

Travel Insurance

Policy Booklet

Sainsbury's Bank

The logo for Sainsbury's Bank, featuring the text "Sainsbury's Bank" in a white serif font. A white curved line underlines the word "Sainsbury's".

Welcome

Thank you for choosing Sainsbury's Travel Insurance to protect you on your travels

Your policy booklet includes everything you need to make full use of the services and benefits of Sainsbury's Travel Insurance. It is important that you carry this document together with your Policy Schedule each time you travel. You will need to provide these documents as evidence of insurance if you need the services of a hospital or our assistance provider. You will also need to quote your policy number when you contact the Medical Assistance Helpline.

If you need to make a claim or you experience any problems when on your travels, rest assured you will receive a prompt, fair and efficient service.

If your circumstances change, or you need to change your cover, just let us know.

Should you need help in a hurry, all our helplines are listed on page 69.

Need medical help abroad?

Call us first on +44 (0) 208 763 3284

Medical Assistance - +44 (0) 208 763 3284 from abroad, or 0208 763 3284 from the UK

For emergencies: if you are taken by ambulance to hospital following an emergency call, you or a travelling companion should call us as soon as possible once you have been admitted to hospital.

For non-emergencies: if you need a GP, or need to go to A&E or a clinic, **Call Us First**, before you try to locate help, so we can guide you to the safest and most appropriate source of treatment.

If you are unfortunate enough to need medical help whilst abroad please **Call Us First** on **(+44) 208 763 3284**.

Our highly experienced multi-lingual team are available to talk 24 hours a day, to advise you or your travelling companion of what steps to take. Their aim will always be to establish the best treatment available to you in the country you are visiting.

Our first steps will always be to...

- Confirm that you're in a place of safety;
- Establish the best local treatment available to you; and
- Consider your health and best interests;
- Make sure that the necessary medical fees are guaranteed.

Important note: it may affect your claim if you, your travelling companion or a doctor/nurse does not contact us on the number above. We do not cover any costs over £500 where prior agreement regarding treatment has not been obtained from the Medical Assistance provider.

Our highly experienced **multi-lingual team of in-house doctors**, nurses and experienced case managers will advise you, your travelling companion, and/or your treating doctor, of what steps to take.

We understand how important it is to have someone who...

- You can contact at any time of the day or night
- You can trust has the medical expertise to guide you to the right course of treatment
- Has an in-depth understanding of how and when to transfer sick and injured patients back home
- Will speak to you in a language you can understand.

Our team is focused on trying to take some of the worry out of what can be an incredibly stressful situation so we'll keep your key contacts updated on your progress for you and if need be, we'll fly a doctor or nurse out, with specialist repatriation equipment, to accompany you home.

We actively monitor the capabilities of medical facilities throughout the world and use this knowledge to determine whether you need to be transferred to a different facility. Once we are satisfied that you are getting the appropriate treatment, we will agree a treatment plan with your treating doctor and you. If you cannot be discharged in time to continue your trip as planned, we will make arrangements to bring you home at the appropriate time.

Finding your way through your policy booklet

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Helpful advice

The following tips will help make sure that should anything happen, you are as well prepared as possible. These tips are for guidance and advice only. They do not form part of your policy.

The 'Know Before You Go' travellers' checklist

We are working with the Foreign & Commonwealth Office (FCO) to do all that we can to help British travellers holiday overseas.

Follow these 7 simple travel tips and you can go away knowing that your holiday will be enjoyable and safe:

1. Check the Foreign & Commonwealth Office (FCO) Travel Advice website **www.gov.uk/knowbeforeyougo**
2. Get travel insurance and check that the cover is appropriate
3. Check what vaccinations you need at least 6 weeks before you go and consider whether you need to take extra health precautions
4. Get a good guidebook and get to know your destination. Find out about local laws and customs
5. Ensure you have a valid passport that is in good condition and the necessary visas
6. Make copies of your passport (including any visa pages), insurance policy plus the Medical Assistance Helpline number and ticket details. Leave these copies, your itinerary and contact details with family and friends
7. Take enough money for your trip and some back-up funds e.g. travellers' cheques, sterling or US dollars

For more travel advice, visit the Know Before You Go website at **www.gov.uk/knowbeforeyougo**

Reciprocal healthcare agreement

If you are travelling to countries in the European Union (except for the UK), Iceland, Lichtenstein, Norway or Switzerland, we strongly recommend that you take a valid European Health Insurance Card (EHIC). You can apply online at **www.dh.gov.uk/travellers**, apply by phone on **0300 3301350**† or get an application form from the Post Office. This will entitle you to free healthcare arrangements under a reciprocal agreement between these countries.

†Calls from BT landlines will cost a maximum of 5p per minute. The price of calls from other telephone companies will vary.

Use of your EHIC will result in waiver of the policy excess under section 1: Medical Emergency and Repatriation Expenses.

If you require medical treatment in Australia or New Zealand you must enrol with a local Medicare office. You do not need to enrol on arrival but you should do this after the first occasion you receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found online at **www.dh.gov.uk/travellers**.

Air passengers - Know Your Rights

Did you know the European Union (EU) has strengthened your rights to ensure air passengers are treated fairly?

You may be entitled to compensation.

Make sure you know what to expect as a minimum from your airline in the event of one of the following:

1. **Denied Boarding** - Have you been denied boarding because the airline did not have enough seats on the flight?
2. **Cancelled Flight** - Has your flight been cancelled?
3. **Long Delays** - Has your flight been delayed for two hours or more?
4. **Baggage** - Has your checked-in baggage been damaged, delayed or lost?
5. **Injury and Death by Accident(s)** - Have you been injured during your flight?
6. **Package Holidays** - Did you get what you booked?

To make sure you are not left out of pocket visit **<http://ec.europa.eu/transport/themes/passengers/air/>** for full details of your entitlements.

What to do first

If you experience any of the problems listed you should immediately ask the representative of the airline operating your flight to deal with your problem.

What to do next

If the operating airline does not fulfil their obligations contact the Europe Direct free phone on **00 800 6 7 8 9 10 11** or e-mail **mail@europe-direct.cec.eu.int** for details of how to progress your claim.

Whilst you're there:

1. Always check that the tap water is drinkable before drinking
2. Avoid raw or under-cooked food
3. Don't leave your personal baggage or valuables unattended at any time, especially at airports and hotels (valuables must be kept in a fixed, locked receptacle). Use safety deposit boxes whenever they're available
4. The sun abroad can be much stronger than you are used to at home. To prevent sunburn and sunstroke always apply protective creams regularly
5. Always retain all receipts for medical expenses
6. Report losses/thefts to the Police immediately and obtain a written report

The insurance contract

About your Policy Booklet:

Throughout your Policy Booklet, certain words have special meanings and these are detailed on pages 19-21 and 41.

This policy is administered by Cigna Insurance Services (Europe) Limited and underwritten by Cigna Insurance Company S.A.-N.V.

If you have any queries about your cover, you can call the Customer Helpline on the number listed on page 69 and tell them your policy number. We want you to get the most from your policy and to do this you should:

- Read your Policy Booklet and make sure you are covered for the sort of losses/incidents you think might happen
- Make sure you have declared any pre-existing medical conditions
- Make sure that you understand the conditions and exclusions on pages 60-63 which apply to your policy because if you do not meet these conditions it may affect any claim you make

Remember, no policy covers everything. We do not cover certain things such as:

- Pre-existing medical conditions (unless terms are agreed in writing by us)
- Children and infants for independent travel under a family or single parent family policy
- Non-insured loss e.g. the cost of obtaining a Police report

The things which are not covered by your policy are stated:

- In the 'General exclusions applying to your policy' on pages 60-63
- Under '**What IS NOT covered**' in each section of cover

Please remember that only those sections you have chosen apply to you. Please refer to your Policy Schedule and read it in conjunction with your Policy Booklet.

About your contract:

Your policy is a legal contract between you and us. The two parts - your Policy Booklet and your Policy Schedule - make one legal document and you must read them together.

The laws of the UK allow both parties to choose the law which will apply to this contract. However, unless specified elsewhere in the contract, the law which applies to this contract is the law which applies to the part of the UK in which you normally live unless written agreement has been given for another EU law to apply before the start date shown on your Policy Schedule. If there is any disagreement, we will use your Policy Booklet over any other assurances or statements, unless they are confirmed in writing and form part of the insurance policy.

All communication between you and us will be in English.

Your policy is based on all the information you gave us about you, the person(s) named on your Policy Schedule, your trip(s) and personal circumstances when you applied for the insurance. Every time we or you make a change to your insurance we will send you a new Policy Schedule. We will remind you of the details of your insurance at least every 12 months. It will give you a chance to check that your policy still meets your needs.

The Insurer:

The insurer is Cigna Europe Insurance Company S.A.-N.V. Cigna Europe Insurance Company S.A.-N.V. is supervised in Belgium by the National Bank of Belgium and the Financial Services and Markets Authority, and subject to limited regulation by the Financial Conduct Authority.

Change of insurer

Upon renewal, we may change the insurer. We would notify you of this change at the same time as providing any other information regarding renewal. By taking out this policy, you consent to this, and agree to be bound by the policy with the new insurer, if the terms of our renewal quotation are acceptable to you. You also consent to any steps which are reasonably required in order for the change to be effective, which includes us continuing to take the premium for your policy and remitting it to the new insurer, and to the transfer and processing of any personal data (including sensitive personal data as defined in the Data Protection Act 1998) to and by the new insurer.

Compensation Scheme:

Cigna Europe Insurance Company S.A.-N.V. is covered by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. Further information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk) or by contacting the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by calling 0800 678 1100 or 020 7741 4100.

Our part of the contract is as follows:

We provide the cover set out in your Policy Booklet. Your Policy Schedule shows which sections of your Policy Booklet you chose, the limits which apply and the total premium. This cover will only apply for people named on your Policy Schedule during the insurance period shown on your Policy Schedule and within the geographical limits shown on your Policy Schedule.

Your part of the contract is as follows:

You must pay the premium for each insurance period. You can pay the premium with a debit or credit card or alternatively on an annual direct debit. If you choose to pay by annual direct debit and you fail to pay when due, we will treat this as you cancelling the policy.

Cancelling or amending your policy:

Please tell us immediately if your policy does not meet your requirements. If you cancel within 14 days of the receipt of your documentation and you have not made a trip or a claim we will give you a full refund. Following this 14 day period, you continue to have the right to cancel your policy at any time by contacting us, but no refund of premium will be available.

We may cancel your policy by giving you at least 14 days notice in writing at your last known address. If this happens we will refund the premium you have paid for the rest of the insurance period.

Please note once your policy has been cancelled your cover will end and you will not be able to make a claim.

Exclusions which apply to your policy:

The exclusions which apply to all sections of your policy are shown on pages 60-63.

Fraud:

The contract between you and us is based on mutual trust and we believe that our policyholders are honest.

