in the USA, reasonable and necessary means costs that are incurred up to 150% of the published medical rates for the same or similar treatment as payable by US Medicare. Healthcare providers should note that we do not accept invoices from external billing agencies and that invoices should be in local currency. You should also refer to 'Health agreements' on page 10 if you are receiving treatment in an EU country, Australia or New Zealand.

If you receive medical treatment abroad as an outpatient, you should pay the hospital or clinic and claim back your medical expenses from InsureandGo Travel Claims when you return to the United Kingdom or the Channel Islands. If your outpatient treatment is likely to cost more than £500, you must contact us immediately.

Returning early to your home area

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

A note to all insured people, doctors and hospitals

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

Please be aware that if you accept the offer of private treatment (inclusive of treatment in a private room) without our specific authorisation, you will be liable for the cost.

What to do? – Claims information

You must register any claim to InsureandGo Travel Claims within 31 days of your trip ending. If you don't, we may not be able to pay your claim.

If you need to make a claim under any of the following sections of your policy, you can submit your claim online via our website; www.insureandgo.com.

Cancellation
Cutting short your trip
Medical expenses
Personal belongings and baggage
Delayed departure
Abandoning your trip or,
Missed departure

To start, just log in through 'Manage your quote or policy' or 'Make a claim'.

For any other type of claim, our suite of section specific claims forms are available to download from www.insureandgo.com or you can call our claims team on **+44 (0)207 748 0061**.

InsureandGo Travel Claims are open Monday to Friday from 9am until 5pm. To help us prevent fraud (people making claims that they are not entitled to) we keep your personal details on a central system. We keep this information according to the rules of the Data Protection Act.

Medical claims

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

Claims for delayed baggage and losing or damaging baggage, money or personal belongings

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

Property claims

We pay these claims based on the value of the items at the time you lose them, unless it says otherwise in your policy. (This means you will not get back all of the money you paid for the item).

Claims for cancelling your trip

You must tell the carrier, holiday company or travel agent immediately if you know the trip will be cancelled, so you lose as little as possible. If you do not tell the carrier, holiday company or travel agent as soon as you find out that you have to cancel the trip, we will only pay the cancellation charges due at the date you found out you had to cancel the trip, not from the date you tell them.

Our rights

We can, at any time, do the following:

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

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

Rights of third parties

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

What to do? – Customer dissatisfaction

InsureandGo do everything they can to make sure that you receive a high standard of service. If you are not satisfied with the service you receive for sales or claims issues, such as how our sales staff dealt with your call, please write to:

The Customer Relations Manager
Insure & Go Insurance Services Ltd
1 Victoria Street
Bristol Bridge
Bristol
BS1 6AA
Phone: 0330 400 1420
E-mail: complaints@insureandgo.com

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

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Phone: 0800 023 4567
E-mail: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Definitions

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

Business associate

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

Civil partner

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

Civil unrest

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

Close relative or relative

Husband, wife, civil partner or partner, common-law partner parent, parent-in-law, step-parent, legal guardian, children (including legally-adopted children, stepchildren and daughter and son-in-laws), sibling (including step-siblings and sister and brother-in-laws), grandparent, grandchild and a fiancé or fiancée of any insured person.

Complications of pregnancy and childbirth

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

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

Family

A person and their husband, wife or partner and their dependent, adopted or fostered children who are aged under 18 and are either in full-time education or living with them.

Geographical Destination areas

- Area 1:** Europe (plus Egypt, Morocco, Tunisia, Russia and Ukraine) See full countries list below.
- Area 2:** Worldwide (except the USA, Canada, Mexico and the Caribbean) See countries list and Note 1 below.
- Area 3:** Australia and New Zealand. See Note 1 below.
- Area 4:** Worldwide.

Note 1: Up to 15% of any trip covered under the period of insurance may be spent in an area of higher risk.

Caribbean

Anguilla, Antigua and Barbuda, Bahamas, Barbados, Bermuda, Cayman Islands, Cuba, Dominica, Dominican Republic, Grenada, Guadeloupe, Haiti, Jamaica, Martinique, Montserrat, Netherlands Antilles, Puerto Rico, St Kitts and Nevis, St Lucia, St Vincent and the Grenadines, Trinidad and Tobago, Turks and Caicos Islands, Virgin Islands (British) and Virgin Islands (US).

Europe

Albania, Andorra, Austria, The Azores, The Balearic Islands, Belarus, Belgium, Bosnia, Bulgaria, The Canary Islands, The Channel Islands, Corsica, Crete, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Kosovo, Lapland, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia, San Marino, Sardinia, Serbia, Sicily, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, United Kingdom, Ukraine and the Vatican City.

Home Area

The area you normally live in which in accordance with our residency requirements (see page 11) would need to be within the UK or the Channel Islands (Please note that for the purpose of this insurance each of these areas is defined as a separate area of residence).

Known event

A known event is an existing or expected publicly announced occurrence, such as a named tropical storm, a hurricane or a strike voted upon by union members.

Manual labour

Manual labour is work that is physical, including, but not limited to construction, installation, assembly and building work. This does not include bar and restaurant staff, musicians and singers and fruit pickers (who do not use machinery).

We will provide cover for manual labour that is voluntary, for a charity registered under the Charity Commission in England and Wales, the Scottish Charity regulator or the Department for Social Development in Northern Ireland and where you will not earn any money. In these situations, you will not be covered for work that involves installing, putting together, maintaining, repairing or using heavy electrical, mechanical or hydraulic machinery. You will not be covered when you are working more than three meters above the ground, and cover for personal accident and personal liability is not included. If you injure yourself during voluntary work, the policy excess under section B (Medical and other expenses) will be increased to £100 and an excess waiver will not delete this increased excess.

Medical condition

Any disease, illness or injury.

Mobile phone and mobile phone accessories

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

Motorcycle accessories

Panniers, 'divvy' boxes and padlocks.

Motor vehicle accessories

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

Natural disasters

An extraordinary natural phenomenon such as tsunamis, earthquakes, landslides, volcanic eruptions (including volcanic ash clouds), hurricanes, cyclones, typhoons, falling objects from space (including meteorites), and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon.

Pair or set of items

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

Pre-existing medical conditions and linked conditions

Any medical condition which falls into any of the following categories which any person insured on this policy has, or has had for which they have received treatment (including surgery, tests or investigations by a doctor or a consultant/specialist and prescribed drugs or medication) in the last 2 years:

- i. Any heart-related, blood circulatory or diabetic condition; or
- ii. Any neurological condition (including, but not limited to Stroke, Brain Haemorrhage or Epilepsy);
- iii. Any breathing condition including but not limited to, Asthma, Emphysema or Chronic Obstructive Pulmonary Disease (COPD);
- iv. Osteoporosis, any arthritic condition or any back pain related issue;
- v. Any bowel condition including, but not limited to Irritable Bowel Syndrome (IBS) or Crohn's disease;
- vi. Any psychiatric or psychological condition (including, but not limited to anxiety or depression);

Additionally,

- vii. Any treatment or hospital tests for cancer in the last five years; or
- viii. Has been referred to or seen by a hospital doctor or surgeon (other than an accident and emergency doctor), or needed inpatient treatment in hospital in the last 12 months.

For your information, examples of conditions that can directly or indirectly be linked to any pre-existing medical condition include, but are not limited to:

- i. Someone with breathing difficulties who then suffers a chest infection of any kind;
- ii. Someone with high blood pressure or diabetes who then has a heart attack, stroke or mini-stroke;
- iii. Someone who has or has had cancer who suffers with a secondary cancer; or someone with osteoporosis who then suffers with a broken or fractured bone.

Public transport

Using a train, bus, ferry, coach or publicly licensed aircraft.

Reasonable and necessary medical costs

Costs that are incurred for approved, eligible medical services or supplies that do not exceed the average reimbursement the provider receives for all services rendered to its patients.

Search and rescue costs

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

Terrorism (Act of terrorism)

An event which has been declared as an 'act of terrorism' by either the UK Government or the government of the country where the act occurred or, an event deemed to be an act of terrorism by the insurance provider using the information available (where there is a delay in declaration by the government).

Trip

Cover under section A – Cancelling and cutting short your holiday, starts at the time that you book the trip or pay the insurance premium, whichever is later.

Your holiday or journey starts when you leave the place you usually live or work (whichever is later), or from the start date shown on your validation certificate, whichever is later. The end of your trip is the date that you go back to the place you usually live or work (whichever is earlier), or at the end of the period shown on your validation certificate, whichever is earlier. Cover cannot start more than 24 hours before the booked departure time or end more than 24 hours after you get back. Your cover cannot start after you have left your home area (unless you are asking for an extension).

If, once you have left your home area and before the end of the policy, you decide that you want to extend your policy, you can ask InsureandGo to extend your cover by phoning **+44 (0)207 748 0062** or e-mailing customer.services@insureandgo.com.

