

Durham Police Group Insurance Scheme

Travel Insurance Cover Overview

This document provides an overview of the main policy benefits, terms and conditions only.

Who is covered, Age Limits, when You are covered, the Sums Insured and Excess details are contained in the policy Schedule which is summarised on pages 2 and 3

For full details including the special definitions and claims conditions please refer to the policy Schedule and policy document, a copy of which is available on request.

Additional Information on this and other policies is contained within Your Group Insurance Scheme booklet.

Your insurance adviser will be pleased to explain the policy cover in more detail.

Contents

Which Insurer will deal with Your claim.....	4
Health Exclusions.....	5
General Exclusions applying to the whole policy	6
Sports and Leisure Activities	8
Medical assistance & travel support	9
Before You travel.....	9
Your Sections of Cover	11
Section 1 - Personal Accident	11
Section 2 - Medical and Emergency Travel Expenses.....	12
Section 3 - Cancellation, Curtailment and Change of Itinerary	14
Section 4 - Personal Possessions	19
Section 5 - Money.....	21
Section 6 - Personal Liability.....	22
Section 7 - Hijack and Kidnap Cover	23
Section 8 - Political Evacuation Cover	24
Section 9 - Legal Expenses.....	25
Section 10 - Winter Sports Cover	26

Policy Number	55/SZ29291867/05
Broker	Gallagher
Insured	Durham Police Group Insurance Scheme, on behalf of each Insured Person
Address	Suite 5, Kingfisher House, St. John's Road, Meadowfield, Durham DH7 8TZ
Period of Insurance	01 May 2023 to 30 April 2024

Insured Person (You)	Operative Time (when You are covered)
<ol style="list-style-type: none"> Members up to the age of 70; Member's partner up to the age of 74 if the member is still under 70 ; Dependent children as defined; Grandchildren travelling with the Member are also included as long as the member has parental control and the child's parents are not travelling with them. 	Travel outside or within the United Kingdom

Section	Limit per Person	Excess per Person*
Section 1		
Personal Accident		
1 Death	£50,000	Nil
2 Loss of Sight One Eye/One Limb/Hearing One Ear/Speech	£50,000	
3 Loss of Sight Both Eyes/Limbs/Hearing Both Ears	£50,000	
4 Permanent Total Disablement	£50,000	
Bereavement Counselling	Up to £2,000	
Independent Financial Advice	Up to £2,500	
Trauma Counselling	Up to £2,500	
Section 2		
Emergency Medical and Other Expenses	£25,000,000	£50
Emergency Dental Treatment	£1,000	
Medical Expense upon return to the UK	£50,000	
Funeral Expenses	£10,000	
Hospitalisation Benefit	£50 per 24 Hours, Maximum £1,500	
Search and Rescue Costs	£50,000	
Section 3		
Cancellation, Curtailment or Change of Itinerary or Abandonment	£5,000	£50
Missed Departure	£1,000	
Delayed Departure	£100 after 12 Hours	

Catastrophe	£1,000	
Section 4		
Personal Property	£2,000	£50
Single Item Limit	£500	
Valuables Limit	£500	
Lost Passport or Travel Documents	£500	
Delayed Personal Possessions (after 24 hours)	Up to £250	
Lost Keys	£500	
Section 5		
Money	£1,000	£50
Section 6		
Personal Liability	£5,000,000	Nil
Section 7		
Hijack and Kidnap	£50,000	Nil
Section 8		
Political Evacuation	£5,000	Nil
Section 9		
Legal Expenses	£50,000	Nil
Section 10		
Winter Sports cover		
Ski Pack	£750	£50
Delayed Ski Equipment	£300	
Ski Equipment	£750	
Piste Closure	£50 per day, £350 Maximum	
Avalanche Closure	£500	

* If Your accident/loss means a claim under more than one section, the maximum Excess is capped at £100 any one Loss.

Which Insurer will deal with Your claim.

Scheme Transfers

Your previous Travel insurer will deal with

- Cancellation or rearrangement of trips booked before 1st May 2022 regardless of Your departure date.
- Any claim for a trip that starts before 1st May 2022 regardless of Your return date.

Allianz will deal with

- Any claim for trips booked after 1st May 2022
- Any claim for a trip departing after 1st May 2022 (other than cancellation and rearrangement claims)
- Any Cancellation or rearrangement claims for trips booked during Our Period of Insurance regardless of Your departure date even if the scheme is transferred to a new insurer.
- Any claim for trips departing before the scheme is transferred to a new insurer, should this arise.

Health Exclusions

It is very important that You read the following.

Exclusions relating to Your health

Note, This is a summary of the exclusions in each section.

