



fit4travelinsurance.co.uk

TRAVEL INSURANCE SILVER COVER

Please read the note overleaf
regarding health declarations

Policy underwritten by Astrenska Insurance Limited

IMPORTANT – Please Read

It is a requirement of this insurance that all insured persons read, understand and adhere to the Medical Health Requirements section of this policy (pages 5 and 6). If **you** answer “yes” to any of the questions **you** must complete the online screening process to declare any **pre-existing conditions** that may affect your cover at the time of booking. **Pre-existing conditions** apply both to the person insured and close family members whose health may affect **your** booking with regard to cancellation or early return from holiday.

This is a confidential service that will decide whether or not this insurance is appropriate for **you**. If they decline to offer cover, or if **you** are unhappy with any aspect of the cover, **you** can return the policy within 14 days of issue and receive a full refund. In cases of difficulty, **we** have specialist insurers **we** can introduce **you** to.

DATA PROTECTION NOTICE

How we use the information about you

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

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

Some of the personal information that you provide may be sensitive information. This includes details about your health or medical records. Your consent will need to be given before collecting and processing your sensitive information. Please note that we may not be able to sell you an insurance policy or deal with a claim if you do not agree to us processing relevant sensitive information.

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

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

How we store and protect your information

All personal information collected by us is stored on secure servers which are either in the United Kingdom or European Union.

We will need to keep and process your personal information during the period of insurance and after this time so that we can meet our regulatory obligations or to deal with any reasonable requests from our regulators and other authorities.

We also have security measures in place in our offices to protect the information that you have given us.

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

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

Email address: **complaints@intana-assist.com**

Postal Address:

**Intana
Sussex House
Perrymount Road
Haywards Heath
West Sussex
RH16 1DN**

We may make a reasonable charge for this service, or refuse to give you this information if your request is clearly unjustified or excessive.

We want to make sure that your personal information is accurate and up to date.

You may ask us to correct or remove information you think is inaccurate.

If you wish to make a complaint about the use of your personal information, please contact our Complaints manager using the details above. You can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at **<https://ico.org.uk/>**

IMPORTANT NOTICE

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

- **INSURANCE POLICY:** This contains full details of the cover provided plus the conditions and exclusions which apply to it.

You must read the insurance policy carefully.

- **CONDITIONS AND EXCLUSIONS:** There are conditions and exclusions which apply to individual sections and general conditions and exclusions, which apply to the whole policy.
- **DATE CHANGE EXCLUSION:** Changes in dates could see widespread failures of computer and other systems containing computer chips, which depend on date related information in order to work properly. Certain sections of **your** policy (refer to General Exclusions page 24) excludes anything directly or indirectly caused by failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date.
- **FRAUDULENT CLAIMS:** The making of a fraudulent claim is a criminal offence.
- **HEALTH:** The policy contains conditions relating to the health of the people travelling and others upon whose well being the **trip** may depend. It may be that **you** are required to disclose the condition of such people prior to cover being issued and **you** must be aware that failure to disclose such matters will prejudice **your** position. An online medical screening service is available. Please do use this service to ensure **you** are fully protected. Please refer to pages 5 and 6.
- **PROPERTY CLAIMS:** These are settled on a cost basis – not on a “new for old” or replacement cost basis, unless otherwise stated in the policy.
- **POLICY LIMITS:** Most sections of the policy have limits on the amount the Insurer will pay under that section. Some sections also include inner limits eg: for one item, or for **valuables** in total.
- **POLICY EXCESSES:** Claims under most sections of the policy will be subject to an excess. Where there is an excess, **you** will be responsible for paying the first part of a claim.
- **REASONABLE CARE:** **You** are required to take all reasonable care to protect yourself and **your** property and to act as though **you** are not insured.
- **COMPLAINTS:** The insurance policy includes a Complaints Procedure which tells **you** what steps **you** can take if **you** wish to make a complaint. Please refer to page 26.
- **“COOLING OFF” PERIOD:** The policy contains a “cooling off” period which allows **you** to return the policy and obtain a full refund if **you** wish to cancel your policy. Please refer to page 5.
- **SPORTS AND ACTIVITIES:** The policy will not cover **you** when **you** take part in certain hazardous activities. Please refer to pages 27 to 33.
- **GOVERNING LAW:** **Your** policy is governed by English Law.

The policy applies to all persons named on the Insurance Certificate who are eligible to be insured and for whom the premium has been paid. **You must be resident in the United Kingdom (excluding The Channel Islands and the Isle of Man).**

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**SUMMARY OF COVER
(per person)**

Section of Cover	Cover	Excess
1 Cancellation	Up to £1,500	£150 (£25 for Loss of Deposit)
2 Curtailment	Up to £1,500	£150
3 Missed Departure	Up to £750	Nil
4 Travel Delay Abandonment	Up to £100 Up to £1,500	Nil £150
5 Personal Accident	Up to £15,000	Nil
6 Medical Emergency Expenses	Up to £10,000,000	£150
7 Medical Inconvenience Benefit	Up to £1,000	Nil
8 United Kingdom Expenses	Up to £250	£150
9 Personal Property Single Article Limit Valuables Limit Sunglasses Limit Delayed Baggage Personal Money	Up to £1,000 £200 £200 £75 Up to £100 Up to £300 (Cash limited to £200)	£150 £150 £150 Nil Nil £150
10 Loss of Passport	Up to £200	Nil
11 Personal Liability	Up to £2,000,000	Nil
12 Ski Equipment Single Article Limit Ski Hire Delayed Ski Equipment	Up to £1,000 £250 Up to £300 Up to £100	£75 £75 Nil Nil
13 Ski Pack	Up to £300	Nil
14 Piste Closure	Up to £250	Nil
15 Avalanche Closure	Up to £150	Nil
16 End Supplier Failure Insurance	Up to £2,000	Nil
17 Golf Equipment Single Article Limit Golf Hire	Up to £1,000 £250 £400	£75 £75 Nil
18 Loss of Green Fees	Up to £375	Nil
19 Hole In One	Up to £100	Nil
20 Legal Costs and Expenses	Up to £25,000	Nil

24 HOUR MEDICAL EMERGENCY SERVICE INCLUDED

24 HOUR MEDICAL EMERGENCY SERVICE INTANA ASSISTANCE

IMPORTANT – please quote Reference FIT 4 TRAVEL.

Intana provides immediate help in the event of an Insured Person's illness or injury arising outside the **United Kingdom** – they provide a 24 hour multi-lingual emergency service 365 days a year and can be contacted by telephone, or fax.

**EMERGENCY TELEPHONE NUMBER:
UK 0208 (+44 208 outside UK) 865 3101**

When an Insured Person calls upon the services of the **Medical Emergency Service** it is a condition of service that the **Medical Emergency Service** shall solely be responsible for all decisions on the most suitable and reasonable solution to any medical problem. The service includes, where necessary:

- Multi-lingual assistance with hospitals and doctors;
- Repatriation arrangements by escort by a medical attendant;
- Travel arrangements for other members of **your** party or **immediate relative**;
- On arrival in the **United Kingdom**, an ambulance service to hospital or home.

NOTE: FAILURE TO CONTACT THE ASSISTANCE COMPANY MAY RESULT IN A CLAIM NOT BEING PAID OR PAID IN FULL.

OUT-PATIENT TREATMENT

If **you** are in SPAIN, GREECE, CYPRUS, PORTUGAL or TURKEY and need out-patient medical treatment please provide a copy of **your** Validation Certificate to the **Medical Practitioner** and **your** treatment will be paid by ChargeCare International in line with the policy. **You** will be asked to fill in a simple form to confirm the treatment. The **Medical Practitioner** will send the form to ChargeCare International together with the balance of the medical bill after deduction of the policy excess **you** may have paid to the **Medical Practitioner**.



Email: newcase@chargecare.net

HOW TO MAKE A CLAIM

- 1) If **you** need to make a claim please obtain a claim form by telephoning or writing to the appropriate claims service below within 28 days of **your** return, quoting Fit 4 Travel Insurance and which section of the policy **you** are claiming under.

FOR SECTIONS 1 TO 15 and 17 TO 19

Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16

1DN. Tel: 0208 865 3102 (calls may be monitored or recorded for quality purposes)

Please quote scheme number FT100

FOR SECTION 16 - END SUPPLIER FAILURE INSURANCE International Passenger Protection Claims Office

Claims Procedure: International Passenger Protection claims onl-yany occurrence which may give rise to a claim should be advised promptly and in any event within 14 days to:

IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR

Tel: +44 (0)20 8776 3752 Fax: +44 (0)20 8776 3751

email: info@ipplondon.co.uk

FOR SECTION 20 – LEGAL COSTS AND EXPENSES

Lexceteras Limited

Minerva House, Holbeach Technology Park, Park Road,
Holbeach, Lincolnshire PE12 7PT

Tel: 0208 865 3121 Fax: 01406 493083 Email: enquiries@lexceteras.co.uk

- 2) Then return **your** completed claim form to the claims service together with **your** original policy and insurance certificate, confirmation of booking, all original receipts and/or proof of ownership and value and police reports (**you** must report the loss or theft of **money, valuables** or any items of **personal baggage** to the police within 48 hours and obtain a written report) and any other evidence requested on the claim form.

