



NORTHAMPTONSHIRE POLICE FEDERATION

TRAVEL INSURANCE POLICY

16th April 2018 to 31st October 2019

Scheme Reference 25172333ECA

SUMMARY OF YOUR COVER

Section		Maximum benefit for one person for each trip	Amount each person must pay for each claim
Section A	Personal accident	£20,000	NIL
Section B	Medical and other expenses, including returning home early	Up to £5 million	£50
Section C	Personal baggage: single item valuables delayed baggage	£1,500 to include: £500 £500 £250	£50
Section D	Personal money	£500 (£300 cash) £50 if under age 16	£50
Section E	Travel delay Abandonment	£60 £3,000	NIL £50
Section F1	Missed Departure	£500	£50
Section F2	Enforced Stay Abroad	£1,000	£50
Section G	Cancelling or cutting short Your trip	£3,000	£50
Section H	Personal public liability	£2,000,000	NIL
Section I	Winter Sports Cover Equipment (own) Equipment (hired) Winter sports pack Piste Closure	 £500 £300 £300 £300	 £50 £50 £50 £50
Section J	Volcanic Eruption Cover Travel Delay Missed Departure Abandonment Additional Accommodation	 £100 £1,000 £1,000 £350	 Nil £50 £50 £50
Section K	Financial Failure Protection	£3,000	£50

INSURED PERSONS

Cover applies to you and your spouse or permanent partner if you are both under 75 at the date the trip commences. It also includes all dependant children who are under 21 (at the date the trip commences) **and** in full-time education. You and all the people listed must permanently live together and permanently reside in the United Kingdom. Your partner and/or children can travel separately and still be covered by this policy.

MEDICAL CONDITIONS

Please read this carefully as it may affect your cover:

- At the time of buying or renewing Your policy or when booking a trip (whichever is later) each Insured Person must guarantee the following:
 - You are not travelling against Your doctor's or other healthcare professional's advice
 - You have told Us if You have a Terminal Illness.
 - You are not travelling for the purpose of obtaining any form of medical treatment.
 - you are not on a waiting list for in-patient treatment.
- If between booking a Trip and the departure date or the renewal date (whichever is sooner) You receive medical advice that You are suffering with a Terminal Illness, or that have been told by a doctor or other healthcare professional that You should not travel Your policy will cover You for Cancellation of Your Trip. However if You still wish to travel We will advise You if You will be covered for claims for Medical and Other Expenses or Cutting short Your Trip relating to this condition.
- If between booking a Trip and the departure date or the renewal date (whichever is sooner) anyone upon whose good health Your Trip depends such as a Close Relative or

your Travelling Companion receives medical advice for a potentially serious illness or injury Your policy will cover You for Cancellation of Your Trip. However if You still wish to travel We will advise You if You will be covered for claims for Cutting short Your Trip relating to this condition.

If You are unsure if these Medical Conditions apply to you or wish clarification, please contact Philip Williams and Company on 01925 604421 during office hours or email enquiries@philipwilliams.co.uk

MAKING A CLAIM

Making a claim

- For medical emergencies (cover under section B), please phone Cega Assistance on **+44 (0)1243 621568**
 - Should you need to make any other claim under this policy, please contact Cega on **+44(0)1243 621416**
- Once You have contacted them You will be sent a claim form. Please fill this in and return it to the address shown on the claim form enclosing:
- Your booking confirmation;
 - all original receipts and police reports, and
 - any other evidence We have asked for.

If You need to complain

Our goal is to give excellent service to all of Our customers but We recognise that things do go wrong occasionally. We take all complaints We receive seriously and aim to resolve all of Our customers' problems promptly. To ensure that We provide the kind of service You expect We welcome Your feedback. We will record and analyse Your comments to make sure We continually improve the service We offer.

What will happen if You complain

- We will acknowledge Your complaint promptly

– We will aim to resolve complaints as quickly as possible. Most of Our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, We will contact You with an update within 10 working days of receipt and give You an expected date of response.

What to do if You are unhappy

If You are unhappy with any aspect of the handling of Your insurance We would encourage You, in the first instance, to seek resolution by contacting Philip Williams & Co, 35 Walton Road, Stockton Heath, Warrington, WA4 6NW.

Tel: 01925 604421 Fax: 01925 861351

Email: enquiries@philipwilliams.co.uk

If You are unhappy with the outcome of Your complaint, You may refer the matter to the Financial Ombudsman Service (FOS) at:

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 0800 023 4567 (*free from landlines*) or

0300 123 9123 (*free from most mobile phones*)

or simply log on to their website at

www.financial-ombudsman.org.uk

Whilst We are bound by the decision of the FOS, You are not. Following the complaints procedure does not affect Your right to take legal action.

POLICY NOTES

1. This policy is only available if You normally live in the United Kingdom and You are a member of the Group Insurance Scheme, the member's spouse/permanent partner and all dependant children (*under the age of 21 at the date travel commenced*) and in full time education who permanently reside with the member.

2. This policy will not be valid unless You have paid all premiums due.

3. This policy only applies to trips, holidays, and business trips involving clerical and administrative work only, which start from and where You return to the United Kingdom.

4. The amount You must pay towards each claim applies to You if You are involved in a claim, as do the amounts insured under each section.

5. If You are using a mechanical or motor vehicle or water craft, make sure that You have separate cover for liability to third parties, as You are not covered under this insurance (*see section H*).

6. This policy is valid for

- i. any trips taken in the United Kingdom which are booked in advance and involve an overnight stay or air flight and last not longer than 60 days.
- ii. any trips taken outside the United Kingdom lasting 60 days or less.

