

Policy Wording

TRAVEL INSURANCE



CONTENTS

1 POLICY INFORMATION	1	10 PERSONAL BELONGINGS SECTIONS OF COVER	21
2 MEDICAL HEALTH REQUIREMENTS	3	• Personal Baggage	
3 MAKING A CLAIM	4	• Personal Baggage - Gadgets (Upgrade)	
4 CLAIMS EVIDENCE	4	• Money and Travel Documents	
5 GENERAL CONDITIONS	5	• Baggage Delay	
6 GENERAL DEFINITIONS	5	11 PERSONAL ACCIDENT, PERSONAL LIABILITY AND LEGAL SECTIONS	24
7 TABLE OF BENEFITS	6	• Personal Accident	
8 TRIP DISRUPTION SECTIONS OF COVER	9	• Personal Liability	
• Cancelling Your Trip ●▲		• Legal Expenses	
• Missed Departure From The UK ●▲		12 SPORTS AND ACTIVITIES	27
• Delay and Abandonment ●		13 WINTER SPORTS UPGRADE	31
• Cutting Short Your Trip ●▲		14 CRUISE COVER UPGRADE	33
• Substitute Accommodation ●		15 GOLF COVER UPGRADE	34
• Missed Departure and Connections Outside the UK ●▲		16 BUSINESS TRAVEL EXTENSION	35
• Quarantine Requirements During The Trip ▲		17 MAKING A COMPLAINT	36
9 MEDICAL SECTIONS OF COVER	19	18 DATA PROTECTION	36
• Emergency Medical Expenses And Medical Repatriation			
• Additional Accommodation and Travelling Expenses			
• Hospital Benefit			
• Overseas Funeral Costs or Repatriation of Remains			
• Extended COVID-19 Medical Cover ▲			

- Extended Trip Disruption Cover Available
▲ COVID-19 Upgrade Available

1. POLICY INFORMATION

About your contract of insurance

This policy wording and the **policy schedule** form a contract of insurance between the underwriters, Collinson Insurance and those people specified on **your policy schedule** and must be read together. Please check **your policy schedule** carefully to ensure the cover **you** have purchased meets **your** needs. This contract is only valid when **you** have a valid **policy schedule** and have paid the appropriate premium. Any questions **you** have about the cover can be checked online via the Columbus Help Centre customerhelp@columbusdirect.com or **you** can talk to a customer services agent on 0800 068 0060.

Both **we** and **you** are entitled to choose the law applicable to the insurance. **We** propose English Law and in the absence of any agreement to the contrary, English Law will apply.

This policy is underwritten by Collinson Insurance a trading name of Astrenska Insurance Limited. Astrenska Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority Firm reference number 202846. These details can be checked on the Financial Services Register at: www.fca.org.UK.

Cancelling or amending your policy

Please tell **us** as soon as **you** are aware that **your** policy does not meet **your** needs. **You** should contact **us** by email via customer.services@columbusdirect.com or by calling **us** on 0800 068 0060. If **you** cancel within 14 days of the receipt of **your** documentation. Providing **you** have not started a **trip**, made a claim, or intend to make a claim, **we** will give **you** a full refund. If **you** cancel outside of the 14-day cooling-off period, no premium will be refunded.

However, discretion may be exercised in exceptional circumstances to provide a refund for unused cover, those exceptional circumstances being bereavement or an unexpected change to **your** policy resulting in **us** being unable to continue to cover **you**. Any refund is subject to an administration fee. The unused premium will be calculated on a sliding scale basis as follows:

Refund scale outside the 14-day cooling off period for exceptional circumstances only

Single Trip Policies Before Travel

75% refund

No refund can be given once a trip has started.

Annual Multi-Trip Policies

Number of months policy was live before cancellation	% Refund	Number of months policy was live before cancellation	% Refund
1 month	75%	7 month	20%
2 month	60%	8 month	15%
3 month	50%	9 month	10%
4 month	40%	10 month	5%
5 month	30%	11 month	0%
6 month	25%	12 month	0%

We may cancel **your** policy by giving **you** 14 days' notice in writing, if this happens, **we** will refund the unused premium in line with the above scale and advise **you** the reason for the cancellation. Reasons can be (but not limited to) **you** failing to pay the full and correct premium, or if **you** do not meet the [Medical Health Requirements](#) or residential eligibility.

Once **your** policy has been cancelled **your** cover will end and **you** will not be able to make a claim.

Fraud

If a claim is found to be fraudulent in any way, including the use of fraudulent means to obtain any benefit, this policy shall become void meaning it no longer exists from the date of the fraudulent claim and the premium paid will be lost. Any benefits received by **you** for any claim found to be fraudulent, must be repaid to **us**. **We** may inform the police or the appropriate authorities of the circumstances.

Residential eligibility

To be eligible to purchase this policy **your home** address must be in the **UK** and **you** must be registered with a General Practitioner in the **UK**.

Renewing Annual Multi-trip policies

Where possible we will renew **your** policy automatically to avoid any unintended break in **your** policy cover. **We** will write to **you** at least 3 weeks before **your** policy is due to expire to provide **you** with details of the new premium and any changes to the policy terms and conditions. If **you** are still eligible and happy with the renewal information, **you** do not need to contact **us** further. Payment will be taken from the original credit/ debit card two weeks before the renewal date. **We** will remind **you** to tell us about any changes to **your** personal circumstances, including any new or changes to existing medical conditions. If **you** do not want **us** to automatically renew **your** policy, **you** need to tell **us** this by emailing our customer services team via customer.services@columbusdirect.com. Once payment has been taken **you** can still cancel the policy and obtain a full refund, provided **you** contact **us** within 14 days from the date **you** receive the policy documentation and **you** have not made or are intending to make a claim under the renewed policy. Refunds for the unused portion of the premium outside the 14-day cooling off period are only available for exceptional circumstances. Policies can be renewed during a **trip**, however, **we** advise **you** to avoid this where possible so that **you** have continuous cover in place.

Automatic policy extensions

If **you** are unable to return **home** as planned due to a reason covered by this policy, **your** cover will automatically extend until **you** are able to return **home** or until **you** are admitted to a hospital or medical facility in the **UK**.

When **your** return is delayed by an insured reason other than a medical emergency, cover is only extended until travel arrangements can be made to return **home**. All cover will end under this policy if **you** choose not to return **home** as soon as **you** can.

When cover starts and ends

Single Trip

From the time of buying this insurance to the time **you** leave **home** to start **your trip**, cover is only available under Cancelling Your Trip. Once **you** leave **home** to start the **trip**, Cancellation cover ends and all other sections of the policy begins.

Cover under all sections of the policy apart from Cancelling Your Trip, ends:

- at midnight on the end date shown on **your policy schedule** even if **you** have not returned **home**; or
- when **you** return to **your home** address in the **UK** even if this is before **your** booked return date; or
- upon **your** admission to a hospital or medical facility in the **UK** if **we** are repatriating **you home** under the Medical Sections of Cover, even if this is before **your** booked return date, or before **your trip** is due to end.

For Backpacker policies, if **you** return to **your home country** within the planned **trip** dates, cover will be suspended from the time **you** arrive in **your home country** and will only continue once **you** leave immigration control in the country of **your** next ticketed destination.

Annual Multi-Trip

Cover under Cancelling Your Trip is effective from the start date of **your** policy period as shown on **your policy schedule** or when **you** book a **trip**, depending on which happens last. Once **you** leave **home** to start the **trip**, cancellation cover for that **trip** ends, while cover under all other sections of the policy, begins. If **you** have multiple **trips** booked, cancellation cover is effective until **you** leave **home** to start each **trip**. If a booked **trip** falls after the date **your** policy is due to renew, **you** must pay the premium to renew **your** policy for cover to continue.

Cover under all sections of the policy apart from Cancelling Your Trip ends:

- At midnight on the end date shown on **your policy schedule** even if **you** have not returned **home**. Or
- At midnight of the day, **you** reach the policy maximum **trip** duration; or
- When **you** return to **your home** address in the **UK** even if this is before **your** booked return date. Or
- Upon **your** admission to a hospital or medical facility in the **UK** if **we** are repatriating **you home** under the Medical Sections of Cover, even if this is before **your** booked return date, or before **your trip** is due to end.

Declaring existing medical conditions

This policy does not automatically provide cover for medical conditions **you** are already experiencing when **you** purchase this policy or have experienced in the past. Please review the [Medical Health Requirements](#) and ensure **you** answer the medical screening questions fully and accurately for everyone insured on the policy.

Sums insured and excesses

Each section of the policy has a limit on the amount **we** will pay for each **insured person**, called the sum insured. The amount **we** pay up to varies by level of cover. Claims under most sections of the policy will be subject to an excess, which also varies by level of cover. The sums insured, inner limits and excess amount for each section are set out in the [Table of Benefits](#). Please check the Table of Benefits against **your policy schedule** to ensure the level of cover **you** have purchased meets **your** needs.

Excesses apply for each claim logged with **us**, for each section of the policy **you** are claiming under and for each **insured person** who is making a claim. When **we** are settling a claim directly with **you**, **we** will deduct the excess from the claim payment before **you** receive it. Where **we** are settling claims directly with a medical provider or other supplier, **you** will be responsible for paying **us** the excess.

Upgrades

The following upgrades are available to be purchased for an additional premium:

1. Cruise Cover
2. Zero Excess
3. Gadget Cover
4. Business Travel Extension
5. Golf Cover
6. Extended Trip Disruption Cover
7. COVID-19 Upgrade
8. Adventure Pack
9. Winter Sports
10. Winter Sports Equipment Top-Up
11. Winter Sports Search and Rescue

Covered area

The area **you** have selected to buy confirms the country/location **your** policy is valid for. Cover under this policy is not valid if **you** travel to an area that is higher than the area **you** purchased. For example, If **you** have purchased a policy to Europe, but **you** travel to Worldwide. It is important to check the area of cover on **your policy schedule**.

UK

England, Scotland, Wales, and the Isle of Man

Europe

Aland Islands, Albania, Andorra, Armenia, Austria, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Channel Islands (including Guernsey, Jersey, Alderney, Sark and Herm), Chechnya, Croatia, Cyprus, Czech Republic, Denmark (including Faroe Islands), Egypt, Estonia, Finland, France (including Corsica), Georgia, Germany, Gibraltar, Greece (including Greek Isles), Greenland, Hungary, Iceland, Italy (including Aeolian Islands, Sardinia, Sicily), Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Morocco, Netherlands, Norway (including Jan Mayen, Svalbard Is), Poland, Portugal (including Azores, Madeira Islands), Romania, Russia (West of the Urals), San Marino, Serbia/Montenegro (including Kosovo), Slovakia, Slovenia, Spain (including Balearic Islands, Canary Islands), Sweden, Switzerland, Tunisia, Turkey, Ukraine, **UK** Area (Great Britain and Northern Ireland), The Republic of Ireland and Vatican City

Australia and New Zealand

Worldwide excluding USA, Canada, Mexico and The Caribbean

Travel anywhere in the world excluding the United States of America, Canada, Mexico and all Caribbean Islands

Worldwide

Travel anywhere in the world.

Trip and age limits

Single Trip

The maximum **trip** duration **you** can purchase varies by age as follows:

Age at date of starting the policy	Maximum Trip Duration
Up to, and including 69	185 days
70-85	31 days

Annual Multi-Trip

The maximum **trip** duration **you** can purchase varies by level of cover, please see **your policy schedule** for details.

Maximum age for this policy is 74.

Backpacker

Maximum **trip** duration is 365 days

Maximum age for this policy is 65

UK cover

For Annual Multi-trip policies **you** must have booked and paid for 2 night's accommodation for **UK** cover to apply. Not all sections of cover apply if **your trip** is solely within the **UK**, the following sections of cover are available:

TRIP DISRUPTION

Cancelling Your Trip
Cutting Short Your Trip

MEDICAL COVER

Medical Repatriation, excluding Medical Expenses.
Additional Travel and Accommodation Costs
Hospital Benefit
Repatriation of Remains.

PERSONAL BELONGINGS

Personal Baggage
Money and Travel Documents

OTHER

Personal Accident
Personal Liability

Financial services compensation scheme

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the FSCS, if **we** are unable to meet **our** obligations.

More information can be obtained from the www.fscs.org.UK website.

2. MEDICAL HEALTH REQUIREMENTS

This policy does not automatically provide cover for medical conditions **you** are already experiencing when **you** purchase this policy or have experienced in the past. If **you** answer "Yes" to any of the medical screening question, **you** must contact **us** and answer a series of further questions regarding **your** health to determine if **we** can provide cover. **You** may have to pay an additional premium for **your** conditions to be covered. If **you** do not wish to pay the additional premium, **you** can elect to purchase cover with **your** condition(s) excluded. This does not apply if **we** cannot offer any cover for your conditions.

Eligibility

We cannot offer cover under the following circumstances:

- If **you** have been diagnosed with a terminal illness.
- If **you** have an undiagnosed condition(s) that **you** were undergoing/awaiting tests or consultations at the time of buying the policy or booking the **trip** (whichever **you** do last).
- If **you** are travelling intending to receive medical treatment.
- If **you** are travelling against the advice of a **medical practitioner** or would be travelling against advice if **you** asked for it.

Screening criteria

If **you** are only declaring any of the following **you** do not need to contact **us** to answer further questions

- Coughs, colds, Influenza (flu) where **you** have not required any treatment for any complications, such as pneumonia, and have not required any hospital admission.
- COVID-19 if **you** have not required hospital admission.

Medical screening question

All questions must be answered in full and accurately. If **you** have medical conditions to declare, and **you** fail to contact **us** or answer accurately then **you** are at risk of:

- **Your** claim being declined, and **your** premium being retained, and losing any cover under this policy, or
- **Your** claim not being paid in full.

Please be aware, if **you** are answering any medical screening questions on behalf of another person to be insured on this policy, **you** must be as aware of their full medical record, including any medications they are currently taking and any treatment they are undergoing, as if they are **your** own.

Q At the time of purchasing this insurance have you been taking any medication, tablets, received any treatment, had surgery, undergone any investigations or attended any consultations (with a medical practitioner or specialist) for **ANY** medical conditions during the last 12 months?

If **you** answer "YES" to any of these questions, please contact **our** customer service team by calling 0800 068 0060

Changes in your health after you have purchased or renewed a policy

If **you** experience a change in health such as a new or increased medication, any referral for tests or a specialist appointment, or a new diagnosis/course of treatment at any time after **you** bought or renewed a policy, **you** need to re-check whether **you** now answer "yes" to the medical screening question and if **you** do, contact **us** to check **your** cover. This includes when **you** receive the results of tests/investigations. **We** reserve the right to alter the terms of this insurance based on **your** health changing mid-term. Following **your** medical screening **we** will tell **you** either:

- That **you** can continue to be covered at no additional cost; or
- To continue to be covered **you** will need to pay an additional premium; or
- **We** cannot continue to cover **you**. If **we** cannot cover **you**, **we** will provide guidance as to where **you** may be able to find alternative cover.

If **you** have already purchased or renewed **your** policy and **you** have contacted **us** to advise a change in **your** health and do not wish to pay the additional premium, or if **we** can no longer provide cover, **you** may either:

- Submit a claim under Cancellation of Your Trip, for consideration; or
- Ask **us** to cancel **your** policy so **you** can arrange cover elsewhere. If **you** cancel **your** policy, **we** will refund the unused cover, if **you** have not made or are planning to make a claim.

Indirectly related claims

This policy does not cover claims that are directly or indirectly related to an undeclared or incorrectly declared medical condition. An indirectly related medical condition means a medical problem that is more likely to happen because of another medical problem **you** already have. For example, if **you**:

- have high blood pressure, high cholesterol, or diabetes, **you** are more likely to have a heart attack or a stroke.
- suffer from asthma (diagnosed over 50), chronic obstructive pulmonary disease, or other lung disease, **you** are more likely to get a chest infection.
- have or have had cancer, **you** are more likely to suffer from a secondary cancer.

Pregnancy

Pregnancy or medical conditions arising from pregnancy are covered provided **you** will not be more than 28 weeks pregnant by the time **your trip** is due to start (or 24 weeks for multiple births) and a **medical practitioner** or midwife confirms that **you** are fit to travel.

If **you** are confirmed not fit to travel, or if **you** will be more than 28 weeks pregnant at the start of **your trip**, (24 weeks for multiple births), **you** can make a claim under "Cancelling Your Trip" provided **you** purchased this policy/ booked a **trip** before **you** were aware **you** would not be able to travel.