Purpose of this Insurance – to provide financial protection and emergency assistance for **your** trip(s). This policy documentation issued by **us** forms a contract of insurance between the underwriters, Astrenska Insurance Limited and those people specified on **your** insurance schedule. This contract is only valid when **you** have a valid insurance certificate and have paid the appropriate premium. **You** should read **your** policy documentation in full to understand what is and is not covered. Astrenska Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. These details can be checked on the Financial Services Register at: www.fca.org.uk.

PERIOD OF INSURANCE

For Single **Trip** policies Cancellation cover applies as soon as the policy has been issued and the premium paid, but for Annual Multi-trip policies Cancellation cover applies from the start date shown on **your** schedule or at the time **you** book the **trip**, whichever is the later. The remaining covers apply for the duration of the booked **trip** (or earlier return to the **United Kingdom**). It also includes the period of travel from **home** directly to the departure point and back **home** directly afterwards not exceeding 24 hours in each case. If the return is unavoidably delayed for an insured reason, cover will be extended free of charge for the period of that delay.

"COOLING OFF" PERIOD

If, having examined **your** policy wording, **you** decide the insurance does not meet **your** needs, **you** can cancel the insurance within 14 days from the date **you** receive the policy wording, and **we** will refund the premium provided **you** have not taken a **trip** to which the insurance applies, and **you** have not made a claim.

MEDICAL HEALTH REQUIREMENTS

This insurance policy contains health restrictions that apply to the cover provided under the Cancellation. **Curtailment**, Medical Emergency Expenses and Personal Accident sections.

This insurance policy will not cover **you** for **pre-existing medical conditions** or for any directly or indirectly related claims arising from the following if at the time of taking out this insurance **you** or anyone on whose health the **trip** depends (i.e. **you** would cancel/**curtail** the **trip** due to the illness of this person):

- a) are being prescribed regular medication; or
- b) have received treatment as a hospital in-patient or out-patient, or been under the care of a specialist consultant within the last 12 months; or
- c) have been put on a waiting list for in-patient treatment or investigation by a hospital department; or
- d) have been treated for any breathing problem that has required steroid or nebulize drugs in the past 24 months; or
- e) have ever been treated for a heart related problem (including angina but with the exception of high blood pressure in isolation) which has involved surgery or treatment with any kind of medication; or
- f) have suffered a stroke or required treatment for a circulatory condition which has involved surgery or treatment with any kind of medication; or
- g) have been diagnosed with a terminal illness or treated for a malignant condition or any type of cancer; or
- h) have previously been diagnosed as suffering from any psychological or **psychiatric condition**, including but not limited to anxiety, stress or depression.

If **you** answer "YES" to any of the questions above at the time of taking out this insurance, or at any time between taking out the insurance and the start date of your trip, **you** must notify the online medical screening service. **You** may be required to pay an additional premium if this insurance is extended to cover any pre existing conditions. Any claims relating to such conditions, which have not been declared, will not be covered by this insurance. If circumstances change after you have taken out this insurance, **we** reserve the right to alter the terms of this insurance based on the changed circumstances.

Cover for the conditions will only be provided following our acceptance.

NON TRAVELLING RELATIVES

You may have an **immediate relative** with a medical condition who is not travelling with **you**. In some cases, if their state of health deteriorates greatly, **you** may want to cancel or **curtail your** journey. Subject to all the other terms and conditions, such claims are covered if the relative's doctor is prepared to state that at the date **you** bought this policy, he/she would have seen no substantial likelihood of his/her patient's condition deteriorating to such a degree that this would become necessary. If the doctor will not confirm this, **your** claim is not covered.

Travelling When Pregnant

Pregnancy is not a medical condition, so **you** are able to travel until **you** are quite late into **your** pregnancy. Airlines and ferry/shipping companies including cruise liners have their own restrictions due to health and safety requirements. **You** should check with them or any other mode of transport **you** propose to take before **you** book. Please make sure that **your** Doctor and Midwife are aware of **your** travel plans, that there are no known complications and that **you** are not travelling against any medical advice. **We** have the right to request a Medical Certificate to confirm this.

By Air

After 28 weeks most airlines will require a letter from **your** Doctor or Midwife confirming **your** Estimated Date of Delivery and stating that there are no complications. **You** may travel, but **your** travel must be completed by 36 weeks and 6 days for single uncomplicated pregnancies and 32 weeks and 6 days for multiple uncomplicated pregnancies.

By Sea

Ferry companies and cruise liners have their own restrictions and may refuse heavily pregnant women beyond 32 weeks.

By Car, Coach and Train

There are no known restrictions. Please make sure **your** Doctor or Midwife are aware of **your** travel plans and that there are no known complications.

GEOGRAPHICAL LIMITS

SINGLE TRIP

UK – Covers **trips** within the **United Kingdom**.

Europe 1 – Covers **trips** by **United Kingdom** residents to The Channel Islands, Isle of Man and Europe, west of the Ural Mountains including the Republic of Ireland and all countries bordering the Mediterranean Sea, as well as Madeira and The Azores. This excludes Spain (including the Balearic Islands), The Canaries, Turkey, Cyprus, Malta and Switzerland.

Europe 2 – Covers UK and Europe 1 and Spain (including the Balearic Islands), The Canaries, Turkey, Cyprus, Malta and Switzerland.

Australia and New Zealand.

Worldwide 1 – Covers anywhere in the world except USA, Canada and the Caribbean.

Worldwide 2 – Covers **trips** anywhere in the world including USA, Canada and the Caribbean.

ANNUAL MULTI TRIP

Europe – Covers **trips** by **United Kingdom** residents to The Channel Islands and Isle of Man, and Europe, west of the Ural Mountains including the Republic of Ireland and all countries bordering the Mediterranean Sea, as well as Madeira and The Azores.

Worldwide 1 – Covers anywhere in the world except USA, Canada and The Caribbean.

Worldwide 2 – Covers anywhere in the world including USA, Canada and The Caribbean.

IMPORTANT NOTES

1) This policy is only available to persons resident in the **United Kingdom** and registered with a **United Kingdom** Doctor.

2) This policy is only valid for **trips** commencing in and returning to the **United Kingdom**.

3) For Single **Trip** policies the cover under Section 1, Cancellation commences as soon as the policy has been issued and the premium has been paid. For Annual Multi-Trip policies, the cover under Section 1 - Cancellation - commences from the Start Date shown on **your** schedule or at the time **you** book the **trip**, whichever is the later. **We** cannot therefore, refund **your** premium after this date of purchase, except within the first 14 days of the policy being received or before **you** travel (whichever is sooner), if it does not meet **your** requirements – see 'Cooling off Period' on page 5.

4) Cover is only available for the whole duration of the booked **trip**. Cover cannot be effected once a journey has commenced.

5) Under some sections there is an amount deducted (an excess) per incident, which applies to each insured person involved in an incident, as do the sums insured under each section.

6) If **your money, valuables** or any items of **personal baggage**, are lost or stolen, **you** must notify the local police within 48 hours of discovery. Please make sure **you** get a copy of the police report. Failure to comply will result in **your** claim being turned down.

7) Couple cover applies to **you** and **your** husband/wife or **civil partner**. Adults travelling under this policy may travel independently.

8) Family cover applies to **you** and **your** husband/wife or **civil partner** plus up to 4 unmarried dependent children of either of **you**, under the age of 18 years in full time education, all permanently residing with **you**. **You** and **your** husband/wife or **civil partner** travelling under this policy may travel independently. **Your** unmarried dependent children are only covered when travelling with **you** and/or **your** husband/wife or **civil partner** insured under this policy.

For Single Trip Insurance:

9) This policy is not valid for **trips** exceeding 31 days.

10) Winter sports cover is only available to persons aged 60 years and under provided the required additional premium has been paid.

11) This policy is only available to persons aged 60 years and under (at the date of travel).

For Annual Insurance:

If you have chosen an Annual Multi-trip Insurance the Outward and Return Journey must take place during the start and end date shown on the Insurance Certificate. The total duration of any one **trip** is limited to a maximum of 31 days and any **trip** exceeding this duration will not be covered in whole or in part.

12) Winter sports cover is available to persons aged 60 years and under and if the required additional premium has been paid.

13) The maximum duration of any one **trip** is 31 days, winter sports cover is limited to 17 days per policy year where the appropriate additional premium has been paid.

14) This policy is only available to persons aged 60 and under at the start date of the policy.

15) This policy is not valid for **trips** taken within the **United Kingdom** unless pre-booked for a period for three nights or more in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee.

DEFINITIONS

Wherever the following words and phrases appear in this policy they will always have these meanings:

We/Us/Our – Astrenska Insurance Limited.