However, if anyone named on your Policy Schedule or anyone acting for you:

- Provides false information or documentation or withholds important information to obtain cover under your policy for which you do not qualify, or cover at a reduced premium, then:
- Your policy may be void
- We may be entitled to recover from you the amount of any claim already paid under your policy
- We will not return any premium paid
- We will inform the Police and criminal proceedings may follow

In the event that anyone named on your Policy Schedule or anyone acting for you:

1. Makes a claim under your policy knowing this to be false or fraudulently exaggerated in any respect or to any degree; or
2. Makes a statement in support of a claim knowing the statement to be false in any respect; or
3. Submits a document in support of a claim knowing the document to be forged, amended or false in any respect; or
4. Makes a claim in respect of any loss or damage caused by your/their wilful act, knowledge or connivance; or
5. Acts in any other manner in order to gain a financial advantage to which you would not otherwise be entitled;

then we:

- Will not pay any part of the claim
- Will at our option cancel your policy
- Will not return any premium paid
- Will inform the Police and criminal proceedings may follow

Conditions which apply to your policy:

These are some of the conditions you must keep to as your part of the contract. The others are shown on pages 60-63. If you do not keep to these conditions, we may decline your claim.

You must declare all medical conditions:

To make sure your policy fully covers you for your trip, it is important you tell us about any medical condition affecting the health of the people travelling. We will assess the condition and confirm whether your policy can be extended to cover claims for that particular condition.

Please call the Customer Helpline on page 69 if you answer 'Yes' to any one of the following questions:

1. Have you or anyone to be covered under this insurance, during the last year;
 - a. stayed in hospital; had surgery; or seen a specialist or consultant?
 - b. been prescribed medication for the treatment of blood pressure and or Diabetes?
 - c. been diagnosed with, or prescribed medication for the treatment of epilepsy or fits?
 - d. been diagnosed with, or prescribed medication for the treatment of a kidney or bladder disorder?
 - e. been prescribed medication for the treatment of a breathing condition like Asthma or Pneumonia?
2. Have you or anyone to be covered under this insurance, EVER;
 - a. had a heart attack or a heart related condition, including Angina?
 - b. been diagnosed with, or treated for any malignant condition or any type of cancer?
 - c. had any cerebrovascular problems, including stroke, transient ischaemic attack or brain haemorrhage?
3. Are you or anyone to be covered under this insurance, suffering symptoms; under investigation for any undiagnosed condition; awaiting tests, test results or changes to treatment?

If we extend the cover under your policy to include any pre-existing medical conditions, this will be shown on your policy schedule. This will confirm the new terms under which cover is provided and must be produced should you make a claim, so please keep it in a safe place.

We reserve the right not to extend the cover under your policy.

For a relative, colleague, travelling companion or a friend or relative with whom you have arranged to stay who is not insured but whose health may affect the trip.

If, at the time of taking out your policy or booking a trip, whichever was the later, your relative, colleague, travelling companion or a friend or relative with whom you had arranged to stay had a medical condition for which he or she:

- was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
- was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
- had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months.

We will not pay for any claim you (or any Insured Person) make, that has anything to do with the medical condition of that relative, colleague or travel companion.

Changes in health

After you have paid for this policy, you must tell us if your health changes. We will then decide if we can provide you with cover on your existing terms. We may ask you to pay an extra premium, add special conditions to the policy or exclude cover for that medical condition.

Single Trip Cover - If we cannot provide cover for the change in your health after you paid for the policy and before you travel, or if you do not want to pay the extra premium, you can call us and make a cancellation claim or you can cancel your policy and we will send you a pro-rata refund.

Multi Trip Cover - If we cannot provide cover for the change in your health after you paid for the policy, or if you do not want to pay the extra premium, you can call us and make a cancellation claim if you have booked and paid for a trip(s) that you have not yet made. In addition, we will provide you with a pro rata refund.

If you do not contact us this may affect any future claim under section 1: Medical Emergency and Repatriation Expenses and may result in us declining your claim.

You must prevent loss, theft or damage:

All persons named on your Policy Schedule must take all reasonable steps to prevent loss, theft or damage to everything covered under your policy.

Failure to take reasonable steps to prevent loss, theft or damage will result in a deduction from any claim payment, or may result in your claim being declined in full.

Changes in circumstances:

You must tell us as soon as reasonably possible if:

- Your address has changed
- You or any person named on your Policy Schedule are no longer a resident in the UK
- You require any additional cover to be added to your policy
- Your trip destination changes and is outside the geographical limits covered by your policy
- You wish to add another traveller to your policy
- There are any changes in your health

We may re-assess your cover and premiums when we are told about changes in your circumstances. If you do not tell us about a change in your circumstances, the wrong terms may be quoted, a claim might be rejected or payment could be reduced. In some circumstances your policy might be invalid.

Hazardous activities

For all hazardous activities, participation in competition is excluded unless agreed by us.

The following activities are covered under this policy

- Aerobics
- Badminton
- Baseball
- Basketball
- Boogie Boarding
- Bowls
- Cricket
- Croquet
- Curling
- Cycling (no racing)
- Fell Walking
- Fishing
- Golf
- Hiking under 4,000m
- Ice Skating
- Jogging
- Manual Work at ground level involving no machinery
- Marathon Running
- Mountain Biking on recognised routes
- Rambling
- Rounders
- Sailing (within territorial waters)
- SCUBA Diving (down to 30m accompanied by a qualified diver or instructor)
- Snorkelling
- Softball
- Squash
- Surfing
- Swimming
- Table Tennis
- Tennis
- Ten Pin Bowling
- Volleyball
- Walking
- Water Polo

The following activities are covered under this policy

If professionally organised and supervised plus you wear appropriate safety equipment and take appropriate safety precautions

- Abseiling
- Archery
- Banana Boating
- Black Water Rafting

- Bungee Jumping
- Canoeing/Kayaking - no white water
- Camel/Elephant riding
- Clay Pigeon Shooting
- Fencing
- Flotilla Sailing (with professional leader)
- Go Karting
- Gymnastics
- Hiking between 4,000m and 6,000m
- Horse Riding (no jumping)
- Hot Air Ballooning
- Indoor Rock Climbing (with belays)
- Jet Biking
- Jet Skiing
- Paint Balling
- Parascending over water
- Pony Trekking
- River Tubing (no white water)
- Shooting (not Big Game)
- Sleigh riding as a passenger
- Swimming with Dolphins
- Trampolining
- Water Skiing (no jumping)
- White Water Rafting
- Zip lining/wiring
- Zorbing

The following activities are NOT Covered under this policy

- Base Jumping
- Big Game Hunting
- BMX Stunt Riding
- Bouldering
- Boxing
- Canyoning
- Caving / Pot Holing
- Coasterring
- Cycle Racing
- Flying except as a fare paying passenger
- Free / High Diving
- Gliding
- Hang Gliding
- Horse Jumping / Hunting
- Judo / Karate / Martial Arts
- Kite Surfing
- Lacrosse
- Micro Lighting
- Motor Cycling unless on machines of less than 125cc and

where you have held a motorcycle licence for at least 3 years and are conviction free and are wearing a helmet

- Mountaineering
- Organised Team Sports
- Parachuting
- Paragliding
- Parascending over land
- Polo
- Professional / Semi Professional Sports
- Quad Biking
- Rock Climbing
- Sailing outside territorial waters
- Scuba Diving below 30m
- Shark Diving
- Street Hockey
- Track days using motorised vehicles
- Water Ski Jumping
- Weightlifting
- Wrestling

Winter Sports

Winter Sports (other than curling or ice skating) are excluded unless an additional premium has been paid and accepted. Winter Sports cover is only available to persons aged 65 years and under. Where Winter Sports cover has been purchased you are covered for up to 24 days on an Annual policy or for the dates stated on your single trip winter sports schedule. The following activities are covered:

- On piste skiing or snowboarding on piste
- Off-piste skiing or snowboarding where accompanied by a qualified guide or instructor
- Cross country skiing on recognised routes and with a guide
- Ski racing arranged by ski schools for their pupils
- Sledging

Examples of Winter Sports activities not covered are:

- Bobsleighing
- Heli skiing
- Ice Hockey
- Lugging
- Use of Skeletons
- Ski Acrobatics
- Ski Jumping

Please telephone the Sainsbury's Customer Helpline shown on page 69 if you are unsure as to whether your intended activity is covered by your policy.

Important notes applying to your policy

- Your policy is only available to persons resident in the UK
- Your policy is only valid on trips commencing from and returning to the UK (we do not cover any trip where you have already left the UK at the time of purchasing this insurance, except where you renew an existing annual multi trip policy which falls due for renewal during the trip)
- Your policy automatically extends to provide cover if you are unable to return home by the end of the insurance period due to the death, injury or illness of you or a public transport delay
- There are age limits which apply depending on the type of policy you take and the destination you travel to
- Single parent family cover applies to you, plus all your unmarried dependent children
- Infants 2 years of age and under at the time of travel are covered free of charge
- The maximum age for Winter Sports cover is 65 years

Single Trip Cover

- The maximum duration for any one trip is 59 days
- Winter Sports or Golf Cover can be included for the trip duration provided the appropriate additional premium has been paid

Multi Trip Cover

- The maximum duration of any one trip is 60 days. There is absolutely no cover offered by the policy whatsoever for trips which are longer than 60 days per trip. This would include not insuring you for any part of a trip which is longer than 60 days in duration
- Winter Sports cover up to a maximum of 24 days in total can be included provided the appropriate additional premium has been paid
- Multi trip cover is not valid for trips taken within the UK, except when you have prebooked accommodation for a minimum of 2 nights
- Your unmarried dependent children are only covered when travelling with an adult covered under your policy

Words with special meanings

Accident(s)/Accidental

A sudden, unexpected, specific, violent, external, visible event which occurs at a single identifiable time and place.

Cigna

Cigna Insurance Services (Europe) Limited is registered in England & Wales No. 4617110. Registered Office: Chancery House, St Nicholas Way, Sutton, Surrey SM1 1JB. Cigna Insurance Services (Europe) Limited is authorised and regulated by the Financial Conduct Authority.

Colleague

An associate in the same employment as you in the UK, whose absence from work necessitates your stay in or return to the UK.

Europe

The continent of Europe west of the Ural Mountains including its neighbouring islands (including the Azores, the Canary Islands, the Republic of Ireland and Madeira) and non-European countries bordering the Mediterranean.

Excess

The amount you pay when you make a claim. This applies to each incident for each insured person.

Family

You, your spouse, your civil partner (as defined in Section 1 of the Civil Partnership Act 2004) or the person (whether or not of the same sex) with whom you are permanently cohabiting in a marriage-like relationship together with your children, step-children, adopted children, foster children and grandchildren who are under the age of 16 or under the age of 23 and in full time education at the start of the insurance period.

Golf Equipment

Golf clubs, golf balls, golf bag, golf trolley, golf shoes and essential clothes which you own or hire.

Home

Your usual permanent place of residence in the UK.

Insurance Period

The period during which you have cover under your policy. This is shown on your Policy Schedule.

Insured Person/You/Your

Any person named on your Policy Schedule.

Insurer

Cigna Europe Insurance Company S.A.-N.V.

Permanent Total Disability

A condition which is of a permanent and irreversible nature which is shown by medical evidence to be likely to continue for the remainder of your life and as certified by a registered medical practitioner, to the reasonable satisfaction of our Chief Medical Officer, and which prevents you from engaging in any work or occupation for remuneration or profit.