3. MAKING A CLAIM

First, check **your** policy schedule and the appropriate section of **your** policy wording to make sure that what **you** are claiming for is covered. **You** can set up a claim online or by telephone, **you** must ensure that **you** have all relevant documents and any receipts, please see claims evidence below.

- Online columbusdirect.com/claim
- Telephone +44 (0)208 865 1654

All claims must be submitted within 60 days of **your** return from **your** trip. **You** must assist **us** in providing all requested information, including completing any requested forms, or **you** may experience a delay in the processing of **your** claim. When claims settlements are made by BACS (Bank Automated Clearing System) or other electronic banking system method, **you** will be responsible for supplying **us** with the correct bank account details and **your** full authority

for **us** to remit monies directly to that account. Provided that payment is remitted to the bank account designated by **you**, **we** shall have no further liability or responsibility in respect of such payment, and it shall be **your** sole responsibility to make collection of any misdirected payment in the event of incorrect details having been provided to **us**.

Claims services are administered by Collinson Insurance Services Ltd.

24-hour Emergency Medical Assistance

You must contact the medical emergency service once **you** know **you** will be in a medical facility for at least 24 hours

- Telephone +44 (0)144 444 2390

4. CLAIMS EVIDENCE

Before a **claim** can be paid, **you** may be asked to provide supporting documentation to validate cover and the circumstances of the loss. The table below sets out what documentation **you** may be asked to provide.

Depending on the details of each claim **we** may ask for additional supporting documentation to that listed below.

SECTION(S)	DOCUMENTATION
All sections	<ul style="list-style-type: none">• Policy schedule.• Proof that you booked travel and accommodation, such as a booking invoice.
Cancelling Your Trip, Cutting short Your Trip, Emergency Medical Expenses and Medical Repatriation	<ul style="list-style-type: none">• Confirmation of all cancellation(s) including any refunds already given.• Medical reports / medical certificate.• Booking terms and conditions.• Death certificates.• Invoices and receipts for your expenses.• Receipts or confirmation of any payments you have made.• Written confirmation of positive test for COVID-19 administered by an independent authority, including the date of the result. Photographic evidence of a test kit is not acceptable.• Written confirmation from appropriate authority of length and place of compulsory quarantine for COVID-19.• Written confirmation you have been contacted by an official track and trace or medical practitioner for COVID-19 cover within 14 days of the start of your trip.• A letter from your employer proving your redundancy• A police report for any lost/stolen travel documents
Delay and Abandonment	<ul style="list-style-type: none">• Written confirmation from the carrier stating the period of and reason for any delay.• Receipts confirming additional transport costs.
Substitute Accommodation	<ul style="list-style-type: none">• Evidence from your original accommodation provider of the length and reason for closure of the accommodation.• Evidence of additional costs you have incurred.
Missed Departure (UK and Outside the UK)	<ul style="list-style-type: none">• Police or motoring authorities report stating any delay and the cause.• Evidence of vehicle recovery or repair.• Evidence of the costs of additional accommodation and transport.
Unexpected Costs for COVID Testing or Hotel Quarantine	<ul style="list-style-type: none">• Proof of your additional costs for COVID testing and/or quarantining.
Personal Baggage and Baggage Delay, Personal Money and Travel Documents	<ul style="list-style-type: none">• Police report or a written report from the travel provider detailing your reported loss.• Police report for any lost/stolen item(s)• Property Irregularity Report from an airline.• Written confirmation from the airline or travel company stating the length of delay.• Proof of ownership and value of items claimed for such as receipts.• Claims for loss or theft of mobile phones we will ask for proof the service provider has been contacted and asked to discontinue the service.• Evidence of withdrawal of bank notes or currency.

5. GENERAL CONDITIONS

The following conditions apply to all sections of the wording:

1. At the time of purchasing this insurance **you** will have been asked questions to enable **us** to assess **your** risk, failure to answer accurately and honestly could lead to **your** policy being invalid and all claims will be forfeited. If the answers given change after the policy was purchased, **you** must notify **us** of this change.
2. **You** must pay the excess shown in the [Table of Benefits](#) (unless **you** have paid an additional premium to waive the excess) for the cover level selected by **you** and confirmed in **your policy schedule**.
3. **You** must take all reasonable steps to avoid or minimise any claim. At all times **you** must act as if **you** are not insured.
4. **We** can request specific information to assess **your** claim see page 4 where **we** have set out what documentation **we** will ask **you** to provide. **We** are entitled to ask for any further evidence not listed on page 4 if required due to the circumstances of **your** claim, these must be provided at **your** own cost.
5. If a claim is found to be fraudulent in any way, including the use of fraudulent means to obtain any benefit, this policy shall become void meaning it no longer exists from the date of the fraudulent claim and the premium paid will be lost. Any benefits received by **you** for any claim found to be fraudulent, must be repaid to **us**. **We** may inform the police or other appropriate authorities of the circumstances.
6. **You** must not make any payment, admit liability, offer or promise to make any payment without written consent from **us**.
7. **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against another party.
8. If at the time of any incident, loss or damage there is any other indemnity or insurance which wholly or partly covers the same occurrence, the underwriters shall not be liable to pay or contribute towards the loss or damage except in excess of the sums recovered or recoverable under the other indemnity or insurance.
9. **You** must assist **us** in pursuing a recovery from any third party, government department or other insurers by providing all details required and by completing any necessary forms.
10. **You** must follow the "Important information" where listed under individual sections of the policy.

6. GENERAL DEFINITIONS

The words listed below when shown in bold text will always have the meaning set out below.

Home

The address where **you** live in the United Kingdom, Channel Islands or Isle of Man and where **you** are registered with a General Practitioner.

Home country

The United Kingdom, Channel Islands or the Isle of Man.

Immediate relative

Your mother, father, sister, brother, spouse, civil partner, fiancé/e, **your** children (including adopted and fostered), grandparent, grandchild, parent-in-law, daughter-in-law; sister-in-law, son-in-law, brother-in-law, aunt, uncle, cousin, nephew, niece, step-parent, step-child, step-brother, step-sister or legal guardian.

Medical practitioner

A registered practicing member of the medical profession who is not related to **you** or to a **travelling companion** or is anyone **you** are intending to stay with.

Policy schedule

The document issued by **us** which sets out the names of the **insured persons**, area of cover, the level of cover, type of policy, the period of insurance, additional cover options and any other special conditions and terms used to confirm the correct cover is in place when a claim is made.

Public transport/Transport

A company operating under a licence to carry passengers, working to a published timetable and/or published fares. This includes but is not necessarily limited to airlines, taxi firms, bus, coach, ferry and rail operators.

Travelling companion

The person **you** have booked to travel with on the **trip** but not insured on the same travel insurance.

Trip

A single journey that begins and ends in the United Kingdom, starting when **you** leave **your home** address to travel to **your departure point** to begin **your** journey. The start and end dates when cover under all sections of this policy applies, (except for Cancelling Your Trip), are detailed on **your policy schedule** for Single Trip policies or in the case of Annual Multi-trip policies, is the duration limit of each single journey taken in a 12-month period.

In certain circumstances cover will cease at a different time to the stated end date on **your policy schedule** or **your** stated duration limit. For clarification, cover under **your trip** ends:

- At midnight on the end date shown on **your policy schedule** even if **you** have not returned **home**, unless **you** have purchased an Annual Multi-trip policy and **you** renew **your** policy while on **your trip** (**your** total **trip** duration including the renewed policy cannot exceed the maximum limit). This does not apply if **you** are unable to return **home** due to a claimable event, when **your** policy automatically extends; or
- For Annual Multi-trip policies, at midnight of the day **you** reach **your** stated maximum policy **trip** duration; or
- When **you** return to **your home** address in the **UK** even if this is before **your** booked return date.
- Upon **your** admission to a hospital or medical facility in the **UK** if **we** are repatriating **you home** under the Medical Sections of Cover, even if this is before **your** booked return date, or before **your trip** is due to end.

For Backpacker policies, if **you** return to **your home country** within the planned **trip** dates, cover will be suspended from the time **you** arrive in **your home country** and will only continue once **you** leave immigration control in the country of **your** next ticketed destination.

War

Armed conflict between nations, invasion, act of foreign enemy, hostilities (whether war declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

We / Us / Our

Collinson Insurance.

You / Your / Insured person

Each person named on the **policy schedule**.

UK

Your home country and place of residence as stated in the [residential eligibility](#)

7. TABLE OF BENEFITS

All amounts shown below apply per person, per section, per claim. Any cover that is shown as available for an additional premium is only covered where **your** policy schedule states that the cover has been added.

TRIP DISRUPTION SECTIONS OF COVER – available as standard								
SECTION	BRONZE	EXCESS	SILVER	EXCESS	GOLD	EXCESS	BACKPACKER	EXCESS
Cancelling Your Trip	£500	£150	£3,000	£75	£5,000	£50	£1,000	£60
Missed Departure from the UK	£300	£150	£750	£75	£1,500	£50	✗	✗
Delay and Abandonment								
Delay (per 12 hours/max)	£30/£150	Nil	£30/£250	Nil	£30/£300	Nil	✗	✗
Additional Transport	£300	£150	£750	£75	£1,500	£50	✗	✗
Abandonment	£500	£150	£3,000	£75	£5,000	£50	✗	✗
Cutting Short Your Trip	£1,000	£150	£3,000	£75	£5,000	£50	£1,000	£60
Substitute Accommodation	£750	£150	£750	£75	£750	£50	£750	£60
Missed Departure and Connections Outside the UK	£300	£150	£750	£75	£1,500	£50	✗	✗

TRIP DISRUPTION - EXTENDED TRIP DISRUPTION COVER (including Terrorism, Natural Catastrophe and Air Space Disruption) - Optional extra, cover available for an additional premium								
SECTION	BRONZE	EXCESS	SILVER	EXCESS	GOLD	EXCESS	BACKPACKER	EXCESS
Cancelling Your Trip	£500	£150	£3,000	£75	£5,000	£50	✗	✗
Missed Departure from the UK	£300	£150	£750	£75	£1,500	£50	✗	✗
Delay and Abandonment								
Delay (per 12 hours/max)	£30/£150	Nil	£30/£250	Nil	£30/£300	Nil	✗	✗
Additional Transport	£300	£150	£750	£75	£1,500	£50	✗	✗
Abandonment	£500	£150	£3,000	£75	£5,000	£50	✗	✗
Cutting Short Your Trip	£1,000	£150	£3,000	£75	£5,000	£50	✗	✗
Substitute Accommodation	£750	£150	£750	£75	£750	£50	✗	✗
Missed Departure and Connections Outside the UK	£300	£150	£750	£75	£1,500	£50	✗	✗
Additional Daily Benefit (per day/max) †	£50/£500	Nil	£50/£500	Nil	£50/£500	Nil	✗	✗

TRIP DISRUPTION - COVID-19 UPGRADE - Optional extra, cover available for an additional premium								
SECTION	BRONZE	EXCESS	SILVER	EXCESS	GOLD	EXCESS	BACKPACKER	EXCESS
Cancelling Your Trip	£500	£150	£3,000	£75	£5,000	£50	✗	✗
Missed Departure from the UK	£300	£150	£750	£75	£1,500	£50	✗	✗
Cutting Short Your Trip	£1,000	£150	£3,000	£75	£5,000	£50	✗	✗
Missed Departure and Connections Outside the UK	£300	£150	£750	£75	£1,500	£50	✗	✗
Additional Daily Benefit (per day/max) †	£50/£500	Nil	£50/£500	Nil	£50/£500	Nil	✗	✗
Change in COVID Testing/Quarantine Requirements During the Trip	£1,000	£150	£1,000	£75	£1,000	£50	✗	✗
Additional COVID-19 Test Benefit	£200	Nil	£200	Nil	£200	Nil	✗	✗

† Should you purchase the Extended Trip Disruption Cover, and the COVID-19 Upgrade, under the section of cover for Missed Departure and Connections Outside the UK, only one benefit will be applicable per person, per claim.

MEDICAL SECTIONS OF COVER – available as standard

SECTION	BRONZE	EXCESS	SILVER	EXCESS	GOLD	EXCESS	BACKPACKER	EXCESS
Emergency Medical Expenses and Medical Repatriation (including additional accommodation and travelling expenses)	£5,000,000	£150	£10,000,000	£75	£15,000,000	£50	£1,000,000	£60
Emergency Dental Treatment	£500	£150	£500	£75	£500	£50	✗	£60
Hospital Benefit (per complete 24 hours of inpatient treatment/maximum)	£20/£1,000	Nil	£30/£1,500	Nil	£30/£2,000	Nil	£20/£1,000	Nil
Overseas Funeral Costs or Repatriation of Remains	£7,500	£150	£7,500	£75	£7,500	£50	£7,500	£60

PERSONAL BELONGINGS SECTIONS OF COVER - available as standard except where shown

SECTION	BRONZE	EXCESS	SILVER	EXCESS	GOLD	EXCESS	BACKPACKER	EXCESS
Personal Baggage	£500	£150	£2,000	£75	£2,500	£50	£750	£60
Single article limit	£200	£150	£300	£75	£300	£50	£150	£60
Valuables limit	£300	£150	£400	£75	£500	£50	£200	£60
Gadget Upgrade ‡	£1,000	£150	£1,000	£75	£1,000	£50	✗	✗
Money and Travel Documents	£300	£150	£300	£75	£500	£50	£200	£60
Cash Limit	£200	£150	£300	£75	£300	£50	£120	£60
Baggage Delay	£100	Nil	£100	Nil	£250	Nil	✗	✗

‡ The [Gadget Upgrade](#) is optional cover except for Gold Annual Multi-trip policies where the cover is included. The benefits shown are per policy, not per person. The excesses shown under Personal Baggage and Money and Travel Documents including the sub-limits, are applied once per person, per section, per claim.

PERSONAL ACCIDENT, PERSONAL LIABILITY AND LEGAL SECTIONS - available as standard

SECTION	BRONZE	EXCESS	SILVER	EXCESS	GOLD	EXCESS	BACKPACKER	EXCESS
Personal Accident								
Permanent Total Disablement	£5,000	Nil	£10,000	Nil	£15,000	Nil	£15,000	Nil
Loss of one or more limbs or loss of sight in one or both eyes	£5,000	Nil	£10,000	Nil	£15,000	Nil	£3,000	Nil
Death Benefit (18-70)	£5,000	Nil	£10,000	Nil	£15,000	Nil	£3,000	Nil
Death Benefit (under 18)	£3,000	Nil	£3,000	Nil	£3,000	Nil	£3,000	Nil
Death Benefit (over 70)	£3,000	Nil	£3,000	Nil	£3,000	Nil	✗	✗
Personal Liability	£2,000,000	£150	£2,000,000	£75	£2,000,000	£50	£1,000,000	£100
Legal Expenses cover	£10,000	£150	£20,000	£75	£25,000	£50	£50,000	£60

WINTER SPORTS UPGRADE - Optional extra, cover available for an additional premium *

SECTION	BRONZE	EXCESS	SILVER	EXCESS	GOLD	EXCESS	BACKPACKER	EXCESS
Winter Sports Equipment and Lost/Stolen Lift Pass	£400	£150	£500	£75	£1,000	£50	✗	✗
Ski Hire (per day/max)	£20/£200	Nil	£30/£300	Nil	£40/£400	Nil	✗	✗
Ski Pack	£300	£150	£400	£75	£500	£50	✗	✗
Piste Closure (per day/max)	£20/£200	Nil	£30/£300	Nil	£40/£400	Nil	✗	✗
Avalanche Cover	£300	Nil	£400	Nil	£500	Nil	✗	✗
Physiotherapy Benefit	£200	Nil	£200	Nil	£200	Nil	✗	✗
Search and Rescue - Further additional premium required to include this cover	£10,000	Nil	£10,000	Nil	£10,000	Nil	✗	✗
Extended Winter Sports Equipment - Further additional premium required to include this cover	£1,000	£150	£1,000	£150	✗	✗	✗	✗

* The [Winter Sports Upgrade](#) is a mandatory requirement if **your trip** involves any winter sports activity to have cover under other sections of the policy.