1. 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 a Qualified Medical Practitioner not permitting You to travel;
2. Any claims under the Cancellation, Curtailment or Change of Itinerary section of this policy as a result of any Pre-existing Medical Condition where You are on a waiting list for inpatient treatment;
3. 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;
4. 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 given a terminal prognosis;
5. Purchase of any prescription medicines relating to a Pre-existing Condition;
6. If You or a 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

Notes

Level of medical cover provided

This is not a private medical insurance policy and it only gives cover for emergency medical treatment in the event of an accident or unexpected illness occurring during Your trip.

Pandemic/ Covid Cover

1. Medical & Emergency Travel expenses do not have a Covid exclusion, full cover applies.
2. Cancellation of your trip or Ski activities may be a valid claim if you or one of your party is
 - a. diagnosed with Covid,
 - b. prevented from travel because of compulsory Quarantine
 - c. denied boarding by airline/cruise line because of government rules. If they deny you boarding because of their own rules, they are expected to give a refund.

General Exclusions applying to the whole policy

This Policy does not cover:

Liability to pay any claim or provide any cover under this Policy to the extent that the provision of such cover, payment of such claim or provision of such benefit hereunder would expose the Insurer or members of the Allianz Group to:

- A. any sanction, prohibition or restriction under United Nations resolutions; or
- B. the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America; or
- C. any other applicable economic or trade sanctions law or regulations.

Sanctions programs are subject to change and prohibitions or restrictions could take effect post-inception of this Policy.

Sanctions seek to prevent particular governments, non-state entities or individuals from purchasing arms, accessing financial support or services, or trading in specified goods or services, and are backed by criminal and civil penalties. Sanctions can include asset freezes, arms and trade embargoes, travel bans and other.

or

- 1 Any claim for any Section of this Policy arising out of or consequent upon or contributed to directly or indirectly by:
 - a any Insured Person taking part or whilst engaged in civil commotions or riots of any kind.
 - b the Insured Person
 - i taking illegal drugs or taking non-prescribed drugs for recreational purposes or taking drugs prescribed for the Insured Person's own drug addiction or alcoholism
 - ii serving in the Armed Forces of any Nation or International Authority
 - iii participating in any sport as a professional
 - c War (whether declared or not):
 - i between any of the Major Powers (specifically China, France, the United Kingdom, any of the former member states of the Soviet Union and the United States of America) and/or
 - ii within Europe in which any of such Major Powers or their armed forces are involved or any enforcement action within Europe by or on behalf of the United Nations.

- 2 Any claim in any way caused or contributed to by a Cyber Event or Denial of Service.

Write-back

Where coverage is provided, this exclusion does not apply to

 - a Accidental Bodily Injury
 - b Sickness
 - c Medical and Emergency Travel Expenses
 - d Hijack and Kidnap
 - e Political Evacuation

- 3 You not following any advice or recommendation made by
 - a the Foreign, Commonwealth and Development Office (FCDO),
 - b World Health Organization (WHO) or
 - c any government or other local authority at any destination You are travelling from, through or to.

- 4 The FCDO has advised against:
 - a all travel; or
 - b all but essential travel (unless the purpose of Your journey is necessary, urgent and cannot be postponed. Evidence of this will be required see Claims conditions)
- 5 Your property being held, taken, destroyed or damaged under the order of any government or customs officials.
- 6 Ionising radiation, radioactive contamination from nuclear fuel or nuclear waste, or any risk from nuclear equipment.
- 7 Changes in exchange rates
- 8 You not enjoying Your trip or not wanting to travel.
- 9 Any loss caused as a direct or indirect result of anything You are claiming for (for example, loss of earnings), unless it says differently in the policy.
- 10 Something that happened before Your policy or travel tickets for Your trip Were bought (whichever is later) and which could reasonably have been expected to be the reason for a claim, unless We agreed in writing to cover it.

Sports and Leisure Activities

You are covered to take part in the sports and leisure activities listed below, as long as You are not:

- taking part as a professional;
- racing; or
- taking part in a competition.

You must use all recommended safety equipment and keep to all local laws and regulations.

Archery
 Badminton
 Banana boating, donuts and other inflatables towed behind a powerboat
 Baseball
 Basketball
 Beach games
 Bodyboarding (boogie-boarding)
 Bungee jumping
 Camel riding
 Canoeing (up to grade 2 rivers)
 Clay-pigeon shooting
 Cricket
 Cruise Ship Holidays including any excursion or activity sold by the Cruise line.
 Cycling (touring)
 Dinghy sailing
 Elephant riding
 Fell walking or running below 3,000 metres
 Fencing (training only)
 Fishing
 Football
 Golf
 Hockey
 Horse riding
 Hot air ballooning as a passenger
 Jet-skiing
 Jogging
 Kayaking (up to grade 2 rivers)
 Marathon running
 Motorcycling, as long as You hold a valid, full UK motorcycle licence and Wear a crash helmet. The helmet must either meet the British Standard BS 6658:1985 and carry the BSI Kitemark, or be of an equivalent EEC standard
 Mountain biking below 2,000 metres
 Netball
 Non-manual work by the lead member only (including professional, administrative or clerical duties)
 Orienteering
 Outward-bound pursuits
 Paintballing (if Wearing eye protection)
 Parachute jumping (one tandem jump only)
 Parasailing or parascending over water
 Pony-trekking (if Wearing a helmet)
 Racquet ball
 Rambling