7. Cover applies to you and your spouse or permanent partner if you are both under 75 at the date the trip commences. It also includes all dependant children who are under 21 (*at the date the trip commences*) **and** in full-time education. You and all the people listed must permanently live together and permanently reside in the United Kingdom. Your partner and/or children can travel separately and still be covered by this policy.

8. Cover applies to every trip commencing during the period of insurance.

GENERAL INFORMATION

Important notice

Here are some important features of Your travel insurance policy which We would like to bring to Your attention:

1. You must take Your insurance details with You when You travel. These details are Your proof of insurance and You will need them to make a claim.

2. There are terms, conditions and exclusions that apply to Your policy.

3. The policy contains conditions relating to the health of the people travelling and others upon whose well being the trip may depend.

4. Most sections of Your policy have limits on the amount We will pay. Some sections also have an excess. This is the amount that You will have to pay towards Your claim. There is limited cover for valuable items such as jewellery and photographic or video equipment. Most household policies can be extended to cover these things. You should contact Your household insurer before You travel.

5. Check that this policy covers You for any sports or activities You may take part in where there is a risk of injury. You will find a list of activities on page 4. If You are taking part in a dangerous activity, You must check that this policy will cover You.

6. If You make a claim for property, We will decide whether to replace or repair the goods or pay for them based on their value at the time of the loss (*not on a 'new for old' basis*).

7. You must take reasonable care to protect Yourself and Your property.

8. This insurance includes a complaints procedure which tells You what You can do if You want to make a complaint.

9. Non Disclosure, Misrepresentation or Misdescription

Before this policy was entered into

If You or an Insured Person have breached their duty to make a fair presentation of the risk to Us before this policy was entered into, then:

- where the breach was deliberate or reckless, We may avoid this policy and refuse all claims, and keep all premiums paid;
- where the breach was neither deliberate nor reckless, and but for the breach:
 - We would not have agreed to provide cover under this policy on any terms, We may avoid this policy and refuse all claims, but will return any premiums paid
 - We would have agreed to provide cover under this policy but on different terms (other than premium terms), We may require that this policy includes such different terms with effect from its commencement, and/or
 - We would have agreed to provide cover under this policy but would have charged a higher premium, Our liability for any loss amount payable shall be limited to the proportion that the premium We charged bears to the higher premium We would have charged, as outlined in Schedule 1 to the Insurance Act 2015.

Before a variation was agreed

If You or an Insured Person have breached their duty to make a fair presentation of the risk to Us before any variation to this policy was agreed, then:

- where the breach was deliberate or reckless, We may cancel this policy with effect from the date of the variation, and keep all premiums paid;
- where the breach was neither deliberate nor reckless, and but for the breach:
 - We would not have agreed to the variation on any terms, We may treat this policy as though the variation was never made, but will return any additional premiums paid
 - We would have agreed to the variation but on different terms (other than premium terms), We may require that the variation includes such different terms with effect from the date it was made, and/or
 - We would have agreed to the variation but would have increased the premium, or would have increased it by more than We did, or would not have reduced it or would have reduced it by less than We did, Our liability for any

loss amount payable shall be limited on a proportionate basis, as outlined in Schedule 1 to the Insurance Act 2015.

This condition operates in addition to any provisions relating to underinsurance in this policy.

10. Fraud

If a claim made by You or anyone acting on Your behalf is fraudulent or fraudulently exaggerated or supported by a false statement or fraudulent means or fraudulent evidence is provided to support the claim, We may:

- (1) refuse to pay the claim,
 - (2) recover from You any sums paid by Us to You in respect of the claim,
 - (3) by notice to You cancel the policy with effect from the date of the fraudulent act without any return of premium.
- If We cancel the policy under (3) above, then We may refuse to provide cover after the time of the fraudulent act. This will not affect any liability We may have in respect of the provision of cover before the time of the fraudulent act.

Please read this policy as soon as possible. It is Your contract of insurance with Us and We will use it to settle any claims You make.

The Insurer

This Travel Insurance policy is underwritten by: Aviva Insurance Limited, Pitheavlis, Perth, PH2 0NH Scotland Registered in Scotland No 2116. Authorised and regulated by the Financial Conduct Authority.

Choice of Law

The law of England and Wales will apply to this contract unless:

1. You and the Insurer agree otherwise
2. At the date of the contract You are a resident of Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case (*in the absence of agreement to the contrary*) the law of that country will apply.

Worldwide Medical Emergency Service operated by
CEGA ASSISTANCE
Phone +44 1243 621568
24 hours a day, 365 days a year

You must tell **Cega Assistance** as quickly as possible if You are seriously ill or injured while You are abroad.

Phone (44) 1243 621568 or fax (44) 1243 773169. Say that You are insured with Aviva Insurance Limited, quoting the policy number 25172333ECA.

You must also tell Cega Assistance if You need to return home early. You should do this before You pay or agree to pay any extra expenses. If You incur expenses before You tell Cega Assistance this may affect whether You can claim or the amount We pay.

We will pay for the services of the Cega Assistance which You are entitled to under the medical section of this policy. The same general conditions and exclusions will apply to these services as appear in this policy.

PERIOD OF INSURANCE

Cancellation cover applies from the date Your trip is booked or the date You join this insurance, whichever is later. The rest of Your cover applies throughout Your trip. It also includes You travelling from Your home to the departure point and back home afterwards, as long as this takes no longer than 24 hours in each case. Please remember that cover is limited to 60 days for any one trip. If Your return journey is delayed for a reason You are insured for, We will extend Your cover free of charge for the period of the delay.

This cover applies on land, sea or scheduled or charter flights in the United Kingdom and the countries You visit during the trip You have booked.