You/Your – Each Insured Person resident in the **United Kingdom** and registered with a **United Kingdom** doctor.

Close Business Associate – Any person whose absence from business for one or more complete days at the same time as **your** absence prevents the effective continuation of that business.

Common Law Partner/Civil Partner – the person living with the insured person as a husband or wife, including same sex partner, for at least six consecutive months prior to the date of application and living at the same address.

Curtail/Curtailed/Curtailment – Return early to **home** in the **United Kingdom**.

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

Hijack – The unlawful seizure or wrongful exercise of control of an aircraft or conveyance which **you** are travelling in as a passenger.

Home – **Your** residential address in the **United Kingdom**.

Immediate Relative – Mother, father, sister, brother, wife, husband, **common law/civil partner**, son, daughter (including fostered), grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, aunt, uncle, cousin, nephew, niece, step-parent, step-child, step-brother, step-sister, or legal guardian.

Loss of Limb – Physical, permanent and total loss of use at or above the wrist or ankle.

Loss of Sight – The complete and permanent **loss of sight** in at least one eye.

Medical Emergency Service – **Intana Emergency Services**.

Medical Practitioner – A registered practising member of the medical profession who is not related to **you** or to any person **you** are travelling with, or intending to stay with.

Money – Cash, postal and **money** orders, travel tickets, lift passes (in respect of winter sports **trips** where the appropriate premium has been paid), passports, petrol coupons and green cards held by **you** for social, domestic and pleasure purposes.

Mugging – A violent attack on **you** with a view to theft by person(s) not previously known to **you**.

Personal Accident – Accidental bodily injury caused solely and directly by outward violent and visible means.

Personal Baggage – **Your** suitcases (or similar luggage carriers) and their contents usually taken on a **trip**, together with articles worn or carried by **you** for **your** individual use during **your trip**.

Permanent Total Disablement – Disablement as a result of which **you** are unable to carry on or perform any business or occupation and which having lasted for a period of 12 months is, at the end of that period beyond hope of improvement.

Pre-existing condition – any disease, illness or injury for which:

- **you** have received medication, advice or treatment; or
- **you** have experienced symptoms whether the condition has been diagnosed or not.

Psychiatric condition – a mental or addictive condition, including, but not limited to, alcoholism, drug addiction or eating disorders.

Public Transport – Any fare paying passenger on the following regular scheduled forms of transport: Train, Coach, Taxi, Bus, Aircraft and Sea Vessel.

Redundancy – Any person declared redundant, who is under the normal retiring age for someone holding that person's position, and who has been employed for two continuous years with the same employer at the time of being made redundant.

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

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

Trip(s) – A journey that takes place during the period of insurance, within the geographical limits stated on the insurance certificate, which begins when

you leave **your** Home and ends when **you** get back Home or to a hospital, nursing home or medical institution in **your** Home Country, whichever the earlier.

Unattended – Where **you** are not in full view of or in a position to prevent unauthorised taking of **your** property unless it is in a locked room, a safe, in a locked boot of a locked vehicle or in the luggage space at the back of a locked estate car or locked hatchback under a top cover and out of view.

United Kingdom – England, Scotland, Wales, Northern Ireland and the Scilly Isles.

Valuables – Watches, furs, leather goods, animal skins, silks, jewellery, items made of or containing precious stones, semi precious stones, gold, silver or platinum, photographic, audio, video and electrical equipment of any kind, camcorders and accessories, all photographic/digital/optical/audio/video media, iPods/iPod touch, MP3/4 Players and/or accessories, ebook readers, telescopes and binoculars.

RECIPROCAL HEALTH AGREEMENTS

If **you** are a **United Kingdom** resident **you** are entitled to medical treatment which becomes necessary when temporarily visiting countries in the European Union (EU), Iceland, Liechtenstein, Norway or Switzerland free of charge or at a reduced cost by using the European Health Insurance Card (EHIC). **You** can apply for an EHIC for **your** spouse/partner and any children up to the age of 16 (19 if they are in full time education) at the same time as applying for **your** own. Application forms are available at www.gov.uk/european-health-insurance-card or by calling 0300 330 1350. **You** will need to have the following information for everyone **you** are applying for:

- Name and Date of Birth
- NHS or national insurance (NI) number

Also, if **you** are travelling to Australasia there are reciprocal medical treatment arrangements for **United Kingdom** nationals. In-patient and out-patient public hospital treatment is given free of charge or at a minimal cost. Should **you** be admitted to hospital then immediate contact must be made with the **Medical Emergency Service** and their authority obtained in respect of any treatment not available under the reciprocal arrangements before such treatment is provided.

SECTION 1 – CANCELLATION

YOU ARE COVERED

Up to £1,500 if **your** travel and accommodation arrangements are cancelled before **your** departure from the **United Kingdom** (including ski hire, ski school and lift passes for winter sports **trips** where the appropriate premium has been paid), which have not been used and which **you** have paid for or contracted to pay for, providing the cancellation is necessary and unavoidable (and is not a result of mere disinclination to commence **your trip** as arranged) due to:

- 1) the death or disablement by bodily injury, illness, pregnancy or being subject to quarantine of (a) **you**, (b) any person **you** are intending to travel or stay with, (c) an **immediate relative** of **yours** or of any person **you** are intending to travel with or (d) a **close business associate** of **yours**;
- 2) **you** being called for jury service or as a witness (but not as an expert witness or where **your** employment would normally require **you** to attend court) in a Court of Law;
- 3) **your redundancy** or the **redundancy** of any person **you** are intending to travel with, provided that **we** are informed in writing immediately notification of **redundancy** is received and that **you** were not aware of any impending **redundancy** at the time this policy was issued;
- 4) **your home** being made uninhabitable or place of business being made unusable, up to 14 days before the commencement of **your trip**, due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft, the police requesting **your** presence following burglary or attempted burglary at **your home** or place of business;

5) **your** passport, or the passport of any person **you** are intending to travel with being stolen during the seven days before **your** departure date.

YOU ARE NOT COVERED FOR

- 1) the first £150 of each and every incident per each insured person involved in the incident (£25 for loss of deposit claims only);
- 2) claims where a medical certificate has not been obtained from a **medical practitioner**, confirming that cancellation of the **trip** is medically necessary;
- 3) claims arising from pregnancy where, at the point of checking in for or boarding **your** flight, **you** fail to provide the airline with a letter from **your medical practitioner** or midwife confirming the estimated date of delivery, that there are no complications and **you** are fit to fly;
- 4) anything caused directly or indirectly by:
 - a) any increased charges which may arise due to failure to notify **your** travel agent or tour operator immediately it is found necessary to cancel;
 - b) prohibitive regulations by the Government of any country;
- 5) claims where a theft of passport has not been reported to the necessary authorities, including but not limited to, the Police and **United Kingdom** Identity and Passport Service;
- 6) claims for air passenger duty (which can be reclaimed by **you** through **your** travel agent or airline);
- 7) the cost of any visa required in connection with **your trip**;
- 8) **you** undertaking a **trip** if at the start of **your trip**, during **your trip** or on **your** return date, **you** are more than 36 weeks and 6 days pregnant for a single pregnancy, or more than 32 weeks and 6 days for a multiple pregnancy;
- 9) loss of Avios, points loyalty card vouchers or points or unused Timeshare points;
- 10) anything mentioned in the General Exclusions.

SECTION 2 – CURTAILMENT

Curtilment is only applicable if **you** return to the **United Kingdom** earlier than planned.

This section includes the services of the **Medical Emergency Service** (details shown on page 4) who must be contacted immediately in the event of a serious injury, illness or hospitalisation, where repatriation has to be considered.

YOU ARE COVERED

Up to £1,500 for:

- 1) The value of the portion of **your** travel and/or accommodation arrangements which have not been used and which were paid for before **your** departure from the **United Kingdom** (including ski hire, ski school and lift passes, which do not have to be paid for before **your** departure from the **United Kingdom**, in respect of winter sports **trips** where the appropriate premium has been paid), if **you**, and where appropriate a companion covered by this policy, have to **curtail your trip** and return to **your home** earlier than planned due to:
 - a) the death, severe injury or serious illness of:
 - i) **you** or any person **you** are travelling with;
 - ii) an **immediate relative** of **yours** resident in the **United Kingdom**;
 - iii) a **close business associate** of **yours** resident in the **United Kingdom**.
 - b) **your home** being made uninhabitable or place of business being made unusable due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft, the police requesting **your** presence following burglary or attempted burglary at **your home** or place of business;
 - c) **you** being unable to continue **your trip**, as detailed in **your** travel itinerary, due to loss or theft of **your** passport, or that of any person **you** are travelling with.

These proportionate value of costs will be calculated from the date of return

to the **United Kingdom**.

2) Reasonable additional travelling expenses incurred by **you** for returning to the **United Kingdom** (Economy Class) earlier than planned for a reason stated in benefit 1) of this section.