We can consider this if your medical condition (or that of a close relative (see Definition on page 13) or business associate) has not changed, you are not waiting for a claim to be settled or you do not know a reason why you might make a claim. If your medical condition has changed or any claims have been made, we may still be able to extend your policy as long as you give us the full details.

We can only consider extending your policy if your overall trip does not last longer than 18 months.

Single trip

A single return holiday or journey of up to 18 months, beginning and ending in your home area.

However please see important note under 'Period of insurance' on page 10 with respect to Home visits.

One-way trip

A single outward holiday or journey beginning in your home area. Cover ends 24 hours after you leave immigration control in the final country you go to or at the end of the period shown on your validation certificate, whichever is earlier.

Unattended

When you cannot see and are not close enough to your property or vehicle to stop it being damaged or stolen.

United Kingdom (UK)

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

Validation certificate

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

Valuables

Photographic, audio, video and electrical equipment (including CDs, DVDs, video and audio tapes and electronic games), MP3 players, games consoles, personal organisers, eReaders (including eBooks and Kindles), computer equipment, laptops, tablet PC's (including iPads), netbook computers, binoculars, antiques, e-cigarettes and associated vapour liquids, jewellery, watches, furs, leather goods, animal skins, silks, precious stones and items made of or containing gold, silver or precious metals, hearing aids, sports and leisure equipment (e.g. Bicycle), musical instruments, mobile phones and mobile phone accessories.

Valuables extension cover upgrade

Prior to leaving your home area, if you pay the appropriate extra premium, we can extend your cover beyond the valuables limit shown under section E1 in the table of benefits. Please see section N on page 33 for full details of this optional upgrade.

War

War, whether declared or not, or any warlike activities, including using military force to achieve economic, geographic, nationalistic, political, racial, religious or other goals.

We, us, our

MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros Sociedad Anonima. Dixon House, 72-75 Fenchurch Street, London EC3M 4BR.

Winter sports activities

The below are what we class as winter sports activities (see section M6 on page 28).

Bobsleighting*, cat skiing, cross country skiing, freestyle skiing*, glacier walking or trekking (under 2000m), glacier walking or trekking (over 2000m but under 6000m)*, heli-skiing*, ice climbing under 100m (fully supervised)*, ice fishing, ice hockey*, luge on snow/ice*, monoskiing, off piste skiing/snowboarding (except in areas considered to be unsafe by resort management), recreational ski or snowboard racing, skeletons*, ski acrobatics*, ski bob racing*, ski racing or training (non-professional)*, ski stunting*, ski touring (with a guide), ski/snowboard fun parks*, skiing, snow mobilising*, snowboarding and tobogganing.

Please note: Activities in the above list marked with * carry an increased medical excess of £250 and cover under the Personal accident and Personal liability sections does not apply.

You will not be covered if you take part in the following winter sports activities: Ski flying, ski jumping or ski mountaineering.

Winter sports equipment

Skis, poles, ski boots and bindings, ski helmets, snowboards, snowboard boots and bindings.

You, your

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

General conditions**The following conditions apply to this insurance**

1. You must have lived in your home area for at least six of the last 12 months before you bought or renewed your policy.
2. You must tell InsureandGo if you know about anything which may affect their decision to accept your insurance (for example, sports and other leisure activities or a health condition). If you are not sure whether to tell InsureandGo, tell them anyway.
3. Claims will be considered under the cover of this policy, on the condition that you have informed us of all your other insurance policies, state benefits and/or agreements, which would otherwise cover you for this claim. Where these other insurance policies, state benefits and/or agreements are found to be deemed as the primary source of cover, you are required to claim from those in the first instance. Notwithstanding this, if settlement has been issued by us, it does not constitute a full acceptance of liability by us, and we reserve the right to, and are entitled to, seek full or partial recovery from those other insurance policies, state benefits and/or agreements that would also cover the claim. (See also 'Contract of insurance' on page 8).
4. You must act in a reasonable way to look after yourself and your property.
5. In line with 4. above, you must adopt the following recommended safety precautions when riding or driving or as a passenger in or on a motorised vehicle, whether or not it is against the law not to do so:
 - Motorbike or moped – you must wear a helmet;
 - Car – you must wear a seat belt, front or back.
6. You must take all reasonable steps to get back any lost or stolen items, and you must help the authorities to catch and charge any guilty people.
7. You must take all reasonable steps to avoid losing any item which may mean that you have to make a claim under this insurance.
8. You must keep to all the conditions and endorsements of this insurance. If you do not, InsureandGo Travel Claims may not pay your claim.
9. You must help InsureandGo Travel Claims get back any money that we have paid from anyone or from other insurers (including the Benefits Agency) by giving us all the details we need and by filling in any forms.
10. If you make a fraudulent claim under this insurance contract, we;
 - a) Are not liable to pay the claim;
 - b) May recover from you any sums paid by us to you in respect of the claim; and
 - c) May by notice to you treat the contract as having been terminated with effect from the time of the fraudulent act.

If we exercise our right under clause (1)(c) above:

- a) We shall not be liable to you in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to our liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and,
 - b) We need not return any of the premiums paid.
11. If this insurance contract provides cover for any person who is not a party to the contract ("a covered person"), and a fraudulent claim is made under the contract by or on behalf of a covered person, we may exercise the rights set out in clause (1) above as if there were an individual insurance contract between us and the covered person. However, the exercise of any of those rights shall not affect the cover provided under the contract for any other person.

Nothing in General conditions 10 and 11 above is intended to vary the position under the Insurance Act 2015.

See also 'Fraudulent claims' section on pages 9-10.

12. You must give InsureandGo Travel Claims and/or Emergency Medical Assistance all the documents they need to deal with any claim. You will be responsible for any costs involved in doing this.
13. You must agree to have a medical examination if InsureandGo Travel Claims ask you to. If you die, we are entitled to have a post-mortem examination.
14. You must abide by the advice and instructions of our medical advisers; failure to do so may result in cover being completely or partially withdrawn.
15. You must pay InsureandGo Travel Claims back any amounts that we have either paid to you or paid on your behalf which are not covered by this insurance, within one month of us asking.
16. If you have a valid claim, you must let InsureandGo Travel Claims see any relevant travel documents you are not able to use because of the claim.
17. If you have a valid claim under section E1, you must send InsureandGo Travel Claims any damaged items we have paid for under the claim. You must pay any costs involved in doing this. If any item is found and returned to you after InsureandGo Travel Claims have paid your claim, you must send it to us. You must pay any costs involved in doing this.
18. You must pay the appropriate premium for the number of days of your trip. If you travel for more than the number of days you have paid cover for, you will not be covered after the last day you have paid for.
19. InsureandGo Travel Claims can, at any time, do the following:
 - Take over the defence or settlement of any claim.
 - Try to recover expenses or compensation from any other person or people involved (third parties) at any time in your name or in the name of anyone else claiming under this policy.
 - If you claim for illness or injury, contact any healthcare specialist who has treated you for up to three years before the claim, and have full access to your medical records.

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

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

General exclusions

We will not cover the following:

1. If you have not declared your medical conditions or those of anyone insured on this policy (see pages 3 and 4), we will not pay claims if at the time you take out this insurance and/or, prior to the booking of any individual trip, the following apply:
 - a. Any person insured on this policy whose condition may give rise to a claim and who:
 - Is receiving or waiting for medical tests or treatment for any condition or set of symptoms that have not been diagnosed;
 - Is travelling against the advice of a medical practitioner or travelling to get medical treatment abroad;
 - Has been given a terminal prognosis which is less than 6 months from the return date of the trip; or
 - b. We will not cover claims if you or any person insured on your policy has:
 - In the last 5 years had treatment or hospital consultation for any cancerous condition?
 - In the last 2 years suffered from or received any form of medical advice or treatment or medication for
 - i. Any heart-related, blood circulatory or diabetic condition; or
 - ii. Any neurological condition (including, but not limited to Stroke, Brain Haemorrhage or Epilepsy);
 - iii. Any breathing condition including, but not limited to, Asthma, Emphysema or Chronic Obstructive Pulmonary Disease (COPD);
 - iv. Osteoporosis, any arthritic condition or any back pain related issue?
 - v. Any bowel condition including, but not limited to Irritable Bowel Syndrome (IBS) or Crohn's disease?
 - vi. Any psychiatric or psychological condition (including, but not limited to anxiety or depression);
 - In the last 12 months been referred to or seen by a hospital doctor or surgeon (other than an accident and emergency doctor), or needed inpatient treatment in hospital.

Please refer to 'Declaration of medical conditions' on pages 3 and 4 for full details relating to our medical screening process and what to do if you require to arrange cover for any pre-existing medical conditions.