Ringos
 River canoeing (up to grade 2)
 Roller skating, rollerblading or in-line skating (if Wearing pads and helmet)
 Rounders
 Rowing
 Running – sprint or long distance
 Safari trekking or tracking in the bush
 Sailboarding
 Sailing in the territorial waters of the state or country You are in
 Scuba-diving (to a depth of 30 metres if PADI or equivalent qualified or accompanied by a qualified instructor and not diving alone)
 Sea canoeing or kayaking
 Sea fishing
 Skateboarding
 Snorkelling
 Squash
 Surfing, including on simulators
 Swimming
 Tennis
 Track events
 Trekking, hiking, walking or hill walking below 3,000 metres (without using any climbing equipment)
 Volleyball
 Wakeboarding
 War games
 Water polo
 Water skiing
 White-water rafting (up to grade 4 rivers)
 Windsurfing
 Yachting

Winter Sports

Bigfoot skiing
 Cross-country skiing
 Glacier skiing
 Husky & Horse sledge rides
 Mono-skiing
 Skiing
 Sledging
 Snowboarding
 Snowblading
 Snowmobile rides as long as You Wear a recommended helmet
 Tobogganing
 Off-piste skiing and snowboarding within the ski-area boundaries of a recognised ski resort and following ski-patrol guidelines.

Medical assistance & travel support

24-hour emergency medical assistance

You must contact us as soon as possible about any serious illness or accident where You have to go to hospital, return home early or extend Your stay.

Phone: **+44 (0)1483 265696**

We are open 24 hours a day, 365 days a year.

This includes advice and assistance for:

- loss of passport and travel documents
- lost luggage
- stolen and lost credit cards
- referral to English speaking lawyers
- medical treatment for illness or accident (For minor illnesses or accidents needing simple outpatient treatment where the medical expenses are under £250, if possible, please pay the bills, keep the receipts and make a claim when You return home).

In respect of medical treatment for illness or accident, our experienced multi-lingual medical assistance team will take full details of the emergency and can help in the following ways:

- contacting the hospitals and the doctors who are treating You
- monitoring Your treatment with our medical advisors
- contacting Your medical practitioner to confirm Your medical history, where necessary
- ensuring that hospital and medical bills are guaranteed, where You have a valid claim
- making sure relatives or travelling companions are kept up to date
- arranging travel and accommodation for someone to stay with You (where medically necessary)
- deciding on and arranging the most suitable, practical and reasonable way to bring You home. We can also arrange, where necessary, for You to be admitted in to a hospital in Your home.

What to do in the event of a claim:

Check Your Schedule and Policy Wording which give details of the cover provided along with any conditions and exclusions.

When contacting the Assistance operator please make sure You have the following information available:

- Your policy number as stated at the bottom of this document
- who You are and Your relationship to the person needing assistance.
- the name of the patient and the nature of the assistance required
- Your contact number & email address
- where You are and the contact details e.g. doctor's landline and hospital details.

Tips learnt from prior calls:

- keep Your mobile charged and turned on
- ask for the dial code for the country You're in. e.g. You might have been skiing in Switzerland and been taken to France.

Before You travel

The Allianz travel oracle mobile app

The Allianz travel APP provides travellers with an invaluable source of pre-travel advice and destination information.

Access can be from anywhere in the world via a secure log-on, and includes the following tools:

- country profiles
- travel alerts
- pre-trip advice and safety information
- travel tips
- customizable country watch list
- risk map.

Emergency mayday feature.

This provides You with alert function that sends our security team with GPS and other details and a lifeline to medical and security assistance 24 hours a day.

Search the App Store or Play Store for "Travel Oracle" Install and then register using the policy number at the bottom of this page. After registration You will receive the bespoke Allianz version of the App.

Foreign, Commonwealth & Development Office (FCDO) Travel Advice

The FCDO periodically issue guidelines about locations around the world and whether it is advisable to travel to, or within, such locations. It is strongly recommended that You consult the travel advice section of the FCDO Website (www.gov.uk/foreign-travel-advice) before You book or travel.

Global Health Insurance Card (GHIC)

A GHIC entitles a person to reduced-cost, sometimes free, medical treatment that becomes necessary while they are in a European Union (EU) country or Switzerland.

Subject to restrictions, people who are ordinarily resident in the UK are entitled to a GHIC. There will be a transition period between the old EHIC and new GHIC card.

You can apply for an GHIC:

- a** by phone on **0300 330 1350**
- b** on line at www.gov.uk/global-health-insurance-card.