YOU ARE NOT COVERED FOR

- 1) the first £150 of each and every incident per each insured person involved in the incident;
- 2) claims that are not confirmed as medically necessary by the **Medical Emergency Service** and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming it necessary to **curtail the trip**;
- 3) additional travelling expenses incurred which are not authorised either by **us** or the **Medical Emergency Service**, as detailed on page 4;
- 4) claims where a theft of passport has not been reported to the necessary authorities, and a written report obtained;
- 5) the cost of **your** original return **trip** if this has already been paid and **you** need to **curtail your** journey;
- 6) the cost of any visas required in connection with **your trip**;
- 7) **you** undertaking a **trip** if at the start of **your trip**, during **your trip** or on **your** return date, **you** are more than 36 weeks and 6 days pregnant for a single pregnancy, or more than 32 weeks and 6 days for a multiple pregnancy;
- 8) loss of enjoyment;
- 9) loss of Avios, points loyalty card vouchers or points or unused Timeshare points;
- 10) anything mentioned in the General Exclusions.

NOTE – The **Medical Emergency Service** only assists early return **home** for medical reasons, not for the other reasons listed under this section of the policy.

SECTION 3 – MISSED DEPARTURE

This section does not apply to **trips** within the **United Kingdom**.

YOU ARE COVERED

Up to £750 for necessary accommodation and travelling expenses incurred in reaching **your** booked destination, if the car **you** are travelling in breaks down or is involved in an accident or **you** being delayed as a result of a major accident on a motorway, or the **public transport** being used is delayed, resulting in **you** arriving too late to commence **your** booked journey from or to the **United Kingdom**.

YOU ARE NOT COVERED

- 1) if sufficient time has not been allowed for **your** journey in order to meet the check-in time specified by the transport providers or agent;
- 2) if **you** are not proceeding directly to the departure point;
- 3) unless **you** get a letter from the **public transport** provider confirming that the service did not run on time;
- 4) unless **you** get confirmation of the delay from the authority who went to the accident or breakdown affecting the car **you** were travelling in;
- 5) unless **you** obtain confirmation from the police or motoring authorities (e.g. Highways Agency) to confirm a major accident on a motorway causing delays or closure on the motorway;
- 6) for any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before the start date of **your** policy and the date **your** travel tickets or confirmation of booking were issued;
- 7) for anything mentioned in the General Exclusions.

SECTION 4 – TRAVEL DELAY

This section does not apply to **trips** within the **United Kingdom**.

YOU ARE COVERED

1) For a benefit of £20 for the first full 12 hours **you** are delayed and £10 for each full 12 hours **you** are delayed after that, up to a maximum of £100 (regardless of the number of incidents of delay); or

2) up to the amount under the cancellation section of this policy (less £150 excess) if **you** abandon the **trip** (on the outward journey only) after the first full 12 hours;

if **your** outward or return flights, sea crossing, coach or train departure to or from the **United Kingdom** are delayed for more than 12 hours beyond the intended departure time (as specified on **your** travel ticket) as a result of:

- a) strike or industrial action (provided that when this policy was taken out, there was no reasonable expectation that the **trip** would be affected by such cause);
- b) adverse weather conditions if the underlying and continuing cause;
- c) mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel.

YOU ARE NOT COVERED

1) for the first £150 of each and every incident per each insured person involved in the incident (this is only applicable if **you** abandon the **trip**);

2) if **you** do not check-in for the flights, sea crossing, coach or train departure before the intended departure time;

3) if **you** do not obtain written confirmation from the airline, shipping, coach or train company stating the period and the reason for the delay;

4) for any claims arising from withdrawal from service temporarily or otherwise of the aircraft, coach, train or sea vessel on the orders or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any Country;

5) for anything mentioned in the General Exclusions.

NOTE – This section only applies for delays at **your** final international departure point to or from the **United Kingdom**.

SECTION 5 – PERSONAL ACCIDENT

YOU ARE COVERED FOR

The following benefits, which will be paid to **you** or **your** legal personal representative, if **you** have a **personal accident** during **your trip** which, at the end of 12 months after the date of that accident, is the sole cause of **your** consequent death or disability:

1) Death – £15,000

2) **Loss of limb**, total and permanent **loss of sight** in one or both eyes or **permanent total disablement** – £15,000

NOTE – If **you** are aged under 16 at the time of the accident the death benefit will be limited to funeral and other expenses up to £2,000 and the **permanent total disablement** benefit will not apply.

YOU ARE NOT COVERED FOR

Any claims for death, loss or disablement caused directly or indirectly by:

1) a disease or any physical defect or illness;

2) an injury which existed prior to the commencement of the **trip**;

3) pregnancy;

4) any claims under this section not notified to **us** within 12 months of the date of the accident;

5) anything mentioned in the General Exclusions.

SECTION 6 – MEDICAL EMERGENCY EXPENSES

(not private health insurance)

Cover does not apply to **trips** within the **United Kingdom**.

Before a claim for emergency expenses can be submitted under this section, **you** must contact the **Medical Emergency Service**. Please refer to page 4. If during **your trip you** become ill or are injured

YOU ARE COVERED

Up to £10,000,000 for costs incurred outside the **United Kingdom**:

- 1) for emergency medical and surgical treatment. Claims for emergency dental treatment (for the relief of pain only) shall be limited to £350;
- 2) for reasonable and necessary additional accommodation (room only) and travelling expenses (economy class), including those of one relative or friend if **you** have to be accompanied **home** on medical advice or if **you** are a child and require an escort **home**;
- 3) in the event of death:
 - a) for conveyance of the body or ashes to the **United Kingdom** (the cost of burial or cremation is not included), or,
 - b) local funeral expenses abroad limited to £1,500;

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

If **you** become ill or are injured **we** have the right to bring **you** back **home**, if the treating doctor and the **Medical Emergency Service** doctor agree that **you** can safely travel **home**. If **you** refuse to return **home**, **we** have the right to stop cover.

YOU ARE NOT COVERED

- 1) for the first £150 of each and every incident per each insured person involved in the incident;
- 2) for any sums which can be recovered by **you** and which are covered under any National Insurance Scheme or Reciprocal Health Arrangement;
- 3) for any expenses incurred for illness, injury or treatment required as a result of:
 - a) surgery or medical treatment which in the opinion of the attending **Medical Practitioner** and the **Medical Emergency Service** doctor can be reasonably delayed until **your** return to the **United Kingdom**;
 - b) medication and/or treatment which at the time of departure is known to be required or to be continued outside the **United Kingdom**;
- 4) for preventative treatment which can be delayed until **your** return to the **United Kingdom**;
- 5) if **you** have not obtained a written certificate of fitness and ability to travel and endure the **trip** where **you** are undergoing medical treatment as a hospital out-patient at the time of paying the final balance of **your trip**;
- 6) for any claim at the departure date, **you** or **your** travelling companion are travelling against the advice of a **Medical Practitioner** or travelling for the purposes of obtaining medical treatment;
- 7) for claims that are not confirmed as medically necessary by the attending doctor or the **Medical Emergency Service** doctor;
- 8) for the cost of any elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital;
- 9) for any additional hospital costs arising from single or private room accommodation unless medically necessary;
- 10) for treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
- 11) for expenses incurred as a result of a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication;
- 12) for taxi fares not considered medically necessary, and where receipts have not been provided;
- 13) for the costs of phone calls other than the first call to tell **us** about the medical problem;
- 14) for costs where receipts are not produced;

- 15) for costs that arise over 12 months after a claim was first notified;
- 16) for **you** undertaking a **trip** if at the start of **your trip**, during **your trip** or on **your** return date, **you** are more than 36 weeks and 6 days pregnant for a single pregnancy, or more than 32 weeks and 6 days for a multiple pregnancy;
- 17) for any medical test **you** have planned or expect to have;
- 18) for any costs for cosmetic surgery or body art (e.g. tattoos or piercings) and any subsequent medical treatment required as a result of such a procedure;
- 19) for any treatment or medication that **you** receive after **your** return to the **United Kingdom**;
- 20) for anything mentioned in the General Exclusions.

SECTION 7 – MEDICAL INCONVENIENCE BENEFIT

This section applies to **trips**:

- a) outside the **United Kingdom**;
- b) by **United Kingdom** residents to the Channel Islands.

Cover does not apply otherwise to **trips** within the **United Kingdom**.

This benefit payment contributes towards miscellaneous expenses incurred whilst **you** are an in-patient (including taxi fares and telephone calls). It does not provide compensation for loss of holiday enjoyment.

This is in addition to any medical expenses incurred under Section 6 Medical Emergency Expenses.

YOU ARE COVERED FOR

A benefit of £20 per each complete 24 hours spent as an in-patient if **you** are admitted to a registered hospital abroad up to a maximum of £1,000, in addition to any eligible medical expenses incurred under Section 6 of this policy.

NOTE – Documentation must be submitted to confirm the date and time of admission and discharge.