- c. You must inform us of all pre-existing medical conditions for all people to be insured on your policy before purchasing this insurance. If you declare some pre-existing medical conditions and not others, your policy may be cancelled, or treated as if it never existed and your claims may be rejected or not fully paid. **You cannot choose to exclude any pre-existing medical conditions.**
2. You will not be covered for any claims under section A - Cancellation and cutting short your holiday that result directly or indirectly from any medical condition you knew about at the time of taking out this insurance or when booking a trip, and that affects:
- A close relative (see Definition on page 13) who is not travelling and is not insured under this policy;
 - Someone travelling with you who is not insured under this policy;
 - A business associate; or
 - A person you plan to stay with on your trip.
- Subject to the terms and conditions, such claims may only be covered if the patient's doctor is prepared to state that at the date you bought this policy or of booking a trip, he/she would have seen no substantial likelihood of his/her patient's condition deteriorating to such a degree that you would need to cancel your trip. If the doctor will not confirm this, your claim is not covered. In the event of a claim the doctor must complete the medical certificate on the claim form.
3. Costs of phone calls or faxes, meals, taxi fares (except for taxi costs paid for the initial journey to and from a hospital abroad due to an insured person's illness or injury), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of the holiday, time share maintenance fees, holiday property bonds or points and any extra travel or accommodation costs (unless we authorised these or they are part of a valid claim under section A, section B or section C).
4. Any claim that happens as a result of war, invasion, revolution, civil unrest, rebellion, act of foreign enemy or any similar event (except for any which the public did not know about at the time of purchase of this insurance and/or prior to the booking of any individual trip). **Please note that this exclusion does not apply to section B – Medical expenses.**
5. Any claim which is directly or indirectly caused by, results from or is connection with a natural disaster (see Definition on page 14) unless you chose and have paid the appropriate extra premium for the Natural disaster option (see section O1, O2 and O3) which provides cover in this respect for Delayed departure, Missed departure and Accommodation cover only. **Please also note that this exclusion does not apply to section B – Medical expenses.**
6. Any property that is legally taken or damaged by any government or public or local authority.
7. Any claim that happens as a result of strikes or industrial action (except for any which the public did not know about at the time of purchase of this insurance and/or prior to the booking of any individual trip).
8. Costs to replace or restore any property that is lost or damaged because of:
- ionising radiation or contamination from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
 - the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
9. All the costs for an item that is lost or damaged if:
- there is other insurance covering it at the time you claim under this policy; or
 - under the EU travel directives, you are able to get money from the airline you travelled with. We will only pay our share.
10. Any item that is lost or destroyed or damaged by pressure waves from any aircraft or other flying object travelling at or above the speed of sound.
11. Any claim that results from you being in, entering or leaving any aircraft other than as a paying passenger in a fully licensed passenger carrying aircraft.
12. We will not pay for any losses which are not directly covered by the terms and conditions of this policy. Examples of losses we will not pay for include loss of earnings. For example, if you are not able to return to work after injury or illness you suffered from while on a trip, and replacing locks if you lose your keys.
13. Any claim that results from the tour operator, airline or any other company, firm or person not being able or not being willing to carry out any part of their obligation to you.
14. Any claim that results from you being involved in any malicious, reckless, illegal or criminal act.
15. Motor racing or vehicle racing of any kind.
16. Any claim that results from you taking part in winter sports activities (see section M6 on page 28), unless we provide cover as shown on your validation certificate and you have paid the appropriate premium.
17. Any claim that results from you taking part in hazardous activities (see section P on pages 31-32), unless we have agreed in writing to cover the activities, as shown on an endorsement with your validation certificate, and you have paid the appropriate premium.
18. Any claim that results from you travelling to a country or an area where the (FCO) Foreign and Commonwealth Office advice at the time that you purchase your policy or book an individual trip, whichever is the latter, is not to travel to this country or area.
19. Any claim that results from you doing manual labour in connection with your trade, business or profession.
20. Any claim that results from:
- your suicide or attempted suicide;
 - you injuring yourself deliberately or putting yourself in danger (unless you are trying to save someone's life);
 - or, you fighting (except in self-defence).

21. Any claim that results from you being under the influence of solvents or drugs or their effects (except drugs prescribed by a doctor other than for the treatment of drug abuse).
22. You drinking too much alcohol, alcohol abuse or alcohol dependency. We do not expect you to avoid alcohol on your trips or holidays, but we will not cover any claims arising because you have drunk so much alcohol that your judgement is seriously affected and you need to make a claim as a result (e.g. any medical claim where in the opinion of the treating doctor, excessive alcohol consumption has caused the illness or injury, including but not exclusively having a blood alcohol reading of more than 150mg per 100ml).
23. Any claim that results from you being affected by any sexually transmitted disease or condition.
24. Any claim that results from you not getting the vaccinations you need or not undertaking the recommended preventative treatment (e.g. taking a course of malaria tablets).
25. Any claim that results from you acting in a way which goes against the advice of a medical practitioner.
26. Any search and rescue costs.
27. Any items (not including money or valuables) stolen from unattended motor vehicles, unless the item was in a locked boot, a locked and covered luggage compartment of the vehicle or a secured storage box that is part of your vehicle, and there is evidence that someone forced their way into the vehicle.
28. Any money or valuables that you lose or have stolen from an unattended motor vehicle.
29. Any items stolen from motor vehicles left unattended between 10pm and 8am.
30. Any claim that you already have a more specific insurance for.
31. Any claim related to a known event (see Definition on page 13) that you were aware of at the time you took out this insurance and/or, prior to the booking of any individual trip.
32. For sections A and E to P, we will not pay for any claims or costs that result from an act of terrorism (see definition on page 14) or an event where any person or group acts for political, religious, ideological or similar purposes with the intention to influence any government or to put the public, or any section of the public, in fear, and the event leading to the claim happens before you leave the UK or Channel Islands. We will not pay claims where a loss is caused by, results from or is connected to any action taken in trying to control or prevent any of the above.
33. Any claim that results from you riding a motorcycle with an engine over 125cc (as either the driver or a passenger) unless we have agreed in writing to cover the activity, as shown on an endorsement with your validation certificate, and you have paid the appropriate premium.
34. Any claim involving a fall from a building or balcony, except:
 - where the building or balcony itself is shown to be defective or does not comply with safety standards; or
 - In circumstances where your life is in danger or you are attempting to save human life.
35. We will not pay for any claims arising out of incidents which occur outside the geographical area shown on your validation certificate (other than whilst in transit).

Sections of insurance

A - Cancelling and cutting short your holiday

What you are covered for

If you have to cancel or cut short your trip because of one of the reasons listed below we will pay up to the amount shown in the table of benefits on pages 5 and 6 for:

- Unused travel and accommodation expenses that you have paid or have agreed to pay under a contract and which you cannot get back, including any local prepaid excursions, tours or activities, if it is necessary and you cannot avoid cancelling or cutting short your trip; and
- Reasonable extra travel costs if it is necessary and you cannot avoid cutting short your trip.

The following are reasons we will accept for you cancelling or cutting short your trip:

1. You die, become seriously ill or get injured.
2. A relative (see Definition on page 13), business associate, a person you have booked to travel with or a relative or friend living abroad, who you plan to stay with, dies, becomes seriously ill or gets injured.
3. You have to go to court to be a witness or be on a jury (but not as an expert witness) or you are put in quarantine.
4. There is an accident involving a vehicle you were planning to travel in, which happens within seven days before the date you planned to leave and means you cannot use the vehicle. This only applies to self-drive holidays.
5. You are a member of the armed forces, police, fire, nursing or ambulance services and you have to stay in your home area because of an emergency or you are posted overseas unexpectedly.
6. You being made redundant, as long as you had been working at your current place of employment for a minimum continuous period of two years, and that at the time of booking the trip or the date you purchased this insurance cover, you had no reason to believe that you would be made redundant. This cover would not apply if you are self-employed or accept voluntary redundancy.
7. It is necessary for you to stay in your home area after a fire, storm, flood or burglary at your home or place of business within 48 hours before the date you planned to leave. We will need a written statement from a relevant public authority confirming the reason and necessity.
8. It is necessary for you to return to your home area after a fire, storm, flood or burglary at your home or place of business. We will need a written statement from a relevant public authority confirming the reason and necessity.

9. You cannot commence travel to your intended destination due to the (FCO) Foreign and Commonwealth Office advice for your destination/location changing to as a minimum 'all but essential travel' after the purchase of your policy or after the booking of any individual trip, whichever is the latter. This also applies to where such FCO advice changes are announced after you have commenced your trip/holiday.
10. If you fail a university (or equivalent) examination recognised by an approved examining board, as long as you bought your policy before all of the examination dates of the failed course or examination.
11. If you become pregnant after we have sold you this policy, and you will be more than 32 weeks pregnant (or 24 weeks if you know you are having more than one baby) at the start of, or during, your trip. Or, your doctor advises that you are not fit to travel because you are suffering from complications of pregnancy or childbirth.
12. If you will be more than 32 weeks pregnant (or 24 weeks if you know you are having more than one baby) at the start of, or during, your trip and you still choose to travel, you may not claim for cutting short your trip unless as a result of the complications of pregnancy or childbirth.
6. Any claim that comes from pregnancy or childbirth, unless a qualified medical practitioner confirms that the claim comes from the 'complications of pregnancy or childbirth' (see Definitions on page 13).
7. The cost of your original return trip, if you have already paid this and you need to cut short your journey.
8. The cost of going back to the original destination to finish your trip and the costs of more accommodation there.
9. You cutting short your trip and not returning to your home area.
10. You not getting the passport or visas you need.
11. The cost of visas you need for your trip.
12. Strikes, blockades, actions taken by the government of any country or the threat of an event like this.
13. Any air passenger duty (APD) charges made by a scheduled airline as a part of your booking, ATOL protection fees and any administration fees included in the cost of the flight booking or refund process.
14. Annual membership or maintenance fees for time share properties or holidays.
15. The provider (for example, an airline, hotel, ferry company and so on) not providing any part of the trip you have booked, (this could be a service or transport) unless the event is covered by this policy. If this happens, you should claim against the provider.
16. Compensation for any air miles, cruise miles or holiday points you used to pay for the trip in part or in full.
17. Any claim as a result of your passport or travel documents being lost or stolen.