RECIPROCAL HEALTH AGREEMENT IN EUROPE

If You are travelling to European Union countries, Iceland, Liechtenstein, Norway or Switzerland You should obtain a European Health Insurance Card (EHIC). You will also need this if You are travelling to the Channel Islands. This will allow You to get certain free medical treatment in European Union countries. Application forms can be obtained from the Post Office or online and should be completed and validated before You travel. This will allow You to benefit from reciprocal health arrangements which exist with these countries.

If You use a European Health Insurance Card which reduces the cost of medical treatment, You will not have to pay the excess for Your medical expenses claim.

Before You make a claim

Please read Your policy in full before You travel.

Make sure that You understand what We will and will not pay for under each section.

If You lose personal money, personal baggage, or if they are stolen, You must tell the local police within 24 hours of discovering the loss. Make sure You get a copy of the police report.

The amount insured in each section and the amount You must pay towards each claim apply to each insured person.

If Your baggage is lost or damaged while it is being transported by carriers (*the airline, bus company and so on*) You must write and tell them within three days and get a report from them.

If Your property is damaged while You are on holiday You must bring this with You on Your return so that We can inspect this as We wish. If You lose part of a pair or set You must retain the remaining item(s) for Our inspection.

DEFINITIONS

Whenever the following words and phrases appear in this policy, they will always have these meanings.

Accidental bodily injury An accident which is sudden, unexpected and is violent, visible and from an external source.

Close business associate Anyone who is away from the business at the same time as You for one day or more, so the business cannot carry on as usual.

Close relatives Mother, father, sister, brother, wife, husband, partner, daughter, son, grandparent, grandchild, father-in-law, mother-in-law, daughter-in-law, son-in-law, sister-in-law, brother-in-law, stepparent, step-child, stepbrother, step-sister, fiancé or fiancée.

Deposit Any amount You pay which is less than the full payment to secure travel or accommodation arrangements.

Doctor A registered practising member of the medical profession who is not related to You or anyone You are travelling with.

Home Where You live in the United Kingdom.

In Patient A person receiving medical advice, investigations or treatment which requires an overnight stay in a hospital.

Loss of limb Permanent total loss of the use of Your hand, arm, foot or leg.

Loss of sight Permanent total loss of Your sight in one or both eyes.

Off-piste Skiing, snow boarding or other winter sports

other than on recognised prepared ski runs.

Personal baggage Items You own which You need, including clothing and other items which You wear or carry, pushchairs and bicycles. *(It does not include tents, dinghies and any other items You would not normally carry in a suitcase or bag.)*

Personal money Your cash, cheques, postal and money orders, travel tickets, nonrefundable pre-paid tickets, travellers' cheques, petrol coupons, passports, ski passes and green cards.

Qualified Medical Practitioner A doctor or specialist who is registered or licensed to practise medicine under the laws of the country they practise in other than an Insured Person, Partner or a member of the immediate family of an Insured Person.

Redundant Being made redundant and qualifying for a redundancy payment under the Employment Act 1996 or any later laws *(unless You take voluntary redundancy)*.

Terminal illness Advanced or rapidly progressing incurable disabling illness such that the life expectancy is no greater than 12 months.

Trip A holiday or business trip which involves administrative or clerical work only, and which starts from the United Kingdom. The trip starts from the time You leave home and lasts until the time You return home. It includes the travelling time between Your home and departure point, as long as this takes no longer than 24 hours.

United Kingdom England, Scotland, Wales, and Northern Ireland.

Valuables Watches, furs, jewellery, computers and computer games, games consoles, *(including electronic handheld games)* personal organisers, binoculars, telescopes and video recorders, camcorders, photographic equipment, portable televisions, audio equipment *(including MP3 players)*, spectacles, sunglasses and contact lenses.

We/Us/Our/Aviva Aviva Insurance Limited.

You/Your Each person insured as described in the Insured Persons section.

HAZARDOUS ACTIVITIES

The following list shows the activities that Your policy covers, providing these are undertaken on an amateur basis only. Please contact Philip Williams and Company if You need cover for any sport or activity that is not mentioned below.

Angling
Archery
Badminton
Body boarding *(no cover for personal public liability)*
Bowls
Canoeing *(in calm waters)*
Clay pigeon shooting *(under supervision)*
Cross-country skiing
Curling
Cycling *(but excluding racing and time trials)*
Dry slope skiing
Football
Go-Karting *(You must wear a crash helmet no cover for personal public liability)*
Golf
Hiking *(up to 2000 metres altitude)*
Hill trekking *(up to 2000 metres altitude)*
Horse riding *(excluding competitions)*
Hot air ballooning *(as a passenger only)*
Ice skating
Jet skiing *(no cover for personal public liability)*
Motor cycling *(up to 125cc unless a current UK driving*

licence with full motorcycle entitlement, You must wear a helmet. No cover for personal public liability)

Mountain biking

Mountaineering *(where ropes or guides are not normally used)*

Orienteering

Paragliding

Parascending

Quad biking *(no cover for personal public liability)*

Roller skating or roller blading

Rowing *(inland waters only)*

Sailing *(inland or coastal waters only and no cover for personal public liability)*

Sail boarding *(no cover for personal liability)*

Scuba diving *(under 30m depth)*

Shooting

Skiing *(but not off-piste)*

Snorkelling

Snow boarding *(but not off-piste)*

Snow mobiling *(No cover for personal public liability)*

Squash

Surfing

Swimming

Tennis

Tobogganing

Tug of war

Volleyball

Water polo

Water skiing *(on two skis, not 'barefoot')*

Wind surfing

You are also covered for any activity not mentioned above that You take part in as part of a conventional package holiday. But if You have booked a holiday specifically to take part in a dangerous activity and You have not agreed this with Us before taking out the policy, You will not be covered.

SECTION A

Personal accident – £20,000

You can claim if You sustain accidental bodily injury during Your trip which solely and independently of any other cause results in Your death, or You lose Your sight or a limb within a year of the date of the accident.