CRUISE COVER UPGRADE - Optional extra, cover available for an additional premium

SECTION	BRONZE	EXCESS	SILVER	EXCESS	GOLD	EXCESS	BACKPACKER	EXCESS
Missed Departure and Connections Outside the UK including Port Connections	£1,500	£150	£1,500	£75	£1,500	£50	✗	✗
Missed Port (per port/max)	£100/£300	Nil	£100/£300	Nil	£100/£300	Nil	✗	✗
Cruise interruption	£1,000	Nil	£1,000	Nil	£1,000	Nil	✗	✗
Cabin Confinement (per day/max)	£50/£300	Nil	£50/£300	Nil	£50/£300	Nil	✗	✗
Evening Dress (Loss)	£1,000	£150	£1,000	£75	£1,000	£50	✗	✗
Evening Dress (Hire)	£150	Nil	£150	Nil	£150	Nil	✗	✗

GOLF UPGRADE - Optional extra, cover available for an additional premium

SECTION	BRONZE	EXCESS	SILVER	EXCESS	GOLD	EXCESS	BACKPACKER	EXCESS
Golf Equipment	£1,000	£150	£1,000	£75	£1,000	£50	✗	✗
Golf Equipment Hire	£350	Nil	£350	Nil	£350	Nil	✗	✗
Loss of Green Fees	£375	Nil	£375	Nil	£375	Nil	✗	✗
Hole in One	£100	Nil	£100	Nil	£100	Nil	✗	✗

BUSINESS TRAVEL EXTENSION - Optional extra, cover available for an additional premium

SECTION	BRONZE	EXCESS	SILVER	EXCESS	GOLD	EXCESS	BACKPACKER	EXCESS
Business equipment	£1,000	£150	£1,000	£75	£1,000	£50	✗	✗
Business equipment delay	£500	Nil	£500	Nil	£500	Nil	✗	✗
Business money	£250	£150	£250	£75	£250	£50	✗	✗

OPTIONAL EXTRA COVER AVAILABLE FOR AN ADDITIONAL PREMIUM

SECTION	BRONZE	EXCESS	SILVER	EXCESS	GOLD	EXCESS	BACKPACKER	EXCESS
Excess waiver	✓		✓		✓		✗	
Annual Multi-trip - Maximum trip duration extension	45 days		60 days		60 days		✗	

8. TRIP DISRUPTION SECTIONS OF COVER

This policy offers cover if **your trip** is disrupted by one of the events listed in each section under “What is Covered”.

You can pay an additional premium and upgrade the base Trip Disruption Cover to include the following:

- 1. Extended Trip Disruption Cover (excluding COVID-19)** – cover includes a government advising **you** to return **home** from **your** booked destination and travel plans disrupted by a **natural catastrophe** or **terrorism event**.
- 2. Trip Disruption Upgrade COVID-19** – this upgrade offers cover if **your trip** is disrupted due to COVID-19. The base Trip Distribution cover includes limited elements of COVID-19 cover under “Cancelling Your Trip” and “Cutting Short Your Trip”.

Check **your policy schedule** for the Trip Disruption upgrades **you** have purchased.

Important information

Where to go first for a refund when cancelling your trip. This policy is designed to provide a refund of **your** unused **travel and accommodation costs**, at the point **we** are satisfied that these expenses cannot be refunded elsewhere. If **your trip** has been booked or paid for via one or more of the following, **you** must contact them to discuss a refund before claiming from **us**:

- A tour operator.
- An airline.
- Any other travel, accommodation, or service provider.
- Credit or debit card provider or other payment providers such as PayPal. If **you** are unable to obtain a refund at first (**we** consider vouchers as **you** receiving a refund) and **we** assess that **your travel provider** is legally obliged to refund **you**, **we** will ask **you** to make a reasonable attempt to pursue payment from them before **we** consider **your** claim.

Compensation while travelling. Regulations exist to assist and compensate **you** when delays occur **with air travel**. Regulation EU261 for example offers protection when **you** are travelling on a European based airline or with any airline in Europe. Please approach **your** airline as soon as **you** are aware of a delay impacting **your** flight. If **you** miss **your** departure, have problems connecting or need to cut **your trip** short, **you** should also check with **your travel provider**, (if **you** booked with a tour operator the Package Travel Directive, in most circumstances offers **you** financial/non-financial assistance) to discuss if they will arrange and compensate **you** for onward travel.

Essential Travel / Foreign, Commonwealth and Development Office (FCDO) travel advisories. From time to time the FCDO will advise to only undertake **essential** travel to a particular destination. If **your trip** is not essential and **you** choose to travel contrary to the FCDO’s advice, **we** will only cover a claim if the cause is not linked to the reason for the advice. This limitation applies even if **you** have purchased an optional Trip Disruption upgrade. **You** may be able to travel with full cover if **we** authorise in writing that **your trip** is essential before **you** depart. Please note there is **no cover** under this policy if other government regulations or actions are in place restricting travel (see ‘government restrictions’ below). If the FCDO have advised against **all** travel to **your** destination, there is **no cover** under this policy apart from the Cancelling Your Trip section.

Knowing your trip would be disrupted. There is no cover if **you** bought this policy or booked **your trip** (whichever is last) when **you** were aware **your trip** would be cancelled or disrupted. For example, **you** buy a policy/book a **trip** after the FCDO announce against travelling to **your** destination or after the media announce air traffic control are striking at the time **you** will be travelling.

Government restrictions. Apart from Cancelling Your Trip base section, there is **no cover** under this policy where the claim is the result of a regulation, or action of a government restricting travel such as locking down an area, outlawing travel, shutting borders or revoking visas. This exclusion applies regardless of such restrictions not being in place at the time **you** booked the **trip**. This does not include governments putting health checks or medical testing requirements in place. Please refer to the exclusions listed under each section.

Trip disruption definitions

The following list of definitions apply specifically to the Trip Disruption Sections of Cover and appear in bold throughout. See also [General Definitions](#) for the meaning of other bolded words.

Crew

Employed staff that work and operate on a ship, aircraft or train whilst in flight/motion (this does not include ground staff or baggage handlers).

Cyber terrorism

The actual use or threat of use of disruptive activities against computers and networks, with the intention to cause harm, spread fear or cause disruption of infrastructure.

Event date

The point in time a **natural catastrophe** or **terrorism event** occurred as reported in the media or announced by a government, as determined by us.

Epidemic

An outbreak of disease that spreads quickly and affects many individuals at the same time in a community.

Natural catastrophe

Volcanic activity, volcanic ash, earthquake, tsunami, flooding of more than 50 square kilometres, wildfire of more than 50 square kilometres.

Pandemic

An **epidemic** occurring worldwide, or over a very wide area that crosses international boundaries.

Terrorism event

An event that has been declared a **terrorism event** by the **UK** government or by the government of the country where the event happened, not including a terrorist attack that involves the use or threat of nuclear, chemical, or biological devices or **cyber terrorism**.

Travel and accommodation costs

The following costs that have been paid or are contracted to pay; which include accommodation and travel costs including excursions, park tickets, ATOL fees, booking fees, Administration fees, change fees, credit card fees, seat selections, check-in fees, baggage fees, car parking expenses, cattery and kennel fee’s, car hire, and airport hotel. Ski hire, ski school and lift pass for winter sports trips, when the appropriate premium has been paid.

Travel provider

Accommodation provider, airline, cruise operator, ferry operator, hotel, online travel aggregator, travel agent, train operator, tour operator, package travel provider.

Trip Disruption exclusions

The following apply to all Trip Disruption Sections of Cover.

You are not covered for the following:

1. Unused **travel and accommodation costs** that **you** can get refunded from another source.
2. Any claim where **you** bought this policy or booked the **trip**, knowing **you** would have to claim.
3. Any claim caused by an **epidemic or pandemic**, (apart from some cover for COVID-19 as set out in the sections to follow).
4. Claims which are the result of **you** not obtaining a visa or a visa being withdrawn.
5. **You** not wanting to go on, or continue with, the **trip**.
6. Where applicable, the excess for each section.
7. When **your trip** is cancelled or disrupted because **you** do not have the correct vaccinations or proof of vaccinations.
8. More than the maximum sum insured for each section. See the [Table of Benefits](#).
9. When **you** do not provide the documentation **we** ask for to support **your** claim. Please refer to the [Claims Evidence](#) section.
10. Any claim resulting from the Foreign, Commonwealth and Development Office advising against **all** travel to **your** destination where the advice relates to an **epidemic or pandemic**, including coronavirus (COVID-19).
11. The insolvency of any **travel provider** to provide a service due to inability to trade.
12. Anything not listed under “What is covered” under each section.
13. **We** will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any trade or economic sanctions law or regulation.
14. Any claim caused by **cyber terrorism**.
15. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
16. Any claim arising from **war** and warlike activities whether declared or not.

Cancelling Your Trip

Description of Cover

Cover applies before **you** leave **home** to start **your trip**. **We** will pay up to the [sum insured](#) for unused **travel and accommodation costs** when **you** are unexpectedly forced to cancel due to one of the reasons listed under "What is Covered".

Important information

Telling your travel and accommodation provider you need to cancel. **You** must tell **your travel provider** as soon as **you** know **you** must cancel. If **you** delay, the cancellation charges may increase, and **we** will not cover the additional charges. If **you** are claiming following a diagnosis from a **medical practitioner**, **you** should contact **your travel provider** within 7 days of being made aware that cancellation is necessary.

Health of non-travelling people. **You** may have to cancel due to the poor health of an **immediate relative**, **travelling companion** or a person **you** are planning to stay with. For cover to apply **we** require a **medical practitioner** to confirm in writing that when **you** purchased this policy or booked the **trip**:

- The non-insured party was not seriously ill in hospital or receiving palliative care; and
- There was no reason to expect their state of health to deteriorate so much that **you** would need to cancel.

Vouchers, credit notes and reward points. **Trips** already refunded by a voucher or credit note cannot be claimed while still valid. For **trips** paid by reward points **we** will pay the face value of the points not the advertised value of a **trip**.

✓ What is Covered	✗ What is Not Covered
<p>PART A (excluding COVID-19)</p> <ol style="list-style-type: none"> The death, injury, or illness of: <ol style="list-style-type: none"> You; or An immediate relative; or A travelling companion or their immediate relative; or A person you are planning to stay with. A medical practitioner advises against travel due to your or your travelling companions underlying health conditions, including pregnancy. Discovering that you or your travelling companion are pregnant after the date you bought this policy or after the date the trip was booked (whichever you did last). The booked return date must be within 12 weeks, (16 weeks for a multiple birth), of the expected date of delivery. You or your travelling companion are called for jury service or as a witness in a court of law, but not as an expert witness or if your employment would normally require you to attend court. You or your travelling companion are made involuntarily redundant, provided you qualify for redundancy payment under current UK legislation. You or your travelling companion are a member of the Armed Forces, Police, Fire, certified medical professional you must stay in your home country because your leave is cancelled, or you must remain on official duty abroad. Your home or the home of your travelling companion is damaged and unsafe to leave within 7 days of the start of your trip, as confirmed by an emergency service. Your passport or visa or those of your travelling companion are stolen within 7 days of the start of your trip, and you are unable to replace them before departure. You or your travelling companion are confirmed unable to participate in a pre-planned and pre-paid activity by a medical practitioner, provided the activity is the main purpose of your trip. The Foreign, Commonwealth and Development Office advising against all travel, or all but essential travel, to your intended destination within 7 days of your trip start date, except where the advice relates to an epidemic or pandemic, including coronavirus (COVID-19) <p>PART B (COVID-19 cover)</p> <ol style="list-style-type: none"> The death or hospitalisation of: <ol style="list-style-type: none"> you; or an immediate relative; or a travelling companion; or a person you are planning to stay with. Within 14 days of the start of your trip, you or your travelling companion test positive for COVID-19 and self-isolation is required by a medical practitioner, the NHS, or any UK government body. You or your travelling companion are certified as too ill to travel due to COVID-19 by a medical practitioner. 	<ol style="list-style-type: none"> Claims for illness or injury where a medical certificate has not been obtained from a medical practitioner confirming it was necessary to cancel the trip. A claim for an existing medical condition suffered by you unless we have been told of the condition and accepted cover in writing (please see Medical Health Declaration on page 3). Air Passenger Duty (which can be reclaimed by you through your travel agent, tour operator or airline). Any costs associated with timeshares, holiday property bonds or similar arrangements apart from direct rental charges for the period of your trip. Alcohol and/or drug abuse or alcohol and/or drug dependency which is evidenced by medical records or the opinion of a medical practitioner. If you or your travelling companion are under the influence and/or misuse of any prescribed/unprescribed/illegal medication or drug. Claims under "What is Covered" Part B 12. if you purchase this policy or book a trip after you or your travelling companion test positive for COVID-19 and the start date of your trip is within 14 days. Claims under "What is Covered" Part B 12 when the COVID test has not been administered by an independent authority and the date and time the test was taken cannot be evidenced. Claims when self-isolation is not mandated by a medical practitioner, the NHS, or any UK government body. Anything listed under the Trip Disruption exclusions.

Cancelling Your Trip can be upgraded to include the cover listed next if **you** pay an additional premium. Check **your policy schedule** for confirmation of which upgrades **you** have purchased

CANCELLING YOUR TRIP - Optional upgrade for Extended Trip Disruption Cover

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none"> 1. A natural catastrophe or terrorism event occurs within 20 kilometres of your booked accommodation and your trip start date is within 14 days of the event date. 	<ol style="list-style-type: none"> 1. Claims arising because a government has imposed travel restrictions to the geographical location you live in the UK or that impact your trip, such as, but not limited to; locking down geographical regions, making your travel illegal, revoking visas, or closing borders. This does not include a Foreign, Commonwealth and Development Office advisory against essential travel when that is the only restriction in place. 2. Air Passenger Duty (which can be reclaimed by you through your travel agent, tour operator or airline). 3. Any costs associated with timeshares, holiday property bonds or similar arrangements apart from direct rental charges for the period of your trip. 4. Any claim arising from COVID-19. 5. Claims under "What is Covered" point 1 where you purchased the policy or booked the trip (whichever you did last) after the Foreign, Commonwealth and Development Office advise against all or all but essential travel to your destination. 6. Anything listed under the Trip Disruption exclusions.

CANCELLING YOUR TRIP - Optional upgrade for COVID-19

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none"> 1. Within 14 days of the start of your trip, you, a travelling companion, or the person you are staying with, are required by a medical practitioner, a government body or health authority to self-isolate due to COVID-19. 	<ol style="list-style-type: none"> 1. Claims arising because any government has imposed travel restrictions to the geographical location you live in the UK or are travelling to such as, but not limited to, locking down geographical regions, making your travel illegal, revoking visas, or closing borders. 2. Claims under "What is Covered" if you purchase this policy or book a trip after you, your travelling companion, or the person you are staying with, test positive for COVID-19 and the start date of your trip is within 14 days. 3. Air Passenger Duty (which can be reclaimed by you through your travel agent, tour operator or airline). 4. Any costs associated with timeshares, holiday property bonds or similar arrangements apart from direct rental chargers for the period of your trip. 5. Claims when self-isolation is not mandated by a medical practitioner, the NHS, or any government body. 6. The cost of COVID-19 tests. 7. Anything listed under the Trip Disruption exclusions.

Missed Departure from the UK

Description of Cover

1. Additional **travel and accommodation costs** to get **you** to **your** destination if **you** are delayed on the way to **your** departure point in the **UK** and this causes **you** to miss pre-booked transportation; or
2. If the only reasonable alternative **transport** means **you** will lose more than 50% of **your trip**, **you** can claim for unused **travel and accommodation costs** under "Cutting Short Your Trip".

We will pay up to the [sum insured](#) if the reason for **you** missing **your** departure is listed under "What is Covered".

Ensure **you** discuss additional travel and accommodation needs with **your travel provider** before claiming from **us**. See "[compensation while travelling](#)".

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none"> 1. Delay or cancellation of public transport due to: <ol style="list-style-type: none"> a. Industrial action b. Bad weather not including anything listed as a natural catastrophe c. Technical fault of transportation including bird strikes d. Shortage of crew 2. The vehicle you are travelling in is involved in an accident, breaks down, is delayed by an incident that causes traffic jams or road closures. 3. The flight you are travelling on is diverted. 	<ol style="list-style-type: none"> 1. Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making your travel illegal. 2. When you start your trip in the UK you are living in an area where travel has been restricted by the government and you are travelling against those restrictions. 3. Costs associated with repair or recovery of a vehicle. 4. Delays caused by a natural catastrophe, or terrorism event. 5. When airspace is closed. 6. Trips taken just within the UK. 7. If you travelled against a non-essential advisory from the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory, unless we provided cover. See information on Essential Travel. 8. Anything listed under the Trip Disruption exclusions.

Missed Departure from the **UK** can be upgraded to include the cover listed next if **you** pay an additional premium. Check **your policy schedule** for confirmation of which upgrades **you** have purchased.