Please note: Additionally, if your carer has to cut short their holiday with you due to one of the reasons stated above and you wish to continue your trip, we will pay up to £1,000 in total for the travelling costs incurred in respect of a replacement carer joining you for the remainder of your holiday.

Special exclusions which apply to section A

We will not cover the following:

1. The excess shown in the table of benefits on pages 5 and 6.
2. You not wanting to travel.
3. Any extra costs that result from you not telling the holiday company as soon as you know you have to cancel your holiday.
4. Cancelling or cutting short your trip because of a medical condition or any illness related to a medical condition you knew about at the time of taking out this insurance and/or, prior to the booking of any individual trip unless this has been declared to InsureandGo and we have accepted cover for this in writing (see 'Declaration of medical conditions' on pages 3 and 4).
5. Cancelling or cutting short your trip because of a medical condition or any illness related to a medical condition you knew about at the time of taking out this insurance and/or, prior to the booking of any individual trip and that affects a close relative (see Definition on page 13), business associate, travel companion or person who you plan to stay with on your trip, who is not insured but on whose health your trip may depend

Subject to the terms and conditions, such claims may only be covered if the patient's doctor is prepared to state that at the date you bought this policy or of booking a trip, he/she would have seen no substantial likelihood of his/her patient's condition deteriorating to such a degree that you would need to cancel your trip. If the doctor will not confirm this, your claim is not covered. In the event of a claim the doctor must complete the medical certificate on the claim form (see 'Declaration of medical conditions' on page 4).

Please remember

We will work out claims for cutting short your holiday from the day you return to your home area (or your final country if you are on a one-way trip), or from the day you have to go into hospital as an inpatient to the day you are discharged. Your claim will only be based on the number of full days you have not used.

Special conditions which apply to section A

1. You must get our permission if you have to cut your holiday short and return early to your home area (or your final country if you are on a one-way trip) for an insured reason. If you are unable to contact us for permission you must get a doctor's certificate in resort confirming the medical necessity for you to return home earlier than planned.
2. We will only consider the unused expenses of a person who has taken out insurance cover with InsureandGo. For example, if you are travelling with someone who is not insured, we only pay your proportion of costs not theirs, regardless of who has paid for the booking.
3. If you cancel the trip because of an illness or injury you must get a medical certificate immediately from the general practitioner of the patient, to support the reason as to why you could not travel.

Please read the general conditions and exclusions.

B - Medical and other expenses

Please remember

This section does not apply if you become ill or are injured during trips in your home area, England, Scotland, Wales, Northern Ireland and the Isle of Man (or your final country if you are on a one-way trip).

If you go into hospital, you must tell us immediately (see page 11 for details). We reserve the right to relocate you from one hospital to another.

What you are covered for

We will pay up to the amount shown in the table of benefits on pages 5 and 6 for any costs for the following that are reasonable and necessary (see definition on page 14) as a result of you being unexpectedly injured or ill during your trip.

1. Emergency medical, surgical and hospital treatment and ambulance costs. (You are covered up to £250 for emergency dental treatment, as long as it is to immediately relieve pain only).
 2. The cost of returning your body or ashes to your home area (or your final country if you were on a one-way trip), or up to £5,000 for the cost of a funeral in the country where you die if this is outside your home area (or your final country if you were on a one-way trip).
 3. Up to £1000 for the cost of returning your body or ashes to your home if you die in your home area, (or your final country if you were on a one-way trip).
 4. Extra accommodation (a room only) and travel expenses to allow you to return to your home area (or your final country if you are on a one-way trip) if you cannot continue on your trip as planned or return as you had originally booked. You must have our permission to do this.
 5. Extra accommodation (a room only) for someone to stay with you and the costs for travelling home with you, if this is necessary due to medical advice.
 6. The costs for one relative (see Definition on page 13) or friend to travel from your home area to stay with you (a room only) and travel home with you, if this is necessary due to medical advice.
 7. We will pay additional costs incurred to return you to your home area (or your final country if you are on a one-way trip) if we think this is medically necessary.
 8. If your carer should fall ill and be hospitalised and therefore be unable to continue their duties, we will pay up to £1,000 in total for the travelling costs incurred in respect of a replacement carer joining you in order that you may continue with the remainder of your trip.
- Special exclusions which apply to section B**
- We will not cover the following:
1. The excess shown in the table of benefits on pages 5 and 6.
 2. Any treatment or surgery which we think you do not need immediately and can wait until you return home. Our decision is final.
 3. Any costs of treatment or surgery that was carried out more than 12 months after the date of the incident which you are claiming for.
 4. The extra cost of single or private room accommodation unless it is medically necessary.
 5. Costs of more than £500 which we have not agreed beforehand.
 6. Treatment or services provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre; unless we have agreed that this is medically necessary.
 7. Any medical treatment that you receive because of a medical condition or any illness related to a medical condition which you knew about at the time of taking out this insurance and/or, prior to the booking of any individual trip unless this has been declared to InsureandGo and we have accepted cover for this in writing (see 'Declaration of medical conditions' on pages 3 and 4).
 8. Any treatment or medication that you receive after you return to your home area (or your final country if you are on a one-way trip).
 9. Any transportation or repatriation costs other than those deemed necessary by our medical advisors. Our medical advisors' decision on the means of repatriation is final.
 10. Any expenses incurred following your decision not to be repatriated after our medical advisor deems it safe for you to be so.
 11. Any extra costs after the time when, in our medical advisor's opinion, you are fit to return to your home area (or your final country if you are on a one-way trip).
 12. Any medical treatment that you receive after you have refused the offer of returning to your home area, when, in the opinion of our medical advisors, you are fit to travel.
 13. Any claim that comes from pregnancy or childbirth, unless a qualified medical practitioner confirms that the claim comes from complications of pregnancy or childbirth.
 14. Any expenses which you or your dependents are not legally required to pay or which would not have been applicable if no coverage had existed.
 15. Any charges made which are in excess of reasonable and necessary costs (see definition on page 14), or that are for unnecessary care or treatment.
 16. Any loss or damage insured by, or for any claim payable under any other liability, group or individual insurance including any auto insurance plan providing hospital, medical or therapeutic coverage, or any other insurance in force concurrently herewith, or for which another person or entity is liable.
 17. Any charges caused directly or indirectly by an error of the medical provider.
 18. The cost of any phone calls, other than the first call to us to tell us about the medical problem. The cost of any taxi fares (except for taxi costs paid for the initial journey to and from a hospital abroad due to an insured person's illness or injury). The cost of any food and drink (unless these are a part of your hospital costs if you are kept as an inpatient).

19. Any medical treatment or tests you know you will need during your journey.
20. Any costs that result from taking part in winter sports or sports and other leisure activities, unless:
 - a. You have chosen the winter sports option and paid the appropriate extra premium;
 - b. The sports and other leisure activity is one of those activities listed within the table in section L on pages 26-27; or
 - c. The hazardous activity is one of those listed within the table in section P on pages 31-32 and you have paid the appropriate extra premium.
21. Cosmetic treatment, unless we have agreed that this treatment is necessary as the result of an accident covered under this policy.
22. Any costs that are as a result of a tropical disease, if you have not had the recommended vaccinations or taken the recommended medication.
23. Any medical or other expenses incurred directly or indirectly as a result of you travelling to receive elective surgery, treatment or procedures.
24. Any claim where you are travelling against the advice of a medical practitioner, specialist or hospital doctor.
25. Any claim where you are not fit to travel on your journey.

Please read the general conditions and exclusions.

C - Mugging benefit

What you are covered for

Dependent upon the level of cover that you have selected we will pay up to the amount shown in the table of benefits, if you suffer an injury and go into hospital as an inpatient as the result of a mugging attack outside of your home area (or your final country if you are on a one-way trip). You must report the incident to the police within 12 hours and get a police report.

Additionally, we will pay up to the amount shown in the table of benefits if, as a result of this specific attack, you require counselling once back in your home area.

Please note: A mugging attack is a violent, threatening attack by someone which results in physical harm to the body, as shown in the police report.