Personal Baggage

Each of your suitcases (or containers of a similar nature) and their contents, articles you are wearing or carrying which are owned by any of your family, or for which they are legally responsible, including valuables and keys (excluding keys to a hire vehicle).

Personal Money

Cash, cheques, banker's drafts, electronic cash, pre-payment cards, postal and money orders, current postage stamps, phone cards, coupons or vouchers which have a monetary value.

Pre-Existing Medical Condition

Anything which at the start of the insurance period you would answer yes to in the medical conditions declarations on page 12.

Public Transport

Train, tram, bus, coach, ferry service or airline flight operating to a published timetable.

Redundant/Redundancy

Being made unemployed under the Employment Rights Act and have been given a notice of redundancy and are receiving payment under the current redundancy payments legislation and at the time of booking the trip or when you purchase this policy whichever is later you, your travelling companion, or spouse (including a civil partner or co-habitee) had no reason to suspect that they would be made redundant.

Relative

Your family (including all your children, step-children, adopted children, foster children and grandchildren regardless of their age), your mother, father, sister, brother, niece, nephew, fiancé(e), grandparent, in-law, step-family or next of kin.

Terrorist Action

The actual or threatened use of force or violence against persons or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or

disrupts an electronic or communications system, undertaken by any person or group, whether or not acting on behalf of or in connection with any organisation, government, power, authority or military force, when any of the following applies:

- a) The apparent intent or effect is to intimidate or coerce a government or business, or to disrupt any segment of the economy;
- b) The apparent intent or effect is to cause alarm, fright, fear of danger or apprehension of public safety in one or more distinct segments of the general public, or to intimidate or coerce one or more such segments;
- c) The reasonably apparent intent or effect is to further political, ideological, religious or cultural objectives, or to express support for (or opposition to) a philosophy, ideology, religion or culture.

Trip(s)

The period of time (as defined under trip duration) spent away from your home on pre-booked business or leisure travel.

Trip Duration

- For Multi trip cover - the maximum trip duration of up to 60 days. Trips within the UK are covered when you have prebooked accommodation for a minimum of 2 nights.
- For Single trip cover - the trip duration shown on your Policy Schedule.

UK

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

Valuables

Antiques, jewellery or articles made of or containing gold, silver or other precious metals, precious or semi-precious stones, portable audio, visual, photographic and gaming equipment including any associated media, binoculars, furs, laptops, mobile telephones, portable satellite navigation and watches.

Winter Sports Equipment

Skis (including bindings), snow boards (including bindings), boots, ski poles, ice skates and essential clothes which you own or hire.

We/Us/Our

Cigna who administer the insurance on behalf of the insurer.

It is important that you also look at words with special meanings in section 7: Legal Advice and Expenses on page 41.

Making a claim

How to make a claim for any of the following:

For all claims follow these simple steps:

1. Check your Policy Schedule to see whether you have the appropriate cover
2. Find the relevant section listed below and ensure that you have all the claims evidence we require. All claims evidence must be supplied at your own expense in its original form
3. Telephone the Customer Helpline listed on page 69 as soon as reasonably possible with your policy number to hand. You will find this on your Policy Schedule

Please remember to keep copies of all correspondence you send to us for your future reference.

Section 1: Medical Emergency and Repatriation Expenses

section 2: Cutting Short Your Trip

To make a claim under these sections of your policy you or anyone on your behalf must contact the Medical Assistance Helpline (see page 69) as soon as possible, but within 48 hours, to authorise any expenses. To make a claim under this section of your policy you must provide us with:

- Tour Operator's booking invoice or other evidence of your trip; and
- Hospital, doctor, dentist, pharmacist receipts and all receipts for additional expenses; and
- Copy of your European Health Insurance Card (EHIC), where appropriate

Section 2: Cancellation

To make a claim under this section of your policy you must provide us with:

- Tour Operator's booking invoice or other evidence of your trip; and
- Tour Operator's cancellation invoice or unused flight tickets; or
- Written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation; and
- Confirmation from a medical practitioner that you or your travelling companion are not fit to travel; or
- Confirmation from the Clerk of the Courts office that you are required for Jury Service; or

- Confirmation from your employer/your partner's employer/ your travelling companion's employer of redundancy and period of employment or leave cancelled; or
- Confirmation from a relevant authority that you have been instructed to stay at/return home; or
- A copy of a death certificate, where appropriate

Section 3: Personal Accident

To make a claim under this section of your policy you must provide us with:

- Tour Operator's booking invoice or other evidence of your trip; and
- Detailed medical report from your consultant; or
- A copy of a death certificate, where appropriate

Section 4: Personal Liability

To make a claim under this section of your policy you must provide us with:

- Tour Operator's booking invoice or other evidence of your trip; and
- Any claim form, summons, or other legal document as soon as you receive them; and
- Any reasonable information or help we need to deal with the case and your claim

Please note you must not negotiate, pay, settle, admit or deny any claim without our written agreement.

Section 5: Travel Delay/Missed Departure

To make a claim under this section of your policy you must provide us with:

- Tour Operator's booking invoice or other evidence of your trip; and
- Confirmation from the carrier of the reason and duration of your delay; or
- Confirmation from a garage/motoring organisation that breakdown assistance was provided; or
- Confirmation of the delay to public transport from the company involved; or
- Confirmation from the Police (if involved) of the circumstances giving rise to the claim

Section 6: Loss of Important Documents

To make a claim under this section of your policy you must provide us with:

- Tour Operator's booking invoice or other evidence of your trip; and
- Original police report, obtained within 24 hours of the incident or as soon as possible after that; or
- Original receipts for obtaining temporary documents

Section 7: Legal Advice and Expenses

To make a claim under this section of your policy you must telephone the appropriate telephone number listed on page 69. For claims under part 1 of What IS covered please call the Legal Expenses number and for part 2 the Legal Advice number.

Section 8: Mugging Benefit

Section 9: Personal Baggage/Delayed Baggage

Section 10: Personal Money

Section 12: Winter Sports

Section 13: Golf Cover

To make a claim under any of these sections of your policy you must provide us with:

- Tour Operator's booking invoice or other evidence of your trip; and
- Original police report, obtained within 24 hours, or as soon as possible after that, of the incident; or
- Courier's report/Property Irregularity Report (PIR) from the carrier (this must be obtained immediately you are aware of an incident); and
- Proof of purchase (e.g. original receipts, valuations issued prior to the loss, cash withdrawal slips and credit/debit card statements etc.); and
- Written estimate for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate; and
- Household Contents Insurance policy details (please note this will NOT affect your Household Insurance premium or No Claims Discount); and
- A report from the resort manager or Tour Operator confirming piste closure, where applicable; and
- Details of the length of your stay in hospital, where applicable

Section 11: Travel Disruption Cover

To make a claim under this section of your policy you must provide us with:

- Booking confirmation together with a cancellation invoice from your travel agent, Tour Operator or provider of transport/accommodation
- In the case of claims for cutting short your trip, written details from your travel agent, Tour Operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the trip
- Your unused travel tickets
- Written confirmation from your public transport operator (or their handling agents) of the cancellation, number of hours delay or denied boarding and the reason for these together with confirmation of your check in times and details of any alternative transport offered
- Written confirmation from the company providing the accommodation (or their administrators), the local police or relevant authority that you could not use your accommodation and the reason for this
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for
- Written confirmation from the provider of transport/accommodation that compensation, assistance or reimbursement of any costs, charges and expenses incurred by you will not be provided and the reason for this.

Further to the claims evidence listed, you may be asked to provide additional information to substantiate your claim.

Policy limits and excesses

Section	Cover Limit	Excess (per insured person)	Basics Cover	
			Cover Limit	Excess (per insured person)
Medical Emergency and Repatriation Expenses	£10,000,000	£50	£2,500,000	£100
Cancellation	£5,000	£50	£2,500	£100
Cutting Short your Trip	£5,000	£50	£2,500	£100
Personal Accident	£25,000	Nil	N/A	N/A
Personal Liability	£2,000,000	£50	£2,000,000	£100
Travel Delay	£250	Nil	£200	Nil
Missed Departure	£1,000	Nil	N/A	N/A
Loss of Important Documents	£600	£50	N/A	N/A
Legal Advice and Expenses	£25,000	£250*	£15,000	£250*
Mugging	£1,000	Nil	N/A	N/A
Personal Baggage/ Delayed Baggage (optional)				
Personal Baggage	£1,500	£50	£1,250	£100
Single Article Limit	£300	£50	£250	£100
Valuables Limit	£500	£50	£250	£100
Delayed Baggage	£200	Nil	£100	Nil
Personal Money (optional)	£500	£50	£400	£100
Cash	£300	£50	£200	£100
Travel Disruption Cover				
Cancellation/Cutting Short Your Trip	£5,000	£50	N/A	N/A
Substitute Accommodation	£5,000	£50	N/A	N/A
Replacement Flight	£1,500	Nil	N/A	N/A
Enforced Stay	£1,500	Nil	N/A	N/A
Winter Sports (optional)				
Winter Sports Equipment	£500	£50	£500	£100
Ski Hire	£300	Nil	£300	Nil
Ski Pack	£400	Nil	£400	Nil
Piste Closure	£300	Nil	£300	Nil
Golf Cover (optional)				
Golf Equipment	£1,000	£50	£1,000	£100
Single Article	£300	£50	£300	£100
Golf Equipment Hire	£400	Nil	£400	Nil
Green Fees	£200	Nil	£200	Nil

* £250 compulsory excess applies to this section of your policy for legal expenses only.

Section 1:

Medical Emergency and Repatriation Expenses

This section of your policy explains the cover we provide for medical emergency and repatriation expenses whilst on your trip. Words with special meanings can be found on pages 19-21.

This section provides insurance for emergency medical costs not covered under a reciprocal health agreement between the government of the UK and that of your country of loss including costs covered by the European Health Insurance Card (EHIC). This is not Private Medical Insurance.

What IS covered:

1. Reasonable and necessary medical and hospital expenses, including the cost of the rescue service to take you to hospital; and
2. Returning you to the UK provided this is authorised by us or the Medical Assistance Helpline; and
3. Reasonable travel and room only accommodation expenses for a travelling companion or resident in the UK to stay with you and travel home with you if this is authorised by us or the Medical Assistance Helpline; and
4. Funeral expenses abroad or the cost of transporting your body or ashes to your home.

For travel to the United States of America reasonable and necessary medical and hospital expenses means costs that are incurred for approved, eligible medical services or supplies up to 150% of the published medical rates for the same or similar treatment as payable by US Medicare.

We will pay you up to the amount shown on your Policy Schedule:

- If you go into hospital or require any medical assistance; and/or
- If you have to return home early or extend your trip; or
- For reasonable and necessary funeral expenses abroad; or
- For transporting your body or ashes back to your home;

We will pay you up to £500 or £200 (Basics Cover) if:

- You require emergency dental treatment for the immediate relief of pain

We will pay you £50 or £20 (Basics Cover) per day (up to a maximum of £1,000 or £200 (Basics Cover)) as a:

- Benefit for every complete 24 hour period you are in hospital or confined to your trip accommodation

We will pay you £10 (not applicable if you have selected Basics cover) for every 24 hour period:

- Towards meal expenses for the nominated person who stays/travels with you

If you are injured or become ill during your trip, our Medical Assistance Helpline:

- may move you from one hospital to another; and/or
- arrange for you to return to the UK at any time.