MISSED DEPARTURE FROM THE UK - Optional upgrade for Extended Trip Disruption Cover

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none"> 1. Delay or cancellation of public transport due to <ol style="list-style-type: none"> a. A natural catastrophe. b. A terrorism event. c. The presence of unauthorised, unmanned aircraft d. Air traffic control restrictions including airspace closure. e. Failure of air traffic control or airport computer systems, not including system failure caused by cyber terrorism. f. An event occurring at your departure point that causes its closure or evacuation. 	<ol style="list-style-type: none"> 1. Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making your travel illegal. 2. When you start your trip in the UK you are living in an area where travel has been restricted by the government and you are travelling against those restrictions. 3. Trips taken just within the UK. 4. If you travelled against a non-essential advisory from the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory, unless we provided cover in writing. See information on Essential Travel. 5. Anything listed under the Trip Disruption exclusions.

MISSED DEPARTURE FROM THE UK - Optional upgrade for COVID-19

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none"> 1. If you or your travelling companion are required to produce a negative COVID-19 test result before exiting the UK and the result is delayed causing you to miss your departure or connection. <p>This cover is restricted to tests taken on the day your trip is due to start, that are administered at your departure point. Cover is valid you arrive at the airport at least 4 hours before you are due to depart.</p>	<ol style="list-style-type: none"> 1. If you or your travelling companion do not arrive at the airport 4 hours before departure. 2. Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making your travel illegal. 3. When you start your trip in the UK you are living in an area where travel has been restricted by the government and you are travelling against those restrictions. 4. Trips taken just within the UK. 5. If you travelled against a non-essential advisory from the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory. See information on Essential Travel. 6. The cost of COVID-19 tests. 7. Anything listed under the Trip Disruption exclusions.

Delay and Abandonment

Description of Cover

1. Delay Benefit

Cover is in force for reasons listed below under 'What is Covered'. Delay benefit payments will apply to **your** whole **trip**, not each time **you** are delayed.

a. Leaving the **UK**

For costs **you** may incur whilst **you** are at the terminal, such as restaurant meals, refreshments, or additional accommodation. Once **you** have arrived at **your** departure point and have checked-in (or attempted to check-in), in the event that **your** pre-booked **public transport** is delayed in its departure, this benefit will be awarded for each full 12 hours **your transport** is delayed up to the [sum insured](#).

b. Returning to the **UK**

For cost **you** may incur whilst **you** are abroad, such as restaurant meals, refreshments or additional accommodation. Once **you** have arrived at **your** departure point and have checked-in (or attempted to check-in), in the event that **your** pre-booked **public transport** is delayed in its departure, this benefit will be awarded for each full 12 hours **your transport** is delayed up to the [sum insured](#).

c. Cancelled departure

In the event **you** have been notified by **your** transport provider that **your** pre-booked and pre-paid transport has been cancelled which means **you** are abroad and have incurred costs for additional nights' accommodation until **your** revised transport is scheduled to leave. The benefit will be awarded to go towards **your** additional costs. Cover is limited up to the [sum insured](#), so any costs that **you** incur that exceed this amount will not be covered under this benefit.

Alternatively, you may wish to consider 2. Additional transport costs.

We are unable to award a benefit under 1c. Cancelled departure and 2. Additional transport costs.

2. Additional transport costs

If **you** are outside the **UK** and delayed by at least 24 hours beyond **your** original return date, **we** will pay up to the [sum insured](#) for additional transport costs to return **you home** when these are not paid by **your travel provider**. See information on [compensation while travelling](#).

3. Abandonment

If **you** are on the outward leg of **your** journey (to your pre-booked final destination) from the **UK** and delayed by at least 12 hours, **you** can claim for unused **travel and accommodation costs**; or

If the only reasonable alternative **transport** means **you** will lose more than 50% of **your trip**, **you** can claim for unused **travel and accommodation costs** under "Cutting Short Your Trip".

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none"> Industrial action. Bad weather not including anything listed as a natural catastrophe. Technical fault of transportation including bird strikes. Shortage of crew. 	<ol style="list-style-type: none"> Claims caused by a government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making your travel illegal. When you start your trip in the UK you are living in an area where travel has been restricted by the government and you are travelling against those restrictions. Delays caused by a natural catastrophe or a terrorism event. When airspace is closed. Trips taken just within the UK. Claims also paid under Missed Departure. If you travelled against a non-essential advisory from the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory, unless we provided cover in writing. See information on Essential Travel. Anything listed under the Trip Disruption exclusions.

Delay and Abandonment can be upgraded to include the cover listed next if **you** pay an additional premium. Check **your policy schedule** for confirmation of which upgrades **you** have purchased.

DELAY AND ABANDONMENT - Optional upgrade for Extended Trip Disruption Cover

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none"> A natural catastrophe. A terrorism event. The presence of unauthorised, unmanned aircraft. Air traffic control restrictions including airspace closure. Failure of air traffic control or airport computer systems, not including system failure caused by cyber terrorism. An event occurring at your departure point that causes its closure or evacuation. 	<ol style="list-style-type: none"> Claims caused by a government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making your travel illegal. When you start your trip in the UK you are living in an area where travel has been restricted by the government and you are travelling against those restrictions. Trips taken just within the UK. Claims paid under Missed Departure. If you travelled against a non-essential advisory from the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory, unless we provided cover. See information on Essential Travel. Anything listed under the Trip Disruption exclusions.

Cutting Short Your Trip

Description of Cover

If an emergency listed under “What is covered” forces **you** to end **your trip** earlier than **your** original return date, **we** will pay for the following:

1. The unused part of **your travel and accommodation costs**.
2. Additional **travel and accommodation** costs necessary to get **you home** before **your** original return date.

Up to the [sum insured](#) for this section.

For claims to be valid **you** must contact **us** before making travel arrangements back to the **UK** so that **we** can authorise additional costs to return **home** early.

1. Unused trip cost

The costs covered under this section must be pre-paid under contract before **your trip** begins.

We pay for each full 24-hour period not used from the time **you**:

- Start the return journey; or
- go into hospital as an inpatient; or
- are confirmed as unable to participate in a pre-planned and pre-paid activity by a **medical practitioner**, provided the activity is the main purpose of **your trip**.

Where **we** are also paying under (2) “Additional costs to return home early”, **we** will not pay for the cost of **your** unused return flight.

2. Additional costs to return home early

We will pay necessary additional costs over and above the cost of **your** original return ticket, of the same class **you** were due to travel **home** on. There is no cover if **you** had not purchased a return fare at the time **you** cut short **your trip**, or if **your travel provider** transfers **your** original return ticket to a different flight.

Important information

Health of non-travelling people. **You** may have to cut short **your trip** due to the poor health of an **immediate relative, travelling companion** or a person **you** are planning to stay with. For cover to apply **we** require that a **medical practitioner** confirms in writing that when **you** purchased this policy or booked the **trip**:

- The non-insured party was not seriously ill in hospital or receiving palliative care; and
- There was no reason to expect their state of health to deteriorate so much that **you** would need to cancel.

Vouchers, credit notes and reward points. For **trips** paid by vouchers, credit notes or reward points **we** will pay the face value of the voucher / points not the advertised value of a **trip**.

Contacting us. If **you** need to return **home** early **you** must contact **us** before **you** travel back (Telephone +44 (0)144 444 2390) so that **we** can authorise any additional travel or accommodation expenses costs.

✓ What is Covered	✗ What is Not Covered
<p>PART A (excluding COVID-19)</p> <ol style="list-style-type: none"> 1. The death, injury, or serious illness of: <ol style="list-style-type: none"> a. You b. An immediate relative c. A travelling companion or their immediate relative d. A person you are planning to stay with 2. An emergency service confirms you or your travelling companion need to return home early due to an unexpected event happening while you were on your trip that has made your home unsafe to be left uninhabited. 3. You or your travelling companion are a member of the Armed Forces, Police, Fire, or a certified medical professional and your leave is cancelled necessitating the end of your trip. <p>PART B (COVID-19 cover)</p> <ol style="list-style-type: none"> 4. Following a positive diagnosis of COVID-19, The death or hospitalisation of: <ol style="list-style-type: none"> a. You b. An immediate relative c. A travelling companion d. A person you are planning to stay with 5. During your trip, you test positive for COVID-19 and advised self-isolation is required by a medical practitioner, health authority or government body. 	<ol style="list-style-type: none"> 1. Early return home claims when we did not authorise the travel arrangements. 2. Claims where a medical certificate has not been obtained from the attending medical practitioner abroad confirming it was necessary to cut short the trip. 3. A claim arising directly or indirectly from an existing medical condition suffered by you unless we have been told of the condition and accepted cover in writing (see Medical Health Requirements on page 3). 4. Claims for death, illness or injury when you do not have a valid claim under Section 9 Emergency Medical Expenses. 5. When you start your trip in the UK you are living in an area where travel has been restricted by the government and you are travelling against those restrictions. 6. Air Passenger Duty (which can be reclaimed by you through your travel agent, tour operator or airline). 7. Any additional costs arising from you deciding to travel to any other destination other than your home country. 8. Any costs associated with timeshares, holiday property bonds or similar arrangements apart from direct rental chargers for the period of your trip. 9. Claims under “What is Covered” part B if you purchase this policy or book a trip after you test positive for COVID-19 and this led to your illness / hospitalisation. 10. Claims for additional accommodation costs incurred as a result of you having to self-isolate. 11. If you travelled against a non-essential advisory from the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory, unless we provided cover. See information on Essential Travel. 12. Claims under early return where you have not booked a return journey. 13. Anything listed under the Trip Disruption exclusions.

Cutting Short Your Trip can be upgraded to include the cover listed next if **you** pay an additional premium. Check **your policy schedule** for confirmation of which upgrades **you** have purchased.

CUTTING SHORT YOUR TRIP - Optional upgrade for Extended Trip Disruption Cover

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none"> During your trip the Foreign, Commonwealth and Development Office advise against all or all but essential travel to your destination for a reason other than COVID-19 and advise trips are cut short and return to the UK. If a natural catastrophe or terrorism event occurs within 20 kilometres of your accommodation during your trip. 	<ol style="list-style-type: none"> Early return home claims when we did not authorise the travel arrangements. Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making your travel illegal. This does not include a Foreign, Commonwealth and Development Office advisory when that is the only restriction in place. When you start your trip in the UK you are living in an area where travel has been restricted by the government and you are travelling against those restrictions. Air passenger duty (which can be reclaimed by you through your travel agent, tour operator or airline). Any additional costs arising from you deciding to travel to any other destination other than your home country. Any costs associated with timeshares, holiday property bonds or similar arrangements apart from direct rental chargers for the period of your trip. Claims under early return where you have not booked a return journey. Any claim arising from COVID-19. If you travelled against a non-essential advisory from the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory, unless we provided cover. See information on Essential Travel Anything listed under the Trip Disruption exclusions.

CUTTING SHORT YOUR TRIP - Optional upgrade for COVID-19

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none"> A travelling companion or a person you are staying with test positive for COVID-19 which necessitates your self-isolation abroad as mandated by a medical practitioner, health authority or government body. Localised compulsory quarantine cover - the pre-booked accommodation you are staying in or the cruise ship you are travelling on is put into compulsory quarantine by a medical practitioner or health authority or government body, due to COVID-19. This cover does not apply if a government or government body such as a local health authority has locked down a wider geographical area than your booked accommodation. 	<ol style="list-style-type: none"> Claims under "What is Covered" 2. caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making your travel illegal. When you start your trip in the UK you are living in an area where travel has been restricted by the government and you are travelling against those restrictions. Claim under "What is Covered" 3, if you do not arrive at the airport 4 hours before Early return home claims when we did not authorise the travel arrangements. Air passenger duty (which can be reclaimed by you through your travel agent, tour operator or airline). Any additional costs arising from you deciding to travel to any other destination other than your home country. Any costs associated with timeshares, holiday property bonds or similar arrangements apart from direct rental chargers for the period of your trip. Claims under early return where you have not booked a return journey. The cost of a COVID-19 test. If you purchase this policy or book a trip after receiving a positive COVID-19 test result and this has led to your illness or requirement to self-isolate. Claims when self-isolation is not mandated by a medical practitioner, the NHS, or any government body. If you travelled against a non-essential advisory from the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory. See information on Essential Travel The cost of quarantining in the UK. If when you booked the trip or purchased the insurance, there was a warning from the UK government that your destination could require you to quarantine outside your home when you return to the UK and your trip starts within 14 days. Trips taken in the UK. Claims for localised compulsory quarantine of less than 24 hours. Anything listed under the Trip Disruption exclusions.

Substitute Accommodation

Description of Cover

This section covers additional accommodation costs if **you** are forced to move from **your** pre-booked accommodation and into an alternative at the same destination. **You** must be on **your trip** and have checked in to **your**

original accommodation, it must be uninhabitable for a reason listed under "What is Covered" for at least 24 hours. **We** will pay up to the [sum insured](#) for the same standard of accommodation as **you** originally booked when **your travel provider** does not supply an alternative.

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none"> 1. An outbreak of food poisoning at your accommodation that forces it to close. 2. Fire or storm damage (not listed as a natural catastrophe). 3. The following key services not being provided at your booked accommodation; electricity, water (including no hot water), insufficient hotel staff available due to industrial action. 	<ol style="list-style-type: none"> 1. Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making your travel illegal. 2. When you start your trip in the UK you are living in an area where travel has been restricted by the government and you are travelling against those restrictions. 3. Damage caused by natural catastrophe or a terrorism event. 4. Costs that go above the standard of accommodation you originally booked. 5. Trips taken just within the UK. 6. If you travelled against a non-essential advisory from the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory, unless we provided cover. See information on Essential Travel. 7. Anything listed under the Trip Disruption exclusions.

Substitute Accommodation can be upgraded to include the cover listed next if **you** pay an additional premium. Check **your policy schedule** for confirmation of which upgrades **you** have purchased.

SUBSTITUTE ACCOMMODATION - Optional upgrade for Extended Trip Disruption Cover	
✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none"> 1. Natural catastrophe. 2. A terrorism event. 	<ol style="list-style-type: none"> 1. Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making travel illegal. 2. When you start your trip in the UK you are living in an area where travel has been restricted by the government and you are travelling against those restrictions. 3. Costs in excess of the standard of accommodation you originally booked. 4. Trips taken just within the UK. 5. If you travelled against the advice of the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory unless we provided cover in writing. See information on Essential Travel. 6. Anything listed under the Trip Disruption exclusions.

Missed Departure and Connection Outside the UK

Description of Cover

This section covers:

- 1 Additional **travel and accommodation costs**; and
- 2 The cost of essential prescription medication when **your** supply runs out.

If **you** miss pre-booked transportation due to an event listed under “What is Covered”, stranding **you** abroad. **We** will pay up to the [sum insured](#) which applies to **your trip** and not each time **your trip** is disrupted.

If **you** have paid the additional premium to upgrade **your** level of cover to include the Extended Trip Disruption Cover or COVID-19 Upgrade, in addition to the above, **we** will pay a daily benefit for each 24-hour period **you** are abroad beyond **your** original return date up to 10 days.

Important information

Planning your connections. **You** must plan to leave enough time between arriving at **your** connection point and departing for the next leg of **your** journey, which should be at least the minimum time recommended for transfer by **your transport** provider. If **you** have purchased the [Cruise Cover Upgrade](#) cover is extended to include each port on **your** cruise itinerary.

Return journey. For cover to apply on **your** return journey to the **UK**, **you** must have a return journey booked.

Compensation while travelling. Ensure **you** discuss additional travel and accommodation needs with **your travel provider** before claiming from **us**.

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none"> 1. Delay or cancellation of public transport due to: <ol style="list-style-type: none"> a. Industrial action b. Bad weather not including anything listed as a natural catastrophe c. Mechanical fault of transportation including bird strikes d. Shortage of crew 2. The vehicle you are travelling in is involved in an accident, breaks down, is delayed by an incident that causes traffic jams or road closures. 3. Your flight being diverted. 4. Travel documents are lost or stolen whilst you are outside the UK. 	<ol style="list-style-type: none"> 1. Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making the travel illegal. 2. When you start your trip in the UK you are living in an area where travel has been restricted by the government and you are travelling against those restrictions. 3. Costs associated with repair or recovery of a vehicle. 4. Delays caused by natural catastrophe or terrorism event or airspace closure. 5. Trips taken just within the UK. 6. Claims for the return journey when you have no return trip booked. 7. If you travelled against the advice of the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory unless we provided cover in writing. See information on Essential Travel. 8. Anything listed under the Trip Disruption exclusions.