D - Personal accident

What you are covered for

We will pay you or your executors or administrators up to the amount shown in the table of benefits, if you are involved in an accident during your trip which causes you an injury, and this accident is the only thing that results in you becoming disabled within 12 months of the date of the accident. We will pay for one of the following:

1. Your permanent total disability caused by an accident during your trip that:
 - a. stops you from working in any job you are qualified for;
 - b. lasts for 12 months; and
 - c. our medical advisor believes is not going to improve at the end of those 12 months;
2. The permanent loss of use of one or more of your limbs, at or above the wrist or ankle;
3. Irrecoverable loss of sight (see definition below) in one or both eyes for a period of at least 12 months; or
4. If you die, we will pay the amount shown in the table of benefits on pages 5 and 6 (this is limited for children aged under 18).

Please note: - You can only claim under one of the above subsections for the same event.

5. If you have a valid claim under the personal accident section, we will pay up to the amount stated within the table of benefits to cover the costs of repaying a student loan. By this, we mean a financial loan including interest provided by a bank, financial institution or local authority to an officially recognised student, enrolled on an officially recognised higher education course.

The following definition applies specifically to this section:

Loss of sight

Means total and irrecoverable loss of sight which shall be considered as having occurred:

- a. In both eyes if your name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist; and
- b. In one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale (which means you are only able to see at 3 feet that which you should normally be able to see at 60 feet) and we are in no doubt that the condition is permanent and without expectation of recovery.

Special exclusions which apply to section D

We will not cover the following:

1. An injury or death that is not caused by an accident. For example, if you die from a heart attack, we know the cause, but it is not an accident so it will not be covered.
2. A disability that was caused by mental or psychological trauma and did not involve the injury to your body.
3. A disease or any physical disability or illness which existed before the trip.

Please read the general conditions and exclusions.

E - Personal belongings, baggage and money

What you are covered for

We will pay up to the amount shown in the table of benefits on pages 5 and 6 for the following:

E1 - Personal belongings and baggage

We will pay for the following:

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

Please note: we reserve the right to apply an additional 10% deduction to any item claimed with a value over £100, following our standard deductions for age, wear and tear and loss of value, where you cannot prove you own it or provide proof of purchase (e.g. original receipts).

2. We will pay up to the amount shown in the table of benefits for buying clothing, medication and toiletries if your baggage is delayed during an outward journey for more than 12 hours. You must get written confirmation of the length of the delay from the appropriate airline or transport company, and receipts for any items that you buy. We will take any payment we make for delayed baggage from the amount of any claim if your baggage is permanently lost.
3. We will only pay up to the amount shown in the table of benefits for any cigarettes or alcohol lost, damaged or stolen.

E2 - Personal money

We will pay for the following:

1. We will pay up to the amount shown in the table of benefits if you lose or have cash stolen. You must give us proof that you owned them and proof of their value. (This includes receipts, bank statements and cash withdrawal slips).
2. We will only pay up to the amount shown in the table of benefits for any money lost or stolen from a beach or side of a pool.

E3 - Passport and travel documents

We will pay for the following:

Up to the amount shown in the table of benefits on pages 5 and 6 for:

1. If your passport is lost or stolen during a trip (as long as this is outside the country you departed from), we will pay:
 - i) Reasonable travel and accommodation expenses necessarily incurred outside your home area to obtain a replacement of your lost or stolen passport or visa which has been lost or stolen outside your home area; and
 - ii) Reasonable additional public transport costs if you are unable to make your pre booked return flight home following the loss or theft of your passport within 48 hours of your pre booked return flight home.

iii) Any fees payable specifically for you to obtain the replacement passport itself while you are outside your home area.

2. The pro rata value of the original passport at the time of loss; and
3. The replacement costs of any of the following items:
 - Travel tickets
 - Green Cards
 - Visas
 - Prepaid accommodation vouchers
 - Prepaid car-hire vouchers
 - Prepaid excursion vouchers that you lose or that are stolen or damaged during your trip

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

Special exclusions which apply to section E

We will not cover the following:

1. The excess shown in the table of benefits on pages 5 and 6 (except for section E1 'Baggage delay').
2. Anything that you lost or was stolen which you did not report to the police within 24 hours of discovering it, and which you do not get a written police report for.
3. Any baggage or personal belongings that you lost or were stolen damaged or delayed during a journey, unless you reported this to the carrier and got a property irregularity report from them at the time of the loss. You must make any claims for lost, stolen or damaged items to the airline within seven days. You must make any claims for delayed baggage to the airline within 21 days of getting it back.
4. Any money or valuables that you lose or have stolen from an unattended motor vehicle.
5. Any baggage or personal belongings that is stolen from your vehicle roof rack.
6. Fragile items (including china, glass, sculpture) unless they are transported by a carrier and the damage is caused by a fire or other accident to the sea vessel, aircraft or vehicle they are being carried in.
7. Motor vehicles, motor vehicle accessories, motorcycles, motorcycle accessories, marine equipment and craft and household goods
8. Prepaid minutes you have not used on your mobile phone, mobile rental charges or pre-payments (for example, a contract phone with free minutes and text messages), false teeth, bridgework, contact or corneal lenses, artificial limbs or perishable items (items that decay or rot and will not last for long, for example, food).
9. Downloaded music, books or games files transferred onto an electronic device for which you are claiming loss, theft or damage for under section E1.
10. Stamps and documents (other than those mentioned under section E3), business items or samples or business money that you have lost or is stolen or damaged.

11. Wear and tear, loss of value, mechanical or electrical breakdown or damage caused by cleaning, repairing or restoring and damage caused by leaking powder or fluid in your baggage.
12. Shortages of money due to mistakes, neglect, or different exchange rates.
13. Belongings that are legally delayed or held by any customs or other officials.
14. Cash or passports that you do not carry with you on your person (unless they are held in a locked safety deposit box).
15. Any valuables that you do not carry in your hand baggage and you lose or are stolen or damaged.
16. Property you leave unattended (other than in your locked accommodation).
17. Any claim for jewellery (other than wedding rings) you lose while swimming or taking part in sports and other leisure activities.
18. Damage caused to suitcases, holdalls or similar luggage, unless you cannot use the damaged item.
19. Any personal belongings or baggage you lose or are stolen while they are not in your control or while they are in the control of any person other than an airline or carrier.
20. A passport that you lose if you:
 - Do not report it to the consular representative of your home area within 24 hours of discovering you have lost it; and
 - Get a report confirming the date you lost it and the date you received a replacement passport.
21. Traveller's cheques where the provider will replace losses and will only charge you a service charge.
22. Any item you lose or that was stolen or damaged when it was shipped as freight or under a bill of lading (when you have to send your luggage as cargo rather than as your personal baggage).

Please remember

Claims that result from you losing your baggage or it being damaged or delayed while being held by an airline should be made to the airline first. Any money you get under this policy will be reduced by the amount of compensation you receive from the airline for the same event.

Please read the general conditions and exclusions.

F – Delayed departure or abandoning your trip

Please remember

You are entitled to claim for either delayed departure or abandoning your trip, but not for both.

Delayed departure

We will pay for each full 12 hour period you are delayed (up to the amount shown in the table of benefits), as long as you eventually go on the trip.

What you are covered for

If any part of your booked outward or final return journey which is due to commence within 36 hours after the departure date and time of the start of your outward or return journey (by aircraft, ship, cruise ship, coach or train) is delayed because of a strike or industrial action, poor weather conditions or a mechanical breakdown we will pay for delayed departure up to the amounts shown on the table of benefits. You must be delayed by at least 12 hours on each occasion.

Abandoning your trip

If you have to abandon your outward trip as a result of a delay lasting more than 24 hours where the delay has been caused by a strike or industrial action, poor weather conditions or a mechanical breakdown, we will pay for your unused travel and accommodation expenses, including any local prepaid excursions, tours or activities, up to the amount shown in the table of benefits after any amount that you can get back is taken off.

Special exclusions which apply to section F

We will not cover the following:

1. Any claim that results from you missing a flight, ferry, ship, cruise ship, coach or train which is not part of your outward or return journey.
2. Any claim that results from a natural disaster unless you chose and have paid the appropriate extra premium for the Natural disaster option (please see pages 29–31 for details).
3. Claims that result from an actual or planned strike or industrial action which the public knew about at the time you made travel arrangements for the trip.

Special conditions which apply to section F

Under this policy you must:

1. Have checked in for your trip at or before the recommended time; and
2. Get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted.

You should make claims that result from abandoning your trip and happen as a result of the circumstances described in the EU travel directives ((see www.gov.uk/knowbeforeyougo) to the airline first. We will pay any money under this policy after the amount of compensation you receive from the airline for the same event is taken off.