YOU ARE NOT COVERED FOR

- 1) **you** undertaking a **trip** if at the start of **your trip**, during **your trip** or on **your** return date, **you** are more than 36 weeks and 6 days pregnant for a single pregnancy, or more than 32 weeks and 6 days for a multiple pregnancy;
- 2) anything mentioned in the General Exclusions.

SECTION 8 – UNITED KINGDOM EXPENSES

This section is only applicable to **trips** within the **United Kingdom**.

YOU ARE COVERED

Up to £250 for the following expenses reasonably incurred during **your trip** if **you** become ill or **you** are injured:

- 1) reasonable additional accommodation expenses incurred by **you** or one relative or friend remaining with **you**, including the increased cost of **your** return travel **home** and additional travelling expenses incurred by one relative or friend travelling to or with **you**;
- 2) reasonable expenses incurred in the event of **your** death for conveyance of the body or ashes to **your home**. (The cost of burial or cremation is not included).

YOU ARE NOT COVERED FOR

- 1) the first £150 of each and every incident per each insured person involved in the incident;
- 2) **you** undertaking a **trip** if at the start of **your trip**, during **your trip** or on **your** return date, **you** are more than 36 weeks and 6 days pregnant for a single pregnancy, or more than 32 weeks and 6 days for a multiple pregnancy;
- 3) anything mentioned in the General Exclusions.

SECTION 9 – PERSONAL PROPERTY

YOU ARE COVERED

1) PERSONAL BAGGAGE

Up to £1,000 for the value or repair of any of **your own personal baggage** (not hired, loaned or entrusted to **you**), which is lost, stolen, damaged or destroyed (after making proper allowance for wear and tear and depreciation). The maximum **we** will pay for the following items is:

- £200 for all **valuables** in total,
- £200 for any one article, pair and/or set of articles,
- £75 for all sunglasses/prescription sunglasses,
- £50 for replacement keys (house and/or car only).

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

2) DELAYED BAGGAGE

Up to £100 towards the cost of buying replacement necessities if **your own personal baggage** is delayed in reaching **you** on **your** outward journey for at least 12 hours and **you** have a written report from the carrier (i.e. airline, shipping company etc) or tour representative. Receipts will be necessary in the event of a claim.

NOTE – Any amount **we** pay **you** under 2) (Delayed Baggage) will be refunded to **us** if **your personal baggage** proves to be permanently lost.

3) PERSONAL MONEY

Up to £300 (limited to £250 for cash losses) if **your own money** is lost or stolen whilst being carried on **your** person or left in a locked safety deposit box.

NOTE – If **you** are aged under 16, claims under Personal Money are limited to £100 overall (cash £50).

YOU ARE NOT COVERED

- 1) for the first £150 of each and every incident per each insured person involved in the incident (not applicable to 2), Delayed Baggage);
- 2) if **you** do not exercise reasonable care for the safety and supervision of **your** property;
- 3) for loss, destruction, damage or theft of **personal baggage, valuables** or **money** left **unattended** in a public place, or a place to which members of the general public have access.
- 4) if in the event of loss, burglary, or theft of **personal baggage, valuables, or money, you** do not report this to the police within 48 hours and do not obtain a written report;
- 5) if **your personal baggage** is lost, damaged or delayed in transit, if **you** do not:
 - a) notify the carrier (i.e. airline, shipping company, etc) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline) or,
 - b) follow up in writing within 7 days to obtain a written carriers report (or Property Irregularity Report in the case of an airline), if **you** are unable to obtain one immediately.
- 6) for loss, destruction, damage or theft due to confiscation or detention by custom or other officials/authorities:
- 7) for loss, destruction, damage or theft of:
 - a) contact lenses, dentures, hearing aids, samples, merchandise, bonds, coupons, securities, tents, antiques, pictures, mobile phones/smart phones or/and accessories, televisions, pedal cycles, dinghies, glass or china, alcohol, perishable goods, musical instruments, stamps or documents of any kind, boats and/or ancillary equipment, cigarettes or any other tobacco products, satellite navigation systems (GPS) and/or accessories, Personal Digital Assistants (PDA's) and/or accessories, vehicles or vehicle accessories (other than wheelchairs and pushchairs only), computers/games consoles (including handheld

consoles)/laptops/iPads/computer tablets or similar and/or accessories, sports gear whilst in use;

- b) **valuables** left as or carried in checked-in baggage,
 - c) wear and tear, loss of value, mechanical or electrical breakdown or damage caused by any process of cleaning, repairing or any damage caused by leaking powder or fluid carried within **your** baggage;
- 8) for mechanical breakdown, derangement or for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessel, aircraft or vehicle they are being carried in;
 - 9) for **valuables** stolen from an unattended vehicle;
 - 10) for **personal baggage** stolen from:
 - a) an **unattended** vehicle, unless it was in the locked glove compartment, or rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, and there is evidence of forcible and violent entry or,
 - b) an **unattended** vehicle (other than motorcaravans) left for any period between the hours of 9pm and 9am;
 - 11) for any shortages due to error, omission or depreciation in value;
 - 12) for any property more specifically insured or recoverable under any other source;
 - 13) for the cost of replacement locks;
 - 14) for any loss of jewellery (other than wedding rings) while swimming, or partaking in any hazardous pursuits;
 - 15) for anything mentioned in the General Exclusions.

SECTION 10 – LOSS OF PASSPORT EXPENSES

YOU ARE COVERED

Up to £200 for reasonable additional travel or accommodation expenses **you** incur abroad in obtaining a new passport, if **your** passport is lost or stolen.

YOU ARE NOT COVERED

- 1) if **you** do not exercise reasonable care for the safety or supervision of **your** passport;
- 2) if, in the event of loss, burglary or theft of **your** passport, **you** do not report this to the police within 48 hours, and do not obtain a written police report;
- 3) for loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities;
- 4) for anything mentioned in the General Exclusions.

SECTION 11 – PERSONAL LIABILITY

YOU ARE COVERED

Up to a maximum of £2,000,000 for **your** legal expenses and legal liability for damages which caused by an accident that happened during the **trip**, leads to a claim made against **you** for:

- 1) accidental bodily injury to a person who is not a member of **your** family, household or employed by **you**;
- 2) loss of or damage to any property which does not belong to, is not in the charge or control of **you**, or any member of **your** family, household or employee;
- 3) damage to **your** temporary holiday accommodation that does not belong to **you**, or any member of **your** family, household or employee.

YOU ARE NOT COVERED FOR

- 1) fines imposed by a Court of Law or other relevant bodies;
- 2) anything caused directly or indirectly by:
 - a) liability which **you** are responsible for, because of an agreement that was made;
 - b) injury, loss or damage arising from:

- i) ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles (other than wheelchairs, electric wheelchairs or mobility scooters), bicycles, vessels (other than rowing boats, punts or canoes), animals (other than horses, domestic dogs or cats), or firearms (other than guns being used for sport);
- ii) the occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings;
- iii) the carrying out of any trade or profession;
- iv) racing of any kind;
- v) any deliberate act;

c) liability covered under any other insurance policy;

3) anything mentioned in the General Exclusions.

NOTE – If you are using a mechanical/motorised vehicle (other than wheelchairs, electric wheelchairs or mobility scooters), make sure that you are adequately insured for third party cover, as you are not covered under this insurance.

SECTION 12 – SKI EQUIPMENT

This section of cover is only applicable if the appropriate winter sports premium has been paid, and is shown on your insurance certificate.

YOU ARE COVERED

1) SKI EQUIPMENT

Up to £1,000 for the value or repair of **your own ski equipment** (after making proper allowance for wear and tear and depreciation) or hired **ski equipment**, if they are lost, stolen or damaged during **your trip**, limited to £250 for any one item.

Please note: Claims for owned **ski equipment** will only be calculated as follows:

Up to 12 months old	85% of purchase price
Up to 24 months old	65% of purchase price
Up to 36 months old	45% of purchase price
Up to 48 months old	30% of purchase price
Up to 60 months old	20% of purchase price
Over 60 months old	0%

2) SKI HIRE

For £10 per day up to a maximum of £300 in all for the reasonable cost of hiring replacement **ski equipment** as a result of the accidental loss, theft or damage of **your own ski equipment** during the period of Insurance.

3) DELAYED SKI EQUIPMENT

Up to £100 towards the cost of hiring replacement **ski equipment** necessities, if **your own ski equipment** is delayed in reaching **you** on **your** outward journey for at least 12 hours and **you** have a written report from the carrier (i.e. airline, shipping company etc.) or tour representative. Receipts will be necessary in the event of a claim.

