



**GlobeGuard**  
TRAVEL INSURANCE

# TRAVEL INSURANCE MASTER POLICY CERTIFICATE

Period of cover is shown on the Policy Schedule

Policy Number CR1630AHA268

 **Philip  
Williams & Co**

Part of **HOWDEN**

**millstream**

# SUMMARY OF COVER

PAGE	SECTION	LIMIT*	EXCESS**
	Trip duration Maximum age  Dependant child maximum age Child/partners are covered for independent travel	31 days 69 years Worldwide 70 to 79 Europe Only Cohabiting aged Under 23	
6	Section 1 Cancellation	£5,000	£50
7	Section 2 Curtailment	£5,000	£50
7	Section 3 Emergency Medical Expenses Emergency Dental Treatment Funeral Expenses Abroad In-country Expenses	£10,000,000 £350 £1,000 £500	£50 £50 £50 £50
8	Section 4 Personal Accident	£20,000	Nil
9	Section 5 Baggage & Personal Effects Single Item Limit Delayed Baggage ( <i>after 24 hrs</i> ) Valuables Limit	£2,500 £500 £100 £500	£50 £50 Nil £50
9	Section 6 Money Cash Limit	£500 £300 <i>(£50 for under 16's)</i>	£50 £50
10	Section 7 Loss of Passport/Driving Licence Expenses	£250	Nil
10	Section 8 Travel Delay ( <i>12 hours or more</i> ) Trip Abandonment ( <i>after 24 hrs</i> )	£50 £5,000	Nil £50
10	Section 9 Missed Departure	£500	Nil
11	Section 10 SmartDelay Plus	If flight is delayed more than 90 minutes, access to Airport Lounge, or £25 if Lounge unavailable	
11	Section 11 Personal Liability	£2,000,000	£50
12	Section 12 Legal Expenses	£25,000	£100
12	Section 13 Hijack	£1,000 ( <i>£100 per 24 hours</i> )	Nil
13	Section 14 Sports & Activities		
13	Section 15 Winter Sports Sports Equipment Equipment Hire Winter Sports Pack Piste Closure	£500 £300 £300 £300	£50 £50 £50 Nil
14	Section 16 Uninhabitable Accommodation	£500	Nil
14	Section 17 Travel Disruption Extension Extended Cancellation or Curtailment Charges Extended Delayed Departure Cover ( <i>12 hours or more</i> ) ( <i>or up to £5,000 - unused costs</i> ) Extended Missed Departure Accommodation Cover	Up to £5,000  £50  Up to £500 Up to £5,000	£50  Nil £50 £50
16	Section 18 Cruise Cover Missed Port Departure Skipped Port Benefit Cabin Confinement <b>Cruise Attire</b> Lost or Damaged <b>Cruise Attire</b> Delayed by 24 Hours	Up to £500 £50 per port £250 max £50 per 24hrs £500 max Up to £1,000 £50 per 24hrs £250 max	Nil Nil Nil

\*Limits of cover apply to each insured person. \*\*The excess is applicable per person, per policy section to a maximum of two excesses per insured incident.

4	Medical Declaration
17	General Conditions and General Exclusions
18	Claims Procedure and Complaints Procedure

## WE BRING YOUR PARTICULAR ATTENTION TO THE FOLLOWING CONDITIONS AND EXCLUSIONS

Medical Declaration	Medical Declaration	The policy will not cover baggage left unattended or valuables, jewellery or money unless kept on the person or stored in a locked safety deposit box or safe	Sections 5 & 6
<b>You</b> will not be covered if <b>you</b> choose to travel to a country or region against the advice issued by the Foreign, Commonwealth & Development Office. Telephone +44(0) 20 7008 5000, Website <a href="http://www.gov.uk/fcdo">www.gov.uk/fcdo</a>	General Exclusion 2		
<b>You</b> will not be covered for additional costs incurred as a result of any delay in telling <b>your</b> travel provider that <b>you</b> need to cancel <b>your</b> trip.	Section 1	There is no personal liability cover for hire, use or possession of any vehicle or in relation to <b>your</b> employment	Section 11
There are maximum limits within the baggage and money sections for any one article, pair or set, jewellery, valuables and money.	Sections 5 & 6	Losses resulting from participation in high risk sports and leisure activities are excluded. Cover can be provided for certain sports and activities but <b>you</b> may be required to pay an additional premium. <b>You</b> must obtain written confirmation from <b>us</b> if <b>you</b> require cover for planned activities.	What is covered Notes 7 & 8 page 3 General Exclusions 17
Baggage claims are paid based on the value of the goods at the time they are lost and not on a 'new for old' basis; claim payments will be subject to a deduction for wear and tear.	Sections 5		
		Cover within the <b>United Kingdom</b> is limited to pre-booked trips of one night or more in paid accommodation.	