Your Sections of Cover

Section 1 - Personal Accident

The policy provides compensation for accidental bodily injury that results in:

- Death Loss of Sight, Limb(s), Hearing and Speech
- Other Permanent injuries such as loss of Taste, Smell, Organs, Intellectual Capacity and Scarring
- Permanent Total Disablement
- Bereavement Counselling
- Independent Financial Advice
- Trauma Counselling

This Section does not cover:

1. Any medical condition set out under 'Health declaration and health exclusions'
2. Anything caused by the following.
 - a. You having any illness or condition that is gradually getting worse,
 - b. You travelling in an aircraft other than a fully-licensed, passenger-carrying aircraft.
 - c. You committing suicide, deliberately injuring Yourself or deliberately putting Yourself at risk (for example, by swimming while under the influence of alcohol or climbing from one balcony to another), unless You Were trying to save another person's life.
 - d. You travelling on a motorcycle, unless the driver holds a valid UK, the Channel Islands or the Isle of Man motorcycle licence and any insured person on the motorcycle was Wearing a crash helmet.

Section 2 - Medical and Emergency Travel Expenses

- a. Medical Expenses outside the United Kingdom
All costs necessarily incurred outside the United Kingdom or outside of the Country of Residence within two years as a result of the injury or illness for reasonable costs for:
- i. medical, hospital, surgical, remedial or diagnostic treatment
 - ii. attention given or prescribed by a registered medical practitioner or nursing home
 - iii. ambulance fees
 - iv. dental and optical treatment provided that such treatment is necessarily incurred by reason of a medical, dental or optical emergency.
- b. Continued Medical Expenses inside the United Kingdom
Medical expenses necessarily incurred, and not otherwise available from the National Health Service, within six (6) months from the date of due to a claim under section a. up to but not exceeding £50,000 any one Loss provided that written approval is obtained before any expenses are incurred.
- c. Emergency Travel Expenses
Additional costs necessarily incurred following the death, injury or illness for the:
- i. Repatriation Costs
The cost of repatriation of an Insured Person to the United Kingdom or Country of Residence when in the opinion of the Qualified Medical Practitioner You are fit to travel.
 - ii. Attendants Travel Expenses
Travel and accommodation expenses of up to three relatives or friends are required to travel or remain with You

This Section does not cover:

1. Extra costs for transport and accommodation which are of a higher standard to those You have already used on Your trip, unless We agree otherwise.
2. Anything caused by You:
 - a. travelling in an aircraft other than a fully-licensed, passenger-carrying aircraft;
 - b. committing suicide, deliberately injuring Yourself or deliberately putting Yourself at risk (for example, swimming while under the influence of alcohol or climbing from one balcony to another), unless You Were trying to save another person's life;
 - c. travelling on a motorcycle, unless the driver holds a valid UK, the Channel Islands or the Isle of Man motorcycle licence and You Wear a crash helmet.
3. Travelling against the advice of any Qualified Medical Practitioner
4. Travelling for the purpose of receiving medical advice or treatment
5. Travelling after receiving a terminal prognosis
6. Travelling in the 8 Weeks prior to the most recently advised expected date of delivery as a result of You being pregnant or giving birth (unless disability arises from a diagnosed medical complication which is not a normal symptom of pregnancy or childbirth)
7. The excess shown in the Schedule unless Your claim is reduced because You used an EHIC, GHIC or any other reciprocal health arrangement
8. any expenses recoverable under Private Medical Insurance, International Private Medical Insurance, other travel insurance or national insurance programs that cover You.
9. The cost of replacing any medication You Were using when You began Your trip.
10. Services or treatments You receive in Your home country.

- | | |
|--|--|
| <ul style="list-style-type: none"> iii. Body Transportation Costs
Transportation costs for the carriage of Your body or ashes and the personal effects back to Your Country of Residence iv. Immediate Family's Travel Expenses
Travel expenses in respect of any member of Your immediate family who is travelling with You in returning to the United Kingdom or Country of Residence in the event of You being medically repatriated. | <ul style="list-style-type: none"> 11. Services or treatments You receive which We and the doctor treating You think can wait until You return to Your home country. 12. Medical costs over £500 which We have not authorised. 13. Inpatient treatment or repatriation which We have not authorised. 14. The extra costs of having a single or private room in a hospital or nursing home. 15. The cost of all treatment which is not directly related to the illness or injury that caused the claim. 16. Cosmetic treatment unless agreed by Us and necessary as a result of Accidental Bodily Injury 17. costs of private medical care in the United Kingdom covered by Continued Medical Expenses in the United Kingdom |
|--|--|

Section 3 - Cancellation, Curtailment and Change of Itinerary

We will pay up to the amount shown in the Schedule in total for unused accommodation, transport, excursions and other travel expenses which You have paid or will have to pay and that You cannot recover from anywhere else.

We will provide this cover in the following necessary and unavoidable circumstances.

For cancellation

If You cancel Your trip before it begins because one of the following happens.