The amounts We will pay are as follows:

1. Death £20,000 *(£6,000 if You are under 16 or over 65)*
2. Permanent total loss of Your sight in one or both eyes. £20,000
3. Permanent total loss of the use of Your hand, arm, foot or leg. £20,000

What is not covered

We will not pay for the following:

1. Any sickness, disease or medical condition.
2. Any injury or physical problem that You had before Your trip started.
3. Anything mentioned in the general exclusions.

SECTION B

Medical and other expenses – £5,000,000

(including emergency medical help and bringing You home, if medically necessary)

This section includes a 24-hour medical emergency service provided by Cega Assistance. *(For details please see General Information)*. You must contact Cega Assistance immediately if You are seriously injured, ill or put in hospital. This section does **not** apply to trips within the United Kingdom.

You can claim for costs You have to pay if You become ill,

are injured or need emergency dental treatment (to immediately relieve pain only) outside the United Kingdom.

We will pay for the following:

1. Reasonable and necessary emergency medical, surgical, hospital charges, ambulances, moving You from the scene of the incident or emergency dental fees (to immediately relieve pain only) nursing home and nursing attendance charges.
2. Reasonable and necessary additional hotel and travelling costs. These costs include expenses for one relative or friend who has to stay with You or has to travel out from the United Kingdom to escort You home if:
 - a doctor says You have to be with someone;
 - You are a child and You need someone to take You home, or
 - You are seriously ill or injured.
3. If You die, We will return Your body or ashes to the United Kingdom, or We will pay up to £2,000 for Your funeral expenses abroad. If You become ill or You are injured We can send You home at any time during the trip. We will do this if the doctor treating You and the doctor appointed by Cega Assistance agree that You can safely travel home to continue treatment if medically necessary.

Note: You must keep all receipts and give them to Us if You make a claim.

What is not covered

We will not pay for the following:

1. Any claim if You have been told You have a Terminal Illness.
2. Any claim for a medical condition if any Insured Person has travelled against the advice of a doctor or would be travelling against the advice of a doctor if they had taken such advice.
3. Any claim for any medical condition You were planning to get medical treatment for during Your trip.
4. The excess amount shown in Your summary of cover for every claim for each Insured Person, unless You use a European Health Insurance Card to reduce the cost of medical treatment.
5. Should a beneficiary suffer Accidental Bodily injury or illness during a covered trip outside of the United Kingdom, the Underwriters will pay £50 for each and every completed period of 24 hours up to a maximum of £1,000 for which you are an in-patient in a hospital as a direct result of the injury or illness which is not pre-existing.
6. The cost of any treatment You need in the United Kingdom and costs covered by reciprocal health schemes in other countries.
7. Any claims which Cega Assistance or the doctors treating You do not think are medically necessary.
8. Any extra costs because You have requested a single or private room.
9. Any extra travelling expenses which Cega Assistance have not agreed to if You have to return home earlier than You planned.
10. Any expenses You pay for treatment needed as a result of surgery or medical treatment which Cega Assistance or the doctor treating You believe could have waited until You returned to the United Kingdom.
11. Phone calls, except calls made to Cega Assistance.
12. Any medication which You knew You had to take before You left and You would have to take during Your trip.
13. Preventative treatment which could have been delayed until You returned to the United Kingdom.
14. Any claim resulting from a tropical disease where You have not (unless Your doctor has advised otherwise) had the recommended inoculations and/or taken the

recommended medication.

15. Anything mentioned in the General Exclusions.

SECTION C

Personal baggage – £1,500

You can claim for the following:

1. Personal baggage
Any of Your own baggage (not hired or borrowed, unless it is hired or borrowed ski equipment) which is lost, stolen or destroyed.
2. Delayed baggage
Your baggage being delayed by 12 hours or more on Your outward journey. You will need a written report from the airline or tour representative confirming the delay and receipts for essential purchases You have made.

We will pay for the following:

1. Personal baggage
Up to £1,500 to replace or repair Your personal baggage after making an allowance for wear and tear and items losing their value. We will only pay up to £500 in total for valuables, and up to £500 for single items.

Note: If You claim for a pair or set of items, We will only pay for the part of the pair or set which is lost or damaged.

2. Delayed baggage
Up to £250 towards buying necessary items to replace the ones that are delayed. If these items are never found and We agree to pay for permanent loss, We will take off any amount We have paid for delayed baggage from Your final claim.

What is not covered

We will not pay for the following:

1. The excess amount shown in Your summary of cover for every claim for each insured person. (This does not apply to delayed baggage).
2. If You do not take reasonable care to make sure Your property is safe and supervised.
3. If You do not get a written police report within 24 hours of discovering that Your baggage has been lost or stolen.
4. If You do not get a written report from the company carrying Your personal baggage if Your baggage is lost or damaged while You are travelling. (You need a property irregularity report if an airline loses or damages Your baggage.)
5. Loss or damage:
 - a. caused by customs or other officials or authorities confiscating or keeping Your baggage;
 - b. because of wear and tear, denting or scratching, or damage caused by moths or vermin, or during cleaning or repairs;
 - c. following mechanical breakdown or fragile or brittle articles breaking, unless the damage is caused by fire or by an accident involving the transport Your personal baggage is being carried on;
6. Loss, damage or theft:
 - a. to mobile phones, dentures and dental appliances (braces, bridges, crowns etc), hearing aids, samples or merchandise, bonds, coupons, securities, stamps or documents of any kind, vehicles or accessories, antiques, musical instruments, pictures, typewriters, sports equipment while You are using it, boats or equipment;
 - b. to any property You have insured separately;
7. Theft of a bicycle, unless it is locked in a building or securely locked to an object which cannot be moved.
8. Personal baggage stolen from:
 - a. a vehicle You have left for any period between 9pm and 9am, or

- b. an unattended vehicle, unless it was locked in the boot or glove compartment of the vehicle and there is evidence of someone breaking in;
- c. an unattended hatchback, van or estate car, unless You have left items in the back of the vehicle covered up so that no one can see them from the outside. There must also be evidence that someone has broken into the vehicle.
- d. An unattended hotel room, apartment, holiday residence or static caravan unless the accommodation was locked
- 9. Damaged articles which have not been retained for Our inspection.
- 10. Where compensation is recoverable from a transport carrier who had care, custody or control of the baggage at the time of the loss.
- 11. Anything mentioned in the general exclusions.