Missed Departure and Connections Outside the UK can be upgraded to include the cover listed next if **you** pay an additional premium. Check **your policy schedule** for confirmation of which upgrades **you** have purchased.

MISSSED DEPARTURE AND CONNECTIONS OUTSIDE THE UK - Optional upgrade for Extended Trip Disruption Cover

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none"> 1. Delay or cancellation of public transport due to: <ol style="list-style-type: none"> a. A natural catastrophe b. A terrorism event c. The presence of unauthorised, unmanned aircraft d. Air traffic control restrictions including airspace closure e. Failure of air traffic control or airport computer systems, not including system failure caused by cyber terrorism f. An event occurring at your departure point that causes its closure or evacuation 	<ol style="list-style-type: none"> 1. Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making your travel illegal. 2. When you start your trip in the UK you are living in an area where travel has been restricted by the government and you are travelling against those restrictions. 3. Trips taken just within the UK. 4. If you travelled against a non-essential advisory from the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory, unless we provided cover. See information on Essential Travel. 5. Claims for the return journey when you have no return trip booked. 6. Anything listed under the Trip Disruption exclusions.

MISSSED DEPARTURE AND CONNECTIONS OUTSIDE THE UK - Optional upgrade for COVID-19

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none"> 1. You, a travelling companion, or a person you are staying with test positive for COVID-19 and this necessitates your self-isolation as mandated by a medical practitioner or government body. 2. Localised compulsory quarantine cover - the hotel you have pre-booked to stay in or the cruise ship you are travelling on is put into compulsory quarantine by a medical practitioner or government body, due to COVID-19. This cover does not apply if a government or government body such as a local health authority has applied quarantine / travel restrictions to a wider geographical area than your booked accommodation. 	<ol style="list-style-type: none"> 1. Claims under “What is covered 2.” caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making your travel illegal. 2. When you start your trip in the UK you are living in an area where travel has been restricted by the government and you are travelling against those restrictions. 3. If you travelled against a non-essential advisory from the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory. See information on Essential Travel. 4. Claims for the return journey when you have no return trip booked. 5. Costs also paid under “Cutting Short Your Trip”. 6. Anything listed under the Trip Disruption exclusions.

Change to Testing/Quarantine Requirements to Enter the UK

Description of Cover

This section covers specified additional costs up to the [sum insured](#) if during **your trip**, the **UK** government unexpectedly changes the COVID-19 testing or quarantine requirements applying to **your** destination impacting **your** entry back into the **UK**.

Important information

Warning of change in requirements. There is no cover if the **UK** government had warned the status for **your** destination could change at the time **you** booked **your trip** or purchased this policy, and **your trip** was due to start within 14 days.

Quarantine accommodation. This section will pay a contribution if **you** are unexpectedly mandated to quarantine in accommodation outside **your home** at your own cost. This cover only applies if **you** were unable to cut short **your trip** and get back to the **UK** before the change came into force.

During trip requirement. There is no cover if the **UK** government changes the COVID-19 quarantine requirements before **your trip** starts.

Costs covered elsewhere. There is no cover for costs covered by another source including **your** transport or accommodation provider.

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none">1. Costs up to the sum insured for mandatory quarantine accommodation when you return to the UK.2. The cost of unexpected COVID-19 tests mandated by the UK government when the requirements change during your trip.	<ol style="list-style-type: none">1. Any additional costs other than those outlined under "What is Covered".2. Costs you were aware of having to pay when you started your trip.3. Any costs if the government had issued a warning at the time you booked your trip or purchased the policy, and your trip is starting within 14 days.4. When you start your trip in the UK you are living in an area where travel has been restricted by the government and you are travelling against those restrictions.5. Costs covered elsewhere.6. Claims if you have also been paid under "Cutting Short Your Trip".7. Trips taken solely within the UK.8. Anything listed under the Trip Disruption exclusions.

9. MEDICAL SECTIONS OF COVER

The following sections provide cover when **you** are receiving emergency medical treatment because of the onset of an illness or injury during **your trip**.

Medical cover does not automatically apply when **you** take part in certain sports and activities. If **you** are taking part in winter sports, **you** must purchase the [Winter Sports Upgrade](#). For other sports and activities please check the [Sports and Activities](#) section of this policy on page 27 to see if cover applies.

Important information

Medical health requirements. This insurance does not automatically provide cover for medical conditions **you** are already experiencing when **you** purchase this policy or for conditions **you** experienced in the past. Please review the [Medical Health Requirements](#) on page 3.

Emergency cover. This policy is not private medical insurance; **we** cover treatment which cannot wait until **you** return home from **your trip**, with the aim of ensuring **you** are well enough to return to the **UK**, which may include cutting **your trip** short, or to continue **your trip** as planned.

Medical treatment. Cover applies if **you** are receiving medical treatment for a symptomatic illness or an injury. There is no cover if **you** test positive for a disease but require no medical treatment.

Essential travel / Foreign, Commonwealth and Development Office (FCDO) travel advisories. From time to time the FCDO will advise to only undertake essential travel to a particular destination. If **your trip** is not essential and **you** choose to travel contrary to the FCDO's advice, **we** will only cover a claim if the cause is not linked to the reason for the advice (subject to the COVID terms below). **You** may be able to travel with full cover if **we** authorise in writing that **your trip** is essential before **you** depart. Please note there is no cover under this policy if other government regulations or actions are in place restricting travel.

If the FCDO have advised against all travel to **your** destination, there is no cover under this policy apart from the Cancelling Your Trip section in the [Extended Trip Disruption Cover](#) optional upgrade.

FCDO advisories that relate to COVID-19 can be covered if the **UK** Government has:

- Not set the country status to "Red" to **your** intended destination at the start of **your trip**; or
- The FCDO have not advised against all travel; and
- **You** purchase the COVID-19 Upgrade.

Requirement to contact us. **You** or someone acting on **your** behalf must contact **us** once **you** are aware **you** will be admitted as an inpatient for at least one night's stay. If **you** do not contact **us** as soon as **you** are aware of **your** admittance and this causes **our** costs to increase, **we** will only pay for the costs **we** would have paid if **you** had contacted **us** straight away. Additional transportation or accommodation costs are only covered when they are pre-authorised by **us**. Telephone number +44 (0)144 444 2390.

Reciprocal health agreements. Europe: If **you** are a United Kingdom resident **you** are entitled to state-provided medical healthcare when temporarily visiting countries in the European Union (EU) only. **You** will have access to treatment at the same cost as residents of the country **you** are visiting. In some countries, state healthcare is not completely free to residents and there may be a cost for **your** treatment. **You** can apply for a GHIC (Global Health Insurance Card) for **yourself**, partner, and any dependent children under the age of 16. **You** can apply online at www.ghic.org.uk. If **we** agree to pay for a medical expense which has been reduced by a value at least equivalent to the excess because **you** have used a GHIC, **we** will not deduct the excess under "Emergency Medical Expenses, and Medical Repatriation".

Australia: There are reciprocal medical treatment arrangements for United Kingdom nationals travelling in Australia. If **you** need medical treatment in Australia, **you** must enrol with a local MEDICARE office. **You** do not need to enrol when **you** arrive, but **you** must do this after the first occasion **you** receive treatment. In-patient and out-patient treatment at a public hospital will then be available free of charge or at a minimal cost. Details of how to enrol and the free treatment available can be found by visiting the MEDICARE website www.medicareaustralia.gov.au.

Medical definitions

The following list of definitions apply to all sections of the Medical Cover and appear in bold throughout. See also [General Definitions](#) for the meaning of other bolded words.

Manual work

Work that is physical, including construction, installation, assembly and building work. Including working with domestic or wild animals, humanitarian, carer, or work in any medical capacity. This does not include bar and restaurant staff, non-professional musicians / singers and fruit pickers (who do not use machinery).

Medical practitioner

A registered practicing member of the medical profession who is not related to **you** or to a **travelling companion** or is anyone **you** are intending to stay with.

Medical exclusions

The following exclusions apply to all sections of the Medical Sections of Cover, **You** are not covered for;

1. Where applicable, the excess for each section.
2. More than the maximum sum insured for each section. See the [Table of Benefits](#).
3. When **you** do not provide the documentation, **we** ask for to support **your** claim. Please refer to the [Claims Evidence](#) section.
4. Any claim relating directly or indirectly to an existing medical condition unless **you** have told **us** about the condition, and **we** have accepted cover in writing (see [Medical Health Requirements](#) on page 3).
5. Any other loss, damage or additional expense resulting directly or indirectly from the cause of **your** claim, unless **we** provide cover under this insurance. For example, a claim for loss of earnings after **you** have been injured on a **trip** is not covered.
6. Unnecessary exposure to risk or danger, except in an endeavour to save a human life.
7. Deliberately injuring **yourself**.
8. When **you** drink too much alcohol which is evidenced by one or more of the following:
 - a. a **medical practitioner** stating that **your** alcohol consumption has caused or actively contributed to **your** injury or illness.
 - b. the results of a blood test which shows that **your** blood alcohol level exceeds 0.19% which is approximately 4 pints of beer or four 175ml glasses of wine.
 - c. a witness report from a 3rd party or a police incident report.
 - d. **your** own admission.
9. Medical claims arising from alcohol and/or drug abuse or alcohol and/or drug dependency which is evidenced by **your** medical records or the opinion of a **medical practitioner**.
10. When **you** are under the influence and/or misuse of any prescribed/unprescribed/illegal medication or drug (including any solvents or substances).
11. **You** or any person climbing, jumping, or moving balcony to balcony or across the outside of a building, regardless of the height.
12. Claims if **you** travel against government restrictions which have been put in place to prevent or limit travel from where **you** live in the **UK** or to the destination **you** are travelling to. If **you** have travelled against the Foreign, Commonwealth and Development Office (FCDO) advising against non-essential **trips** and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the FCDO advisory. See information on [Essential Travel](#).
13. Any claim resulting from the Foreign, Commonwealth and Development Office advising against all travel to **your** destination.
14. Any claim arising because of **you** driving a motor vehicle or riding a motorcycle, unless **you** have a full **UK** licence, or valid CBT schedule (DL196), are insured under a motor insurance policy, are following the local safety laws, ride on recognised roads and in respect of motorcycling the engine capacity is 125cc or lower. Riding/use of quad bikes, ATVs or electronic scooters as a driver or a passenger are not covered at any time.
15. Any claim caused by **you** undertaking **manual work**.
16. Any claim where **you** are taking part in or training for any sport or activity in a professional capacity.
17. Any claim arising from taking part in winter sports unless **you** have purchased the [Winter Sports Upgrade](#).
18. Claims arising when **you** are taking part in a [sport or activity](#) that **we** do not cover.
19. Any claim arising or resulting from **you** being involved in any malicious, reckless, illegal, or criminal act including **your** failure to comply with the laws applicable to the country in which **you** are travelling.
20. We will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any trade or economic sanctions law or regulation.
21. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
22. Any claim arising from **war** and warlike activities whether declared or not.

Emergency Medical Expenses and Medical Repatriation

Description of Cover

1. Emergency medical expenses

This section covers medical expenses, up to the [sum insured](#), if during **your trip** abroad **you** become ill or suffer an injury and it is necessary to receive treatment from a **medical practitioner** as an inpatient or outpatient. Medical expenses incurred in the **UK** are not covered.

2. Medical repatriation

If there is a valid claim under (1), this section provides cover up to the [sum insured](#) when **you** are not well enough to return **home** as planned or continue **your** journey as planned. If **you** choose not to follow **our** instructions to be repatriated **home** or to be moved to a medical facility in a different location, coverage under all sections of this policy will end.

Costs must be pre-authorised by **us**. As soon as **you** are aware that **you** will be admitted as an inpatient for at least one night's stay, **you**, or someone acting on **your** behalf must contact **us** (see 'requirement to contact **us**' on page 19).

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none">1. Medical costs arising from treatment received as either an inpatient or outpatient.2. Medical repatriation or evacuation costs when arranged by us.3. The cost of services provided by an ambulance or the taxi fare for the first journey to a medical facility.4. Telephone charges that you incur contacting us up to a maximum of £100.5. Taxi fares, to and from a medical facility provided the reason for the journey is for you to receive medical treatment or collect prescribed medication up to £100.6. Emergency dental work for the relief of pain only up to the sum insured.	<ol style="list-style-type: none">1. Any claim relating directly or indirectly to a pre-existing medical condition unless you have told us about the condition, and we have accepted cover in writing (see Medical Health Requirements on page 3).2. Any costs when you are travelling against the advice of a medical practitioner (or would be travelling against the advice of a medical practitioner had you asked for advice).3. Any costs which in the opinion of the treating medical practitioner or in our opinion are not medically necessary or can be delayed until your return to your home country. If the treating medical practitioners' opinion is not the same as our doctor's opinion, then our doctor's opinion takes priority.4. Additional costs incurred if you choose not to follow our repatriation plan.5. If you have been diagnosed with a terminal illness before starting the trip.6. A private room unless approved by us and we agree this is medically necessary.7. Medication and/or treatment which at the time you started the trip you knew would be needed.8. The cost of COVID-19 tests.9. Any claim arising from anyone not taking prescribed medication correctly or not managing a condition correctly.10. Any costs where you are travelling for the purposes of obtaining medical or dental treatment, or in the knowledge that you will need treatment, tests, or investigations.11. Expenses incurred because you have not had vaccinations recommended to travel to your destination to protect against tropical diseases.12. Medical expenses incurred in the UK.13. Search and rescue costs billed to you by a government, regulated authority or private organisation spent in connection with looking for and rescuing you. This does not apply where the Winter Sports Search and Rescue extension has been purchased.14. Costs if you are asymptomatic and not receiving treatment to deal with an illness.

Additional Accommodation and Travelling Expenses

Description of Cover

If **you** have a covered claim under Emergency Medical Expenses and Medical Repatriation and **we** consider it is medically necessary, this section covers the following:

1. Additional costs for one person to stay with **you**: or
2. Additional costs for one person to travel **out** from the **UK** to stay with **you**: or
3. Additional costs for accommodation of a similar standard originally booked (if **you** are unable to use **your** original booked accommodation) within the period of the planned **trip**, or if it is medically necessary for **you** to stay after the date **you** were due to return **home**.
4. Where it is necessary, **we** will pay to send one appropriate person to collect a child and escort them **home**.

No transport or accommodation costs are covered unless they are pre-authorised by **us** (see 'requirement to contact **us**' on page 19).

Hospital Benefit

Description of Cover

This section pays a set monetary amount, for each full 24-hour period **you** are hospitalised as an in-patient, up to a maximum number of days, provided **you** have a covered claim under the Emergency Medical Expenses and Medical Repatriation Section.

Overseas Funeral Costs or Repatriation of Remains

Description of Cover

In the event of **your** death outside the **UK** this section will cover either the cost of a funeral in the country in which **you** died or the costs of bringing **your** remains back to **your home country**. **We** will make all the funeral or repatriation arrangements. Please note costs not authorised by **us** are not covered.

Extended COVID-19 Medical Cover

OPTIONAL UPGRADE FOR COVID-19

Description of Cover

Cover under the Medical Expenses and Medical Repatriation Section is extended. If the Foreign, Commonwealth and Development Office (FCDO) advise against all but essential travel to **your** planned destination due to COVID-19, and **you** have travelled against the advisory.

Important information

Red status destinations and FCDO advisories: Medical Cover is **not** extended to cover COVID-19 if at the start of **your trip**:

- **Your** destination is designated "Red" by the **UK** Government or
- The FCDO have advised against all travel.

10. PERSONAL BELONGINGS SECTIONS OF COVER

This policy offers cover if the personal belongings **you** own and take with **you** on a **trip** are lost, stolen, damaged or destroyed.

Gadget Upgrade: There is no cover for **gadgets** unless **you** pay the additional premium for the Gadget Upgrade. The **sum insured** under the Gadget Upgrade applies to all **gadgets** owned by all **insured persons** listed on a policy.

Check **your policy schedule** for the upgrades **you** have purchased.

Important information

How we assess how much **we** will pay **you**:

Wear tear and loss of value: What **we** pay is based on the value of the items when they were lost or damaged. A deduction will be made for wear, tear and loss of value based on the age of the property. The amount **we** will deduct is set out in the Depreciation Table below.

Limits on single items / valuables and electronic equipment. A limit is applied to each **single item** and to all **valuables and electronic equipment** **you** have taken with **you**. The limits are set out on the [Table of Benefits](#).

Depreciation Table – the table below sets out the amount deducted from **your** claim.