## AIR PASSENGERS – KNOW YOUR RIGHTS

It's often difficult to know who might be responsible for cancelled or delayed flights so travellers need to be aware of the European Union (EU) regulations that protect **your** right to being treated fairly as an air passenger.

All airlines departing from an airport in an EU member state have responsibilities to assist their passengers if their flight is cancelled or delayed and in certain circumstances are obliged to pay **you** compensation. Airlines are also responsible for loss or damage to **your** baggage during carriage.

The following information may assist **you**. However for the latest advice and further details on **your** rights as an airline passenger and compensation in different situations please visit the UK Civil Aviation Authority website at [www.caa.co.uk](http://www.caa.co.uk). **You** should also refer to the terms and conditions of the airline **you** are travelling with. **We** are not responsible for the content of other websites.

### My flight has been cancelled

If **you** get to the airport in the UK and find **your** flight has been cancelled the airline responsible should offer **you** a choice of the following:

- a refund within seven days of the full cost of the unused ticket; or
- re-routing to **your** final destination at the earliest opportunity; or
- re-routing to **your** final destination at a later date convenient to **you**;
- in reasonable relation to waiting time the airline should also offer **you**:
- free meals and refreshments;
- hotel accommodation and transfers should **you** have to stay overnight;
- two free phone calls, faxes or emails.

In certain circumstances **you** may also be entitled to compensation.

### My flight has been delayed

If **your** flight from the UK has been delayed **you** have a statutory right to meals and refreshments, help with contacting family or friends and overnight accommodation where applicable:

- meals and refreshments appropriate to delay, two free calls, faxes or emails for:
- any delay over four hours;
- delays over three hours for flights over 932 miles within the EU;
- delays over two hours for flights up to 932 miles;
- refund of **your** ticket if **you** decide not to travel when **your** flight has been delayed for over five hours;
- hotel accommodation and transfers if **your** flight is not expected to leave until the next day.

### My baggage has been lost, damaged or delayed by an airline

**Your** airline has a responsibility to **you** as follows: (*Where possible it's best to report any problems before you leave the airport*).

- The airline will be liable if **your** baggage is destroyed, lost or damaged during carriage so long as they agreed to carry the items at check-in and **you** can provide receipts for them;
- the amount **you** can claim is limited by the Montreal Convention, and the airline will decide on the amount following assessment of **your** claim;
- it is important that **you** obtain a Property Irregularity Report from the airline or agent as **you** will need this to prove **your** loss when making **your** claim to the airline. Ideally **you** should obtain this before leaving the airport;
- a claim to the airline must be submitted within seven days for damaged baggage and within 21 days for delayed baggage;
- the Montreal Convention requires airlines to treat a bag as lost after 21 days so **you** should make **your** claim as soon as possible if **your** baggage is still missing after this time.

## IMPORTANT CONTACT DETAILS

Customer Services  
Emergency Medical Assistance Service (24 hours)  
Claims Service  
Submit **your** claim on-line  
Smart Delay Plus Registration scan QR code below to register

## Telephone

01925 604 421  
+44 (0)330 660 0548  
0330 660 0549

## Email

[enquiries@philipwilliams.co.uk](mailto:enquiries@philipwilliams.co.uk)  
[claims@millstreamunderwriting.com](mailto:claims@millstreamunderwriting.com)  
[claims@millstreamunderwriting.com](mailto:claims@millstreamunderwriting.com)  
[www.submitclaim.co.uk/pwe](http://www.submitclaim.co.uk/pwe)

## OTHER USEFUL CONTACTS

Foreign, Commonwealth & Development Office  
Global Health Insurance Card (GHIC)  
Department of Health – Advice for Travellers  
Medicare Australia

## Telephone

+44 (0)20 7008 5000  
0300 330 1350  
020 7210 4850  
+61 (0)2 6124 6333

## Website

[www.gov.uk/fcdo](http://www.gov.uk/fcdo)  
[www.ghic.org.uk](http://www.ghic.org.uk)  
[www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers)  
[www.medicareaustralia.gov.au](http://www.medicareaustralia.gov.au)

**We are committed to ensuring our customers get the right help when they need it. If there are any specific circumstances or requirements that you think we should know about, such as a disability, financial hardship, bereavement – or anything else, then please let us know.**

## TRAVEL INSURANCE POLICY

This policy wording, **your** schedule and any endorsements form a contract of insurance between **you** (*the insured named on the schedule*) and **us**, (*Millstream Underwriting Ltd*) on behalf of AWP P&C SA administered in the **United Kingdom** by AWP Assistance UK Limited and explains the definitions, conditions, exclusions and limits of cover we provide. This contract is only valid when **you** have a valid schedule and have paid the appropriate premium. Cover under Section 10 is provided by Collinson Insurance, a trading name of Astrenska Insurance Limited.