They will do this if they and the treating doctor think that it is safe for you to be moved or returned to the UK. If you choose not to, our liability will end on the date it was deemed safe for you to be moved or returned to the UK.

Please note we may instruct you to return home if our medical advisers and the medical practitioner treating you decide that you are fit to travel.

What IS NOT covered:

- The excess (unless the appropriate additional premium for excess waiver has been paid and is shown on your Policy Schedule or when using an EHIC)
- Any costs arising from your pregnancy or childbirth if the expected date of delivery is less than 12 weeks (16 weeks for a multiple birth) after the end of the trip
- The cost of any medication or drugs which at the start of your trip you know you will need
- The cost of any treatment or surgery (including exploratory tests) which is not directly related to the illness or injury for which you went into a hospital or clinic abroad
- The cost of any treatment or surgery (including exploratory tests) which is as a result of your participation in a winter sports activity (unless you have paid the additional Winter Sports premium and this is shown on your Policy Schedule)
- Any extra costs as a result of you arranging single or private room accommodation at a hospital, clinic or nursing home, except where this is necessary for your treatment and approved by the Medical Assistance Helpline in advance
- Any provision of dentures, false limbs, hearing aids, contact or corneal lenses or prescription spectacles
- Any in-patient, hospital, clinic or repatriation expenses

in excess of £500 which have not been reported to and authorised by the Medical Assistance Helpline in advance

- The cost of any treatment, surgery (including exploratory tests), cosmetic or elective surgery which, in the opinion of the medical practitioner treating you or the Medical Assistance Helpline can reasonably be delayed until you return home
- Any taxi fare, other than those for your travel to and from hospital, relating to your admission, discharge or attendance for out-patient treatment or appointments; or for the collection of medication prescribed for you by the hospital forming part of this claim (NOTE: Any costs incurred by you to visit another person in hospital are not covered)
- Any food, drinks, toiletries or faxes
- Any phone calls or costs, other than:
 - calls to the Medical Assistance Helpline telling them about the problem and for which you can provide a receipt or other evidence to show the cost of the call and the number dialled; or
 - costs incurred by you when you receive calls on your mobile phone from our Medical Assistance Helpline for which you are able to provide receipts or other reasonable evidence to show the cost of the calls
- Any expenses that arise after we have instructed you to return home if our medical advisers and the medical practitioner treating you decide you are fit to travel
- Any expenses that arise after 12 months of treatment
- Any cost where you do not comply with the treatment agreed by the treating doctor and the Medical Assistance Helpline
- Any costs which are covered under a reciprocal health agreement between the government of the UK and that of your country of loss including costs covered by the European Health Insurance Card (EHIC)
- **Anything specifically excluded under the General exclusions section of your policy on pages 60-63**

Section 2:

Cancellation/Cutting Short your Trip

The Cancellation cover under this section applies unless you have opted to remove this cover.

This section of your policy explains the cover we provide if you cancel or cut short your trip. Words with special meaning can be found on pages 19-21.

If you fail to notify the travel agent, tour operator or provider of transport/accommodation immediately upon finding it necessary to cancel the trip, our liability shall be restricted to the cancellation charges that would have applied had failure not occurred.

Please note Cancellation cover terminates at the start of your trip.

What IS covered:

1. Unused non-refundable pre-booked travel and accommodation expenses which you have paid or are contracted to pay; and
2. Unused non-refundable pre-booked excursions which you have paid or are contracted to pay; and
3. Reasonable additional travel and accommodation expenses which you incur returning to the UK which on medical advice is necessary and unavoidable as a result of bullet point 1 below.

Please note if you are cutting short your trip payments will be calculated on a pro-rata basis taking into consideration unused accommodation and excursions.

We will pay you up to the amount shown on your Policy Schedule (unless a different limit is shown on your Policy Schedule) for your share of the cost of your trip as a result of:

- The death, injury or illness, as certified by a medical practitioner, of you, your relative or colleague or travelling companion or a friend or relative with whom you had arranged to stay; or
- Your attendance at a court of law as a witness (except as an expert witness) or for Jury Service where postponement of the Jury Service has been denied by the Clerk of the Courts Office; or
- You or your travelling companion is a member of the Armed Forces, Police, Ambulance, Fire or Nursing Service and authorised leave is cancelled due to an unexpected emergency or a posting overseas at the time of your trip; or

- You or your travelling companion are instructed to stay at home (within 14 days of your departure date) or return home by a relevant authority due to severe damage to your home or place of business in the UK caused by serious fire, explosion, storm, flood, subsidence or burglary; or
- The Foreign & Commonwealth Office (FCO) declaring either of the following:
 - Your compulsory quarantine preventing you from travelling
 - Your destination is unsafe to visit and they advise against all travel; or
- Your redundancy or that of your travelling companion or your spouse (including a civil partner or co-habitee) notified to you after the purchase of this policy or after the date the trip was booked, whichever is the later; or
- Your cancellation of the trip as a result of a Travel Delay (section 5) where the delay is in excess of 12 hours from the first international departure time specified in your official itinerary

Please note we may instruct you to return home if our medical advisers and the medical practitioner treating you decide that you are fit to travel.

What IS NOT covered:

- The excess (unless the appropriate additional premium for excess waiver has been paid and is shown on your Policy Schedule)
- Any costs arising from your pregnancy or childbirth if the expected date of delivery is less than 12 weeks (16 weeks for a multiple birth) after the end of the trip
- Any claim as a result of your decision to cancel/cut short your trip for reasons other than those listed within this section
- Any additional expenses resulting from you not cancelling or cutting short your trip as soon as reasonably possible
- Any claim as a result of your failure to have the required passport or visa
- Any claim as a result of the failure in provision of any service connected with your trip including error, omission, financial failure, or default of, or by the provider of, any service, travel agent, tour operator or organiser through whom you booked the trip

- Any claim as a result of death or illness of any pet or animals with exception of guide dogs
- Any claim as a result of your disinclination to travel or personal or financial circumstances (other than you being made redundant)
- Any loss in respect of Air Passenger Duty (this can be reclaimed by you through your travel agent or airline) or credit card charges
- Any claim if at the time of taking out your policy or booking a trip, whichever was the later, your relative, colleague, travelling companion or a friend or relative with whom you had arranged to stay had a medical condition for which he or she:
 - was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
 - was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
 - had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months.
- Any claim as a result of your late arrival at the airport, port or station after check-in or booking-in time
- Any claim as a result of the operation of law or any unlawful or criminal proceedings of anyone on whom the trip depends, other than attendance as a witness at a Court of Law
- Any claim as a result of strike, industrial action, delays or disruptions if the situation exists, or is publicly declared on or before the date your Policy Schedule is issued or on or before the date you booked your trip, whichever is later
- Any additional travel and accommodation expenses incurred that are not considered necessary or authorised by the Medical Assistance Helpline in advance
- Any loss of enjoyment of the trip however caused
- Any claim as a result of your participation in a winter sports activity (unless you have paid the additional Winter Sports premium and this is shown on your Policy Schedule)
- Any unused or refundable portion of your original travel ticket where repatriation has been made

- Any claim as a result of your failure to have a pre-paid return ticket to the UK at the start of your trip unless otherwise agreed by us in writing
- Any claim for management fees, maintenance costs or exchange fees associated with timeshares, holiday property bonds or similar arrangements
- Any claim for reward points, such as Air Miles
- Anything specifically excluded under the General exclusions section of your policy on pages 60-63

Please note you cannot claim under both this section and section 5: Travel Delay/Missed Departure for the same event or series of events.

Section 3:

Personal Accident

(this section does not apply if you have selected Basics Cover)

This section of your policy explains the cover we provide for a personal accident whilst on your trip. Words with special meanings can be found on pages 19-21.

What IS covered:

1. Permanent total disablement as a result of an accident; or
2. Permanent loss of or loss of use of one or more limbs as a result of an accident; or
3. Permanent and complete loss of all sight in one or both eyes as a result of an accident; or
4. Death as a result of an accident

We will pay you the amount shown on your Policy Schedule (limited to £2,500 if you are under the age of 16 years or over the age of 64 years at the time of the accident) for your:

- Permanent total disablement as a result of an accident; or
- Permanent loss of or loss of use of one or more limbs as a result of an accident; or
- Permanent and complete loss of all sight in one or both eyes as a result of an accident

We will pay your legal personal representative(s) £10,000 (limited to £2,500 if you are under the age of 16 years or over the age of 64 years at the time of the accident) for your:

- Death as a result of an accident

Please note the maximum amount of all benefits we will pay under this section for one or more accidents sustained by you shall not exceed the amount shown on your Policy Schedule.

What IS NOT covered:

- Any claim which does not occur within 12 months of the accident
- Any claim as a result of a business trip within the UK unless you are travelling as a fare paying passenger on public transport
- Anything specifically excluded under the General exclusions section of your policy on pages 60-63

Section 4:

Personal Liability

This section of your policy explains the cover we provide for personal liability whilst on your trip. Words with special meanings can be found on pages 19-21.

What IS covered:

1. Injury, illness, death or disease to another person that you cause; and
2. Loss of or damage to another person's property that you cause.

We will pay you up to the amount shown on your Policy Schedule for:

- Legal costs and expenses you become legally liable to pay as compensation for any incident or series of incidents; and
- Your costs and expenses that we have agreed in writing

Please note our total liability under this section for any one incident or series of incidents shall not exceed the amount shown on your Policy Schedule.

You must send us any claim form, summons or other legal documents as soon as you receive them. You must also give us any information and help we need to deal with the case and your claim. You must not negotiate, pay, settle, admit or deny any claim without our written agreement.

What IS NOT covered:

- The excess (unless the appropriate additional premium for excess waiver has been paid and is shown on your Policy Schedule)
- Any claim as a result of a business trip within the UK unless you are travelling as a fare paying passenger on public transport
- Any claim arising directly or indirectly for any liability for injury, illness, death or disease to another person or loss of or damage to another person's property:
 - a) Where cover is provided under any other insurance.
 - b) Which is suffered by anyone who is under a contract of service with you or any member of your family and is caused by the work you employ them to do.
 - c) Which is caused by any deliberate, unlawful, malicious or wilful act or omission by you.

- d) Which is made against you by a relative.
 - e) Which is caused by your ownership, care, custody or control of any animal.
 - f) Which falls on you by agreement and would not have done if such agreement did not exist.
 - g) Which is caused by your employment, profession or business or that of any member of your family.
 - h) Which is subject to any criminal proceedings.
 - i) Which is due to your ownership, possession or use of vehicles, aircraft, watercraft, firearms or explosive devices.
 - j) Which is caused by your ownership or occupation of land or buildings (other than occupation only of any temporary residence, with the exception of time-share).
- **Anything specifically excluded under the General exclusions section of your policy on pages 60-63**

Section 5:

Travel Delay/Missed Departure

This section of your policy explains the cover we provide for travel delay or missed departure whilst on your trip. Words with special meanings can be found on pages 19-21.