SECTION D

Personal money – £500 (£300 cash)

You can claim for Your personal money which You lose or is stolen during a trip. We will pay up to £500 (£300 cash) if You lose personal money up to 72 hours before Your trip starts or during Your trip.

Note: If You are under 16, You can only claim up to £50.

What is not covered

We will not pay for the following:

1. The excess amount shown in Your summary of cover for every claim for each insured person.
2. Any loss caused by a mistake or loss of value.
3. If You do not take reasonable care to make sure Your personal money is safe.
4. Any loss while You leave Your money unattended (*except while it is in a locked safety deposit box*).
5. If You do not get a written police report within 24 hours of discovering that Your personal money has been lost or stolen.
6. Loss or damage caused by customs or other authorities confiscating or keeping Your personal money.
7. Anything mentioned in the general exclusions.

SECTION E

Travel delay and Abandonment

This section does not apply to trips within the United Kingdom

You can claim for the following:

If Your international ship aircraft or train that You are booked on to travel is delayed in leaving the United Kingdom at its scheduled time of departure on Your outward journey or on Your final part of Your return journey caused by strike, industrial action, locked-out workers, riots or civil commotion, hi-jack, avalanches, landslide, adverse weather or mechanical breakdown of the coach, train, sea vessel or aircraft in which You should be travelling We will pay

1. £60 if Your departure is delayed for at least 12 hours.
2. up to £3,000 in respect of Your unused travel and accommodation costs which You have paid or legally have to pay but cannot get back if after You have been delayed for more than 48 hours on Your outward journey from the United Kingdom You chose to Abandon Your trip

We will calculate the length of delay from the date and time the international ship aircraft or train should have left. You must check in at the specified time and get written confirmation from the carrier or their handling agents of the actual date and time of departure and the reason for the delay.

What is not covered

We will not pay for the following:

1. Delays caused by strikes or industrial action
 - a. which was in existence or
 - b. for which a commencement date likely to affect the trip and had been publicly announced at the time of booking.
2. Withdrawal of an aircraft or sea vessel on the orders or recommendation of the manufacturer, the Civil Aviation Authority, a Port Authority or any similar body in any country.
3. The excess amount shown in Your summary of cover for every claim for each Insured Person.

SECTION F1

Missed departure – £500

You can claim for hotel and travelling expenses to get to Your booked destination or return home.

We will pay up to £500 if:

1. The car You are travelling in breaks down or is involved in an accident, or
2. The public transport You are using is delayed; and this causes You to arrive too late to start Your booked journey from the arranged departure point in the United Kingdom, or first destination home.

What is not covered

We will not pay for the following:

1. If You have not allowed enough time for Your journey
2. The excess amount shown in Your summary of cover for every claim for each Insured Person
3. If You are not travelling to the departure point when the delay takes place.
4. Any costs claimed under Section E Travel delay and abandonment
5. If the vehicle You are travelling in has not been properly serviced.
6. If Your car is delayed in a traffic jam or road block.
7. Anything mentioned in the general exclusions.

SECTION F2

Enforced Stay Abroad

This section does not apply for Trips within the United Kingdom or if Your Home is in the Channel Islands or Isle of Man or where You do not have a return date scheduled at the time the airspace or airport is closed.

If You are unable to return Home on Your scheduled return date due to:

- (a) Your death, serious injury, sudden illness, complications in pregnancy or quarantine or that of a Close Relative or any person accompanying You or their Close Relative on the Insured Journey provided such cancellation, curtailment or change of itinerary is confirmed as medically necessary by a Qualified Medical Practitioner;
- (b) a Natural Catastrophe causing the local government or national government of the destination country to declare a state of emergency or the Foreign & Commonwealth Office recommending against all but essential travel;
- (c) Cancellation or Curtailment of scheduled public transport services consequent upon adverse weather conditions, strike, riot or civil commotion, or closure of airports or port, or airspace being closed.

We will pay You;

1. £100 per insured person for accommodation expenses every full 24 hour period You are unable to return Home, or
2. up to £1000 per insured person in respect of 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.

We will also pay for emergency medical supplies that You require to prevent a deterioration or exacerbation of an existing medical condition.

Special Conditions

1. Where You claim under item 1 of this section,
 - a. We will work out the length of Your enforced stay abroad from the date and time of Your scheduled departure, as shown on Your ticket/itinerary
 - b. You must obtain written confirmation from Your carrier or handling agents of the actual date and time of Your return to the United Kingdom.
2. Payments under item 2 will only be considered where Your carrier or handling agents have not been able to offer You suitable alternative travel arrangements. All claims must be supported by documentary evidence of the costs You have incurred.

The most We will pay

The most We will pay for each insured person is: – £1,000

What is not covered

1. Any claim for travel and/or accommodation costs where these are recoverable from the provider.
2. Any claim under item 2.
 - a. where You fail to provide documentary evidence of the costs incurred.
 - b. for the first £50 for each insured person
3. Any claim for refund of any costs for persons not insured under this policy.
4. Any claim for additional travel expenses if prior to the notification of the airspace, or an airport/port, being closed You have not purchased Your return ticket to the United Kingdom.
5. Anything mentioned in the General Exclusions.