## WHO IS COVERED

The subscribing member, spouse (*or co-habiting partner*) and their children under the age of 23, all normally resident with the member. Cover is only available to people resident in the **United Kingdom** and is only valid for trips starting in and returning to the **United Kingdom**. **You** must have a permanent residential address in the **United Kingdom** and unrestricted right of entry to the **United Kingdom**. Cover will cease on **your** 80th Birthday. For members aged 70 years and older, cover is restricted to Europe. Members aged 70 to 74 years may extend their cover to Worldwide upon payment of an additional premium and an endorsement provided. Please contact Philip Williams & Co if this is required. Cover for cohabiting children will cease on their 23rd Birthday. Please note that the applicable quarterly premium will be charged in the quarter following a member reaching a higher age bracket. Please see definition of Europe on page 4. Covered family members can travel separately.

## WHAT IS COVERED

It is very important that **you** carefully read the terms, conditions and exclusions of this insurance to ensure that **you** are properly covered for **your** planned trip.

### You are covered for:

1. holidays and leisure trips (*Including cruises*) starting and ending in the **United Kingdom**;
2. trips with a maximum planned duration of up to 60 days;

**NOTE:** trips with a scheduled duration of more than 60 days will not be covered under this policy unless **you** arrange an extension for an additional premium. This must be done before **you** travel. Extensions are not available for members aged over 65.

3. **You** have worldwide cover. **You** must observe travel advice issued by the Foreign, Commonwealth & Development Office (*FCDO*). No cover is provided under any section of this policy if **you** choose to travel to a destination to which the FCDO has advised against all or all but essential travel. Travel advice can be obtained from the Foreign, Commonwealth & Development Office.

Telephone +44 (0)20 7008 5000 Website [www.gov.uk/fcdo](http://www.gov.uk/fcdo)

If **you** decide **you** need to travel despite the Foreign, Commonwealth and Development Office (*FCDO*) advising against all but essential travel, **we** will need evidence of why **you** believe **your** travel should be considered essential prior to **your** trip commencing so **we** can confirm whether or not **we** can provide cover.

Examples of what **we** could consider to be essential travel are if:

- an **immediate relative** is in intensive care in hospital or has unexpectedly been given a terminal prognosis with a short life expectancy;
  - an **immediate relative** has died and **you** need to attend the funeral;
  - **Your** property abroad has been seriously damaged and **you** need to arrange and/or oversee professional repairs;
  - **You** have an urgent work matter that cannot reasonably be cancelled, postponed or delayed;
  - **You** have a full-time but short-term placement at a recognised educational establishment where attendance must be in person;
4. trips within the **United Kingdom** if it is pre-booked in paid accommodation and for one night or more. There is no medical expenses cover within the **United Kingdom**;
  5. **winter sports** activities and **scuba diving** up to 30 metres in depth, for up to 17 days duration in total during the insurance year.
  6. participating in sports and activities as detailed in Section 14;
  7. **You** are not covered for **hazardous activities**, other than as specified in Section 14;
  8. reasonable activities **you** partake in on an unplanned and incidental basis provided that **you** are
    - supervised by a qualified instructor; or
    - hold the appropriate qualification or licence; or
    - have subscribed to an accredited organisation for the activity and that **you** act in a reasonable way and use all recommended equipment and protective clothing that is necessary;
  9. cruise holidays including cover for emergency medical expenses, and any additional costs incurred to re-join the cruise should **you** need to disembark for medical treatment on dry land.

## LIMITS OF COVER AND EXCESSES

The limits of cover under each section are shown on the Summary of Cover (*page 2*) and apply to each insured person. This policy has an excess as shown on the Summary of Cover which will be deducted in the event of a claim under certain sections. The excess is applicable per person, per policy section to a maximum of £100 per insured incident.

## WHEN COVER STARTS AND ENDS

This policy will only cover trips which occur in the Period of Cover as shown on **your** schedule. Cancellation cover starts from the time of booking a trip providing it is within the period of the Master Policy Certificate shown above and ends when **you** leave **your home** to commence the trip.

All other sections of cover start from when **you** leave **your home** to commence the trip. Cover applies for the duration of the booked trip (*or earlier return to the United Kingdom*) including the period of travel directly to the departure point and back **home** directly afterwards, not exceeding 24 hours in each case.

If **your** return is unavoidably delayed for an insured reason, cover will be extended free of charge for up to 30 days maximum, after which all cover will cease.

## RIGHT TO CANCEL

If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** policy for a refund of **your** premium. If during this 14 day period **you** have travelled, made a claim, or intend to make a claim then **we** are entitled to recover all costs for those services that **you** have used. If the notice of cancellation is received outside the 14 day cooling-off period no premium will be refunded, however discretion may be exercised in exceptional circumstances. Please contact Philip Williams & Co should **you** need to discuss this.

## WORKING ABROAD

This insurance is extended to cover **work abroad** of the member only as stated within the definitions. This insurance does not extend to cover the business activities of any other family member, otherwise insured by the policy. **You** are not covered under Section 11 – Personal Liability when **you** are working.