- 1) The death, serious injury or serious illness of
 - a) You;
 - b) someone booked to travel with You;
 - c) a relative of You or someone booked to travel with You;
 - d) someone You Were going to stay with; or
 - e) a business associate of You or someone booked to travel with You.

Note

For a. b. and c. above, this will include being diagnosed with an epidemic or pandemic disease such COVID-19.

- 2) You or someone booked to travel with You is called for jury service, as a witness in a court or are subject to a subpoena.
- 3) You or someone booked to travel with You is called for military service, medical service or leave is cancelled due to exigencies of duty.
- 4) The police say that You or someone booked to travel with You need to stay in Your home country because of a burglary or damage caused to Your home or place of business by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees or being hit by an aircraft or vehicle.

This Section does not cover:

For cancellation and cutting Your trip short

- a. The **excess** shown in the Schedule.
- b. Anything which the company providing Your transport or accommodation, their agents, any person acting for You, or Your conference organiser, is responsible for.
- c. Booking, credit-card and non-sterling transaction fees.
- d. The cost of any airport tax which You can recover from elsewhere.
- e. Administration costs Your travel, accommodation or other provider charges to process any refund due as a result of cancelling all or part of Your booking.
- f. More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if You paid for them using frequent-flyer points, Avios, loyalty-card points vouchers or another similar scheme.
- g. Anything caused by any of the following.
 - i. You not having the correct passport, visa, vaccination certificate or other mandatory travel documentation.
 - ii. Your transport provider refusing to allow You to travel for any reason, except those shown as being covered.
 - iii. Any restriction caused by the law of any country, or by people enforcing those laws.
- h. The company providing Your transport or accommodation, their agents, or any person acting for You, going bankrupt or into liquidation
- i. Your vehicle being stolen or breaking down.
- j. You not wanting to travel or not enjoying Your trip.
- k. Riot, civil commotion or industrial action.
- l. You travelling in an aircraft other than a fully-licensed, passenger-carrying aircraft.

- 5) If You are aged over 18, being made redundant by an employer You have been employed by for a continuous period of two years or more.
 - 6) You or someone booked to travel with You being held in quarantine by order or other requirement of a government or public authority, based on their suspicion that You or someone booked to travel with You, specifically, have been exposed to a contagious disease (including an epidemic or a pandemic disease such as COVID-19).
 - 7) You or someone booked to travel with You being refused boarding of the public transport or cruise ship on which You are booked to travel, on the order of government, public authority or carrier, due to You or someone booked to travel with You displaying symptoms of a contagious disease (including an epidemic or a pandemic disease such as COVID-19).
 - 8) Cancellation or Curtailment of Scheduled public transport services consequent upon adverse Weather conditions, strike, riot or civil commotion.
 - 9) A Natural Catastrophe causing either
 - a) the local government or national government of the destination country to declare a state of emergency, or
 - b) the Foreign Commonwealth & Development Office to recommend against all travel, or all but essential travel, to the affected area.
- For cutting Your trip short**
If You cut Your trip short because of one of the following.
- 1) Anything mentioned above for cancellation, except redundancy.
 - 2) You having to be in hospital for the rest of Your trip.
- m. You committing suicide, deliberately injuring Yourself or deliberately putting Yourself at risk (for example, swimming while under the influence of alcohol or climbing from one balcony to another), unless You Were trying to save another person's life.
 - n. The death of any pet or animal.
 - o. An aircraft, cross-channel train or sea vessel You Were booked to travel on being withdrawn from service (temporarily or permanently) by the carrier, or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.
 - p. being pregnant where the cancellation, curtailment or re-arrangement occurs within 8 Weeks of the most recently advised expected date of delivery for such person giving birth (unless disability arises from a diagnosed medical complication which is not a normal symptom of pregnancy or childbirth)
 - q. travelling or planning to travel
 - i. after You or a close relative receive a terminal prognosis
 - ii. for the purpose of receiving medical treatment
 - iii. against the advice of a Qualified Medical Practitioner
 - iv. if You are on a waiting list for in patient treatment
 - r. the cancellation or rescheduling of the intended purpose of the Trip (for example a Wedding , birthday or other such event).
 - s. If at the time of booking or paying the balance You or Close Relative has suffered a Medical Condition that You could have reasonably foreseen would have given rise to a claim
 - t. the default of any provider (or their agent) of transport or accommodation, acting for You
 - u. Strike or Industrial Action affecting travel services which is in progress or which had been publicly threatened and/or publicly announced at the time of booking the Trip

- v. delay due to the financial failure of the provider of the travel and/or accommodation services or the travel agent or tour operator acting for You
- w. costs recoverable under Travel Section 7 Political Evacuation.
- x. any Losses or claims in any way caused or contributed to by a Cyber Event or Denial of Service.
- y. Any circumstances that could have been reasonably foreseen as giving rise to a claim for Cancellation, curtailment, change of itinerary, Travel delay, or missed departure at the time You booked the trip, paid the deposit, interim or final payment(s).