AGE OF PROPERTY	CLOTHING AND PERSONAL EFFECTS	JEWELLERY	ELECTRONIC EQUIPMENT	COSMETICS, TOILETRIES & PERFUMES	GADGETS (upon payment of additional premium for the upgrade)	WINTER SPORTS AND GOLF EQUIPMENT (upon payment of additional premium for the upgrade)
0-1 month	0%	0%	0%	50%	0%	5%
1-6 months	5%	0%	5%	50%	5%	10%
6 – 12 months	10%	0%	10%	50%	10%	15%
1 – 2 years	15%	5%	20%	60%	20%	35%
2 – 3 years	20%	10%	30%	70%	30%	55%
3 – 4 years	25%	15%	40%	80%	40%	70%
4 – 5 years	30%	20%	50%	90%	50%	80%
6 years +	40%	25%	60%	95%	60%	100%

You must take reasonable steps to protect your personal baggage from loss, theft, or damage:

- **Unattended items.** Do not leave **your** baggage **unattended**. There is no cover if **your** belongings are lost, stolen, damaged or destroyed while **unattended**.
- **While you are in transit.** **Valuables and electronic equipment, money, travel documents and gadgets** should be carried with **you** whenever possible. There is no cover for **valuables and electronic equipment, money, travel documents and gadgets** that are lost or damaged when checked into the hold or left unattended unless the **public transport** carrier insists, they are checked in.
- **Storing items while on the trip.** When **you** are not traveling and not present in **your** accommodation, **valuables and electronic equipment, money, travel documents and gadgets** not taken with **you** must be kept in a locked safety deposit. If no safety deposit box is available, they must be stored out of plain view.

Personal Belongings definitions

The following list of definitions apply specifically to the Personal Baggage Sections of Cover and appear in bold throughout. See also [General Definitions](#) for the meaning of other bolded words.

Gadget

Mobile/smart phones, tablets, laptops, computers, smart watches, games consoles (including handheld consoles), wearable activity trackers, including any accessory items, and drones.

Medical fittings

Dentures, prosthesis and hearing aids.

Money

Hard currency, i.e. bank notes and coins.

Single item

Each item carried in **your personal baggage** on a **trip**. A pair or set of items (for example earrings) will be considered a single item.

Travel documents

Travel tickets, Green Card, driving licence, visas and prepaid car-hire or accommodation vouchers and passports.

Unattended

When not in transit where **you** or anyone travelling with **you**, who has **your** authority to be in control of **your** personal baggage, are not in full view of **your** property, or are not able to stop a third party from taking or interfering with **your** property. While in transit baggage (excluding **gadgets** and **valuables and electronic equipment**) must be held in a hold or luggage area as required by the **public transport** carrier.

Valuables and electronic equipment

Watches, jewellery, items made of or containing precious stones, semi-precious stones, gold, silver or platinum, camcorders and accessories, all photographic/ digital/ optical/ audio/ video media and equipment, iPods, MP3/4 players or similar and/or accessories, E-book readers, satellite navigation systems.

Personal Belongings exclusions

The following apply to all Personal Baggage Sections of Cover.

You are not covered for;

1. Where applicable, the excess for each section.
2. More than the maximum sum insured for each section. See the [Table of Benefits](#).
3. When **you** do not provide the documentation we ask for to support **your** claim. Please refer to the [Claims Evidence](#) section.
4. Claims for loss or theft when **you** are not able to provide **us** with a police report or a Property Irregularity Report.
5. Sports equipment while in use. Winter sports and golf equipment can be covered when the additional premium has been paid to purchase an upgrade.
6. Claims for winter sports or golf equipment when **you** have not purchased the appropriate upgrade.
7. Items owned by a business or used for business purposes, including cash unless **you** have purchased the Business Travel Extension.
8. The following items: **medical fittings**, boats, pedal cycles, motorised vehicles, food or drink or goods containing tobacco.
9. Fragile items are not covered for damage while in transit. For example, anything made of china or glass.

10. Any secondary loss, damage or additional expense arising from **your** claim beyond the actual value of the item **you** are claiming for. For example, cost of replacing locks after losing **your** keys on a **trip** is not covered, or the cost of travelling to an airport to pick up **your** baggage after it has been delayed in transit.
11. Claims if **you** travel against government restrictions which have been put in place to prevent or limit travel from where **you** live in the **UK** or to the destination **you** are travelling to. If **you** have travelled against the Foreign, Commonwealth and Development Office (FCDO) advising against non-essential **trips** and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the FCDO advisory. See information on [Essential Travel](#).
12. Any claim resulting from the Foreign, Commonwealth and Development Office advising against **all** travel to **your** destination.
13. Loss, damage, or delay caused by confiscation or detention by Customs or other officials or authorities.
14. Loss following any variation in exchange rates.
15. **We** will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any trade or economic sanctions law or regulation.
16. Costs associated with downloaded content or unauthorised use of **your gadget**, such as calls.
17. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
18. Any claim arising from **war** and warlike activities whether declared or not.

Personal Baggage

Description of Cover

This section covers **you** for items owned by **you** that are lost, stolen, damaged or destroyed during **your trip** up to the [sum insured](#).

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none"> 1. Personal baggage items that are lost, stolen, damaged or destroyed on the trip after a deduction is made for wear, tear and loss of value (see the Depreciation Table) and a limit is applied to each single item and to all valuables and electronic equipment. 	<ol style="list-style-type: none"> 1. Personal baggage left unattended or in the custody of any person unless they are a family member, travelling companion or have an official responsibility for the safety and supervision of your property. 2. Valuables and electronic equipment lost, stolen or damaged in transit that have been checked in unless your carrier insisted the items were checked in. 3. Valuables and electronic equipment not carried with you or kept in a locked safety deposit box in your accommodation when one is available. If a safety deposit box is not available, there is no cover for valuables and electronic equipment not stored safely and hidden from plain view. 4. Personal baggage, valuables and electronic equipment stolen from an unattended vehicle unless they were kept in a locked glove compartment, roof box, rear boot or luggage area and is covered so as not to be visible from the outside of the vehicle and there are signs of forced entry. 5. Anything listed under the Personal Belongings exclusions.

Your policy can be upgraded to include cover for **gadgets** when **you** pay the additional premium (automatically included for Gold Annual Multi-trip policies). The [sum insured](#) applies to all **gadgets** owned by all insureds named on the policy.

PERSONAL BAGGAGE - GADGETS

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none"> 1. Gadgets that are lost, stolen or damaged on a trip. What we pay is calculated on the value of the gadget at the time it is lost, damaged or stolen (see Depreciation Table). 	<ol style="list-style-type: none"> 1. Gadgets left unattended or in the custody of any person unless they are a family member, travelling companion or have an official responsibility for the safety and supervision of your property. 2. Gadgets lost, stolen or damaged in transit that have been checked in. 3. Gadgets not locked in a safety deposit box in your accommodation. 4. Gadgets stolen from an unattended vehicle. 5. Claims for loss or theft of mobile phones when you cannot provide proof of usage and disconnection. 6. Anything listed under the Personal Belongings exclusions.

Money and Travel Documents

Description of Cover

This section covers the following when **your money** or **travel documents** are lost or stolen during **your trip**:

- 1. **Money** in any currency.
- 2. the cost of replacement **travel documents** needed to get **you home**.

- 3. Additional costs **you** incur to organise replacing **travel documents** apart from additional accommodation or transport costs to return **home** if **you** miss **your** scheduled departure. **You** may be able to claim for these costs under [Missed Departure Outside the UK](#).

The cash limit set out in the [Table of Benefits](#) relates to the amount carried by one person whether jointly owned or carried on behalf of another person.

✓ What is Covered	✗ What is Not Covered
<ul style="list-style-type: none">1. Money and travel documents that are lost or stolen during your trip. Money claims will be settled in GBP and converted on the exchange rate applied when you purchased the currency.2. Extra costs you incur to organise replacing your travel documents.	<ul style="list-style-type: none">1. Transaction or credit card fees.2. Money held on pre-paid currency cards, uncashed travellers' cheques.3. Costs of travel documents covered by the issuer.4. Replacement value of visas that only covers this trip.5. Money and travel documents not kept with you while you are travelling.6. Money and travel documents not kept with you or not kept in a locked safety deposit box in your accommodation.7. Anything listed under the Personal Belongings exclusions.

Baggage Delay

Description of Cover

Under this section **we** will pay up to the [sum insured](#) to contribute towards the purchase or hire of essential items if **your** baggage is delayed reaching **you** by at least 12 hours provided the delay does not happen in the **UK** or on **your** return journey to the **UK**. If **your** baggage is permanently lost, any claim under the [Personal Baggage](#) section will be reduced by the amount paid out under Baggage Delay. **You** must keep all receipts for the items **you** have purchased.

Anything listed under the [Personal Belongings exclusions](#) are not covered under this section.

11. PERSONAL ACCIDENT, PERSONAL LIABILITY AND LEGAL COVERS

The next three sections cover the following:

Personal Accident - payment of a benefit if **you** are permanently injured or die as described in the section.

Personal Liability - Compensation **you** are legally responsible to pay someone **you** caused injury to, or where **you** caused damage to their property.

Legal Expenses - Legal costs if **you** have grounds to take legal action against a party.

Upgrades

There is no cover if **you** are participating in certain [winter sports](#) unless **you** have purchased the [Winter Sports Upgrade](#). Certain sports and activities do not include cover for Personal Accident or Personal Liability, see [Sports and Activities](#) Section on page 27.

Personal Accident, Personal Liability and Legal Expenses definitions

The following list of definitions apply to the Personal Accident, Personal Liability and Legal Expenses Sections of Cover and appear in bold throughout the wording

Accidental bodily injury

A sudden, violent, external, unexpected specific event, which occurs at an identifiable time and place, which solely and independently of any other cause results within 12 months, in the death, **Loss of limb**, **Loss of sight** or the **Permanent total disablement** of an **Insured person**.

Immediate relative

Your mother, father, sister, brother, spouse, civil partner, fiancé/e, your children (including adopted and fostered), grandparent, grandchild, parent-in-law, daughter-in-law; sister-in-law, son-in-law, brother-in-law, aunt, uncle, cousin, nephew, niece, step-parent, step-child, step-brother, step-sister or legal guardian.

Loss of limb

Loss by physical severance, or the total and irrecoverable permanent loss of use or function of an arm at, or above, the wrist joint or a leg at, or above, the ankle joint.

Loss of sight

Total and irrecoverable loss of sight in one or both eyes; this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

Manual work

Work that is physical, including, but not limited to construction, installation, assembly and building work. Including working with domestic or wild animals. Humanitarian, carer or work in any medical capacity. This does not include bar and restaurant staff, non-professional musicians / singers and fruit / vegetable pickers.

Permanent total disablement

A disability which has lasted for at least 12 months from which **we** believe **you** will never recover, and which prevents **you** from carrying out any gainful occupation for which **you** are fitted by way of training, education, or experience.

Personal Accident, Personal Liability and Legal Expenses exclusions

The following exclusions apply to Personal Accident, Personal Liability and Legal Expenses.

You are not covered for;

1. Where applicable, the excess for each section.
2. More than the maximum sum insured for each section. See the [Table of Benefits](#).
3. When **you** do not provide the documentation **we** ask for to support **your** claim. Please refer to the [Claims Evidence](#) section.

4. If at the time of the loss, injury or damage there is any other indemnity or insurance which wholly or partly covers the same occurrence, the underwriters shall not be liable to pay or contribute towards the loss or damage except in excess of the sums recovered or recoverable under the other indemnity or insurance.
5. Claims if **you** travel at a time when any government has imposed restrictions on travel to the geographical location **you** live in the **UK** or the area **you** are travelling to and **you** break the conditions of those restrictions.
6. Exposure to risk or danger, except in an endeavour to save a human life.
7. **Your** suicide or attempted suicide or deliberately injuring **yourself**.
8. When **you** drink too much alcohol which is evidenced by one or more of the following:
 - a. a **medical practitioner** stating that **your** alcohol consumption has caused or actively contributed to **your** injury or illness.
 - b. the results of a blood test which shows that **your** blood alcohol level exceeds 0.19% which is approximately 4 pints of beer or four 175ml glasses of wine.
 - c. a witness report from a 3rd party.
 - d. **your** own admission.
9. If **you** are under the influence and/or misuse of any prescribed/unprescribed/illegal medication or drug (including any solvents or substances).
10. **You** or any person climbing, jumping, or moving balcony to balcony or across the outside of a building, regardless of the height.
11. Claims if **you** travel against government restrictions which have been put in place to prevent or limit travel from where **you** live in the **UK** or to the destination **you** are travelling to. If **you** have travelled against the Foreign, Commonwealth and Development and Development Office (FCDO) advising against non-essential **trips** and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the FCDO advisory. See information on [Essential Travel](#).
12. Any claim resulting from the FCDO advising against **all** travel to **your** destination.
13. Any claim caused by **you** undertaking **manual work**.
14. Any claim where **you** are taking part in or training for any sport or activity in a professional capacity.
15. Any claim arising from taking part in [winter sports](#) when **you** have not paid to upgrade **your** cover.
16. Claims arising when **you** are taking part in a [sport or activity](#) that **we** do not cover or excludes Personal Liability or Personal Accident cover.
17. Any claim arising or resulting from **you** being involved in any malicious, reckless, illegal, or criminal act including **your** failure to comply with the laws applicable to the country in which **you** are travelling.
18. **We** will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any trade or economic sanctions law or regulation.
19. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
20. Any claim arising from **war** and warlike activities whether declared or not.

Personal Accident

Description of Cover

The amount shown in the [Table of Benefits](#) will be payable to **you** or **your** legal representative if during a **trip you** suffer **accidental bodily injury** that solely and directly results in one of the outcomes listed below under "What is covered". **You** can only claim for one benefit under this section.

✓ What is Covered	✗ What is Not Covered
<p>Your:</p> <ol style="list-style-type: none">1. Death; or2. Loss of limb; or3. Loss of sight; or4. Permanent total disablement; <p>arising within one year of you suffering accidental bodily injury.</p>	<ol style="list-style-type: none">1. If your disablement is caused by mental or psychological trauma not involving your accidental bodily injury.2. If your death or disability happens over 1 year from the date of your accidental bodily injury.3. Claims not supported by a medical report or a death certificate.4. Any claim arising from a sports activity where Personal Accident cover is specifically excluded under this policy (see Sports and Activities on page 27).5. Any claim arising as a result of you driving a motor vehicle or riding a motorcycle unless you have a full UK licence, or valid CBT certificate (DL196), are not following the local safety laws, ride on recognised roads and in respect of motorcycling the engine capacity is 125cc or lower. Riding/use of quad bikes, ATVs or electronic scooters as a driver or passenger is not covered at any time.6. Anything specifically listed in the Personal Accident, Personal Liability and Legal Expenses exclusions.

Personal Liability

Description of Cover

This section will cover **you** if during a **trip you** are involved in an accident which results in **you** becoming legally responsible to pay compensation for:

- **Accidental bodily injury** or death to a party other than an **immediate relative** or a **travelling companion**; and / or
- Accidental loss or damage to property, which is not owned by **you**, an **immediate relative** or a **travelling companion**.

We will pay up to the [sum insured](#) which applies to all people named on the policy, not to each insured, and covers all events occurring on a **trip**.

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none">1. All sums you are legally responsible to pay as compensation.2. Reasonable and necessary legal costs and expenses incurred by you in relation to the accident if you have our agreement before incurring any cost.	<ol style="list-style-type: none">1. Any fines or exemplary damages (this means they are aimed at punishing the person responsible rather than awarding compensation).2. Claims made by your family or people who work for you.3. Claims resulting from:<ol style="list-style-type: none">a. your work or involvement in paid or unpaid manual work of any kind;b. you taking part in any activity where this policy excludes Personal Liability cover (see Sports and Activities page 27);c. you owning or occupying any land or building, unless you are occupying temporary holiday accommodation, not owned by you;d. any agreement unless liability would have existed without that agreement;e. you owning, handling, riding or looking after any animal; orf. you owning, possessing or using a firearm, a horse drawn, mechanical, motorised or towed vehicle, a waterborne vessel or craft (except manually propelled watercraft, an aircraft of any description, including unpowered flight and drones.4. Wilful or malicious acts.5. Property belonging to you or held in trust by you.6. Liability arising due to a contractual agreement which would not exist in law if such an agreement had not been made.7. Any claims where you admit liability or promise to make payment without our prior written consent.8. Anything Specifically listed in the Personal Accident, Personal Liability and Legal and Expenses exclusions.