## STATEMENT OF FACT

**You** must, to the best of **your** knowledge, have given accurate answers to the questions **we** have asked in this policy. If **you** have not answered the questions truthfully it could result in **your** policy being invalid and that could leave **you** with no right to make a claim. If **you** think that any of **your** answers might be incorrect, or if **you** need any help, please contact **us** as soon as possible and **we** will be able to confirm if **we** are still able to offer **you** cover under this policy.

## MEDICAL CONDITIONS

Please note this insurance contains restrictions regarding pre-existing medical conditions.

**You** do not need to declare any of the following conditions as they will be covered for no additional premium.

*Acid reflux, Gastric reflux, Acne, Blindness or partial sightedness, Cataracts, Deafness (or Partial hearing loss), Glaucoma, Hay fever, Hypothyroidism, Irritable bowel syndrome (IBS), Polycystic ovary syndrome.*

## MEDICAL DECLARATION

With the exception of the conditions listed above, **you** must declare all medical conditions for which **you** have received treatment, advice or medication in the last 12 months.

Failure to contact **us** could leave **you** with no right to make a claim, and may mean that **you** travel with insufficient cover. If cover can be provided for **your** condition, **you** will be given a **medical screening endorsement** upon receipt of payment.

## CHANGE IN HEALTH

With the exception of the conditions listed in the Medical Conditions above, should **you** receive treatment, advice or medication for any new conditions not already declared to **us** between the date the policy is issued and before the first day of **your** trip, including prior to booking any individual trip in respect of an Annual Multi Trip policy, **you** must notify the Medical Screening Service immediately on **+44 (0)330 660 0563**.

**You** must advise **us** to the best of **your** knowledge about anything that **you** think could give rise to a claim, particularly where **your** own health, or the health of a relative is concerned. **We** will not cover medical problems referred to in the Health Declaration unless declared to **us** and accepted by **us** in writing.

**We** will then decide if **we** can provide **you** with cover on existing terms. **We** may ask **you** to pay an additional premium or add special conditions to the policy. If **we** cannot provide cover, or if **you** do not want to pay the additional premium, **you** can make a cancellation claim if **you** have booked and paid for a trip that **you** have not yet made. Alternatively, **you** can cancel **your** policy and **we** will send **you** a pro-rata refund (*subject to no known or reported claims*).

**We** reserve the right not to extend the policy where the booked trip could be detrimental to **your** wellbeing. Failure to contact **us** could leave **you** with no right to make a claim and may mean that **you** travel with insufficient cover.

## PREGNANCY AND CHILDBIRTH

The policy does not intend to cover the normal costs or losses otherwise associated with pregnancy (*including multiple pregnancy*) or childbirth. This includes, but is not limited to, delivery by caesarean section or any other medically or surgically assisted delivery which does not cause medical complications. The policy does, however, cover **you** should complications arise with **your** pregnancy due to accidental bodily injury or unexpected illness which occurs while on **your** trip excluding costs incurred during the period between eight weeks before and eight weeks after the estimated date of delivery.

## DEFINITIONS

Whenever the following words appear in bold in this policy wording they will always have these meanings:

**Appointed Advisor** – The solicitor or appropriately qualified person, firm or company, including **us**, who is chosen to act for **you** in **your** claim for compensation.

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

**Computer System** – Any computer, hardware, software, or communication system or electronic device (*including but not limited to smart phone, laptop, tablet, wearable device*), server, cloud, microcontroller, or similar system, including any associated input, output, data storage device, networking equipment, or backup facility.

**Cruise Attire** – Formal/Elegant cruise wear/dress code additional items such as; Evening Gowns, Suit & Tie, Tuxedos & Cocktail Dresses.

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

**Curtailed costs** – Travel costs necessarily incurred to return **you home** before the booked return date and a pro-rata amount representing the total pre-paid or contracted cost of accommodation, car hire and excursions attributable to each complete day which is not spent overseas. The following are not included in the definition: All costs associated to outward and return travel tickets, whether used or unused. **We** will only consider a valid claim for unused expenses of **You** under this policy. For example, if **you** are travelling with someone who does not fit the definition of **You/Your** under this policy, **we** will only pay **your** proportion of costs and not theirs, regardless of who has paid for the booking.

**Delay threshold** – The 1 hour and 30 minutes **your registered flight** needs to be delayed for **you** to be eligible to receive a benefit under this policy. The **delay threshold** can be announced as one single period of delay or as a result of a consequence of multiple incremental shorter delays.

**Europe** – UK, Continental Europe (*including the Channel Islands and the Isle of Man*), Mediterranean Islands, Morocco, Algeria, Tunisia, Libya, Egypt, Israel, Turkey, Madeira, Canary Islands, the Azores, Iceland, Russia, Estonia, Latvia, Lithuania, Belarus, Ukraine, Moldova and Georgia.

**Expert Witness** – A person who testifies in a court of law because they have specialist knowledge in a particular field or area of expertise, entitling that person to testify about their opinion on the meaning of facts.