For cancellation only

- a. Any extra cancellation charges arising because You did not tell the company providing Your transport or accommodation, their agents, or any person acting for You, as soon as You knew You had to cancel.
- b. Financial circumstances or unemployment, except caused by redundancy, which You find out about after the date You took out this policy or booked Your trip (whichever is later).

For cutting Your trip short only

- a. Any costs when You did not get a medical certificate (from the doctor who treated You in the place where You Were staying) saying that You needed to come home because of a death, injury or illness, unless our medical advisers agreed with the reason for cutting the trip short and decided that You Were fit to travel.
- b. The cost of any of Your remaining pre-booked tickets that You have not used, if We have paid extra transport costs for You to return to Your home country earlier than planned.
- c. You travelling on a motorcycle, unless the driver holds a valid UK, the Channel Islands or the Isle of Man motorcycle licence and You Wear a crash helmet.

For Missed Departure

We will pay You up to the amount shown in the Schedule for the cost of extra accommodation and transport which You have to pay to get to Your destination or back Home if You do not get to Your departure point by the time shown in Your travel itinerary (plans) because:

- 1) public transport (including Scheduled flights) does not run to its timetable; or
- 2) the vehicle You are travelling in has an accident or breaks down.
- 3) the vehicle You are travelling in is delayed due to exceptional and unforeseen traffic flow congestion (must be supported by documentary evidence)
- 4) bad Weather;

This Section does not cover:

- a. Any claim where You did not:
 - i. get a letter from the public-transport provider (if appropriate) confirming that the service did not run on time;
 - ii. get confirmation of the delay from the company or authority who Went to the accident or breakdown (if appropriate) affecting the vehicle You Were travelling in; or
 - iii. allow enough time in Your travel plans for delays which could reasonably be expected.
- b. Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before You took out this policy or booked Your trip (whichever is later).
- c. Public transport not running on time because of a riot, civil commotion, strike or industrial action which began or was announced before You left home, or if You could reasonably have made other travel arrangements.
- d. An aircraft, cross-channel train or sea vessel You Were booked to travel on being temporarily or permanently withdrawn from service by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

For Delayed Departure

We will pay compensation if the transport You are booked on is delayed at its departure point from the time shown in Your travel itinerary (plans) because of:

- 1) a serious fire, storm or flood damage at the departure point;
- 2) industrial action;
- 3) bad Weather;
- 4) mechanical breakdown of the transport; or
- 5) a mechanical or structural fault in the vehicle, aircraft or vessel

We will pay the following.

If You abandon the trip because of a delay of more than 24 hours in Your home country up to the amount shown in the Schedule for the unused parts of the trip which have been paid for or must be paid for, and which You cannot recover the cost of from anywhere else

Catastrophe

We will indemnify You up to the limit shown on Your Policy Schedule for additional accommodation and/or transport costs to allow You to continue Your trip if You are forced to move from Your independently booked and prepaid accommodation, due to one of the following events occurring during Your trip:-

- (1) Natural Catastrophe;
- (2) Avalanche;
- (3) Explosion;
- (4) Fire;
- (5) Landslide;
- (6) Quarantine.

This Section does not cover:

- a. Anything caused by You not checking in at the departure point when You should have done.
- b. Compensation, unless You get a letter from the airline, railway company or shipping line giving the reason for the delay and showing the Scheduled departure time and the actual departure time.
- c. Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before You took out this policy or booked Your trip (whichever is later).
- d. An aircraft, cross-channel train or sea vessel You Were booked to travel on being temporarily or permanently withdrawn from service by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

If You abandon the trip

- a. The excess shown in the Schedule.
- b. More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if paid for them using frequent-flyer points, Avios, loyalty-card points, vouchers or another similar scheme

Section 4 - Personal Possessions

We will pay up to the amount shown in the Schedule in total for Your personal possessions (not including ski equipment or business equipment) that are damaged, stolen, lost or destroyed on Your trip.

The most We will pay in total for valuables, whether You own them Yourself or jointly, is shown in the Schedule. There is also a single-article limit, and a limit for items that are part of a pair or set. These limits are shown in the Schedule.

Loss of Passport

If you sustain a theft or loss of or damage to your Travel documents (including your passport) during a Trip We will pay up to the amount shown in the schedule for the cost of extra transport, accommodation and administration costs you have to pay to get a temporary passport so you can return to your home country

Delayed Personal Possessions

We will pay up to the amount shown in the schedule for essential replacement items if there is a delay of 24 hours or more in your personal possessions (not including valuables or ski equipment) arriving at the destination of your outward trip.