Legal Expenses

Description of Cover

This section will cover legal costs up to the [sum insured](#) to undertake a civil action for damages if someone else causes **you** bodily injury or death while **you** are on a **trip**. **You** must obtain **our** agreement to pursue the legal action if **you** are claiming under this section before **you** start proceedings.

Important information

- **We** shall have complete control over the legal proceedings, though **you** have the right not to agree to use the lawyers **we** propose.
- **You** must notify **us** as soon as possible of any incident which may give rise to a claim, and at the latest, within 90 days of the incident happening.

- Lawyers appointed must be qualified to practice in the country where the event happened or the defendant’s country of residence.
- If **we** cannot agree on which lawyer to nominate, **we** will ask the relevant national law society to choose a suitably qualified party to represent **you**. While this process is ongoing, **we** will appoint a lawyer to protect **your** interests.
- If **you** are awarded damages, all sums advanced by **us** will be repaid out of the damages once **you** have received payment.
- **We** can choose to conduct legal proceedings instituted in the United States of America or Canada under the contingency fee system operating in North America.
- **We** will not begin legal proceedings in more than one country.

✓ What is Covered	✗ What is Not Covered
<div>1. Reasonable and necessary legal costs to undertake a civil action, up to the sum insured (but no more than £50,000 in total for all insured persons) provided you obtain our agreement to pursue the legal action before you start proceedings.</div>	<div>1. The pursuit of a claim against us, our agent or an insurer underwriting any section of this policy, or a travel agent, tour operator or public transport provider.</div> <div>2. Actions between insured persons or family members, or actions pursued to obtain satisfaction of a judgement or legally binding decision.</div> <div>3. Any advice or any claim arising in connection with a trip taken within your home country.</div> <div>4. Any expenses spent before obtaining our agreement to pursue legal action.</div> <div>5. Any claim arising as a result of you driving a motor vehicle or riding a motorcycle unless you have a full UK licence, or valid CBT certificate (DL196), are not following the local safety laws, ride on recognised roads and in respect of motorcycling the engine capacity is 125cc or lower. Riding/use of quad bikes, ATVs or electronic scooters as a driver or passenger is not covered at any time.</div> <div>6. Anything Specifically listed in the Personal Accident, Personal Liability and Legal and Expenses exclusions.</div>

12. SPORTS AND ACTIVITIES

Comprehensive list of sports and activities covered under your travel insurance policy

We are unable to provide cover for anyone participating in any sport or activity under the following circumstances;

- Participating in or training for a competition
- Participating on a professional or semi-professional basis
- Participating in a touring event
- Water based activities must be on in-land waters, or within 12 nautical miles from the coastline (All sailing and yachting activities are covered within European waters only).
- For any sport or activity listed under “[Sports and Activities not Covered](#)”.

A



Abseiling (within organiser’s guidelines)

Aerial safaris (in chartered aircraft and an organised excursion)

Aerobics

Angling

Archaeological digging


Archery  


Assault course

Athletics  

B

Badminton

Bamboo rafting 

Banana boating 

Bar and restaurant work

Baseball  

Basketball


Beach games

Billiards


Blading (no stunts)

Board sailing   

Body boarding 

Boogie boarding 

Bowling/Bowls

Bungee jumping  

C


Cable car ride

Camel riding/trekking  

Canoeing/Rafting/White Water Rafting/Kayaking up to grade 3 

Canoeing/Rafting/White Water Rafting/Kayaking grades 4 and 5   

Catamaran/Yachting/Sailing   

Clay pigeon shooting/small bore target shooting/rifle range  



Climbing (on climbing wall only)

Cricket

Croquet


Cross country running

Curling

Cycling (excluding mountain biking, BMX and touring)  

Cover is subject **you** using recommended safety equipment (such as a helmet, harness, knee and/or elbow pads), and **you** following all the safety procedures, rules and instructions of qualified instructors. If the sport or activity is provided by a local operator **you** must ensure they are appropriately qualified and licenced.

For a list of Winter Sports [click here](#)

 No Personal Liability Cover

 No Personal Accident Cover

 Inland waters or within 12 nautical miles of the coastline

D




Dancing (including lesson participation)

Darts

Deep sea fishing 

Dinghy sailing   

Dry slope skiing / boarding

Dragon boat racing   

E

Elephant riding/trekking  

F

Falconry

Fell running (up to 4,000 metres)

Fell walking (up to 4,000 metres)

Fencing  

Fishing 

Fives

Flag american football

Flying as a passenger in an aircraft (private plane/helicopter/glider)

Football


Fruit or vegetable picking (under 3 metres)

Frisbee/Ultimate frisbee

G

Glass bottom boats/bubbles

Gliding as a passenger and with a qualified pilot

Go karting (up to 120cc, wearing a helmet)  

Goalball

Golf

Gorilla trekking (organised tours only)

Gym – Fitness




Gymnastics

H

Handball

Helicopter rides (passenger only)

Hiking up to 4,000 metres

Hobie cat sailing   

Hockey (field)

Horse riding (wearing a helmet and excluding racing, jumping, hunting and less than 7 days) ●◆

Hot air ballooning (passenger only)

Hot dogging up to grade 3

Hot springs

Hydro zorbing

I

Ice skating (rink only)

In-line skating (no stunts)

Ice surfing ●◆

Ice cricket ●◆

J

Jet boating (passenger only) ●◆●

Jogging

K

Kayaking (incl. White Water) up to grade 3 ●

Kayaking (incl. White Water) grades 4 and 5 ●◆●

Korfball

L

Llama riding ●◆

Land skiing

M

Mopeds (maximum 125cc, and passed CBT training, wearing a helmet) ●◆

Motorcycling (maximum 125cc, and passed CBT training, wearing a helmet) ●◆

Mule trekking ●◆

N

Netball

O

Octopush

Orienteering (up to 4,000 metres above sea level)

Ostrich riding ●◆

P

Parachuting tandem only ●◆

Parascending/Parasailing (towed by a boat over water) ●

Pedalos ●

Pilates

Pony trekking (wearing a helmet) ●◆

Pool

Power boating (passenger only) ●◆●

R

Racquet ball / Rackets ●◆

Rambling (up to 4,000 metres above sea level)

Reverse bungee ●◆

Rifle range ●◆

Ringos ●

River bugging ●◆

River sledging ●◆

River tubing ●◆

Roller skating/blading/in-line (incidental, wearing pads, helmet and no stunts)

Rounders

Rowing ●

S

Safari in a vehicle/trekking/tracking (organised tour, no fire arms).

Sailing/Yachting European waters only ●◆●

Sandboarding ●◆

Sand skiing ●◆

Sand surfing ●◆

Sand yachting ●◆

Scuba diving - to a depth of 30 metres (if qualified or accompanied by a qualified instructor and not diving alone) ●

Sea fishing ●

Sea kayaking (withing European waters, no racing) ●

Shark diving (professionally supervised in a cage) ●

Skin diving - to a depth of 30 metres (if qualified or accompanied by a qualified instructor and not diving alone) ●

Skateboarding (wearing pads and helmet, no stunts)

Skydiving (tandem only) ●◆

Sledding/Sledging or Sleigh riding (passenger only if pulled by horse, dogs or reindeer)

Small bore target shooting ●◆

Snooker

Snorkelling ●

Soccer

Softball

Speed boating (passenger only) ●◆

Sphereing

Spinning class

Squash ●◆

Surfing ●

Swimming ●

Swimming with dolphins ●

Swimming/Bathing with elephants ●◆

Sydney Harbour Bridge walk (organised and walking across clipped onto a safety line)

T

Table tennis

Tall ship crewing   

Team building

Ten pin bowling

Tennis

Touch football

Trampolining

Tree top trekking/canopy walking

Trekking (below 4,000 metres only)

Tubing

Tug of war

V

Volleyball


W

Wake boarding 


Walking (below 4,000 metres only)

Water hockey


Water polo

Water skiing (no jumping) 

Wicker basket tobagganing

Whale watching 

Wheelchair basketball

Windsurfing 

Wind tunnel flying (wearing pads and helmet)

Y

Yachting/Sailing (European waters only) 

Yoga

Z

Zip-lining/trekking

Zorbing/Hydro zorbing

SPORTS AND ACTIVITIES NOT COVERED UNDER THIS POLICY

Battle re-enactment

Canoeing/Kayaking/Rafting/White Water rafting grade 6

Canyoning

Cave diving

Cliff or Base diving/jumping

Cycle touring

Flying (as a pilot)

Gliding/Hang gliding/Paragliding

Hot air ballooning (as a pilot)

Hunting, any use of firearm

Jet skiing

Jousting

Marathon running

Martial arts

Micro lighting

Motorcycling/mopeds with an engine capacity over 125cc

Motor sports/racing of any kind land/sea

Mountain/BMX biking or the use of mechanically assisted/electronic bicycles

Polo

Rock climbing

Sahara/desert/polar (or other extreme climate) treks/runs/walks/hikes

Sailing/Boating/Yachting of any kind outside of 12 nautical miles from the coastline or outside of European Waters

Sand duning/buggying

Scuba diving deeper than 30 metres

Segway/Electronic scooter

Quad biking/ATV's

Walking/Fell Walking/Running/Trekking/Hiking/Orienteering/Rambling above 4,000 metres

Walking/Fell Walking/Running/Trekking/Hiking/Orienteering/Rambling that requires specialised equipment/ropes/guides/crampons

ADVENTURE PACK EXTENSION

If you have paid an additional premium for the Adventure Pack extension prior to your departure, you will be covered for the following activities

Athletics (non-competitive, including field) ●◆

Blokarting ●

BMX cycling (excluding stunt/obstacle) ●

Breathing Observation Bubble (BOB) up to 18 metres ●

Camel trekking

Cyclocross ●

Deep sea fishing

Fencing ●

Heptathlon

High diving (maximum 10 metres)

Horse riding (more than 7 days, no polo, hunting, jumping) ☒

Kite buggying ●

Kite landboarding ●

Kite surfing/boarding ●

Lacrosse

Land yachting

Mountain biking (recreational) ●

Rap running/jumping

Sand yachting ●

Scuba diving between 30-40 metres (if qualified)

White water canoeing (Grade 4) ●

White water kayaking (Grade 4) ●

White water rafting (Grade 4) ●

WINTER SPORTS COVER

If you have paid an additional premium for the winter sports package prior to your departure, you will be covered for the following activities

Air boarding

Big foot skiing

Cross-country/Nordic skiing/randonnee (on recognised paths)

Ice skating (when not on a rink)

Kick sledging

Langlauf

Mono-skiing

Mogul skating

Nordic skiing

Off-piste skiing/snowboarding (within resort boundaries)

Ski blading

Ski randonnée

Ski touring

Skidooing ●◆

Skiing

Snow blading

Snow boarding

Snowmobiling ●◆

Tobogganing

13. WINTER SPORTS UPGRADE

Cover is available when **you** are participating in a covered winter sport provided **you** pay an additional premium to purchase this upgrade.

Important information

Sections included in the Winter Sports Upgrade: As well as the sections set out in this upgrade, **you** must pay the additional premium to extend cover to include [Emergency Medical Expenses and Medical Repatriation cover](#) for winter sports

Which activities are covered: Those activities listed in the Winter Sports section of the [Sports and Activities](#) list.

Provided **you** are not:

- Participating in, or training for, a competition; or
- Taking part on a professional or semi-professional basis; or
- Taking part contrary to local advice or warnings.

Winter Sports definitions

Winter sports equipment

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

Winter Sports exclusions

The following exclusions apply to the Winter Sports Upgrade.

You are not covered for:

1. Where applicable, the excess for each section.
2. More than the maximum sum insured for each section. See the [Table of Benefits](#).
3. When **you** are unable to provide the documentation **we** ask for to support

your claim. Please refer to the [Claims Evidence](#) section.

4. Claims if **you** travel against government restrictions which have been put in place to prevent or limit travel from where **you** live in the **UK** or to the destination **you** are travelling to. If **you** have travelled against the Foreign, Commonwealth and Development and Development Office (FCDO) advising against non-essential **trips** and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the FCDO advisory. See information on [Essential Travel](#).
5. Any claim resulting from the FCDO advising against **all** travel to **your** destination.
6. Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making travel illegal.
7. There is no cover if **you** bought this policy or booked **your trip** (whichever is last) if **you** were aware at the time of an event that led to **you** making a claim.
8. **We** will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any trade or economic sanctions law or regulation.
9. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
10. Any claim arising from **war** and warlike activities whether declared or not.

Winter Sports Equipment and Lost or Stolen Lift Pass

Description of Cover

This section covers **you** for:

1. **Winter sports equipment** owned or hired by **you** that is lost, stolen, damaged or destroyed during **your trip**.
2. The unused portion of **your** lift pass if it is lost or stolen during **your trip** up to the [sum insured](#).

Important information

Requirement to report lost, stolen or delayed items. **You** must report lost or stolen **winter sports equipment** within 24 hours to the police and provide **us** with a police report (lift passes can be reported to resort management). If **your winter sports equipment** goes missing while in the custody of a transport provider, **you** need to obtain a Property Irregularity Report from them within 24 hours, this includes **winter sports equipment** delayed in transit.

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none">1. The cost of winter sports equipment that is lost, stolen, damaged or destroyed on the trip after a deduction is made for wear, tear, and loss of value (see the Depreciation Table).2. The unused portion of a lift pass that is stolen or lost during your trip.	<ol style="list-style-type: none">1. Claims for loss or theft not reported to the police, the carrier, or resort management.2. Winter sports equipment stolen from an unattended vehicle unless they were kept in a locked glove compartment, roof box, rear boot or luggage and is covered so as not to be visible from the outside of the vehicle and there are signs of forced entry.3. Loss, damage, or delay caused by confiscation or detention by Customs or other officials or authorities.4. Anything listed under the Winter Sports exclusions.

Ski Hire

Description of Cover

If **your winter sports equipment** is lost, stolen or damaged during **your trip** or delayed in reaching **you** by at least 12 hours, **you** can claim for the cost of hiring replacement equipment up to the [sum insured](#). For cover to apply if **your** equipment is delayed **you** must be able to evidence the length of time **your** equipment is delayed by obtaining a report from **your** carrier or for loss, theft or damage have a valid claim under the [Winter Sports Equipment](#) section.

Anything listed under the [Winter Sports exclusions](#) is not covered.

Ski Pack

Description of Cover

If **you** have a valid claim under [Cancelling Your Trip](#) or [Cutting Short Your Trip](#) for unexpected illness, injury, or death **we** will pay the for unused portion of your ski school, lift pass and **winter sports equipment** hire costs paid or contracted to pay provided these costs are not refundable from any other source.

Anything listed under the [Winter Sports exclusions](#) is not covered.

Piste Closure

Description of Cover

This section pays a daily benefit when **your** pre-booked ski resort is shut for at least 24 hours preventing **you** from taking part in winter sports due to a lack of snow or adverse weather conditions. Cover is valid if **you** can give **us** evidence from the holiday company or resort management of the reason and length of time the slopes were shut. If **your trip** is within the Northern Hemisphere cover applies if **your** dates of travel fall between the months of December and April, and in the Southern Hemisphere between the months of May and October.

Anything listed under the [Winter Sports exclusions](#) is not covered.

Avalanche

This section covers additional costs for travel and accommodation **you** pay to reach **your** destination or to return **home** if **your** travel is delayed by at least 24 hours due to an avalanche or a landslide. The [sum insured](#) applies to **your** whole **trip** regardless of the number of times **you** are delayed. **You** must be able to provide a report from a relevant authority (tour operator, airline, or resort management for example) confirming the length and cause of the delay.

Physiotherapy Benefit

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none"> Up to the sum insured for physiotherapy in your home country, if you suffer an accidental injury while you are on your trip, as a direct result of an insured accident. 	<ol style="list-style-type: none"> For any accident occurring whilst you are skiing or snowboarding off-piste outside the resort boundaries or without a qualified guide. For physiotherapy that does not result from an accident which is covered under the terms of the Emergency Medical Expenses and Medical Repatriation section. For claims where you have not obtained a letter from your medical practitioner, confirming that the treatment is medically necessary, as a result of the insured accident. Anything listed under the Winter Sports exclusions is not covered.

Your policy can be upgraded to include cover for Search and Rescue when you pay the additional premium.