The benefit provided under 1. below is intended to provide compensation if you are delayed at your point of departure and is only applicable if you have travelled there and checked-in. If you have not travelled to your departure point you will not be covered even if you have checked-in online.

What IS covered:

1. A delay resulting in you departing at least 12 hours after your original scheduled departure time; and
2. Abandonment of your trip following a 12 hour delay at your first international departure point in the UK; and
3. Arriving too late (as shown on your ticket) to board your booked transport at your last departure point from the UK or your last departure point for your return to the UK as a result of:
 - a) Public transport services failing to get you to your departure point due to strike, industrial action, adverse weather conditions, mechanical failure or direct involvement in an accident; or
 - b) The private motor vehicle in which you are travelling being directly involved in an accident or breaking down.

Point 3 is not applicable if you have selected Basics Cover.

We will pay you £30 or £20 (Basics Cover) as a:

- Benefit for the first complete 12 hours of your delay, then

We will pay you £20 or £10 (Basics Cover) (up to a maximum of £250 or £200 for Basics Cover) as a:

- Benefit for every complete 12 hour delay after that; or

We will pay you up to the amount shown on your Policy Schedule to:

- Refund your share of the cost of your trip as a result of point 2 above (under section 2: Cancellation/Cutting Short your Trip); or

We will pay you up to £1,000 for:

- Your reasonable and necessary extra travel and accommodation expenses (room only) to allow you to get to your trip destination or to return home as a result of point 3 above

If you are a resident of Northern Ireland, cover under this section is extended to include international departures from ports/airports within the Republic of Ireland.

What IS NOT covered:

- Any trips within the UK (except for trips to the Channel Islands)
- Any claim unless you have written confirmation from the carrier or their handling agents detailing the reason for the delay, the scheduled departure time and the actual departure time
- Any additional expenses incurred as a result of a delay to your original scheduled departure time
- Any claim where the carrier or their handling agents provide alternative transport which departs within 12 hours of the original scheduled departure time
- Any claim as a result of the airline over booking your flight
- Any claim as a result of strike or industrial action, delays or disruptions arising from weather conditions which had started or were publicly declared on or before the date your Policy Schedule is issued or on or before the date you booked your trip, whichever is later
- Any claim as a result of your failure to check-in at your departure point by the time shown on your travel itinerary except in those circumstances outlined in point 3
- Any claim as a result of heavy traffic, road closures or an accident that you are not directly involved in
- Any claim as a result of your failure to allow sufficient time for the public transport to arrive on schedule and deliver you to your departure point
- Any claim as a result of your private motor vehicle in which you are travelling not having been properly serviced and maintained, in the event of vehicle breakdown
- **Anything specifically excluded under the General exclusions section of your policy on pages 60-63**

Section 6:

Loss of Important Documents

(this section does not apply if you have selected Basics Cover)

This section of your policy explains the cover we provide for lost or stolen important documents whilst on your trip. Words with special meanings can be found on pages 19-21.

What IS covered:

1. Loss or theft of your passport; and
2. Loss or theft of your driving licence; and
3. Loss or theft of your travel documents

We will pay you up to £600 for:

- A temporary replacement passport whilst on your trip; and
- A replacement passport when you are back in the UK; and
- The replacement or restoration of your driving licence and travel documents listed above; and
- Your reasonable travel and accommodation expenses in obtaining replacement documents whilst on your trip

Contact us on **(+44) 20 8763 4956** and we will advise you how to replace lost or stolen passports.

We will also help you complete your replacement passport forms and arrange for them to be sent to the local British Embassy/Consulate. You will then be advised what time you need to be there to present your signed forms and relevant documentation in order for you to pick up your replacement passport. If you are continuing with your travel outside of the UK, we can help arrange for your visas and replacement passport to allow you to continue with your holiday.

What IS NOT covered:

- The excess (unless the appropriate additional premium for excess waiver has been paid and is shown on your Policy Schedule)
- Any claim for the loss or theft of items that are not kept on your person or not deposited in a safe or safety deposit box, or similar locked fixed receptacle in your trip accommodation
- Any claim for items packed in suitcases or other similar personal baggage or in containers, which are out of sight and out of personal control where you are not in a position to prevent unauthorised interference with your property

- Any claim for the loss of your passport not reported to the Police and the Consular Representative of the relevant issuing country within 24 hours of discovery or as soon as possible after that and a written report is not obtained from them
- Any claim for the loss of your driving licence or travel documents not reported to the Police within 24 hours of discovery or as soon as possible after that and a written report is not obtained from them
- Any claim for loss or damage arising from confiscation or detention by Customs or other officials
- **Anything specifically excluded under the General exclusions section of your policy on pages 60-63**

Section 7:

Legal Advice and Expenses

This section of your policy explains the cover we provide for legal advice and expenses whilst on your trip. Words with special meaning can be found on pages 19-21 and this page.

Legal Advice and Expenses words with special meanings

The words set out below only apply to this section of the policy:

Costs and Expenses

- a) Legal costs - All reasonable and necessary costs chargeable by the representative on a standard basis.
- b) Opponents' costs - Costs incurred by opponents in civil cases.

Date of Occurrence

The date of the event which may lead to a claim. If there is more than one event arising at different times from the same cause, the date of occurrence is the date of the first of these events.

Representative

The lawyer or other suitably qualified person who has been appointed by us to act for you in accordance with the terms of this section.

What IS covered:

1. Reasonable and necessary costs and expenses to claim against a third party who causes the death of or injury to you; and
2. Confidential free legal advice over the phone on any personal legal problem, if the incident occurs in or under the laws of the member countries of the European Union, the Isle of Man, the Channel Islands, Norway and Switzerland

We will pay you up to the amount shown on your Policy Schedule for:

- Reasonable and necessary costs and expenses

We agree to provide the cover in this section as long as:

- Any legal proceedings will be dealt with by the court or other body which we agree to in the territorial limit; and
- For civil claims it is always more likely than not that you will recover damages (or other legal remedy which we have agreed to) or make a successful defence

What IS NOT covered:

- The excess as shown on your Policy Schedule
- Any claim as a result of death or injury which develops gradually or is not caused by an accident
- Defending your legal rights (however defending a counter-claim is covered)
- Any claim reported to us more than 180 days after you should have known about the insured incident
- Any fines, penalties, compensation or damages which you are ordered to pay by a court or other authority
- Any claim as a result of an incident intentionally brought about by you
- Any claim as a result of your alleged dishonesty or alleged violent behaviour
- Any costs and expenses that are incurred where we agree a contingency fee arrangement with the representative
- Any claim as a result of you driving a motor vehicle for which you do not have valid motor insurance
- Any claim against us, the insurer or their agents
- Any cost and expenses incurred before our written acceptance of the claim
- Any claim as a result of written or verbal remarks which damage your reputation
- Any application for Judicial Review
- Any legal action that you take which we or the representative have not agreed to or where you do anything that hinders us or the representative
- Any claim against a relative
- Any claim where the General conditions applying to section 7: Legal Advice and Expenses have not been followed
- **Anything specifically excluded under the General exclusions section of your policy on pages 60-63**

General conditions applying to section 7: Legal Advice and Expenses:

1. You must:
 - a) Take reasonable steps to keep any amount we have to pay as low as possible; and
 - b) Send everything we ask for in writing; and

- c) Give us full details in writing of any claim as soon as possible and give us any information we need.
- 2.
- a) We can take over and conduct in your name any claim or legal proceedings at any time; and
 - b) We can negotiate any claim on your behalf; and
 - c) You are free to choose a representative (by sending us a suitably qualified person's name and address) if:
 - i) We agree to start court proceedings and it becomes necessary for a lawyer to represent your interests in those proceedings; or
 - ii) There is a conflict of interest.

We may choose not to accept your choice. If there is a disagreement over the choice of representative in these circumstances, you may choose another suitably qualified person

- d) In all circumstances except those in 2 c) above, we are free to choose a representative
 - e) Any representative will be appointed by us to represent you according to our standard terms of appointment. The representative must co-operate fully with us at all times
 - f) We will have direct contact with the representative
 - g) You must co-operate fully with us and the representative and must keep us up to date with the progress of the claim
 - h) You must give the representative any instructions that we require
- 3.
- a) You must tell us if anyone offers to settle a claim
 - b) If you do not accept a reasonable offer to settle a claim, we may refuse to pay further costs and expenses
 - c) We may decide to pay you the amount of damages that you are claiming, or which is being claimed against you, instead of starting or continuing legal proceedings
- 4.
- a) You must tell the representative to have costs and expenses taxed, assessed or audited, if we ask for this
 - b) You must take every step to recover costs and expenses that we have to pay, and must pay us any costs and expenses that are recovered

5. If the representative refuses to continue acting for you with good reason or if you dismiss the representative without good reason, the cover we provide will end at once, unless we agree to appoint another representative
6. If you settle a claim or withdraw it without our agreement, or do not give suitable instructions to a representative, the cover we provide will end at once and we will be entitled to reclaim any costs and expenses we have paid
7. If we and you disagree about the choice of representative, or about the handling of a claim, we and you can choose another suitably qualified person to decide the matter. We must both agree to the choice of this person in writing. Failing this, we will ask the president of a relevant national law society to choose a suitably qualified person
All costs of resolving the disagreement must be paid by the party whose argument is rejected
8. We may, at our discretion, require you to obtain, at your expense, an opinion from a lawyer or other suitably qualified person chosen by you and us, as to the merits of a claim or proceedings. If the chosen person's opinion indicates that it is more likely than not that you will recover damages (or obtain any other legal remedy that we have agreed to) or make a successful defence, we will pay the cost of obtaining the opinion
9. We will not pay any claim covered under any other policy, or any claim that would have been covered by any other policy if this policy did not exist
10. All Acts of Parliament mentioned in your policy include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as the case may be

Section 8:

Mugging Benefit

(this section does not apply if you have selected Basics Cover)

This section of your policy explains the cover we provide if you are hospitalised as a result of a mugging whilst on your trip. Words with special meanings can be found on pages 19-21.

What IS covered:

1. Your hospital admittance as a result of mugging.

We will pay you £50 (up to the amount shown on your Policy Schedule) as a:

- Benefit for every complete 24 hour period you are in hospital

What IS NOT covered:

- Any claim if you do not obtain a Police report of the mugging and confirmation of your injuries and period of in-patient treatment from the hospital
- **Anything specifically excluded under the General exclusions section of your policy on pages 60-63**

Section 9:

Personal Baggage/Delayed Baggage

This section only applies if you have chosen to include this cover and this is shown on your Policy Schedule.

This section of your policy explains the cover we provide for your personal baggage and delayed baggage whilst on your trip. Words with special meanings can be found on pages 19-21.

What IS covered:

1. Loss or theft of or damage to your personal baggage.

We will pay you up to the amount shown on your Policy Schedule to:

- Replace, reinstate or repair your personal baggage

Claims will be considered on a new for old basis provided the item is less than 2 years old at the date of the incident and you are able to provide the original purchase receipt. All other items will be subject to a suitable deduction for wear and tear and depreciation or we may at our option replace, reinstate or repair the lost, stolen or damaged personal baggage. Please note we may not pay your claim if you are unable to provide any original receipts, proofs of purchase or insurance valuations (issued before the loss, theft or damage). You must retain all damaged items for inspection, if required.