Note

We will deduct any amount paid for essential replacement items from any claim payment for items which are permanently lost

This Section does not cover:

- a. The excess shown in the Schedule.
- b. Personal Property more specifically insured, (for example, a phone under a phone contract, valuables specified on a household insurance policy)
- c. More than £50 for tobacco and vaping products, alcohol, fragrances and perfumes.
- d. More than the part of the pair or set that is stolen, lost or destroyed.
- e. Breakage of or damage to:
 - i. sports equipment while it is being used;
 - ii. fragile items not packaged appropriately ; or
- f. Loss or damage due to the climate, wear and tear, loss in value, cleaning, moths or vermin.
- g. The cost of replacing or repairing false teeth.
- h. More than one mobile phone for each person insured under this Policy.
- i. Loss or theft of, or damage to, the following.
 - i. Items which You cannot provide a receipt or other proof of purchase for.
 - ii. Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents.
 - iii. Personal possessions unless You are Wearing or carrying them, they are locked in the accommodation You are using on Your trip or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle.
 - iv. Valuables left in a motor vehicle.
 - v. Valuables carried in suitcases, holdalls or similar containers, unless they are with You all the time.
 - vi. Valuables unless You are Wearing or carrying them, they are locked in a safe or safety deposit box (if one is available), or they are locked in the accommodation You are using on Your trip.
 - vii. Contact or corneal lenses, unless as a result of theft or damage caused by fire.

- viii. Bonds, share certificates, guarantees or documents of any kind.
- ix. Personal money

Section 5 - Money

We will pay up to the amount shown in the Schedule for loss or theft of Your personal Money while on Your trip.

This Section does not cover:

- a. The excess shown in Your Schedule.
- b. Compensation, unless You can provide receipts for the amount of currency You had, from the place where You got the currency.
- c. Loss or theft of personal money, unless it is on You, locked in a safe or safety deposit box (if one is available), or locked in the accommodation You are using on Your trip.
- d. Personal money left in a motor vehicle.
- e. Loss caused by a drop in exchange rates, or any shortage caused by mistakes made when exchanging currency.
- f. Loss or theft of traveller's cheques if the place You got them from provides replacements.

More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if You paid for them using frequent-flyer points, Avios, loyalty-card points, vouchers or another similar scheme

Section 6 - Personal Liability

If during Your Trip You become legally liable to pay the amount of any damages or other costs or expenses which result from You causing death or bodily injury to third parties, or accidental loss of or damage to their property during the Period of Insurance up to the limit of indemnity shown in the Schedule in respect of any one Loss

This Section does not cover:

- a. bodily injury caused to any member of Your immediate family or loss or damage caused to property belonging to You or in Your custody or any member of Your immediate family or Your employee or any of Your servants or agents
- b. bodily injury or loss of or damage to property which arises whilst You are performing any duty or action in connection with any business occupation or profession
- c. bodily injury or loss of or damage to property which arises out of the ownership, possession or use of or legal responsibility for any:
 - i. land or buildings other than temporary accommodation occupied by You for the purpose of the Trip.
 - ii. mechanically propelled or towed vehicle.
 - iii. mechanically propelled aircraft, hovercraft or watercraft other than hand /pedal powered watercraft.
 - iv. animal (of a species defined as a dangerous species in the Animals Act 1971 or the Dangerous Dogs Act 1991 or Dangerous Dogs Act (Amendment) 1996)
- d. Liability in respect of fines, penalties, or liquidated damages, punitive, exemplary or aggravated damages
- e. any loss or damage occurring in any country outside the United Kingdom in which the Insured Person owns premises or is resident or domiciled
- f. Liability arising directly or indirectly by or through or in connection with any or malicious or unlawful act or omission
- g. Liability loss or damage for which indemnity is provided under any other insurance.

Section 7 - Hijack and Kidnap Cover

If during the trip You are the victim of Hijack, Kidnap or are Taken Hostage We will pay

- a. You £500 for each complete twenty four (24) hour period that You are held.
 - b. for expenses necessarily incurred for the engagement of our security consultants
- The maximum amount payable is the Sum Insured shown in the Schedule subject to a maximum of £250,000 for all Losses in any one Period of Insurance.

This Section does not cover:

- a. Hijack or being Kidnapped/Taken Hostage when the Scheduled destination of the flight is or is by way of a country in a state of War
- b. being Kidnapped/Taken Hostage where You are Kidnapped/Taken Hostage in a country that is in a state of War
- c. ransom payments, or reimburse payment of promises of payments of any kind made to secure Your release
- d. You being confined by a member of Your own family
- e. expenses incurred without Our prior consent or Our Assistance provider.

Section 8 - Political Evacuation Cover

If during a Trip You are forced to leave the local country or area within the local country which is outside of Your Country of Residence as a direct and necessary result of the recommendation of

- a. Us agreeing that You are exposed to a life threatening situation or
- b. United Kingdom Government via the Foreign, Commonwealth & Development Office (FCDO) or
- c. the government of Your Country of Residence or
- d. any legally empowered regulatory governmental or local authority in the country or region in which You are travelling

We will reimburse You for all necessary and legitimate expenses incurred for travel accommodation and emergency costs up to the Sum Insured shown in the Schedule subject to the Cancellation, Curtailment and Change of Itinerary Accumulation Limit

This Section does not cover:

- a. any cost recoverable under Section 3 Cancellation, Curtailment and Change of Itinerary
- b. any cost incurred if You do not following the regulations laws or advice of the government of the United Kingdom or local country or their respective law enforcement or armed forces
- c. any cost incurred if You are a resident of the local country
- d. You not having the correct visa passport work permits or other documents for necessary for the Insured Trip.