**Grandchild/ren** – Grandchild/ren (*including step-grandchildren*) of the Insured Person and the partner or spouse up to a maximum of three Grandchildren per Insured Journey.

To be insured under this policy the Insured Person must have parental control of the Grandchild/ren over the duration of the Insured Journey and the parent(s) are not holidaying with the Insured Person.

**Hazardous activities** – Participating in any sport or activity which could pose an increased risk of danger to **you**, and may require **you** to take additional precautions to avoid injury or claim.

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

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

**Immediate relative** – Mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, aunt, uncle, niece, nephew, cousin, partner (*including common law and civil partnerships*), fiancé(e), foster child, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother or step-sister, resident in the **United Kingdom**.

**Insurer** – For Sections 1–9 & 11–17 AWP P&C SA. For Section 10, Collinson Insurance, a trading name of Astrenska Insurance Limited.

**Legal action** – Work carried out to support a claim that **we** have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by **you**:

- a) to the European Court of Justice, European Court of Human Rights or similar International body; or
- b) to enforce a judgement or legally binding decision.

**Legal costs** – Fees, costs and expenses (*including Value Added Tax*) which **we** agree to pay for **you** in connection with **legal action**.

Also, any costs which **you** are ordered to pay by a court or arbitrator (*other than damages, fines and penalties*) or any other costs **we** agree to pay.

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

**Loss of sight** – The complete, irrecoverable and irremediable loss of all sight in one or both eyes.

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

**Medical screening endorsement** – An endorsement issued by the appointed medical screening team who are authorised to act on behalf of us.

**Money** – Cash, travel tickets and passports held by **you** for social domestic and/or pleasure purposes.

**Natural catastrophe** – Hurricane, tornado, tsunami, earthquake, volcanic eruption, storm, flood, landslide, wildfire or high water.

**Permanent total disablement** – Disablement as a result of which there is no business or occupation, which **you** are able to attend and to which having lasted for a period of 12 months, is, at the end of that period, beyond hope of improvement.

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

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

**Public transport** – Any fare paying passenger on the following regular scheduled forms of transport: train, coach, bus, aircraft and sea vessel.

**Quarantine** – Mandatory confinement intended to stop the spread of a contagious disease to which **You** or a travelling companion, specifically, have been exposed. This does not include any **quarantine** that applies generally or broadly to some or all of a population or geographical area, or that applies based on where the person is traveling to, from or through.

**Redundancy** – Any person being declared redundant, who is under 65 years and under the normal retiring age for someone holding that person's position, and who has been employed for two continuous years with the same employer at the time of being made redundant.

**Registered flight** – A flight which has been registered a minimum of 48 hours before its scheduled departure time and where **you** have received confirmation via email.

**Rental Period** – The dates **you** have arranged to hire the **Insured Vehicle** as confirmed on **your** rental agreement.

- a) **You** will only be covered if **you** are 21 years or over at the start date of **your** insurance Policy
- b) Rentals within the UK or **your normal Country of Residence** must be for at least two days and be part of a trip where there is one or more nights pre-booked accommodation.
- c) A rental which is booked to last longer than the maximum trip duration shown on the Summary Of Cover is not covered.

**Scuba Diving** – Conventional scuba diving only. **We** do not cover any unaccompanied dive, any dive in over head environments, night dives, diving inside wrecks, any dive for gain or reward, or any dive below 30 metres. **You** must hold a British Sub Aqua Club certificate or Professional Association of Diving Instructors certificate or equivalent and follow the relevant Club or Association rules and guidelines at all times, or **you** must only dive under the constant supervision of a properly licensed diving school and follow their rules and instructions at all times.

**Unattended** – When **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property.

**United Kingdom** – England, Scotland, Wales, Northern Ireland and to include the Isle of Man.

**Valuables** – Watches, (including devices such as Fitbits).

furs, jewellery, photographic equipment, binoculars, telescopes, spectacles, sunglasses, computers and or accessories (including laptops, games & gaming consoles), PDA's and tablet devices (including iPad's and eBooks) video cameras, audio visual equipment, televisions, mobile phones and satellite navigation devices. \*Please note that cover for **valuables** is excluded if they are damaged or stolen whilst as checked-in baggage. It is therefore important that **you** store valuables in **your** carry-on or hand held luggage and they are under **your** supervision at all times.

**We/us/our** – For Sections 1–9 & 11–17 Millstream Underwriting limited on behalf of AWP P&C SA AWP Assistance UK Limited is the administrator in the **United Kingdom**. For Section 10, Collinson Insurance, a trading name of Astrenska Insurance Limited.

**Winter Sports** – Conventional skiing/snowboarding only. **We** do not cover any competition, free-style skiing, ski jumping, ice hockey, use of bobsleighs or skeletons, repetitive travel in ski run helicopters. Off-piste skiing is only covered if under the care and direction of a locally qualified guide or instructor.