2. Your personal baggage being mislaid on your outward journey for more than 12 hours from the time you arrive at your trip destination.

We will pay you up to £200 or £100 (Basics Cover) to:

- Purchase essential toiletries, medication and clothing (in the event of point 2 above)

You must keep all receipts for essential purchases made and any amount paid will be deducted from the final claim settlement under this section if the items are permanently lost.

What IS NOT covered:

- The excess (unless the appropriate additional premium for excess waiver has been paid and is shown on your Policy Schedule)
- Any claim over £300 or £250 (Basics Cover) for one article, pair or set of articles which are complementary or used or worn together
- Any claim over £500 or £250 (Basics Cover) in total for valuables

- Any loss or theft of your personal baggage that you do not report to the Police within 24 hours of discovery or as soon as possible after that and for which you do not get a written report from them
- Any loss or theft of or damage to your personal baggage whilst in the custody of an airline or other carrier unless you report it immediately on discovery to the carrier and get a written report. In the case of an airline you will need a Property Irregularity Report (PIR)
- Any winter sports equipment (this is covered under the Winter Sports section, if the appropriate additional premium has been paid)
- Any golf equipment (this is covered under the Golf Cover section, if the appropriate additional premium has been paid)
- Any loss or theft of or damage to fragile articles, contact or corneal lenses, spectacles, prescription sunglasses, bicycles or business goods or samples
- Any loss or theft of or damage to sports equipment whilst in use
- Any loss of or damage to your personal baggage caused by normal wear and tear, gradual deterioration or mechanical or electrical breakdown, decay, moth, vermin, atmospheric or climatic conditions
- Any loss or theft of your personal baggage left out of sight and out of personal control in public places where you are not in a position to prevent unauthorised interference with your property e.g. station, airport, restaurant, beach, etc.
- Any loss or theft of or damage to your valuables unless they are at all times attended by you, or left in hotel security, safety deposit box, safe or similar locked fixed receptacle
- Any loss or theft of your personal baggage or valuables from an unattended vehicle unless between the hours of 09:00 and 21:00 and locked in the boot, covered luggage area or locked glove compartment and following physical evidence of forcible entry and reported to the Police within 24 hours of discovery or as soon as possible after that and a written report is obtained from them
- Any loss of or damage to your valuables (other than wedding rings) while you are swimming
- Any loss or theft of your personal baggage left in the custody of a person who does not have official responsibility for the safekeeping of the property
- Any delayed baggage claim without a proof of purchase
- Anything specifically excluded under the General exclusions section of your policy on pages 60-63

Section 10:

Personal Money

This section only applies if you have chosen to include this cover and this is shown on your Policy Schedule.

This section of your policy explains the cover we provide for your personal money whilst on your trip. Words with special meanings can be found on pages 19-21.

What IS covered:

1. Loss or theft of your personal money

We will pay you up to the amount shown on your Policy Schedule to:

- Reimburse your personal money

We agree to provide the cover in this section as long as:

- You have taken reasonable care in protecting your personal money and documents against loss, theft or damage; and
- You have notified the Police within 24 hours of discovery or as soon as possible after that and obtained a written report from them and enclose this with your claim form

What IS NOT covered:

- The excess (unless the appropriate additional premium for excess waiver has been paid and is shown on your Policy Schedule)
- Any claim over £300 (£50 in respect of children under the age of 16 years) for cash
- Any loss or theft of your personal money that is not on your person or not deposited in a safe or safety deposit box, or similar locked fixed receptacle in your trip accommodation
- Any personal money packed in a suitcase or other similar personal baggage or in containers which are out of sight and out of personal control where you are not in a position to prevent unauthorised interference with your property
- Any loss or damage arising from confiscation or detention by Customs or other officials
- Any depreciation in value, currency changes or shortage caused by any error or omission
- **Anything specifically excluded under the General exclusions section of your policy on pages 60-63**

Section 11:

Travel Disruption Cover

(this section does not apply if you have selected Basics Cover)

This section provides cover for costs not forming part of a package holiday.

Special conditions applying to this section:

1. You may only claim under either part A or B of this section for the same event but not both
2. You may only claim the delay benefit provided by either section 5: Travel Delay/Missed Departure or part D. Enforced Stay of this section, for the same event but not both
3. If the same costs and charges are also covered under any other section of this policy you can only claim for these under one section for the same event.

Special definition applying to this section:

Package

The pre-arranged combination of at least two of the following components when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation:

- a) transport
- b) accommodation
- c) other tourist services not ancillary to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package.

As more fully described under The Package Travel, Package Holidays and Package Tour Regulations 1992.

A. Cancellation/Cutting Short Your Trip is extended to include the following cover.

The Cancellation cover under this section applies unless you have opted to remove this cover under Section 2 Cancellation/Cutting Short Your Trip.

What IS covered:

- a) if you were not able to travel and use your booked accommodation; or

b) if the trip was cut short before completion

as a result of

- i) the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or similar body issuing a directive:
 - 1. prohibiting all travel or all but essential travel to; or
 - 2. recommending evacuation from the country or specific area or event to which you were travelling providing such directive came into force after you purchased this insurance or booked the trip (whichever is the later), or in the case of cutting short your trip after you had left the UK to commence the trip; or
- ii) the insolvency of your scheduled airline; or
- iii) the insolvency of the providers of your accommodation; or
- iv) fire, flood, earthquake, explosion, hurricane, tsunami, landslide, avalanche, volcanic eruption or storm making your accommodation uninhabitable; or
- v) an outbreak of food poisoning or an infectious disease at your accommodation resulting in its closure during your trip; or
- vi) strike leading to the cancellation of your international transport from the UK; or
- vii) the Channel Tunnel being closed for 24 hours from the date and time of your scheduled departure as shown on your ticket/itinerary; or
- viii) an airport or port you were due to travel from or through being closed for 24 hours from the date and time of your scheduled departure as shown on your ticket/itinerary; or
- ix) air space being closed for 24 hours from the date and time of your scheduled departure, as shown on your ticket/itinerary.

We will pay you for any irrecoverable unused travel and accommodation costs (including unused kennel or cattery fees) and other prepaid charges including airport parking, car hire, excursions up to £5,000 and up to a maximum of £250 in respect of green fees where the appropriate Golf Cover premium has been paid which you have paid or are contracted to pay together with any reasonable additional travel expenses incurred.

What IS NOT covered:

- The excess (unless the appropriate additional premium for excess waiver has been paid and is shown on your Policy Schedule)
- Any costs incurred by you which are recoverable from the transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance
- Any costs incurred by you which are recoverable from the company providing the accommodation or for which you receive or are expected to receive compensation or reimbursement
- Any accommodation costs, charges and expenses where the transport operator has offered reasonable alternative travel arrangements
- Any costs which you would have expected to pay during your trip
- Any claims arising directly or indirectly from circumstances known to you prior to the date this insurance is purchased by you or the time of booking any trip (whichever is the later) which could reasonably have been expected to give rise to cancellation or cutting short the trip
- Claims arising directly or indirectly from strike or industrial action existing or declared publicly by the date this insurance is purchased by you
- Scheduled flights not booked in the UK
- Scheduled flights not booked through a bonded travel agent or direct with a scheduled airline
- The financial failure of
 - Any scheduled airline which is insolvent at the date this insurance is purchased by you or at the time of booking any trip (whichever is the later)
 - Any scheduled airline which is bonded or insured elsewhere (even if the bond is insufficient to meet the claims)
 - Any travel agent, tour organiser, booking agent or consolidator with whom you have booked a scheduled flight
- Costs which you can recover from elsewhere. For example, payments recoverable from your credit or debit card issuer
- Anything specifically excluded under the General exclusions section on pages 60-63.

B. Substitute Accommodation Cover

What IS covered:

If you need to move to alternative accommodation on arrival or at any other time during the trip because you cannot use your booked accommodation as a result of the following events:

1. insolvency of the providers of your accommodation.
2. fire, flood, earthquake, explosion, hurricane, tsunami, landslide, avalanche, volcanic eruption or storm making your accommodation uninhabitable.
3. an outbreak of food poisoning or an infectious disease.

We will pay you for reasonable additional accommodation and transport costs incurred, up to the standard of your original booking up to £5,000.

Special conditions

1. You must obtain written confirmation from the company providing the service or the local Police that you could not use your accommodation and the reason for this.

What IS NOT covered:

- The excess (unless the appropriate additional premium for excess waiver has been paid and is shown on your Policy Schedule)
- Any costs incurred by you which are recoverable from the transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance
- Any costs incurred by you which are recoverable from the company providing the accommodation or for which you receive or are expected to receive compensation or reimbursement
- Any accommodation costs, charges and expenses where the transport operator has offered reasonable alternative travel arrangements
- Any costs which you would have expected to pay during your trip
- Any claims arising directly or indirectly from circumstances known to you prior to the date this insurance is purchased by you or the time of booking any trip (whichever is the later) which could reasonably have been expected to give rise to cancellation or cutting short the trip

- Claims arising directly or indirectly from strike or industrial action existing or declared publicly by the date this insurance is purchased by you
- Anything specifically excluded under the General exclusions section on pages 60-63.

C. Replacement Flight

What IS covered:

1. Irrecoverable flight costs paid in advance in the event of insolvency of your scheduled airline prior to departure; or
2. In the event of insolvency of your scheduled airline after departure:
 - a) additional pro rata costs incurred by you in replacing that part of the flight arrangements to a similar standard to that originally booked; or
 - b) the cost of return flights to the UK to a similar standard to that originally booked, if abandonment of the trip is unavoidable.

We will pay up to £1,500 for each insured person.

What IS NOT covered:

- Scheduled flights not booked in the UK
- Scheduled flights not booked through a bonded travel agent or direct with a scheduled airline
- The financial failure of
 - Any scheduled airline which is insolvent at the date this insurance is purchased by you or at the time of booking any trip (whichever is the later)
 - Any scheduled airline which is bonded or insured elsewhere (even if the bond is insufficient to meet the claims)
 - Any travel agent, tour organiser, booking agent or consolidator with whom you have booked a scheduled flight
- Costs which you can recover from elsewhere. For example, payments recoverable from your credit or debit card issuer.

D. Enforced Stay

What IS covered:

If you are unable to return home to the UK on your scheduled return date due to;

- a) the airspace being closed; or
- b) the airport or port that you are scheduled to travel from or through is closed (and you purchased your ticket before it was announced the airport/port was closed); or
- c) the Channel Tunnel is closed (and you purchased your ticket before it was announced the tunnel was closed).

We will pay you

- i) £100 for every complete 24 hour period that you are unable to return home, up to a maximum of £1,500; or
- ii) Up to £1,000 for any necessary and reasonable additional travel expenses where after a period of 24 hours or more, you unavoidably have to make immediate alternative arrangements to return home and your travel provider cannot provide alternative travel arrangements.