G - Missed departure

What you are covered for

We will pay up to the amount shown in the table of benefits for the extra reasonable costs of travel and accommodation you need to continue your trip if you cannot reach the departure point of any part of your outward or final return journey which is due to commence within 36 hours after the departure date and time of the start of your outward or return journey, as a result of public transport services failing (due to poor weather conditions, a strike, industrial action or a mechanical breakdown) or the vehicle you are travelling in being stuck in traffic, involved in an accident or having a mechanical breakdown. (This would not include your vehicle running out of petrol, oil or water, having a flat tyre or flat battery).

Special exclusion which applies to section G

1. We will not cover the excess shown in the table of benefits on pages 5 and 6.
2. Any claim that results from a natural disaster unless you chose and have paid the appropriate extra premium for the Natural disaster option (please see pages 29–31 for details).

Special conditions which apply to section G

Under this policy you must:

1. Leave enough time to arrive at your departure point at or before the recommended time;
2. Get confirmation of the reason for the delay and how long it lasts from the appropriate authority; and
3. Give us evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation (if your claim is about your own vehicle suffering a mechanical breakdown).

H - Personal liability

What you are covered for

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

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

Special exclusions which apply to section H

We will not cover the following:

1. The excess shown in the table of benefits on pages 5 and 6.
2. Any legal responsibility that comes from an injury or loss or damage to property that:
 - You, a member of your family, household or a person you employ owns; or
 - You, your family, household or a person you employ, cares for or controls.
3. Any legal responsibility, injury, loss or damage:
 - To members of your family, household, or a person you employ;
 - That results from or is connected to your trade, profession or business;
 - That results from you owning, using or living on any land or in buildings (except temporarily for the trip);

- That results from you owning or using mechanically propelled vehicles (including e-bikes and drones), watercraft or aircraft, animals (other than horses and pet cats or dogs), guns or weapons (other than guns that are used for sport; or
- That results from you infecting any other person with any sexually transmitted disease or condition.

Special conditions which apply to section H

Under this policy you must:

1. Give InsureandGo Travel Claims notice of any cause for a legal claim against you as soon as you know about it, and send them any other documents relating to any claim;
2. Help InsureandGo Travel Claims and give them all the information they need to allow them to take action on your behalf;
3. Not negotiate, pay, settle, admit or deny any claim unless you get InsureandGo Travel Claims' permission in writing; and
4. Be aware that we will have full control over any legal representatives and any proceedings. We will be entitled to take over and carry out any claim in your name for your defence or prosecute for our own benefit.

Please read the general conditions and exclusions.

I - Legal expenses

What you are covered for

We will pay up to the amount shown in the table of benefits for legal costs that result from dealing with claims for compensation and damages if you die, become ill or get injured during your trip (apart from for initial investigation costs for which we will not cover more than 10% of the amount shown in the table of benefits).

Special exclusions which apply to section I

We will not cover the following:

1. Any claim we or our legal representatives believe is not likely to be successful or if we think the costs of taking action will be more than any award.
2. The costs of making any claim against us, our agents or representatives, or against any tour operator, accommodation provider, carrier or any person who you have travelled or arranged to travel with.
3. Any costs or expenses which are based on the amount of any award. The costs of following up a claim for an injury or damage caused by or in connection with your trade, profession or business, under contract or resulting from you having, using or living on any land or in any buildings.
4. Any claims that result from you having or using mechanically propelled vehicles (including e-bikes and drones), watercraft, aircraft, animals, guns or weapons.
5. Any claims that results from you acting in a criminal or malicious way.
6. Any claims reported more than 180 days after the incident took place.

Special conditions which apply to section I

Under this policy you must:

1. Be aware that we have full control over any legal representatives and any proceedings;
2. Follow our or our agents' advice in handling any claim; and
3. Where possible, get back all of our costs. You must pay us any costs you do get back.

Please read the general conditions and exclusions.

J – Hijack

What you are covered for

We will pay up to the amount shown in the table of benefits for each full 24 hour period if the aircraft or ship you are travelling in is hijacked (on the original journey you booked) for more than 24 hours

Special condition which applies to section J

Under this policy you must give us a written statement from an appropriate authority confirming the hijack and how long it lasted.

Please read the general conditions and exclusions.

K – Accommodation cover

What you are covered for

We will pay up to the amount shown in the table of benefits for the cost you pay, or agree to pay overseas, for travel expenses and providing other similar accommodation to allow you to continue with your holiday or journey. We will only do this if you cannot reach or cannot live in your booked accommodation because of a fire, flood, storm (not defined as a natural disaster – see definition on page 14), lightning, explosion, avalanche or a major outbreak of an infectious disease.

Special exclusions which apply to section K

We will not cover the following:

1. The excess shown in the table of benefits on pages 5 and 6.
2. Any costs that you can get back from any tour operator, airline, hotel or other service provider.
3. Any costs that you would normally have to pay during the period shown on your validation certificate.
4. Any claim that results from you travelling against the advice of the appropriate national or local authority.
5. Any claim that results from a natural disaster unless you chose and have paid the appropriate extra premium for the Natural disaster option (please see pages 29–31 for details).

Special conditions which apply to section K

Under this policy you must:

1. Give us a written statement from an appropriate public authority confirming the reason for and the type of the disaster and how long it lasted;
2. Confirm that you did not know about any event that led to a claim, before you left your international departure point; and
3. Give us proof of all the extra costs you had to pay.

L - Sports and other leisure activities

We will not cover any activity considered to be dangerous unless specifically agreed with InsureandGo or included in the following table. We also will not cover any sport undertaken professionally.

The activities which are covered as standard with no additional premium are listed in the following table. Please note that for some of these activities the cover is restricted to not providing cover under the personal accident or personal liability sections.

Note 1 – Cover will only apply provided that you hold a British Sub Aqua Club (B.S.A.C.) or equivalent certificate of proficiency for the dive being undertaken or you are under the direct supervision of a qualified instructor; are diving with proper equipment and not contrary to B.S.A.C. codes of good practice; are not diving for hire or reward; are not diving within 24 hours of flying or flying within 24 hours of diving and are not suffering from any medical condition likely to impair your fitness to dive.

If the activity you wish to take part in is not included in the following table, please see the optional upgrade section P 'Hazardous activities' on pages 31-32.

Activity	Am I covered for personal accident and personal liability?	Medical excess
Abselling	no	standard
Amateur athletics	yes	standard
Archaeological digging	yes	standard
Archery	yes	standard
Badminton	yes	standard
Banana boating	no	standard
Baseball	yes	standard
Basketball	yes	standard
Bouldering (up to 4m with a crash mat)	yes	standard
Bowls	yes	standard
Boxing training	no	standard
Bridge walking	yes	standard
Bungee jumping (max 3 jumps)	yes	standard
Camel riding or trekking	no	standard
Canoeing (not sea canoeing)	yes	standard
Canopy walking	no	standard
Cave tubing	yes	standard
Clay-pigeon shooting	no	standard
Climbing wall	yes	standard
Conservation or charity work (educational and environmental - working with hand tools only)	no	standard
Cricket	yes	standard
Curling	yes	standard
Cycling	yes	standard
Cycle touring	no	standard
Dinghy sailing (including racing or crewing) inside territorial waters	no	standard
Dragon boating	no	standard
Dune bashing	no	standard
Elephant riding or trekking	no	standard
Falconry	no	standard
Fell running	yes	standard
Fell walking	yes	standard
Fishing (all types including Deep Sea)	no	standard
Football	no	standard
Gaelic football	no	standard
Go-karting	no	standard
Golf	yes	standard
Heptathlon	yes	standard
Hiking (under 2000m)	yes	standard

Activity	Am I covered for personal accident and personal liability?	Medical excess
Hiking (over 2,000m but under 6,000m altitude)	no	standard
Hockey	no	standard
Horse riding (not polo, hunting or jumping)	no	standard
Hot-air ballooning	no	standard
Hot dogging (Grades 1, 2 & 3)	yes	standard
Husky sledge driving	yes	standard
Ice skating	yes	standard
Indoor climbing	yes	standard
Inline skating	yes	standard
Jeep/car trekking	no	standard
Jet boating	no	standard
Jet skiing	no	standard
Jogging	yes	standard
Jungle surfing	yes	standard
Kayaking (not sea kayaking)	no	standard
Kite buggying	no	standard
Kite surfing (over water)	no	standard
Lacrosse	no	standard
Marathons	Yes	standard
Motorcycling up to and including 125cc (not racing)	no	standard
Mountain biking (not including downhill racing and extreme ground conditions)	yes	standard
Mud buggying	no	standard
Netball	yes	standard
Orienteering	yes	standard
Paintballing (wearing eye protection)	no	standard
Parasailing (over water)	yes	standard
Parascending (over water)	yes	standard
Passenger (in private or small aircraft or helicopter)	no	standard
Racket ball	yes	standard
Rambling	yes	standard
Refereeing (amateur basis)	yes	standard
River tubing	yes	standard
Roller blading	yes	standard
Roller hockey	no	standard
Rounders	yes	standard
Rowing	no	standard
Rubber ring rides (beach activity)	yes	standard
Running	yes	standard
Safari	yes	standard
Sail boarding	yes	standard
Sand boarding	yes	standard
Scuba diving (qualified, max 30 metres) under 14 days (see Note 1 above)	yes	standard
Segway riding/touring	no	standard
Skate boarding	yes	standard
Sky diving (indoor only)	yes	standard
Sleigh rides	yes	standard
Snorkelling	yes	standard
Squash	yes	standard
Street hockey	no	standard
Surfing	yes	standard
Swimming	yes	standard
Swimming with dolphins	yes	standard
Table tennis	yes	standard
Target rifle shooting	no	standard
Tennis	yes	standard
Ten pin bowling	yes	standard
Tree top walking	no	standard
Trekking (under 2000 metres)	yes	standard