**Work abroad** – This insurance will provide the subscribing member only with cover for clerical business activities, non-manual and light general work not involving the use of mechanical or industrial machinery, or working at a height exceeding two metres above ground level.

**You/your** – The subscribing member, spouse (or co-habiting partner) and their dependant children aged under 23, all normally resident with the member. Grandchildren are covered subject to definition.

## SECTION 1 CANCELLATION

### Covered

**You** are covered up to the limit as shown on the Summary of Cover for loss of travel and accommodation expenses, which were cancelled before **you** were due to leave **your home** for which **you** have paid or are contracted to pay, providing the cancellation is necessary and unavoidable and is not as a result of mere disinclination to begin **your** trip as arranged.

Cover also extends to the cancellation of excursions pre-booked in the **United Kingdom** once the trip has commenced up to £150. Cancellation must be due to a cause listed below occurring during the period of insurance.

1. Injury, serious illness, death of **you**, any person with whom **you** are intending to travel or stay, or of an **immediate relative** or **close business associate** of **you**;
2. **You** being called for jury service, attending court as a witness (but not as an **expert witness**), or **redundancy** (for **you** or for any person with whom **you** had arranged to travel);
3. **Your home** or place of business being made uninhabitable, within 14 days of travel, or the police asking to see **you** after theft from **Your home** which occurred within 14 days of travel;
4. **Your** posting overseas or emergency and unavoidable duty and compulsory **quarantine**;
5. **You** become pregnant after the date **you** purchased this policy (or booked **your trip** whichever is later) and **you** will be more than 32 weeks pregnant at the start of, or during **your** trip. Or, if **you** become pregnant after the date **you** purchased this policy, and **your Medical Practitioner** advises that **you** are not fit to travel due to complications in **your** pregnancy.

### Conditions

**We** will only consider a valid claim for unused expenses of **You** under this policy. For example, if **you** are travelling with someone who does not fit the definition of **You/Your** under this policy, **we** will only pay **your** proportion of costs and not theirs, regardless of who has paid for the booking.

### Not Covered

1. The policy excess as shown in the Summary of Cover (no charge will be payable in respect of loss of deposit only claims);
2. medically related claims where a certificate has not been obtained from a **medical practitioner**, confirming that cancellation of the trip is medically necessary;
3. additional costs as a result of not immediately telling the travel agent, tour operator or provider of transport or accommodation that **you** need to cancel the trip. **We** will only pay the cancellation charges that would have applied at the time **you** knew it was necessary to cancel **your** trip, if a valid claim exists;
4. any costs recoverable from another source;
5. anything caused directly or indirectly by prohibitive regulations by the Government of any country;
6. if the Medical Declaration is not complied with and **you** do not have an appropriate medical screening endorsement from the medical assessors;

Any costs incurred directly or indirectly from a pre-existing condition which **you** knew about at the of taking this insurance or when booking the trip, and that affects:

- a) a travelling companion who is not insured under this policy.
- b) an immediate relative who is not travelling and is not insured under this policy.
- c) a close business associate.
- d) a person **you** plan to stay with on **your** trip.

This exclusion does not apply if their medical practitioner is prepared to state that at the date **you** purchased this policy or booked **your** trip, they would have seen no substantial likelihood of their patients condition deteriorating to such a degree that **you** need to cancel **your** trip.

7. anything mentioned in the General Exclusions.

## SECTION 2 CURTAILMENT

This section includes the services of the Emergency Medical Assistance Service who must be contacted immediately in the event of a serious injury, illness or hospitalisation, or where repatriation has to be considered.

The 24 hour Emergency Medical Assistance telephone number is **+44 (0)330 660 0548**

### Covered

**You** are covered up to the limit as shown on the Summary of Cover for the value of the portion of **your** travel and accommodation

expenses, calculated from the date of **your** return to **your home**, which have not been used and which were paid before **your** departure from the **United Kingdom**. **You** are also covered for reasonable additional travelling expenses (*Economy Class*) incurred by **you** for returning to **your home** earlier than planned due to a cause listed below:

1. accidental injury, serious illness, death of **you**, any person with whom **you** are intending to travel or stay, or of an **immediate relative** or **close business associate** of **yours**;
2. **your home** or place of business being made uninhabitable or the police requesting **your** presence following a theft from **your home**.

#### Conditions

1. **You** must contact the Emergency Medical Assistance Service for assistance/advice if **you** need to cut short **your** trip for an insured reason;
2. **You** must use or revalidate **your** original ticket for **your** early return. If this is not possible **you** must provide evidence that additional costs were necessary. Any refunds due on unused original tickets will be deducted from **your** claim. If **you** do not have an original return ticket, **you** will not be reimbursed for costs incurred for **your** early return;
3. if **you** require the Assistance Service to pay for arrangements, they may first need to contact the relevant **medical practitioner** to confirm **your** claim falls within the terms of **our** cover;
4. if **you** make **your** own arrangements **you** must supply all necessary documentation to substantiate that **your** claim falls within the terms of cover;
5. this policy does not provide compensation for loss of holiday/enjoyment;
6. in respect of Cruise holidays, **you** are also covered up to the limit as shown on the Summary of Cover for necessary additional travel expenses incurred for **you** to reach the next docking port in order to re-join the cruise, or to reach the final destination of the cruise, following **your** temporary illness or injury requiring hospital treatment on dry land;
7. **We** will only consider a valid claim for unused expenses of **You** under this policy. For example, if **you** are travelling with someone who does not fit the definition of **You/Your** under this policy, **we** will only pay **your** proportion of costs and not theirs, regardless of who has paid for the booking.