We will also pay up to £200 for emergency replenishment of prescription medication that you require to prevent a deterioration or exacerbation of a pre-existing medical condition, in the event that your existing supplies run out after the date that you were scheduled to return home.

What IS NOT covered:

- In respect to part (b) only, the refunded amount of any unused return travel costs recoverable from your originally booked travel provider or any other source
- The cost of prescription medication where you have not declared a pre-existing medical condition(s) or declined to accept the terms of our medical pre-screening which apply to your pre-existing medical condition(s)
- The cost of prescription medicine where you have not taken sufficient supplies with you to last the period of your trip
- Anything specifically excluded under the General exclusions section on pages 60-63.

Section 12:

Winter Sports

This section only applies if you have chosen to include this cover and this is shown on your Policy Schedule. If you are participating in a winter sports trip you must take out this section of cover in order to claim against any section of your policy.

This section of your policy explains the cover we provide for winter sports whilst on your trip. Words with special meanings can be found on pages 19-21.

Cover is provided under this section (up to a maximum of 24 days in total during the insurance period if you have multi trip insurance or for the trip duration if you have single trip insurance) whilst you are on a trip which includes skiing, snowboarding, or participating in any snow or ice activities including off-piste skiing (provided you are accompanied by a qualified ski instructor who holds the appropriate liability insurance and that there are no avalanche warnings current).

What IS covered:

1. Loss or theft of or damage to your winter sports equipment; and
2. Your hire of winter sports equipment if required as a result of point 1 above; and
3. Your hire of winter sports equipment if required as a result of the misdirection or delay on your outward journey of your winter sports equipment for more than 12 hours; and
4. Reimbursement of any unused ski pack, ski hire or tuition fees as a result of your accident or sickness; and
5. Loss or theft of your ski pass; and
6. Piste closure, if you are unable to ski for a continuous period in excess of 12 hours as a result of:
 - Lack of snowfall
 - Excessive snowfall
 - Bad weather

We will pay you up to £500 (£100 if winter sports equipment is hired) to:

- Replace, reinstate or repair your winter sports equipment

Claims will be considered on a new for old basis provided the item is less than 2 years old at the date of the incident and you are able to provide the original purchase receipt. All other items will be subject to a suitable deduction for wear and tear and depreciation or we may at our option replace, reinstate or repair the lost, stolen or damaged winter sports equipment. Please note we may not pay your claim if you are unable to provide any original receipts, proofs of purchase or insurance valuations (issued before the loss, theft or damage). You must retain all damaged items for inspection, if required.

We will pay you £20 per day (up to a maximum of £300) for:

- Your hire of winter sports equipment in relation to points 2 and 3

We will pay you up to £200 per 7 day period (up to a maximum of £400) to:

- Reimburse you the proportionate value of any unused ski pack in relation to points 4 and 5

We will pay you £30 per day (up to a maximum of £300):

- As a benefit in relation to point 6; or
- Towards transportation costs to travel to an alternative site in relation to point 6

What IS NOT covered:

- The excess for claims under point 1 (unless the appropriate additional premium for excess waiver has been paid and is shown on your Policy Schedule)
- Any claim as a result of participation in off-piste skiing whereby you are not accompanied by a qualified ski instructor who holds the appropriate liability insurance
- Any claim as a result of participation in winter sports activities when avalanche warnings are current
- Any claim as a result of participation in winter sports activities undertaken in the UK and in Europe outside the period from 15th December to 15th April in relation to point 6
- Any loss or theft of or damage to your winter sports equipment whilst in use
- Any loss of or damage to your winter sports equipment arising from confiscation or detention by Customs or other officials

- Any loss of or damage to your winter sports equipment caused by normal wear and tear, gradual deterioration or mechanical or electrical breakdown, decay, moth, vermin, atmospheric or climatic conditions
- Any loss or theft of or damage to your winter sports equipment whilst in the custody of an airline or other carrier unless you report it immediately on discovery to the carrier and get a written report. In the case of an airline you will need a Property Irregularity Report (PIR)
- Any loss or theft of your winter sports equipment or ski pass that you do not report to the Police within 24 hours of discovery or as soon as possible after that and for which you do not get a written report from them
- Any loss or theft of your winter sports equipment or ski pass left out of sight and out of personal control in public places where you are not in a position to prevent unauthorised interference with your property e.g. station, airport, restaurant etc
- Any loss or theft of your winter sports equipment or ski pass from an unattended vehicle unless between the hours of 09:00 and 21:00 whereby your winter sports equipment was secured within a purpose built and locked container fastened to the exterior of the vehicle and following physical evidence of forcible entry and reported to the Police within 24 hours of discovery or as soon as possible after that and a written report is obtained from them
- Any loss or theft of your winter sports equipment or ski pass left in the custody of a person who does not have official responsibility for the safekeeping of the property
- Any claim that is not confirmed as medically necessary by the Medical Assistance Helpline and where a medical certificate has not been obtained from the attending medical practitioner confirming that you are unable to ski and unable to use the ski pack facilities
- Any claim as a result of piste closure which is not substantiated by a report from the resort management or your tour operator
- Any claim as a result of piste closure which was known to you on or before the date your Policy Schedule is issued or on or before the date you booked your trip, whichever is earlier
- **Anything specifically excluded under the General exclusions section of your policy on pages 60-63**

Section 13:

Golf Cover

This section only applies if you have chosen to include this cover and this is shown on your Policy Schedule.

This section of your policy explains the cover we provide for golf trips. Words with special meanings can be found on pages 19-21.

What IS covered:

1. Loss or theft of or damage to your golf equipment; and
2. The cost of hiring golf equipment; and
3. The loss of pre-booked and non-refundable green fees

We will pay you up to £1,000 to:

- Replace, reinstate or repair your golf equipment which is lost, stolen or damaged

Claims will be considered on a new for old basis provided the item is less than 2 years old at the date of the incident and you are able to provide the original purchase receipt. All other items will be subject to a suitable deduction for wear and tear and depreciation or we may at our option replace, reinstate or repair the lost, stolen or damaged golf equipment. Please note we may not pay your claim if you are unable to provide any original receipts, proofs of purchase or insurance valuations (issued before the loss, theft or damage). You must retain all damaged items for inspection, if required.

We will pay you up to £50 per day (up to a maximum of £400) to:

- Cover the cost of hiring golf equipment in the event your golf equipment is lost, stolen or delayed on your outward journey for over 12 hours from the time you arrived at your trip destination

You must keep all receipts for the hire of golf equipment and enclose them with your claim form.

We will pay you up to £40 per day (up to a maximum of £200) for:

- The loss of pre-booked and non-refundable green fees if the pre-booked course at your trip destination becomes unplayable due to adverse weather conditions

What IS NOT covered:

- The excess (unless the appropriate additional premium for excess waiver has been paid and is shown on your Policy Schedule)
- Any claim over £300 for any one article
- Any claim as a result of your disinclination to play
- Any loss or theft of or damage to your golf equipment whilst in use
- Any loss or theft of your golf equipment that you do not report to the Police within 24 hours of discovery or as soon as possible after that and for which you do not get a written report from them
- Any loss or theft of or damage to your golf equipment whilst in the custody of an airline or other carrier unless you report it immediately on discovery to the carrier and get a written report. In the case of an airline you will need a Property Irregularity Report (PIR)
- Any loss of or damage to your golf equipment caused by normal wear and tear, gradual deterioration or mechanical or electrical breakdown, decay, moth, vermin, atmospheric or climatic conditions
- Any loss or theft of your golf equipment left out of sight and out of personal control in public places where you are not in a position to prevent unauthorised interference with your property e.g. station, airport, clubhouse etc.
- Any loss or theft of your golf equipment from an unattended vehicle unless between the hours of 09:00 and 21:00 and locked in the boot or covered luggage area and following physical evidence of forcible entry and reported to the Police within 24 hours of discovery or as soon as possible after that and a written report is obtained from them
- Any loss or theft of your golf equipment left in the custody of a person who does not have official responsibility for the safekeeping of the property
- **Anything specifically excluded under the General exclusions section of your policy on pages 60-63**

Exclusions and conditions

General conditions applying to your policy

1. We promise to act in good faith in all our dealings with you.
2. We may not pay your claim if you do not:
 - Take all possible care to safeguard against accident, injury, loss, damage or theft; and
 - Give us full details of any incident which may result in a claim under your policy as soon as is reasonably possible; and
 - Pass on to us every claim form, summons, legal process, legal document or other communication in connection with the claim; and
 - Provide all information and assistance that we may reasonably require at your expense (including, where necessary, medical certification and details of your household insurance)
3. You must not admit liability for any event, or offer to make any payment, without our prior written consent.
4. The terms of your policy can only be changed if we agree. We may require you to pay an additional premium before making a change to your policy.
5. You must start each trip from your home or place of business in the UK and return to your home or place of business in the UK at the end of each trip, within the permitted trip duration, unless otherwise agreed by us.
6. You agree that we can:
 - Make your policy void where any claim is found to be fraudulent; and
 - Share information with other Insurers to prevent fraudulent claims via a register of claims. A list of participants is available on request. Any information you supply on a claim, together with information you have supplied at inception of your policy and other information relating to a claim, may be provided to the register participants; and
 - Take over and act in your name in the defence or settlement of any claim made under your policy; and
 - Take proceedings in your name but at our expense to recover for our benefit the amount of any payment made under your policy; and

- Obtain information from your medical records (with your permission) for the purpose of dealing with any cancellation or medical claims. No personal information will be disclosed to any third party without your prior approval
7. We will not pay you more than the amounts shown in the policy limits and excesses as listed on page 26.
 8. You agree that we only have to pay a proportionate amount of any claim where there is another insurance policy in force covering the same risk. You must give us details of such other insurance.

General exclusions applying to your policy

Your policy does not cover you for any claim directly or indirectly resulting from any of the following:

1. Any pre-existing medical condition and associated condition (unless terms are agreed in writing by us).
2. Your failure to obtain any recommended vaccines, inoculations or medications prior to your trip.
3. You travelling against the advice of a medical practitioner or for the purpose of having medical treatment on the trip.
4. You or your travelling companion having received a terminal prognosis, unless in respect of section 2: Cancellation/Cutting Short your Trip the terminal prognosis was received after the date of booking the trip.
5. War, terrorist action (except under Section 3: Personal Accident), invasion, act of foreign enemy, hostilities (whether or not war has been declared), civil war, rebellion, military or usurped power, riot or civil commotion, or if you have deliberately put yourself in danger.

This exclusion does not apply for claims made under section 1: Medical Emergency and Repatriation Expenses.

6. Any travel undertaken against Foreign & Commonwealth Office (FCO) advice or where it is deemed unsafe for you to travel. If you are unsure please check **www.gov.uk/knowbeforeyougo**
7. Ionising radiations or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel, or the radioactive toxic explosive or other hazardous properties of any explosive nuclear machinery or parts.

8. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
9. Confiscation or destruction of property by any Customs, Government or other Authority of any country.
10. Engaging in hazardous activities which are not accepted in writing by us
11. Wilfully self-inflicted injury or illness or solvent abuse.
12. You being under the influence of drugs (except those prescribed by your registered medical practitioner, but not when prescribed for the treatment of drug addiction).
13. Your suicide or attempted suicide or putting yourself at risk unless you are attempting to save a human life.
14. Any dishonest, malicious or criminal act committed by you or any person with whom you are in collusion, or insurance arranged in circumstances where a claim might reasonably be anticipated.
15. You electing to travel on a trip which exceeds your permitted trip duration.
16. Claims, other than under section 1: Medical Emergency and Repatriation Expenses and section 3: Personal Accident, for any actual or anticipated failure of any computer or electronic device, or component or system or embedded programming or software (whether or not belonging to you or in your possession).
17. Psychiatric disorders, depression, anxiety, stress or phobias.
18. Your participation in winter sports unless the appropriate additional premium has been paid and is shown on your Policy Schedule.
19. Any losses that are not directly associated with the incident that caused you to claim for example, loss of earnings due to being unable to return to work following injury or illness happening while on a trip or the cost of replacing locks in the event that keys are lost while on a trip.
20. Any amount recoverable from any other source.
21. Any trip where you have already left the UK at the time of purchasing this insurance, except where you renew an existing annual multi trip policy which falls due for renewal during the trip.
22. Claims where there is another insurance policy covering the same risk.

23. Your own unlawful action or any criminal proceedings against you.
24. Any form of alcohol abuse including alcohol withdrawal or you drinking too much alcohol where it is reasonably foreseeable that such consumption could result in a serious impairment of your faculties and/or judgement resulting in a claim. We do not expect you to avoid alcohol on your trip but we will not cover any claim arising because you have drunk so much alcohol that your judgement is seriously affected and you need to make a claim as a result.
25. Any claim arising from the unauthorised use of a swimming pool outside the specified times of opening.
26. Any claim arising from you climbing on top of, or jumping from a vehicle; or jumping from a building or balcony; or climbing or moving from any external part of any building to another (apart from stairs) regardless of the height, unless your life is in danger or you are attempting to save human life.
27. Any claim where you are not wearing a helmet whilst on a motorcycle.
28. Any claim where you are not wearing a seatbelt when travelling in a motor vehicle, where a seatbelt is available.

Complaints procedure

You have the right to expect the best possible service and support. If we have not delivered the service that you expected or you are concerned with the service provided, we would like the opportunity to put things right. If you feel we have fallen short of our standards, please contact the Customer Relations Team.

Post: Cigna Insurance Services
Customer Relations Department
1 Drake Circus

Plymouth, PL1 1QH

Telephone: 0330 100 7701. For your protection calls may be recorded and may be monitored.

E.mail: customerrelations.plymouth@cignainsurance.co.uk

What to do if you are still not satisfied.

If you are still not satisfied then you may be able to refer your complaint to the Financial Ombudsman Service. You must approach the Financial Ombudsman Service within six months of our final response to your complaint. We will remind you of the time limits in the final response.

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Telephone

0800 0 234 567, free for people phoning from a "fixed line" (for example, a landline at home)

or

0300 123 9 123, free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

We must accept the Ombudsman's final decision, but you are not bound by it and may take further action if you wish.

Your rights as a customer to take legal action remain unaffected by the existence or use of our complaints procedure. However the Financial Ombudsman Service may not adjudicate on any cases where litigation has commenced.

Data protection notice

Introduction

The ways in which we use the personal information you give to us when you apply for and/or buy an insurance policy from us are described below. Your insurance policy is administered by Cigna Insurance Services (Europe) Limited (“Cigna”). Please note that Cigna may work with other third parties that may collect your personal information in order to sell you an insurance policy, however that insurance policy will be administered by Cigna).

When we use the terms ‘we’, ‘our’ or ‘us’ in this Data Protection notice, we mean Cigna.

Please make sure that you read and understand this Data Protection notice as it explains to you what we will do with the information that you give us in respect of this insurance policy.

Collecting Your Personal Information

If you apply for our products and/or services we may need both personal information including sensitive personal data (such as answers to medical questions) about yourself and anyone else who is covered by the application in order to issue and administer the insurance policy and any claims which may arise.

We may collect your personal information from third parties where this is necessary in order to provide insurance services to you.

Protection and Uses of Your Personal Information

The security of your personal information is very important to us. All personal information that you supply to us either in respect of yourself or other individuals in connection with our products and/or services will be treated in confidence by us and maybe used by us for the purpose of providing, administering and marketing our products and services.

We may use the information we collected when you applied for a policy with us to contact you by postal mail or telephone about products and services offered by us or by companies within the Cigna corporate group. If you do not wish to receive this information please contact us and we will amend our records accordingly.

We may use your information including sensitive personal data to make automated decisions based on your answers so we can offer you other suitable products and services. If we do so, this means we will use answers you provide in an application to pre-populate another product application, but you will always have the opportunity to change these answers.

We may also contact you about products and services offered by us or by companies within the Cigna corporate group by electronic email and/or text, in accordance with the communications preferences you expressed when you last contacted us. If you wish to change these preferences, and start or stop receiving electronic email and/or text marketing from us, please contact us and we will amend our records accordingly. Please note, however, that we will continue to send you service-related (non-marketing) communications.

We and companies within the Cigna corporate group may analyse the personal information you provide in combination with any other information that we lawfully hold or receive for the purposes of monitoring applications, reviewing, assessing, tailoring and improving our products and services and similar products and services offered by the Cigna corporate group. We may also engage the services of third parties to perform any such analysis on our behalf, however in doing so we will ensure that all such activities are carried out in compliance with the applicable data protection legislation. In order to protect your privacy, we will anonymise any information we analyse as far as possible.

Your personal information and sensitive personal data may also be shared with the insurer and reinsurer of our products. The insurer and/or reinsurer are the organisations which ultimately pay out on claims under your policy. It may also be necessary to pass this information to other companies for processing on our behalf, or to organisations with which we work to provide the benefits under your policy (for example, to a hospital which is responsible for any treatment you receive through your policy).

Some of the companies or organisations to which we transfer your personal information may be based outside Europe in countries which may not have the laws to protect your personal information to the same standard as in Europe. However, in all cases we will ensure that the personal information we transfer is kept securely and only used for the purposes described in this notice.

If you make an application for our products and/or services you will be giving your consent to your information, including the use of any sensitive personal data, being processed by us (which may include other companies within the Cigna corporate group) or our agents and also so we can market other suitable products to you within a reasonable timeframe.

Each time you receive an electronic marketing communication from us you will have the opportunity to decline to receive further marketing information.

You should show this notice to any other person covered under your insurance policy. If your application includes other individuals

you should obtain their consent to us using their personal information, including sensitive personal data, as described in this notice before you give their information to us.

Telephone Calls

Please note that for your and our mutual protection telephone calls to us may be monitored and/or recorded for the purposes of:

- establishing facts relevant to our business;
- checking that we comply with laws, regulations and self-regulatory procedures;
- checking and/or demonstrating the standards that we should be meeting, for example, for quality control and staff training purposes;
- preventing or detecting crime;
- investigating or detecting the unauthorised use of our systems, to secure our system and to ensure the effective operation of our systems.

Fraud Prevention, Detection and Claims History

In order to prevent and detect fraud we may at any time:

- Share information about you internally within Cigna and with other organisations and public bodies including the Police, loss adjustors and other third parties that we engage to investigate claims;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this. We, and other organisations involved in the administration of your policy, may also search these agencies and databases to:
 - Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
 - Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
 - Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
 - Undertake credit searches and additional fraud searches.

We can supply on request further details of the databases we access or contribute to.

When we investigate some claims, we may conduct searches of publicly accessible information about you available on the internet, including using sources such as search engines and social media.

Customer Satisfaction Surveys

We aim to continuously improve the services we offer to our customers. Occasionally we carry out customer satisfaction surveys which may be for our own benefit or for more general interest, and we may need to collect further information about you in connection with them. Surveys will usually be carried out by us but in some circumstances we will use an external firm.

Your participation in such a survey is entirely optional but your help and feedback would be appreciated.

Your rights

If you believe that we are holding inaccurate information about you in relation to your insurance policy, please contact us and we will be happy to correct any errors.

You have a right to access the personal information we hold about you. To obtain a copy, please contact us.

Changes to our data protection notice

If we decide to make any changes to this notice we will update all relevant documentation including any website so you are always aware of how we collect and use your information.

Contacting Us and Your Rights in Relation to Your Personal Information

If you have any questions about the way in which we use your personal information, please contact the Customer Helpline or our Data Protection Officer at:

Post: Cigna Insurance Services,
1 Drake Circus,
Plymouth, Devon
PL1 1QH

Telephone: +44 (0) 330 100 6403

Important telephone numbers

Customer helplines

You will need to have your policy number available whenever you contact any helpline. You will find this on your Policy Schedule.

Customer Helpline for claims

0845 604 9840

Customer Helpline for amendments or general information

0330 1009350†

Medical Assistance Helpline

+44 (0)208 763 3284†

Email contact

An online new case notification form is available at

www.capitahealthandwellbeing.co.uk

Click on Our services/Global assistance/Assistance services.

Legal advice

01455 254 166†

Outside the UK

+44 (0) 1455 254 166†

Legal expenses

0208 652 1313

†Calls from BT landlines will cost a maximum of 5p per minute. The price of calls from other telephone companies will vary.

European Health Insurance application line
0300 3301350†

**Financial Conduct Authority
consumer helpline**
0800 111 6768

Special requirements

We are committed to meeting the needs of all our customers. If you have a hearing or speech impairment you can use Typetalk whenever you contact us, or contact us using Textphone on 0800 316 0775 (lines open 8am - 8pm Mon - Fri, 9am - 5pm Sat). For visually impaired we can provide documents in large print, braille or on audio cassette. Please contact a member of staff.

Information is available in large print, audio or Braille on request. Please call for details.

Sainsbury's Bank Travel Insurance is administered by Cigna Insurance Services (Europe) Limited and underwritten by Cigna Europe Insurance Company S.A.-N.V.

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Cigna Europe Insurance Company S.A.-N.V., UK Branch, Chancery House, St Nicholas Way, Sutton, Surrey SM1 1JB. Registered in Belgium with limited liability (Brussels trade register no. 0474624562), Avenue de Cortenberg 52, 1000 Brussels, Belgium. Subject to the prudential supervision of the National Bank of Belgium, Boulevard de Berlaimont 14, 1000 Brussels (Belgium) and to the supervision of the Financial Services and Markets Authority (FSMA), rue du Congrès 12-14, 1000 Brussels (Belgium), in the field of consumer protection and subject to limited regulation by the Financial Conduct Authority. Details of the extent of our regulation by the Financial Conduct Authority are available on request.

You may now make calls using Typetalk or Textphone on 0800 316 0775 (lines open 8am - 8pm Mon - Fri, 9am - 5pm Sat).

Sainsbury's Finance is a trading name of Sainsbury's Bank plc. Sainsbury's Supermarkets Ltd is an appointed representative of Sainsbury's Bank plc. Sainsbury's Bank plc, Registered Office, 33 Holborn, London EC1N 2HT (registered in England and Wales, no. 3279730) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (register no. 184514).

You can check this information on the Financial Services Register by visiting the website www.fca.org.uk/register