Activity	Am I covered for personal accident and personal liability?	Medical excess
Trekking (over 2,000 metres but under 6,000 metres altitude)	no	standard
Triathlons	yes	standard
Ultimate Frisbee	no	standard
Volleyball	yes	standard
Wadi bashing	no	standard
Wake boarding	yes	standard
Water polo	yes	standard
Water skiing	yes	standard
White/Black water rafting (Grades 1 to 4)	yes	standard
Windsurfing and Yachting (both racing and crewing) inside territorial waters	yes	standard
Yoga	yes	standard
Yoga - Teaching	no	standard
Zip lining	no	standard

Where the medical excess says 'standard', this means that the excess level will be dependent on the level of cover that you have chosen (i.e. Bronze £75, Silver £60 or Gold £50) as shown under the relevant level of cover in the table of benefits on pages 5 and 6.

OPTIONAL UPGRADES

M - Winter sports cover

The following sections only apply if you have paid the appropriate premium for winter sports cover.

M1 – Winter sports equipment

What you are covered for

We will pay up to the amount shown in the table of benefits for the following. There is a limit for each single article, set or pair as set out in the table of benefits.

1. Accidentally losing, or having your owned or hired skis, poles, ski boots and bindings, ski helmets, snowboards, snowboard boots and bindings damaged or stolen.

Please remember

We will work out claims for your winter sports equipment that you own as follows:

How old is the equipment? How much will you get back?

Up to 12 months old	90% of the price you paid
Up to 24 months old	70% of the price you paid
Up to 36 months old	50% of the price you paid
Up to 48 months old	30% of the price you paid
Up to 60 months old	20% of the price you paid
Over 60 months old	Nothing

2. If you lose or have your pass for the ski lift stolen, we will pay you the unused percentage of the cost of your pass based on its value at the time it was lost or stolen.

Special exclusions which apply to section M1

We will not cover the following:

1. The excess shown in the table of benefits on page 7.
2. Any item that was lost or stolen if you did not report it to the police within 24 hours of discovering it, and you did not get a written police report for it.

3. Any winter sports equipment that you lost or was stolen or damaged during a journey, unless you report this to the carrier and get a property irregularity report at the time. You must make any claims to the airline within seven days.
4. Winter sports equipment you left unattended in a public place, unless the claim is about skis, poles or snowboards, and you have taken all reasonable care to protect them by leaving them in a ski rack between 10am and 8pm.
5. Any winter sports equipment that is lost or damaged by people it was not designed for.

Special conditions which apply to section M1

Under this policy you must:

1. Bring any damaged winter sports equipment you own back to your home area so we can inspect it; and
2. Provide proof that you owned the original lift pass and provide proof of the replacement lift pass you bought in the resort.

You should make claims about you losing your winter sports equipment or it being stolen or damaged while being held by an airline, to the airline first. Any money you get under this policy will be reduced by the amount of compensation you receive from the airline for the same event.

Please read the general conditions and exclusions.

M2 - Ski hire

What you are covered for

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

1. Your winter sports equipment is delayed during your trip for over 12 hours; or
2. You lose your winter sports equipment or it is stolen or damaged during your trip.

Special exclusions which apply to section M2

We will not cover the following:

1. Any item you lose or that is stolen if you did not report it to the police within 24 hours of discovering it, and you did not get a written police report for.
2. Any winter sports equipment you lose or that is stolen or damaged during a journey, unless you report this to the carrier and get a property irregularity report at the time.
3. Winter sports equipment you have left unattended in a public place, unless the claim is for skis, poles or snowboards and you have taken all reasonable care to protect them by leaving them in a ski rack between 10am and 8pm.
4. Any winter sports equipment that is lost or damaged by people it was not designed for.

Special condition which applies to section M2

Under this policy you must:

1. Bring any damaged winter sports equipment back to your home area so we can inspect it.

Please remember

You should make claims for your winter sports equipment being delayed while being held by an airline, to the airline first. Any money you get under this policy will be reduced by the amount of compensation you receive from the airline for the same event.

M3 - Ski pack

What you are covered for

We will pay up to the amount shown in the table of benefits for a percentage of the cost of your ski pack (if you have already paid and can't get the money back). We will do this if you are ill or injured while you are on holiday and you are not well enough to use it. You must get a medical certificate to prove that you were not well enough. A ski pack includes ski-school fees or ski-instructor fees, hired skis, ski boots and bindings, snowboards, snowboard boots and bindings, and the cost of any lift pass you have booked.

M4 - Piste closure

This section only applies between 1 December and 15 April if you are travelling to the Northern hemisphere or between 1 May and 30 September if you are travelling to the Southern hemisphere.

What you are covered for

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

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

Special conditions which apply to section M4

Under this policy you must:

1. Get a written statement from the resort managers confirming the reason for the piste closing and how long it lasted; and
2. Be aware that the holiday resort where you are staying must be at least 1000 metres above sea level.

M5 - Avalanche cover

What you are covered for

We will pay up to the amount shown in the table of benefits for extra travel and accommodation costs you need to pay if your outward or return journey is delayed for more than 12 hours because of an avalanche.

Special condition which applies to section M5

Under this policy you must get a written statement from the appropriate authority confirming the reason for the delay and how long it lasted.

Please read the general conditions and exclusions.

M6 – Winter sports activities

The below are those activities that we classify as winter sports activities.

What you are covered for

Bobsleighting*, cat skiing, cross country skiing, freestyle skiing*, glacier walking or trekking (under 2000m), glacier walking or trekking (over 2000m but under 6000m)*, heli-skiing*, ice climbing under 100m (fully supervised)*, ice fishing, ice hockey*, luge on snow/ice*, monoskiing, off piste skiing/snowboarding (except in areas considered to be unsafe by resort management), recreational ski or snowboard racing, skeletons*, ski acrobatics*, ski bob racing*, ski racing or training (non-professional)*, ski stunting*, ski touring (with a guide), ski/snowboard fun parks*, skiing, snowmobiling*, snowboarding and tobogganing.

Special condition which applies to section M6

Under this policy you must:

1. You must always adopt and follow the appropriate and recommended safety precautions when undertaking any winter sport activity inclusive of, but not limited to, the wearing of a safety helmet.

Special exclusions which apply to section M6

We will not cover the following:

1. The excess shown in the table of benefits on page 7.
2. The increased medical excess of £250 which applies to those activities marked with an * in the above list. For these activities cover under the Personal accident and Personal liability sections also does not apply.
3. No cover is provided for you taking part in any of the following winter sport activities: Ski flying, ski jumping or ski mountaineering.

N – Valuables extension cover

You must have personal belongings, baggage and money cover on your policy in order to purchase this upgrade.

This section only applies if you have chosen the optional valuables cover upgrade prior to leaving your home area, have paid the appropriate additional premium and it is shown on your endorsement certificate.

Please note: The coverage under this upgrade is up to the values shown within the table of benefits on page 7 and is a limit applied per policy and not per insured person.

We define valuables as any of the following items: Photographic, audio, video and electrical equipment (including CDs, DVDs, video and audio tapes and electronic games), MP3 players, games consoles, personal organisers, eReaders (including eBooks and Kindles), computer equipment, laptops, tablet PCs (including iPads), netbook computers, binoculars, antiques, e-cigarettes and associated vapour liquids, jewellery, watches, furs, leather goods, animal skins, silks, precious stones and items made of or containing gold, silver or precious metals, hearing aids, sports and leisure equipment (e.g. Bicycle), musical instruments, mobile phones and mobile phone accessories.

What you are covered for

After taking off an amount for age, wear and tear and loss of value, we will reimburse you for a valuable item that you have lost or that has been damaged or stolen during your trip. The maximum payment for any one item will be £1000 with a total payment for all items of £2000.

Please note: we reserve the right to apply an additional 10% deduction to any item claimed with a value over £100, following our standard deductions for age, wear and tear and loss of value, where you cannot prove you own it or provide proof of purchase (e.g. original receipts).