#### Not Covered

1. The policy excess as shown on the Summary of Cover;
2. claims that are not confirmed as medically necessary by the Emergency Medical Assistance Service, and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming it necessary to **curtail** the trip;
3. additional travelling expenses incurred which are not authorised by the Emergency Medical Assistance Service;
4. unused prepaid travel tickets where repatriation has been arranged by the Emergency Medical Assistance Service;
5. if the Medical Declaration is not complied with and **you** do not have an appropriate medical screening endorsement from the medical assessors;

Any costs incurred directly or indirectly from a pre-existing condition which **you** knew about at the of taking this insurance or when booking the trip, and that affects:

- a) a travelling companion who is not insured under this policy.
- b) an immediate relative who is not travelling and is not insured under this policy.
- c) a close business associate.
- d) a person **you** plan to stay with on **your** trip.

This exclusion does not apply if their medical practitioner is prepared to state that at the date **you** purchased this policy or booked **your** trip, they would have seen no substantial likelihood of their patients condition deteriorating to such a degree that **you** need to cancel **your** trip.

6. claims where less than 25% of the Cruise trip duration remains;
7. any costs where transportation or accommodation costs are payable or refundable by the cruise operator;
8. anything mentioned in the General Exclusions.

**NOTE:** It is a requirement of this insurance that **you** contact the Emergency Medical Assistance Service immediately if **you** wish to return **home** for any of the reasons listed above or by any method other than as originally planned. Failure to do so may affect **your** claim.

### SECTION 3 EMERGENCY MEDICAL EXPENSES

(not private health insurance)

**NOTE:** this is not a private medical health insurance policy. **We** will pay for private treatment only if there is no appropriate reciprocal health agreement in existence and no public service available and **we** reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate. In the event of medical treatment becoming necessary for which reimbursement will be sought, **we** or **our** representatives will require unrestricted access to all **your** medical records and information.

This section only applies to trips outside of the **United Kingdom**.

If **you** are admitted to hospital as an in-patient, the Emergency Medical Assistance Service must be notified immediately.

They will deal direct with the hospital and arrange the payment of any bills. Repatriation by specially equipped air ambulance will be available where medically necessary.

#### Medical assistance whilst abroad

If **you** are admitted to hospital or require medical assistance while on a trip, please contact the 24 hour Emergency Medical Assistance services on:

Tel: +44 330 660 0548 Email: [assistance@millstreamunderwriting.com](mailto:assistance@millstreamunderwriting.com)

For outpatient treatment in Spain, Greece, Cyprus, Egypt, Turkey, Portugal, Malta & Bulgaria.

Please provide a copy of **your** schedule to the doctor, and **your** treatment will be paid by Global Excel Management Europe in line with the policy wording. **You** will be asked to fill in a simple form to confirm the treatment and to pay the policy excess. The doctor will then send the medical bill and supporting documentation to Global Excel Management Europe for repayment.

Contact for Global Excel Management Europe: [eu.provider.cc@globalexceleurope.com](mailto:eu.provider.cc@globalexceleurope.com)

If **you** receive out-patient treatment in other countries, it may be easier to pay any bills **yourself**. Keep all receipts and submit a claim when **you** return **home**. If **you** are in any doubt, call the Emergency Medical Assistance Service for help.  
24 hour Emergency Medical Assistance telephone number **+44 (0)330 660 0548**

### Covered

**You** are covered up to the limit as shown on the Summary of Cover for costs incurred outside the **United Kingdom** for:

1. emergency medical and surgical treatment and hospital charges (*including necessary physiotherapy, authorised by the Emergency Medical Assistance Service*);
2. emergency dental treatment, to relieve pain only, up to the limit on the Summary of Cover;
3. reasonable and necessary additional accommodation (*room only*) and travelling expenses (*Economy class*), including those of up to two relatives or friends if **you** have to be accompanied **home** on the advice of the attending **medical practitioner** or if **you** are a child and require an escort **home**;
4. in the event of death, reasonable cost for the conveyance of the body or ashes to the **United Kingdom** (*the cost of burial or cremation is not included*), or local funeral expenses abroad up to the limit on the Summary of Cover;
5. Reasonable additional travel and accommodation costs for a **close business associate** to replace **you** at a pre-arranged meeting in the event of **your** medical incapacity to carry out **your** duties abroad limited to £1,000.
6. In-country Expenses being the reasonable and necessary expenses incurred in respect of **your** travel **home** (*economy class*), or additional accommodation (*room only*) for **you** and one relative or friend should **you** suffer accidental bodily injury, illness or death whilst on a trip within the **United Kingdom** resulting in **you** being unable to return **home** when **you** originally intended up to the limit in the Summary Of Cover.