SECTION G

Cancelling or cutting short Your trip – £3,000

You can claim for the following:

1. Cost of travel and accommodation arrangements for each person insured under this policy which are cancelled before Your trip starts from the United Kingdom, which You have paid for or legally have to pay for.
2. An amount in proportion to the expenses You have paid or legally have to pay before Your trip started for travel and accommodation which You have not used, because You needed to cut short Your trip, and You cannot get back. We will also pay any reasonable additional accommodation and travelling expenses if You need to cut Your trip short.
3. Expenses You have paid or legally have to pay (*and are not recoverable elsewhere*) or reasonable additional expenses incurred for travel and accommodation expenses resulting from interruption of scheduled services caused by strikes, industrial action, locked out workers, riot or civil commotion, hi-jack, avalanches, landslides, adverse weather or mechanical breakdown of the train, aircraft or sea vessel in which You should be travelling We will pay up to £3,000 if You have to cancel or cut short Your trip for reasons You cannot avoid which are listed below and which happened after the issue date as shown on Your travel insurance (*and You were not just unwilling to take the trip*).
1. If You, anyone You are travelling with, a close relative of Yours or of anyone You are travelling with, or a close business associate of Yours or of anyone You are travelling with dies, becomes disabled by physical injury or pregnancy, becomes ill or has to go into quarantine.
2. If You or anyone You are hoping to travel with is called for jury service or as a court witness (*unless You normally need to be in court as part of Your work*).

3. If You, or anyone You are travelling with is called up for military service.
4. If You or anyone You are travelling with is made redundant. (*In this case You must phone Us immediately*).
5. If there is a fire, storm or flood at Your home or at the home of anyone You are travelling with up to 14 days before the start of Your trip. The home must be unfit to live in.
6. If the police need You to stay because of a burglary at Your home or business, or at the home or business of anyone You are travelling with up to 10 days before the start of Your trip.

Note: If You need to cut short Your trip You must contact CEGA Assistance Limited (see page 3) before You return home. We will work out costs from the time You return to the United Kingdom.

What is not covered

We will not pay for the following:

1. Any claim for a medical condition if any of the following applied when you took out the policy, renewed the policy or booked Your Trip, whichever is later; You
 - a. have been told You had a Terminal Illness
 - b. travelled, or were intending to travel against the advice of a doctor or other healthcare professional or would be travelling against the advice if You had taken such advice.
 - c. were planning to get medical treatment during Your trip.
2. Claims attributable to any condition or set of circumstances known to the insured person at the time of booking a trip where such a condition or set of circumstances could reasonably have been expected condition to give rise to cancellation or curtailment of the trip or journey.
3. The first £50 for each claim for each Insured Person (*but Nil for Loss of Deposit claims*).
4. Any claim made because You do not feel like travelling.
5. If You are called up for military service within seven days or taking out this policy.
6. Any extra travelling expenses which we or Cega Assistance Limited have not agreed to if You have to return home earlier than planned.
7. A trip which You should have known might be cancelled at the time You booked it or at the time You took out Your policy.
8. Any claim for management fees, maintenance costs or exchange fees associated with time shares and similar arrangements.
9. Any claim for refund of any costs for persons not named on this policy.
10. Anything which is caused directly or indirectly by the Government of any country preventing You from entering that country.
11. Failure of the Tour Operative or provider of transport or accommodation to fulfill the booking of the trip.
12. Strikes or industrial action:
 - a. Which was in existence or
 - b. For which a commencement date likely to affect the trip and had been publicly announced at the time of booking.
13. Withdrawal from of an aircraft or sea vessel on the orders or recommendation of the manufacturer, the Civil Aviation Authority, a Port Authority or any similar body in any country.
14. Anything mentioned in the general exclusions.

SECTION H

Personal liability – £2,000,000

You can claim for Your legal expenses and legal liability for damages caused by an accident that happened during the trip. We will pay up to £2,000,000 for any accident leading to claims made against You for:

1. accidental injury to someone who is not a member of Your family or household and is not employed by You; or
2. loss or damage to any property which You do not own, and which is not hired, loaned or borrowed by You or any member of Your family, household or an employee.

What is not covered

We will not pay for the following:

1. Any fines You have to pay.
2. Anything directly or indirectly caused by the following.
 - a. Responsibilities which You have because of an agreement but would not have had if the agreement did not exist.
 - b. Claims for injury, loss or damage directly or indirectly caused by:
 - owning or using an aircraft, a mechanical or motorised vehicle, a cart or carriage pulled by a horse, or water craft other than a rowing boat, punt or canoe;
 - animals other than horses, domestic dogs or cats;
 - firearms other than guns being used for sport;
 - living in (*except for the purpose of Your trip*) or owning any land or buildings;
 - carrying out a trade or profession;
 - racing of any kind;
 - Your acts of vandalism or violence.
3. Liability covered under any other insurance policy.
4. Anything mentioned in the general exclusions.

Note: If You are using a mechanical or motorised vehicle or water craft, make sure that You are insured separately for third-party cover, as You are not covered under this insurance.

SECTION I

Winter Sports Cover Covered

You are covered for:

A. Winter Sports Medical and Personal Liability
Section B Emergency Medical Expenses and Section H Personal Liability of this policy are extended to cover You whilst participating in planned winter sports

B. Winter Sports Equipment

Up to £500 for the value or repair of Your own winter sports equipment (*after making proper allowance for wear and tear and depreciation*) or hired winter sports equipment, if they are lost, stolen or damaged during your trip, limited to the single item limit for any one item. For winter sports equipment over five years old the maximum we will pay is £50.