Search and Rescue

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none"> Up to the sum insured for costs that are charged to you by a government, regulated authority or private organisation connected with finding and rescuing you, following an injury whilst skiing/ snowboarding or where weather or safety conditions are such that it becomes absolutely necessary for the local authorities or professional guide to instigate a search and rescue operation. This does not include the cost of medical evacuation (by the most appropriate transport) for a medical emergency, which is covered under the Emergency Medical Expenses and Repatriation section. 	<ol style="list-style-type: none"> For claims where you have not followed local safety advice and recommendations at the time. For claims where you have knowingly endangered either your own life or those in your party if your experience or skill levels fall below those required to participate in your activity, particularly when you are not with a professionally qualified guide or instructor. For costs other than your proportion of a search and rescue operation. For costs beyond the point where you are recovered by search and rescue or the time where the search and rescue authorities advise that continuing the search is no longer viable. Anything listed under the Winter Sports exclusions is not covered.

14. CRUISE COVER UPGRADE

Your standard policy includes cover when **you** are travelling on a **cruise**. The cover outlined in the Cruise Cover Upgrade is optional and is covered provided **you** pay an additional premium to purchase this upgrade.

Cruise Cover definitions

Cruise

A **trip** involving a sea or river voyage of more than 3 days in total duration, where transportation and accommodation is primarily on an ocean/river going passenger ship.

Unattended

Where **you** or anyone travelling with **you** who has **your** authority to be in control of **your** personal baggage, are not in full view of **your** property or are not able to stop a third party from taking or interfering with **your** property while not in transit when baggage (excluding **gadgets** and **valuables and electronic equipment**) must be held in a hold or luggage area as required by the carrier.

Cruise Cover exclusions

The following exclusions apply to Cruise Cover

You are not covered for the following:

1. Where applicable, the excess for each section.
2. More than the maximum sum insured for each section. See the [Table of Benefits](#).
3. When **you** are unable to provide the documentation, **we** ask for to support **your** claim. Please refer to the [Claims Evidence](#) section.
4. Claims if **you** travel against government restrictions which have been put in place to prevent or limit travel from where **you** live in the **UK** or to the destination **you** are travelling to. If **you** have travelled against the Foreign, Commonwealth and Development Office (FCDO) advising against non-essential **trips** and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the FCDO advisory. See information on [Essential Travel](#).
5. Any claim resulting from the FCDO advising against **all** travel to **your** destination.
6. Any claim caused by an **epidemic** or **pandemic**. (except under Cabin Confinement where you have purchased the COVID-19 Upgrade).
7. Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making travel illegal.
8. There is no cover if **you** bought this policy or booked **your trip** (whichever is last) if **you** were aware at the time, of an event that led to **you** making a claim.
9. **We** will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any trade or economic sanctions law or regulation.

10. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
11. Any claim arising from **war** and warlike activities whether declared or not.

Missed Departure and Connections Outside the UK including Port Connections

Description of Cover

When **you** purchase the Cruise Cover the cover under [Missed Departure and Connections Outside the UK](#) as set out on page 17, is extended to include each port on **your cruise** itinerary.

There is no cover for anything listed under the Cruise Cover exclusions and the [Trip Disruption exclusions](#).

Missed Port

Description of Cover

This section will provide a payment for each port on **your cruise** itinerary that **you** are unable to disembark at due to adverse weather or timetable restrictions. For cover to be valid **you** must provide evidence from the **cruise** company confirming the port was missed and the reason why.

There is no cover for anything listed under the [Cruise Cover exclusions](#).

Cruise Interruption

Description of Cover

This section covers up to the [sum insured](#) for additional expenses **you** pay to re-join **your cruise** if **you** temporarily disembark for hospital treatment on dry land.

For cover to apply **You** must:

- have a valid claim under [Emergency Medical Expenses and Medical Repatriation](#) see page 20; and
- contact **us** on +44 (0)144 444 2390 to discuss arrangements for additional transport and accommodation costs before finalising any such arrangements.

There is no cover for anything listed under the [Cruise Cover exclusions](#).

Cabin Confinement

This section pays a set monetary amount for each 24-hour period **you** are confined to **your** cabin when **you** are ill or injured while on a **cruise**.

For cover to be valid **You** must provide a written report from the ship's Medical Officer confirming the cause and the length of the confinement and have a valid claim under [Emergency Medical Expenses and Medical Repatriation](#).

There is no cover for COVID-19 under this section unless you purchase the Covid-19 upgrade and for anything listed under the [Cruise Cover exclusions](#).

Evening Dress

Description of Cover

This section covers up to the [sum insured](#) for:

1. The cost of evening dress attire that is lost, stolen or damaged during the **trip**.
2. The cost of hiring replacement attire required for the **cruise**.

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none">1. The cost of evening attire that is lost, stolen, damaged or destroyed during the trip after a deduction is made for wear, tear, and loss of value (see the Depreciation Table).2. The cost of hiring replacement evening attire.	<ol style="list-style-type: none">1. Claims for loss or theft not reported to the police, the cruise operator or carrier within 24 hours and a written report obtained.2. Items left unattended.3. Loss, damage, or delay caused by confiscation or detention by Customs or other officials or authorities.4. Claims for hiring replacement attire when you cannot provide a receipt.5. Anything listed under the Cruise Cover exclusions.

15. GOLF COVER UPGRADE

Your standard policy includes cover when **you** are playing golf. The cover outlined in the Golf Cover Upgrade is optional and is covered provided **you** pay an additional premium to purchase this upgrade.

Golf Cover definitions

Golf equipment

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

Golf Cover exclusions

The following exclusions apply to Golf Cover

You are not covered for the following:

1. Where applicable, the excess for each section.
2. More than the maximum sum insured for each section. See the [Table of Benefits](#).
3. When **you** are unable to provide the documentation **we** ask for to support **your** claim. Please refer to the [Claims Evidence](#) section.
4. Claims if **you** travel against government restrictions which have been put in place to prevent or limit travel from where **you** live in the **UK** or to the destination **you** are travelling to. If **you** have travelled against the advice

of the Foreign, Commonwealth and Development Office (FCDO) and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the FCDO advisory. See information on [Essential Travel](#).

5. Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making travel illegal.
6. There is no cover if **you** bought this policy or booked **your trip** (whichever is last) if **you** were aware at the time of an event that led to **you** making a claim.
7. **We** will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any trade or economic sanctions law or regulation.
8. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
9. Any claim arising from **war** and warlike activities whether declared or not.

Golf Equipment

Description of Cover

This section covers **you** for **golf equipment** owned or hired by **you** that is lost, stolen, damaged or destroyed during **your trip** up to the [sum insured](#).

Important information

Requirement to report lost or stolen items. **You** must report lost or stolen **golf equipment** within 24 hours to the police and provide **us** with a police report. If **your golf equipment** goes missing while in the custody of a transport provider, **you** need to obtain a Property Irregularity Report from them within 24 hours, this includes **golf equipment** delayed in transit.

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none">1. The cost of golf equipment that is lost, stolen, damaged or destroyed on the trip after a deduction is made for wear, tear, and loss of value (see the Depreciation Table).	<ol style="list-style-type: none">1. Claims for loss or theft not reported to the police or the carrier.2. Golf equipment stolen from an unattended vehicle unless they were kept in a locked glove compartment, roof box, rear boot or luggage and is covered so as not to be visible from the outside of the vehicle and there are signs of forced entry.3. Loss, damage, or delay caused by confiscation or detention by Customs or other officials or authorities.4. Anything listed under the Golf Cover Exclusions.

Golf Equipment Hire

If **your golf equipment** is lost, stolen, damaged during **your trip** or delayed in reaching **you** by at least 12 hours, **you** can claim for the cost of hiring replacement equipment up to the [sum insured](#). For cover to apply for delay **you** must be able to evidence the length of time **your** equipment is delayed by obtaining a report from **your** carrier or if **your** claim relates to loss, theft, or damage **you** must have a valid claim under the Golf Equipment section.

Anything listed under the [Golf Cover exclusions](#) is not covered.

Loss of Green Fees

Description of Cover

If **you** have a valid claim under [Cancelling Your Trip](#) or [Cutting Short Your Trip](#) for unexpected illness, injury, or death **we** will pay the for unused green fees **you** have paid or contracted to pay provided these costs are not refundable from any other source.

Anything listed under the [Golf Cover exclusions](#) is not covered.

Hole in One

Description of Cover

This section pays up to the [sum insured](#) if you complete a hole in one on a full-sized golf course during **your trip** provided the secretary of the golf course confirms in writing that the hole in one occurred and you provide the original score card fully completed and signed.

Anything listed under the [Golf Cover exclusions](#) is not covered.

16. BUSINESS TRAVEL EXTENSION

You standard policy includes cover when **you** are travelling on business. The cover outlined in the Business Travel Extension is optional and is covered provided **you** pay an additional premium to purchase this upgrade.

Business Travel Extension definitions

The following list of definitions apply specifically to the Business Travel Extension Sections of Cover and appear in bold throughout. See also [General Definitions](#) for the meaning of other bolded words.

Business equipment

Any property owned by a company that is fundamental to the business such as, laptop computers, tablets and tools.

Business money

Hard currency, i.e. bank notes and coins withdrawn from a company bank, building society or credit card.

Unattended

Where **you** or anyone travelling with **you** who has **your** authority to be in control of **your** personal baggage, are not in full view of **your** property or are not able to stop a third party from taking or interfering with **your** property while not in transit when baggage.

Business Travel Extension exclusions

The following apply to all Business Travel Extension Sections of Cover.

You are not covered for the following:

1. Where applicable, the excess for each section.
2. More than the maximum sum insured for each section. See the [Table of Benefits](#).
3. When **you** are unable to provide the documentation **we** ask for to support **your** claim. Please refer to the [Claims Evidence](#) section.
4. Claims if **you** travel against government restrictions which have been put in place to prevent or limit travel from where **you** live in the **UK** or to the destination **you** are travelling to. If **you** have travelled against the advice of the Foreign, Commonwealth and Development Office (FCDO) and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the FCDO advisory. See information on [Essential Travel](#).
5. Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making travel illegal.
6. There is no cover if **you** bought this policy or booked **your trip** (whichever is last) if **you** were aware at the time of an event that led to **you** making a claim.
7. **We** will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any trade or economic sanctions law or regulation.
8. Any claim arising from radioactive contamination, use of nuclear, chemical, or biological weapons of mass destruction.
9. Any claim arising from **war** and warlike activities whether declared or not.

Business Equipment

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none">1. This section covers you for business equipment items that are lost, stolen or accidentally damaged during your trip up to the Table of Benefits.2. Cover is provided for business equipment that is lost, stolen or accidentally damaged on the trip after a deduction is made for wear, tear and loss of value (see the Depreciation Table, for laptop computers or tablets, the Gadget scale will be used).	<ol style="list-style-type: none">1. Claims for loss or theft not reported to the police, the cruise operator or carrier within 24 hours and a written report obtained.2. Business equipment lost, stolen or damaged in transit that you have checked in.3. Business equipment not locked in a safety deposit box in your accommodation.4. Business equipment left unattended.5. Loss, damage, or delay caused by confiscation or detention by Customs or other officials or authorities.6. Anything listed under the Business Travel Extension exclusions.

Business Equipment Delay

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none">1. If your business equipment is lost, stolen or accidentally damaged during your trip or delayed by at least 12 hours, you can claim for the cost of hiring replacement business equipment up to the Table of Benefits.2. For cover to apply for delay, you must be able to evidence the length of time your business equipment is delayed by obtaining a report from your carrier or if your claim relates to loss, theft or accidental damage you must have a valid claim under the Business Equipment Section.3. You must keep all receipts for the items you have hired.	<ol style="list-style-type: none">1. Claims for hiring items when you cannot provide a receipt.2. Anything listed under the Business Travel Extension exclusions.

Business Money

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none">1. This section covers you when your business money is lost or stolen during your trip:2. The business money limit set out in the Table of Benefits relates to the amount carried by one person whether jointly owned or carried on behalf of another person.	<ol style="list-style-type: none">1. Transaction or credit card fees.2. Business money held on pre-paid currency cards, uncashed travellers' cheques.3. Business money not kept with you while you are travelling.4. Business money not kept with you or not kept in a locked safety deposit box in your accommodation.5. Anything listed under the Business Travel Extension exclusions.

17. HOW TO MAKE A COMPLAINT

If **your** complaint relates to the sales literature, the way in which **your** policy was sold to **you**, the medical screening service or regarding information about **your** policy, relates to a claim, or assistance **you** received whilst travelling, please contact:

Quality Department
Collinson Insurance Services Limited
Sheencroft House
10 – 12 Church Road
Haywards Heath
West Sussex, RH16 3SN
Call: +44 (0)208 865 1654

Email: Complaints@collinsoninsurance.com

Our promise of service - **we** will aim to provide **you** with a full response as soon as possible, but no later than 8 weeks of the date **we** receive **your** complaint, and **our** response will be **our** final decision based on the evidence presented. If for any reason there is a delay in completing **our** investigations, **we** will explain why and tell **you** when **we** hope to reach a decision.

In any event, should **you** remain dissatisfied or fail to receive a final answer within 8 weeks of **us** receiving **your** complaint, **you** may have the right to refer **your** complaint to an independent authority for consideration. That authority is:

Financial Ombudsman Service (FOS)
Exchange Tower
Harbour Exchange Square,
London E14 9SR

Telephone: 0800 0234 567 or 0300 1239 123

More information can be found on their website – financial-ombudsman.org.uk.

Please note that if **you** wish to refer this matter to the FOS **you** must do so within 6 months of **our** final decision. **You** must have followed **our** complaints process procedure before the FOS will consider **your** case. **Your** legal rights are not affected.

18. DATA PROTECTION

How we use the information about you

As an insurer and data controller: **We** collect and process information about **you** so that **we** can provide **you** with the products and services **you** have requested. **We** also receive personal information from Collinson Insurance Services t/a Columbus Direct on a regular basis while **your** policy is still live. This will include **your** name, address, health information, risk details and other information which is necessary for **us** to:

- Meet **our** contractual obligations to **you**;
- issue **you** this insurance policy;
- deal with any claims or requests for assistance that **you** may have; service **your** policy including claims and policy administration, payments, and other transactions; and detect, investigate, and prevent activities which may be illegal or could result in **your** policy being cancelled or treated as if it never existed.
- Protect our legitimate interests

Some of the personal information that **you** provide may be sensitive information. This includes details about **your** health or medical records. Where **we** need **your** consent to collect and process **your** sensitive information, this will be obtained from **you** at the relevant time. Please note that, in these cases, **we** may not be able to sell **you** an insurance policy or deal with a claim if **you** do not agree to **us** processing relevant sensitive information.

In order to administer **your** policy and deal with any claims, **your** information may be shared with trusted third parties. This will include members of The Collinson Group, contractors, investigators and claims management organisations where they provide administration and management support on our behalf. Some of these companies are based outside of the European Union where different Data privacy laws apply. Wherever possible, **we** will have strict contractual terms in place to make sure that **your** information remains safe and secure.

We will not share **your** information with anyone else unless **you** agree to this, or **we** are required to do this by **our** regulators (e.g. the Financial Conduct Authority) or other authorities.

The personal information **we** have collected from **you** will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify **your** identity. If fraud is detected, **you** could be refused certain services, finance, or employment. Further details of how **your** information will be used by **us** and these fraud prevention agencies and databases, and **your** data protection rights, can be found by visiting www.cifas.org.UK/fpn and www.insurancefraudbureau.org/privacy-policy/.

Processing your data

Your data will generally be processed on the basis that it is: necessary for the performance of the contract that **you** have with **us**; is in the public or **your** vital interest; or for **our** legitimate business interests. If **we** are not able to rely on the above, **we** will ask for **your** consent to process **your** data.

How we store and protect your information

All personal information collected by **us** is stored on secure servers which are either in the United Kingdom or European Union. **We** will need to keep and process **your** personal information during the period of insurance and after this time so that **we** can meet **our** regulatory obligations or to deal with any reasonable requests from **our** regulators and other authorities. **We** also have security measures in place in **our** offices to protect the information that **you** have given **us**.

How you can access your information and correct anything which is wrong

You have the right to request a copy of the information that **we** hold about **you**. If **you** would like a copy of some or all of **your** personal information, please contact **us** by email or in writing as shown below.

Data Protection Officer,
Collinson Insurance Services Limited,
Sheencroft House, 10 – 12 Church Road,
Haywards Heath, West Sussex, RH16 3SN

Email: data.protection@collinsongroup.com.

We may make a reasonable charge for this service or refuse to give **you** this information if **your** request is clearly unjustified or excessive. **We** want to make sure that **your** personal information is accurate and up to date. **You** may ask **us** to correct or remove information **you** think is inaccurate. If **you** wish to make a complaint about the use of **your** personal information, please contact our Data Protection Officer using the details above. **You** can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at ico.org.uk.