Section 9 - Legal Expenses

Allianz Legal Protection will pay Your Legal Costs for taking legal action as a result of You being killed or injured during Your trip within the United Kingdom, European Union, Iceland, Lichtenstein, Norway or Switzerland.

You must telephone Allianz Legal Protection on 0370 241 4140 and quote Master Policy Number 34445 before starting any legal action or appointing a solicitor.

This Section does not cover:

- 1 Any amount of money that You agree to pay or have paid to or has to pay to any Legal Representative out of any compensation or damages that You receive.
- 2 Any claim relating to You driving a motor vehicle
- 3 Any claim relating to medical treatment.
- 4 Any costs incurred before Allianz Legal Protection have accepted Your claim in writing.
- 5 Any Legal Costs Allianz Legal Protection has not agreed to in writing.
- 6 Any fines or penalties.
- 7 Disputes between You and:
 - a any other person covered by this Policy;
 - b someone You live with or have lived with;
 - c Allianz Legal Protection
- 8 Any claim which happens because the You have deliberately, consciously, intentionally or carelessly failed to take all reasonable steps to avoid, prevent and limit that claim.
- 9 An application for a judicial review.
- 10 Any dispute to do with written or verbal remarks which damage Your reputation.
- 11 Any claim directly or indirectly caused by or resulting from any equipment (whoever owns it) failing to recognise, interpret or deal with any date change.
- 12 Any Legal Costs covered by another insurance policy.
- 13 Claims directly or indirectly caused by, contributed to or arising from:
 - ionising radiation or radioactive contamination from nuclear fuel or from any nuclear waste arising from burning nuclear fuel;
 - or
 - radioactive, toxic, explosive or other dangerous properties of any nuclear equipment or nuclear part of that equipment.
- 14 claims arising from war, invasion, riot, revolution, Terrorism or a similar event.
- 15 Any VAT which You can get back from elsewhere.

Section 10 - Winter Sports Cover

Ski pack

We will pay up to the amount shown in the Schedule in total for Your ski-pack costs that You have paid if:

- You have to cancel Your trip or cut it short; or
- You cannot ski because of an injury or illness (including being diagnosed with an epidemic or pandemic disease such as COVID-19) during Your trip; and You cannot recover the costs from anywhere else.

Delayed ski equipment

We will pay up to the amount shown in the Schedule for You to hire alternative ski equipment if Yours is stolen on Your outward journey or is delayed for more than 12 hours from when You arrived at Your destination.

Ski equipment

We will pay up to the amount shown in the Schedule in total for Your own ski equipment, and up to the amount shown in the Schedule in total for hired ski equipment, that is damaged, stolen, lost or destroyed on Your trip.

There is also a limit for any single item. This limit is shown in the Schedule.

Piste closure

We will pay up to the amount shown in the schedule:

- for the cost of extra transport or lift passes to let you ski or snowboard at another resort; or
- as compensation if no other resort is available; if you cannot ski or snowboard at your pre-booked ski resort because the ski lifts and ski schools are closed because of the weather.

Avalanche closure

We will pay up to the amount shown in the schedule for extra accommodation and transport costs you need to pay to get to your trip destination or back home because of an avalanche in your resort.

This Section does not cover:

Ski pack

Claims excluded under Section 2 – Medical and Emergency Travel Expenses or Section 3 – Cancellation, Curtailment and Change of Itinerary

Ski equipment

- a. More than the part of the pair or set that is stolen, lost or destroyed.
- b. Breakage of or damage to sports equipment while it is being used;
- c. Loss or damage due to the climate, Wear and tear, loss in value, cleaning, moths or vermin.

Piste closure

- a. Any compensation for the first full 24 hours at Your booked ski resort.
- b. Any claim where You do not have a letter from the ski-lift or ski-school operators giving the reason for closing the piste and showing the number of days the piste was closed for during Your trip.
- c. Compensation which You can get from Your tour operator or anywhere else.
- d. Costs if the ski lifts or ski schools in Your pre-booked resort Were closed when You took out the policy or booked Your trip, if this was less than 14 days before the beginning of Your trip.
- e. Any trip that takes place outside a recognised ski resort or the resort's official opening dates.

Avalanche closure

- a. Any claim where You do not have a letter from the relevant authority, or Your tour operator's representative, confirming the dates and location of the avalanche.
- b. Compensation which You can get from Your tour operator or anywhere else.