Conditions

In the event of a claim You must provide the following documentation:

1. loss or theft: a report from the police, resort management or tour operator; plus original receipt or proof of ownership and confirmation or second hand value from a specialist dealer
2. damage; confirmation from a specialist dealer of the damage sustained and repair costs, or confirmation that the damage is beyond economic repair, plus the second hand value prior to damage.

C. Winter Sports Equipment Hire

Up to £300 for the reasonable cost of hiring winter sports equipment for the rest of your trip or until your own winter sports equipment has been returned to You if:

- a. Your winter sports equipment is lost or broken or;
- b. Your winter sports equipment is delayed for at least 12 hours on your outward journey.

Conditions

In the event of a claim You must provide the following documentation:

1. loss or theft; a report from the police, resort management or tour operator; plus receipts showing original and additional hire charges
2. damage: confirmation from the hire company of the damage sustained and additional charges incurred
3. delay; confirmation from the airline or transport company that your equipment was delayed for over 12 hours on the outward journey plus a receipt showing the original and additional charges

D. Winter Sports Pack

Up to £300 for the value of the unused portion of your resort pass and lift pass costs and winter sports equipment hire costs limited to £150 per week if

- a. You have an accident or you are ill;
- b. Your resort pass is lost or stolen

Conditions

In the event of a claim you must provide the following documentation:

1. Accident or illness medical report confirming the reason and length of time you were unable to undertake your planned activity plus the original lift pass and evidence of the original cost
2. Loss or theft report from the police or resort management plus evidence of the original cost and cost of replacement pass.

E. Piste Closure

Up to £300 if during the period of your stay, on-piste, skiing at the resort that you had pre-booked is not available due to lack of snow or excessive snow or avalanche conditions, then;

- a. Up to £15 per day towards transport costs to reach another resort;
- b. Compensation of £25 per full day if skiing is unavailable due to the total closure of all on-piste skiing activity.

Conditions

In the event of a claim, you must provide the following documentation from the resort management confirming how long the piste was closed and your resort and the reason.

Not covered

1. the first £50 of any accident. This applies to each person making a claim.
2. If you do not adhere to the International Ski Federation code or the resort regulations.
3. anything not covered in Section C – Baggage and Personal Belongings (*applicable to Part B and C*);
4. anything not covered in Section B – Emergency Medical Expenses (*applicable to Part A and Part D*);
5. anything not covered in Section H – Personal Liability (*applicable to Part A*)
6. ski jumping, ice hockey, the use of skeletons or bobsleighs, taking part in International and National events and their heats and officially organised practice or training for these events.
7. any off-piste skiing if you are not under the care and direction of a locally qualified guide or instructor;
8. anything listed in the General Exclusions.

SECTION J

Volcanic Eruption Cover

Covered

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

You are covered as a result of a volcanic eruption for the following:

1. If your initial outward flight, sea crossing, coach or train departure from the United Kingdom is delayed for more than 12 hours beyond the intended departure time as specified in your travel ticket then we will pay a benefit of £25 for each complete 12 hours delay up to a maximum of £100 or up to £1,000 for loss of travel and accommodation expenses which you have paid or are contracted to pay if you abandon your trip after the first full 24 hours of delay.
2. If you arrive too late at your outbound departure point in the United Kingdom to commence your booked trip we will pay up to £1,000 for necessary additional travel and accommodation costs incurred in reaching your destination.
3. If your final return flight, sea crossing, coach or train departure back to the United Kingdom is delayed for more than 12 hours beyond your intended departure time as specified on your travel ticket we will pay up to £25 for reasonable additional travel and accommodation expenses incurred by you for each complete 12 hours delay up to a maximum of £350.

Conditions

1. You must provide written confirmation from the appropriate public authority/ transport provider confirming the cause and nature of the delay and the amount of time it lasted.
2. You must provide written confirmation of the additional travel and accommodation charges incurred.

What is not covered

1. The policy excess as shown on your Summary of cover. This applies to each person making a claim and only applies if you abandon your trip or arrive too late to commence your booked trip.
2. Abandonment of your trip after you have left the United Kingdom.
3. Any costs recoverable from another source (e.g. *tour operator, hotel, airline, transport company*).
4. Any claim arising as a result of you travelling against the advice of a local or national authority.
5. Any expense that you would normally be expected to pay during your trip (e.g. *food, telephone*).
6. Any claim arising as a result of your mere disinclination to carry on with your trip.
7. Any claim arising where the delay was known prior to the start date of the cover.
8. Any costs claimed under the Travel Delay or Missed Departure sections.
9. No benefit is payable under this section if a benefit is paid under the Travel Delay section for the same incident.
10. Anything listed in the General Exclusions.

SECTION K

Financial Failure Protection of Non Bonded Providers Cover

You are covered up to the limit shown on the Summary of cover for irrecoverable sums paid in advance in the event of:

1. The insolvency of a Non Bonded Provider for Travel or Accommodation not forming part of an inclusive holiday prior to departure
2. Insolvency of a Non Bonded Provider for Travel or Accommodation after departure:
 - a. The additional pro rate costs incurred by You in replacing that part of the travel arrangements to a

similar standard to that originally booked.

- b. If curtailment of the trip is unavoidable – the cost of return transportation to your home to a similar standard to that originally booked.

Conditions applicable to this Section

In the case of insolvency after departure as set out in 2(a) and (b) above where practicable you should obtain Our approval prior to incurring the relevant costs.