YOU ARE NOT COVERED

- 1) for the first £75 of each and every incident per each insured person involved in the incident (not applicable to 2 and 3 above);
- 2) if **you** do not exercise reasonable care for the safety and supervision of **your own or your hired ski equipment**;
- 3) if in the event of loss, burglary, or theft of **your own or hired ski equipment**, **you** do not report this to the police within 48 hours and do not obtain a written police report;
- 4) if **your own or your hired ski equipment** is lost, damaged or delayed in transit, if **you** do not:

- a) notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline) or,
 - b) follow up in writing within 7 days to obtain a written Carrier's Report (or Property Irregularity Report in the case of an airline), if **you** are unable to obtain one immediately;
- 5) for loss, destruction, damage or theft from confiscation or detention by customs or other officials or authorities;
- 6) for **your** own or **your** hired **ski equipment** stolen from:
- a) an **unattended** vehicle unless it was in the rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, or items stored on a roof rack (unless the vehicle is parked within sight of **you**), and there is evidence of forcible and violent entry;
 - b) an **unattended** vehicle (other than motorcaravans) left for any period between the hours of 9pm and 9am.
- 7) for anything mentioned in the General Exclusions.

SECTION 13 – SKI PACK

This section of cover is only applicable if the appropriate winter sports premium has been paid, and is shown on your insurance certificate.

YOU ARE COVERED

Up to £100 per week up to a maximum of £300 in all for the unused portion of **your ski pack** costs paid for or contracted to be paid for before **your trip** commenced, where **you** do not **curtail** the **trip**, but are certified by a **medical practitioner** in the resort as being unable to ski and unable to use the **ski pack** facilities because of serious injury or illness occurring during the **trip** and where there is confirmation that no refund is available for the unused items.

YOU ARE NOT COVERED

- 1) for claims that are not confirmed as medically necessary by the **Medical Emergency Service** and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming that **you** are unable to ski and unable to use the **ski pack** facilities;
- 2) for anything mentioned under **YOU ARE NOT COVERED** of Section 6 – Medical Emergency Expenses;
- 3) for anything mentioned under the General Exclusions.

SECTION 14 – PISTE CLOSURE

This section of cover is only applicable if the appropriate winter sports premium has been paid, and is shown on your insurance certificate.

Cover is only available under this Section between 1st December to 30th April in the Northern Hemisphere and between 1st April and 31st October in the Southern Hemisphere.

If there is a lack of snow or too much snow in **your** resort and it closes, which prevent **you** from skiing

YOU ARE COVERED

- 1) for a benefit of £10 per day towards the costs **you** have to pay to travel to another resort, up to a maximum of £250, or
- 2) for a benefit of £20 for each full day **you** are unable to ski up to a maximum of £250, if **your** resort stays closed and there is no other resort available, for as long as these conditions exist at the resort, but not exceeding the pre-booked period of insurance of **your trip**.

YOU ARE NOT COVERED

- 1) for claims where **you** have not obtained confirmation of resort closure from the local representative;

- 2) for claims where not all skiing facilities are totally closed;
- 3) for claims where the lack of snow or too much snow conditions are known or are public knowledge at the time of effecting this insurance;
- 4) for anything mentioned in the General Exclusions.

SECTION 15 – AVALANCHE CLOSURE

This section of cover is only applicable if the appropriate winter sports premium has been paid, and is shown on your insurance certificate.

YOU ARE COVERED

Up to £150 for reasonable additional travel and accommodation expenses necessarily incurred to reach **your** booked destination if, as a direct result of an avalanche, **your** transfer from or to **your** pre-booked resort is delayed.

YOU ARE NOT COVERED

- 1) for anything mentioned under **YOU ARE NOT COVERED** of Section 3 – Missed Departure;
- 2) for anything mentioned in the General Exclusions.

SECTION 16 – END SUPPLIER FAILURE INSURANCE

This cover is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom and is underwritten by certain Underwriters at Lloyd's (**The Insurer**).

YOU ARE COVERED

Up to £2,000 in total for each **Person-Insured** named on the Invoice for:

- 1) Irrecoverable sums paid in advance in the event of insolvency of the Scheduled Airline, Hotel, Train Operator including Eurostar, Car Ferries; Villas abroad & Cottages in the UK; Coach Operator, Car Hire company, Caravan Sites, Campsites, Mobile Home, Camper Rental, Safaris; Excursions; Eurotunnel; Theme Parks such as Disney Land Paris all known as the End Supplier of the travel arrangements not forming part of an inclusive holiday prior to departure, or
- 2) In the event of insolvency after departure:
 - a) additional pro rata costs incurred by the **Person-Insured** in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements, or
 - b) if curtailment of the holiday is unavoidable - the cost of return transportation to the United Kingdom or Northern Ireland to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements. PROVIDED THAT in the case of 2(a) and (b) above where practicable the **Person-Insured** shall have obtained the approval of the Insurer prior to incurring the relevant costs by contacting the Insurer as set out below

YOU ARE NOT COVERED:

- 1) for travel or Accommodation not booked within the United Kingdom or Northern Ireland prior to departure
- 2) for the Financial Failure of:
 - a) any Travel or Accommodation provider in Chapter 11 or any threat of insolvency being known at the date of application for this Policy;
 - b) any Travel or Accommodation provider who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim);
 - c) any travel agent, tour organiser, booking agent or consolidator with whom the insured has booked travel or accommodation;
- 3) any loss for which a third party is liable or which can be recovered by other legal means
- 4) any losses that are not directly associated with the incident that caused **you** to claim. For example, loss due to being unable to reach your pre booked hotel following the financial failure of an airline;

SECTION 17 – LOSS AND HIRE OF GOLF EQUIPMENT

This Section of Cover is only applicable if the appropriate Golf Cover premium has been paid, and is shown on your insurance certificate.

YOU ARE COVERED

1) Loss of Golf Equipment

Up to £1,000 for the value of repair of **your** own **golf equipment** (after making proper allowance for wear and tear and depreciation) or hired **golf equipment**, if they are lost, stolen or damaged during **your trip**, limited to £250 for any one item.

2) Hire of Golf Equipment

For £50 per day, up to a maximum of £400, for the reasonable cost of hiring replacement **golf equipment** as a result of the accidental loss, delay, theft or damage of your own **golf equipment** during the Period of Insurance.

YOU ARE NOT COVERED

- 1) for the first £75 of each and every incident per each insured person involved in the accident (not applicable to 2 above);
- 2) if **you** do not exercise reasonable care for the safety and supervision of **your** own or **your** hired **golf equipment**;
- 3) if, in the event of loss, burglary, or theft of **your** own or **your** hired **golf equipment**, **you** do not report this to the police within 48 hours, and do not obtain a written police report;
- 4) if **your** own or **your** hired **golf equipment** is lost, damaged or delayed in transit if **you** do not;
 - a) notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written Carrier's Report (or Property Irregularity Report in the case of an airline) or,
 - b) follow up in writing within seven days to obtain a written Carrier's Report (or Property Irregularity Report in the case of an airline), if **you** are unable to obtain one immediately;
- 5) for loss, destruction, damage or theft from confiscation or detention by customs or other officials or authorities;
- 6) for **your** own or **your** hired **golf equipment** stolen from:
 - a) an **unattended** vehicle unless it was in the rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, or items stored on a roof rack (unless the vehicle is parked within sight of **you**), and there is evidence of forcible and violent entry;
 - b) an **unattended** vehicle (other than motorcaravans) left for any period between the hours of 9pm and 9 am;
- 7) for anything mentioned in the Conditions and General Exclusions.

SECTION 18 – LOSS OF GREEN FEES

This Section of cover is only applicable if the appropriate Golf Cover premium has been paid, and is shown on your insurance certificate.

YOU ARE COVERED

Up to £75 per day, up to a maximum of £375 in total for the unused portion of **your** Green Fees costs paid for or contract to be paid for before **your trip** commenced, where **you** do not **curtail** the **trip**, but are certified by a **medical practitioner** as being unable to play golf and use the golf facilities because of serious injury or illness occurring during the **trip** and where there is confirmation that no refund is available for the unused Green Fees.

YOU ARE NOT COVERED FOR

- 1) claims that are not confirmed as medically necessary by the **Medical Emergency Service** and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming that **you** are unable to golf and unable to use the golf facilities;

- 2) anything mentioned under **YOU ARE NOT COVERED FOR** of Section 6 – Medical Emergency, repatriation and associated Expenses;
- 3) anything mentioned under the General Exclusions.

SECTION 19 – HOLE IN ONE

This section of cover is only applicable if the appropriate Golf Cover premium has been paid, and is shown on your insurance certificate.

YOU ARE COVERED

For a benefit of £100 if **you** complete a hole in one stroke gross (i.e. exclusive of handicap) during any organised game on any golf course.

NOTE – this benefit of £100 will only be payable once in any game.

YOU ARE NOT COVERED

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

SECTION 20 – LEGAL COSTS AND EXPENSES

The cover under this section is arranged and administered by Lexceteras Limited.

Definition of words that apply to this section of cover

Throughout this cover, the words and phrases listed below have the meanings given next to them and are printed in bold:

Insured person, you, your - any person shown on the Insurance Certificate as being insured under this policy.