Special exclusions that apply to section N

We will not cover the following:

1. The usual baggage excess that applies to your policy as shown in the table of benefits on pages 5 and 6;
2. Any valuables that you lose or are stolen which you did not report to the police within 24 hours of discovering it, and which you do not get a written police for;
3. Any valuables that you lose or are stolen or damaged that you did not carry in your hand baggage;
4. Any valuables that you lose or are stolen or damaged whilst in your checked in baggage;
5. Any valuables that you lose or are stolen or damaged while they are not in your control or whilst they are in the control of an airline or carrier;
6. Property you leave unattended (other than in your locked accommodation);
7. Any valuables that you lose or have stolen from an unattended motor vehicle;
8. Any valuables that are stolen from your vehicle roof rack;
9. Motor vehicles, motor vehicle accessories, motorcycles, motorcycle accessories, marine equipment and craft and household goods that you lose or are stolen or damaged;
10. Winter sports equipment that you lose or are stolen or damaged (you may be covered for this under section Q if you have paid the appropriate premium. Please see pages 31-33 for details);
11. Fragile items such as china, glass or sculpture;
12. Prepaid minutes you have not used on your mobile phone, mobile rental charges or pre-payments (for example, a contract phone with free minutes and text messages), false teeth, bridgework, contact or corneal lenses, artificial limbs or perishable items (i.e. Items that decay or rot and will not last for long, for example, food);
13. Downloaded music, books or games files transferred onto an electronic device for which you are claiming loss, theft or damage for;
14. Stamps and documents, business items or samples that you have lost or are stolen or damaged (you may be covered for this under section U if you have paid the appropriate premium. Please see pages 35-36 for details);
15. Wear and tear, loss of value, mechanical or electrical breakdown or damage caused by cleaning, repairing or restoring and damage caused by leaking powder or fluid in your baggage;

16. Any valuables that are legally delayed or held by customs or other officials;
17. Any claim for jewellery (other than wedding rings) you lose or damage while swimming or taking part in sports and other leisure activities; or
18. Any item you lose or that was stolen or damaged when it was shipped as freight or under a bill of lading (when you have to send your luggage as cargo rather than as your personal baggage).

Please read the general conditions and exclusions.

O – Natural disaster cover

You will only be covered under this section if you have chosen the optional natural disaster extension and have paid the appropriate extra premium.

This extension and therefore cover under sections O1, O2 and O3 specifically and only applies in the event of travel disruption caused either directly or indirectly by a natural disaster (see Definition on page 14).

Single trip policyholders - If at the time of purchasing this upgrade you are due to depart on your trip within the next 7 days, and a natural disaster occurs which may directly result in a claim under this upgrade, the amounts in the table of benefits on page 7 will be reduced by 75%. The same will apply if a natural disaster should occur within 7 days of your mid-term purchase of this upgrade during your trip.

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

O1 - Extended delayed departure cover

What you are covered for

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

1. If the scheduled public transport on which you are booked to travel is cancelled or delayed, leading to your departure being delayed for more than 12 hours at the departure point of any connecting public transport in the United Kingdom or to your overseas destination or on the return journey to your home we will pay you £20 for each full 12 hours that you are delayed, up to a maximum of £200 (which is meant to help you pay for telephone calls made and meals and refreshments purchased during the delay) provided you eventually continue the trip; or
If you choose to abandon your trip because the alternative transport to your overseas destination offered by the public transport operator was not suitable, we will pay you up to £3,000 for any irrecoverable unused accommodation and travel costs (and other pre-paid charges) which you have paid or are contracted to pay because you were not able to travel and use your booked accommodation as a result of:
 - (i) The scheduled public transport on which you were booked to travel from the United Kingdom being cancelled or delayed for more than 12 hours; or
 - (ii) You being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 24 hours.

You can only claim under subsections 1 or 2 for the same event, not both.

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

O2 – Extended missed departure cover

What you are covered for

We will pay you up to £1,000 for suitable additional accommodation (room only) and travel expenses necessarily incurred in reaching your overseas destination and/or in returning to the United Kingdom as a result of:

- (i) The public transport on which you were booked to travel being cancelled, delayed for more than 12 hours, diverted or re-directed after take-off;
- (ii) The failure of other scheduled public transport; or
- (iii) You being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours

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

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

Please read the general conditions and exclusions.

O3 – Extended Accommodation cover

What you are covered for

We will pay you up to £3,000 for either:

1. Any irrecoverable unused accommodation costs (and other pre-paid charges which you have paid or are contracted to pay) because you were not able to travel and use your booked accommodation; or
2. Reasonable additional accommodation and transport costs incurred:
 - a) Up to the standard of your original booking, if you need to move to other accommodation on arrival or at any time during the trip because you cannot use your booked accommodation; or
 - b) With the prior authorisation of the 24hr emergency service to repatriate you to your home if it becomes necessary to cut short your trip

You can only claim under one of subsections 1 or 2 above for the same event, not both.

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

Please read the general conditions and exclusions.

Special exclusions which apply to sections O1, O2 and O3

1. The excess shown in the table of benefits on page 7 (except for claims under section O1 Extended delayed departure subsection 1);
2. The cost of Airport Passenger Duty and any other refundable taxes;

3. Travel tickets paid for using any airline mileage reward scheme, for example Air Miles;
4. Accommodation costs paid for using any Timeshare, Holiday Property Bonds or other holiday points schemes
5. Any claims arising directly or indirectly from an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which you are travelling;
6. Any claim relating to your inability to provide a valid passport, visa or other documentation required by the public transport operator or their handling agents;
7. Any costs incurred by you which are recoverable from the providers of the accommodation (or their administrators) or for which you receive or are expected to receive compensation or reimbursement;
8. Any costs incurred by you which are recoverable from the public transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance;
9. Any accommodation costs, charges and expenses where the public transport operator has offered suitable alternative travel arrangements;
10. Any costs for normal day to day living such as food and drink which you would have expected to pay during your trip; or
11. Anything mentioned in the General exclusions on pages 17-18.

Special conditions which apply to sections O1, O2 and O3

We will require you to obtain/provide at your own expense, where relevant:

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

P – Hazardous activities

(Please see section L on pages 26-27 for details of those sports and other leisure activities which are covered as standard under this policy).

The table on the next page includes activities where you need to tell us in advance of your intention to undertake any of the activities during your trip and pay the appropriate additional premium.

What you are covered for

During the term of your single trip or annual multi trip policy we will cover you for up to a maximum of 15 days to undertake any of the activities listed in the table on the next page.

Special exclusions which apply to section P

We will not cover the following:

1. The medical excess of £100 detailed in the table on the next page which applies for each individual activity; or
2. No cover is provided under either the personal accident or personal liability sections of this policy whilst you are undertaking any of the individual activities listed on the next page.

To arrange cover, please either complete the purchase of this endorsement as part of the online purchase process or call us on +44 (0)207 748 0062. An endorsement certificate will be issued to you.

If you require cover for more than the maximum of 15 days or the activity you wish to cover is not in the list on the next page, call us anyway as we may still be able to arrange cover for you.

Note 1 – Cover will only apply provided that you hold a British Sub Aqua Club (B.S.A.C.) or equivalent certificate of proficiency for the dive being undertaken or you are under the direct supervision of a qualified instructor; are diving with proper equipment and not contrary to B.S.A.C. codes of good practice; are not diving for hire or reward; are not diving within 24 hours of flying or flying within 24 hours of diving and are not suffering from any medical condition likely to impair your fitness to dive.

Activity	Medical excess
American football	£100
Assault course	£100
Battle re-enactment	£100
Breathing observation bubble diving (maximum depth 30 metres) under 15 days	£100
Canyoning	£100
Canyon swinging	£100
Cascading	£100
Coasteering	£100
Fencing	£100
Flying (piloting private or small aircraft or helicopter)	£100
Gliding	£100
Gorge swinging	£100
Gorge walking	£100
Gymnastics (non-competitive)	£100
Hang-gliding	£100
High diving	£100
Horse jumping (not polo or hunting)	£100
Hydro speeding	£100
Kite surfing (over land)	£100
Luge (dry or concrete)	£100
Manual labour (at ground level, no machinery)	£100
Martial arts (training only)	£100
Micro lighting	£100
Motorcycling (over 125cc - not racing)	£100
Mountain biking (including downhill racing and extreme ground conditions)	£100
Mountain boarding	£100
Ostrich riding or racing	£100
Parachuting	£100
Paragliding	£100
Parapenting	£100
Parasailing (over land or snow)	£100
Parascending (over land or snow)	£100
Quad biking	£100
Rock climbing (not mountaineering)	£100
Roller derby	£100
Rugby	£100
Sand yachting	£100
Scuba diving (qualified, maximum depth 40 metres) under 15 days (see Note 1 on page 30)	£100
Scuba diving (qualified, maximum depth 50 metres) under 15 days (see Note 1 on page 30)	£100
Scuba diving (unqualified, maximum depth 30 metres) under 15 days (see Note 1 on page 30)	£100
Sea canoeing	£100
Sea kayaking	£100
Shark diving (inside cage)	£100
Sky diving	£100
Tall-ship crewing	£100
Via ferrata	£100
White or black water rafting (grades 5 to 6)	£100
Yachting (racing or crew) outside territorial waters	£100
Zorbing	£100



24-hour medical assistance
+44 (0)207 748 0060

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