Exclusions applicable to this Section

We will not pay for:

1. Travel or Accommodation not booked prior to departure.
2. The financial failure of:
 - a. any Non Bonded Provider for Travel or Accommodation or any threat of insolvency being known at the date the policy is issued or date the booking is made (*whichever is the later*).
 - b. any Travel or Accommodation provider who is bonded by ABTA ATOL or IATA (*even if the bond is insufficient to meet the claim*) or is insured elsewhere.
 - c. any travel agent, tour organiser, booking agent or consolidator with whom you have booked travel or accommodation.
3. Any loss for which a third party is liable for which can be recovered by other legal means

Definition applicable to this Section

Non Bonded Provider

Any Travel or Accommodation provider who at the time of insolvency is not bonded by ABTA ATOL or IATA

Note: This Section provides cover for the insolvency of any travel arrangements booked before departure which do not form part of an inclusive holiday or are bonded by ABTA ATOL or IATA or insured elsewhere.

This would include but is not limited to:

Scheduled Airlines/Hotels/Car Ferries/Villas abroad & cottages in the UK/Railway Journeys/Coach Journeys/Car Hire/Caravan Sites/Campsites/Mobile Homes/Camper Rental/Excursions/Eurotunnel/Theme Park Tickets

CONDITIONS

1. You must phone and tell Us about any event which You may claim for within 60 days of returning to the United Kingdom. You must give Us full details of what happened. We will not pay out under sections A,B or F without a medical certificate.
2. You must give Us all the certificates, information, evidence and receipts We ask for, and You must pay for these if necessary. If We ask You to have a medical examination (*which We will pay for*) You must agree. If You die, We may carry out a post-mortem which We will pay for.
3. You must do everything You can to get back any lost or stolen items.
4. If any part of Your claim is false, We will make no payment.
5. You must keep to the terms, conditions and endorsements of this policy.
6. You must not offer or agree to settle an incident You are claiming for until We have written to You and agreed to this.
7. We can take over Your legal rights to defend or settle a claim or to take action
8. We can pay You the full amount We owe You under the policy at any time. If We do this, We will not make any future payment.
9. You must tell Us if You have other insurance which

covers You for an incident covered by this policy. We will only pay Our share of Your claim.

10. We have the right to take over and deal with in Your name any claim You make under this policy.

11. We have the right to take legal action in Your name (*but at Our expense*) to get back any payment We have made under this policy.

12. CANCELLATION RIGHTS

If You cancel the policy within 14 days of receiving it, and provided You have not started a trip or intend to make a claim, We will refund the premium. We may cancel this policy by sending You 14 days notice to Your last known address. We may return part of the premium to You. We reserve the right to cancel this policy if You fail to pay the premium.

POLICY EXCEPTIONS

The following Policy Exceptions apply to all Sections unless otherwise stated and in addition to the Exceptions contained in each Section.

This policy does not cover

1 any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributory cause or event:-

- a War in the Insured Person's Country of Residence or secondment;
- b any action taken in controlling, preventing, suppressing or in any way relating to 1 (a) above; The above exception shall be inoperative for an Insured Person in the event of War being declared whilst the Insured Person is actually engaged on an Insured Journey abroad;

2 the Insured Person engaging in any kind of flying as a pilot;

3 the Insured Person being a full time member of the armed forces of any nation or international authority or a member of any reserve forces called out for permanent service;

4 the Insured Person committing or attempting to commit suicide or intentionally inflicting self injury other than Replacement Recruitment Expenses and Repatriation of human remains;

5 the Insured Person's own criminal act;

6 Travel to any country or destination where the Foreign and Commonwealth Office has advised against all but essential travel;

7 any circumstance that could have been reasonably foreseen as giving rise to a claim for Cancellation, Curtailment & Change of Itinerary or Travel Delay or Missed Departure at the time an Insured Journey was booked and paid for in part or in full;

8 any loss resulting from any winter sports activity where the Insured Person has been travelling on winter sports holidays for more than 30 days during the Period of Insurance;

9 any loss if the Insured Person has been taking part in any activity or sport not listed in Activities and Sports, including but not limited to steeplechasing, polo, hunting, any professional sport(s), mountaineering (normally requiring ropes or requiring the services of a guide), pot holing, canyoning, quad biking, fighting (except in self-defence), scuba-diving below a depth of 30 metres or 40 metres if suitably qualified, parachuting, racing, speed or endurance tests or practising for such events or any form of organised team sport;

10 any Insured Person aged above the age limit in the Schedule at the effective date of this insurance;

11 Pre-Existing Medical Conditions as set out below:-

- a Any claims made under the Cancellation, Curtailment or Change of Itinerary and/or Medical & Emergency

Travel Expenses section of this policy as a result of any Pre-existing Medical Condition where a Qualified Medical Practitioner has not permitted the Insured Person to travel;

- b Any claims under the Cancellation, Curtailment or Change of Itinerary section of this policy as a result of any Pre-existing Medical Condition where the Insured Person is on a waiting list for in-patient treatment;
- c Any claims made under the Cancellation, Curtailment or Change of Itinerary and/or Medical & Emergency Travel Expenses section of this policy where you are travelling for the purpose of obtaining medical treatment abroad;
- d Any claims made under the Cancellation, Curtailment or Change of Itinerary and/or Medical & Emergency Travel Expenses section of this policy where you have been diagnosed with a Terminal Illness.
- e Purchase of any prescription medicines relating to a Pre-existing Condition;
- f If any an Insured Person or Close Relative has suffered a Pre-existing Medical Condition that You could have reasonably foreseen would have given rise to a Cancellation or Curtailment or Change of Itinerary claim under the Cancellation, Curtailment or Change of Itinerary section of this policy.

FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme (FCSC). If We cannot meet Our obligations, You may be entitled to compensation from this scheme, depending on the type of insurance and the circumstances of the claim.

You are covered for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit.

However, for compulsory classes of insurance, You are covered for 100% of the claim without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

Underwritten by

Aviva Insurance Limited.

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Registered Office:

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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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