We, our, us - the Insurer and Lexceteras Limited

YOU ARE COVERED

If **you** die or are injured as a result of an accident which occurs during **your trip** during the period of insurance, and **you** or **your** legal representative take legal action to get compensation, **we** will do the following in an attempt to get compensation for the death or injury:

- 1) provide up to £25,000 for each **insured person** (but not more than £50,000 in total for all **insured persons**) for any fees and other disbursements reasonably incurred by **your** legal representatives in connection with any claim or legal proceedings, including costs and expenses of expert witnesses and costs incurred by **us**;
- 2) any costs payable by **you** following an award of costs by any court or tribunal and any costs payable following an out of court settlement made in connection with any claim or legal proceedings;
- 3) any fees, expenses and other disbursements reasonably incurred in appealing or resisting an appeal against the judgement of a court, tribunal or arbitrator;
- 4) provide up to £1,000 for each **insured person**, for travel costs that have to be paid to go to a foreign court in connection with any legal action under 1) above;
- 5) if no compensation is received either as a result of the claim being abandoned or failing, then subject to the limits of cover stated in the policy and insurance certificate **we** will pay the costs incurred;
- 6) if compensation is recovered for **you** then the usual costs rules of the relevant jurisdiction will apply. In some jurisdictions **you** will recover **your** costs, in others **you** will not. Any costs not recovered must first be met from the compensation. If the value of the costs not recovered exceeds the compensation then **we** will pay the balance of costs after the application of the compensation, subject to the limits of the cover in the policy and insurance certificate.

YOU ARE NOT COVERED FOR

- 1) legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, the Insurers or their agents, someone **you** were travelling with or another **insured person**;
- 2) legal costs and expenses incurred prior to the granting of support by **us** in writing;
- 3) any claims notified to **us** more than 180 days after the date of the incident giving rise to such claim;
- 4) any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation;
- 5) any claim where **you** are insured for legal costs and expenses under any other insurance policy;
- 6) any claim where legal costs and expenses are based directly or indirectly on the amount of compensation award (Contingency Fee Agreement);
- 7) legal costs and expenses incurred if an action is brought in more than one country;
- 8) any claim where in **our** opinion there is insufficient prospect of success in obtaining a reasonable benefit;
- 9) anything detailed in the General Exclusions.

Conditions

- 1) **We** shall have complete control over the legal proceedings and the appointment and control of a lawyer. **We** shall appoint a lawyer on **your** behalf with the expertise necessary to pursue **your** claim.
- 2) **You** must follow the lawyer's advice and provide any information and assistance required. Failure to do so will entitle **us** to withdraw cover.
- 3) **We** must have access to any and all of the lawyer's file of papers.
- 4) **We** may include a claim for **our** legal costs and expenses.

GENERAL EXCLUSIONS

We will not cover the following:

- 1) **We** will not be liable for claims where at the time of purchasing the policy or at the time of departure **you**, anyone travelling with **you** or any person on whose health the **trip** depends (i.e. **you** would cancel or **curtail your trip** due to this person's illness, injury or death):
 - a) are being prescribed regular medication; or
 - b) have received treatment as a hospital in-patient or out-patient, or been under the care of a specialist consultant within the last 12 months; or
 - c) have been put on a waiting list for in-patient treatment or investigation by a hospital department ;or
 - d) have been treated for any breathing problem that has required steroid or nebulize drugs in the past 24 months; or
 - e) have ever been treated for a heart related problem (including angina but with the exception of high blood pressure in isolation) which has involved surgery treatment with any kind of medication; or
 - f) have suffered a stroke or required treatment for a circulatory condition which has involved surgery treatment with any kind of medication; or
 - g) have been diagnosed with a terminal illness or treated for a malignant condition or any type of cancer; or
 - h) have previously been diagnosed as suffering from any psychological or **psychiatric condition**, including but not limited to anxiety, stress or depression.

If **you** answer **YES** to any of the above statements, this insurance will not cover **you**. Please complete the online screening process to obtain cover for those medical conditions.

We cannot cover **you** for anything that has not been diagnosed where **you** are under investigation.

If **you** are diagnosed with a condition after taking out this insurance that was not under investigation at the time of taking out this insurance, cover may apply under the Cancellation section. **You** will not be covered under the Medical Expenses, **Curtailement** or Personal Accident sections of this policy.

2) any claim arising from **your** suicide or attempted suicide, deliberately injuring yourself, being under the influence of alcoholic drink or drugs (unless prescribed by a **Medical Practitioner**), alcoholism or other alcohol related illnesses, drug addiction, solvent abuse, self-exposure to needless danger (unless **you** are trying to save someone's life);

3) any claim arising as a result of **your** participation in any professional or organised sports, winter sports (unless the appropriate premium has been paid), racing, speed or endurance tests, scuba diving to a depth greater than 30 metres, scuba diving without a qualified instructor (or buddy if qualified), or any sporting and activities (please refer to page 27 for details);

4) any claim arising through air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft);

5) any claim arising from air travel within 24 hours of scuba diving;

6) any claim arising from the bankruptcy/liquidation of any tour operator, travel agent or transportation company;

7) any other loss connected to the event **you** are claiming for, unless **we** specifically provide cover under this insurance;

8) any claim arising from sexually transmitted infections;

9) any claim arising from **you** failing to take medication as prescribed by **your Medical Practitioner**;

10) any claim arising as a result of:

a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion or uprising, blockade, military or usurped power;

i) this exclusion will not apply to Section 5 – Personal Accident, Section 6 – Medical Emergency Expenses or Section 7 – Medical Inconvenience Benefit, provided that the Insured Person suffering personal accident injury or illness has not participated in or conspired in such activities.

b) any act of terrorism not involving the use or release of or threat thereof any nuclear weapon or any chemical or biological agents:

i) this exclusion will not apply to Section 5 – Personal Accident, Section 6 – Medical Emergency Expenses or Section 7 – Medical Inconvenience Benefit, provided that the Insured Person suffering personal accident injury or illness has not participated in or conspired in such activities,

ii) provided also that in the event of benefit being payable the maximum payable in respect of any one claim or series of claims arising from a single act of terrorism or series of acts of terrorism occurring within a 72 hour period is £2,500,000 in the aggregate.

c) any act of terrorism involving the use or release of or threat thereof any nuclear weapon or any chemical or biological agents:

An act of terrorism means an act, including but not limited to the use of force or violence and/or threat, of any person or group(s) of person(s), whether they are acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public at fear;

d) any loss, damage, cost or expense of any nature that results from or is in connection with anything mentioned in a), b) or c) above regardless of any other cause or event or sequence of events or any action taken in controlling, preventing or suppressing anything mentioned in a), b) or c) above;

You are responsible for proving why this Exclusion, in whole or in part, should not be applied. If any portion of this Exclusion is found to be invalid or

unenforceable, the remainder of it will remain in force and effect.

- 11) any claim for loss or damage to any property and expense or legal liability; directly or indirectly caused by or contributed to by or arising from:
 - a) ionising radiations or radioactive contamination from any nuclear fuel or nuclear waste which results in burning of nuclear fuel;
 - b) the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it;
 - c) pressure waves from aircraft and other flying objects travelling faster than the speed of sound;
- 12) any claim arising as a result of **you** riding on a motorcycle, quad bike or any mechanically assisted cycle with an engine capacity in excess of 125cc and in any event if **you** fail to wear a crash helmet;
- 13) any claim arising as a result of **you** driving a motor vehicle or riding a motorcycle, quad bike or any mechanically assisted cycle without an appropriate licence or when not insured under a motor insurance policy;
- 14) any claim for the cost of any elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital;
- 15) any claim arising as a result of mountaineering or rock climbing, ordinarily necessitating the use of picks, ropes or guides, or pot-holing;
- 16) any claim arising as a result of **your** manual work or hazardous occupation of any kind;
- 17) any claim arising as a result of taking part in dangerous expeditions or the crewing of a vessel outside European waters;
- 18) any payment which **you** would normally have made during **your** travels, if nothing had gone wrong;
- 19) any claim arising as a result of the failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date (this exclusion does not apply to claims made under Section 5 – Personal Accident, Section 6 – Medical Emergency Expenses, Section 7 – Medical Inconvenience Benefit and Section 8 – United Kingdom Expenses);
- 20) any claim arising as a result of off-piste skiing except whilst under the supervision of a qualified guide/instructor, ski jumping, mono skiing, ice hockey, the use of skeletons or bobsleighs, ski or ski bob racing in International and National events and their heats and officially organised practice or training for these events;
- 21) any claim arising as a result of **your** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office or the World Health Organisation has advised the public not to travel.
- 22) any claim arising or resulting from **you** being involved in any malicious, reckless, illegal or criminal act;
- 23) any claim which arises directly or indirectly from **you** not being allowed to board a flight, train, sea vessel, coach or bus for any reason whatsoever.

CONDITIONS

1. No payment will be made under Sections 1, 2, 5, 6, 7, 8, 13, or 18 without appropriate medical certification.
2. If **we** require any medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.
3. In the event of a claim, if **we** require a medical examination **you** must agree to this and in the event of death **we** are entitled to a post mortem examination both at **our** expense.
4. **You** must take all reasonable steps to recover any lost or stolen article.
5. If any claim is found to be fraudulent in any way this policy will not apply and all claims will be forfeited.
6. The original Insurance Certificate must be produced before any claim is paid.
7. **You** must not make any payment, admit liability, offer or promise to make any payment without written consent from **us**.
8. **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any

other party.

9. **We** may at any time pay to **you our** full liability under the policy after which no further payments will be made in any respect.

10. At the time of purchasing this insurance **you** will have been asked questions to enable **us** to assess **your** risk, failure to answer accurately and honestly could lead to **your** policy being invalid and all claims will be forfeited. These may include but are not limited to questions about **your** state of health or that of an **immediate relative** or any planned activities.

If the answers change prior to departure **you** must notify **us** of this change.

11. If at the time of making a claim there is any other policy covering the same risk **we** are entitled to contact that insurer for a contribution.

12. A person or company who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

HOW TO MAKE A COMPLAINT

We are committed to treating **our** customers fairly. However, **we** realise that there may be times when things go wrong. If this happens, please use the most suitable contact from the following. Please tell **us your** name and **your** claim number or policy number and the reason for **your** complaint.

We may record phone calls.

For complaints about claims you should contact:

FOR SECTIONS 1 TO 15 and 17 TO 20

The Claims Director
Preferential Administration Services
Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN

Email: quality@intana-assist.com

FOR SECTION 16 - END SUPPLIER FAILURE INSURANCE

Complaints Team, Lloyd's,
One Lime Street, London LC3N 7HA
e-mail: complaints@lloyds.com
phone: (020) 8776 3750
more information can be found on their website -
www.lloyd's.com/complaints

FOR SECTION 20 - LEGAL COSTS AND EXPENSES

Managing Director, Lexceteras Limited,
Minerva House, Holbeach Technology Park,
Park Road, Holbeach, Lincolnshire PE12 7PT

If you have any other type of complaint please refer to the Terms of Business enclosed with your policy.

Financial Ombudsman Service

If **you** are not happy with **our** final decision, **you** may be able to pass **your** complaint to the Financial Ombudsman Service (FOS). The FOS is an independent organisation and will review **your** case.

Their address is:

The Financial Ombudsman Service
South Quay Plaza
183 March Wall
London E14 9SR.
Email: - complaint.info@financial-ombudsman.org.uk

Phone: **0800 023 4567** if calling from a landline or **0300 123 9123** if calling from a mobile

You can visit the Financial Ombudsman Service website at **www.fos.org.uk**

If **you** take any of the action mentioned above, it will not affect **your** right to take legal action.

Financial Conduct Authority

Astrenska Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. These details can be checked on the Financial Services Register at: **www.fca.org.uk**, which includes a register of all the firms they regulate. Or **you** can phone them on **0845 606 1234**.

Financial Services Compensation Scheme

Astrenska Insurance Limited are covered by the FSCS.

This means that **you** may be entitled to compensation from the Scheme if **we** are unable to meet **our** financial obligations. Information about the scheme is available at www.fscs.org.uk or by phone on **0800 678 1100** or **020 7741 4100**.

SPORTS AND ACTIVITIES

Basic Conditions

1. You are accompanied by, or accessible to, an experienced and/or suitable qualified instructor or guide.
2. You are adequately supervised, taking part in an organised event, session or excursion.
3. You must be a fare-paying passenger in a chartered craft.
4. You are not taking part in a league or competition.
5. You are using natural or purpose-built facilities approved for use for the activity by a local or national regulatory authority.
6. This does not constitute the main purpose of the **trip**.
7. Protective clothing and headgear must always be worn.

For certain activities the conditions is that cover under some sections of the policy is excluded:

8. Cover under the Personal Accident section is excluded
9. Cover under the Personal Liability section is excluded

The condition numbers are annotated to the activities to which they apply below:

Winter Sports Cover

WSP -The Activities are covered where the appropriate Winter Sports Premium has been paid.

Policy Excess Applicable

- a - £100
- b - £200
- c - £300
- d - £400
- e - £500

This policy will cover you when engaging in the sports and activities listed in the table below. Cover is provided whilst participating in the following sports and activities on a recreational, non-competitive and non-professional basis. There is No Cover for Quad biking, racing, motor rallies, competitions, time trials, endurance events (unless listed) or any sort of riding off road.

Covered as standard without Charge

Abseiling (within organisers guidelines)	Glass Bottom Boats/ Bubbles	Shark Diving in a cage under water
Aerial Safaris (in chartered aircraft and an organised excursion)	Gliding (not piloting and subject to flying with a qualified pilot)	Golf (professionally supervised)
Aerobics	Gorilla Trekking (organised tours only)	Skateboarding (wearing pads and helmets and no stunts)
Angling	Gymnastics	Sledding
Assault Course	Horse Riding/Pony	Snorkelling
Badminton	Trekking (wearing a helmet and excluding competitions, racing, jumping, hunting and less than 7 days)	Softball
Banana Boating	Hot Air Ballooning (licensed and organised pleasure rides only)	Surfing
Baseball	Jogging	Swimming
Basketball	Korfball	Swimming with Dolphins
Battle re-enactment	Land Skiing	Sydney Harbour Bridge
Beach Games	Marathon Running (training only)	(organised and walking across clipped onto a safety line)
Billiards/Snooker/Pool	Netball	Table Tennis
Body/Boogie Boarding	Octopush	Ten Pin Bowling
Bowls	Orienteering (up to 4,500 metres above sea level)	Tree Canopy Walking
Canoeing/Rafting/ White Water Rafting/ Kayaking - up to Grade 3	Parascending (over water, only when attached to a speed boat and one only)	Trekking/Hiking/ Walking (up to 4,000 metres above sea level)
Climbing (on a climbing wall only)	Pedalos	Tug of War
Cricket	Rambling (up to 4,500 metres above sea level)	Volleyball
Croquet	Roller skating/blading/ on-line (incidental, wearing pads, helmets and no stunts)	Wake Boarding
Cross country running	Rounders	Water Polo
Curling	Safari Trekking/Tracking in the bush (must be organised tour)	Water Skiing (no jumping or stunts)
Dancing (including instruction)	Scuba/Skin Diving up to depth of 30 metres (if qualified or accompanied by qualified instructor and not diving alone or involved in cavediving)	Whale Watching
Deep sea fishing		Wicker Basket
Falconry		Tobogganing
Fell Running (up to 2,500 metres above sea level)		Wind Surfing/ Sailboarding
Fell Running (up to 4,000 metres above sea level)		Wind Tunnel Flying (pad and helmets to be worn)
Flying as a fare passenger in a fully licensed passenger carrying aircraft		Zip Lining/Tredding/ Flying Fox (safety harness must be worn)
Fishing		Zorbing/Hydro-Zorbing/ Shering (organised events)
Football (not a major competition, tournament or main purpose of the trip)		
Frisbee/Ultimate Frisbee		

The following Sports and Activities will also be covered but no cover will apply in respect of any Personal Accident or Personal Liability claims.

Archery	Jousting	Sailing/Yachting (if qualified or accompanied by a qualified person - with European waters only)
Camel Riding	Paint Balling/War Games (wearing eye protection)	Racket Ball
Clay Pigeon Shooting (organised events)	Cycling (wearing a helmet and no racing)	Sandboarding/Sand Surfing/Sand Skiing/Sand Yachting
Elephant Riding/Trekking	Fencing	Shooting/Small Bore Target/Rifle
Fives	Go Karting (up to 120cc, wearing a helmet)	Range Shooting (within organiser's guidelines)
Hockey (field only)	Handball	Squash
Jet Boating/Power Boating	Rowing (within European waters only)	Swimming/Bathing with Elephants
		Tall Ship Crewing (no racing)
		Triathlon (training only)

Additional Sports and Activities to add for 100% additional premium.
*No Personal Liability or Personal Accident

Amateur Athletics (track and field)	High Diving (pool only)	Lacrosse*
Bungee Jumping	Kitesurfing/ Kiteboarding (no cover for kite damage)*	Modern Pentathlon (training only)*
Canoeing/Rafting/White Water Rafting/ Kayaking (Grades 4-5)*	Gymkhana (professionally organised tours)	Parachuting (single jump and tandem only)
Dry Slope Skiing	Heptathlon (training only)	Roller Hockey
Gaelic Football	High Diving (pool only)	Sea Kayaking (inland waters only)
Gymkhana (professionally organised tours)	Kitesurfing/ Kiteboarding (no cover for kite damage)*	Skydiving (single jump and tandem only)
Heptathlon (training only)		

Astrenska Insurance Limited

Registered Office: Cutlers Exchange, 123 Houndsditch, London EC3A 7BU
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