A UK Global Health Insurance Card (GHIC) gives **you** the right to access state-provided healthcare during a temporary stay in the European Union (EU). This may entitle **you** to free or reduced cost healthcare in the EU. **you** can use a GHIC to get "necessary healthcare" from state services when **you** are visiting an EU country. Necessary healthcare means healthcare, which becomes medically necessary during **your** stay, and **you** cannot reasonably wait until **you** are back in the **United Kingdom** to get it. To obtain a card call 0300 330 1350, or apply online at [www.ghic.org.uk/Internet/startApplication.do](http://www.ghic.org.uk/Internet/startApplication.do)

The UK-issued European Health Insurance Cards (EHICs) are still valid and offer the same cover as GHICs in the EU. Once **your** EHIC has expired, **you** will be able to replace it with a GHIC. **you** can get a provisional replacement certificate (PRC) if **you** need treatment abroad and do not have a card. **You** may also be covered for necessary healthcare when **you** visit some non-EU countries. Find out more on the GOV.UK foreign travel advice pages. If **you** are travelling to Australia and require medical treatment, **you** must enrol with medicare.

### Not Covered

1. The policy excess as shown on the Summary of Cover;
2. any sums which can be recovered from another source or which are covered under any National Insurance scheme or reciprocal health arrangement;
3. any expenses or fees, for in-patient treatment or returning **home** early, which have not been reported to and authorised by the Emergency Medical Assistance Service;
4. any expenses incurred for illness, injury or treatment required as a consequence of:
  - a) surgery or medical treatment which in the opinion of the attending doctor and the Emergency Medical Assistance Service can be reasonably delayed until **your** return to the **United Kingdom**;
  - b) medication and/or treatment which at the time of departure is known to be required or to be continued outside the **United Kingdom**.
5. if the Medical Declaration is not complied with and **you** do not have an appropriate medical screening endorsement from the medical assessors;
6. the cost of any routine or elective (*non-emergency*) care or treatment including specialist review or referral, investigations, treatment or surgery, which are not directly related to the injury, which necessitated **your** admittance to hospital;
7. claims that are not confirmed as medically necessary by the attending doctor or the Emergency Medical Assistance Service;
8. any additional hospital costs arising from single or private room accommodation unless medically necessary;
9. treatment or services provided by a health spa, convalescent or nursing **home** or any rehabilitation centre;
10. any costs incurred within the **United Kingdom**;
11. further costs **you** incur if **we** wish to bring **you home** early but **you** refuse (*where in the opinion of the treating medical practitioner and the Emergency Medical Assistance Service you are fit to travel*);
12. anything mentioned in the General Exclusions.

## SECTION 4 PERSONAL ACCIDENT

### Covered

**You** are covered up to the limit as shown on the Summary of Cover in respect of the **loss of limb, loss of sight, permanent total disablement**, if **you** have a **personal accident** during **your** trip which, up to 12 months from the date of the accident, is the sole cause of **your** consequent disability.

**NOTE:** If **you** are aged under 16 years at the time of the **personal accident** the **permanent total disablement** benefit will not apply.

**We** will only pay the benefit for **permanent total disablement** if **your** registered doctor or specialist confirms that **you** cannot do any paid work for 12 months after the date of the accident and there is little or no hope of improvement. **You** must accept and agree to examination by **our** doctor or specialist should **we** consider it necessary to validate the claim.

### Not Covered

1. Any claims for disablement caused directly or indirectly by:
  - a) disease or any physical defect or illness;
  - b) an injury which existed prior to the beginning of the trip;
2. anything mentioned in the General Exclusions.

## SECTION 5 BAGGAGE & PERSONAL EFFECTS

### Covered

#### A) Personal baggage

**You** are covered up to the limit as shown on the Summary of Cover for the value or repair to any of **your** own **Personal Baggage** (not hired, loaned or entrusted to **you**), which is lost, stolen, damaged or destroyed (after making proper allowance for wear and tear and depreciation).

**NOTE: You** must obtain written proof of the incident from the police within 24 hours of the discovery in the event of loss, burglary or theft of the **personal baggage**. Damaged articles must be retained by you and if requested submitted to the claims handlers so as to substantiate a claim. Failure to do so may result in **your** claim being turned down.

#### B) Delayed baggage

**You** are covered up to the limit as shown on the Summary of Cover for the cost of buying replacement necessities if **your** own **personal baggage** is delayed in reaching **you** on **your** outward journey for at least 24 hours and **you** have a written report from the carrier (e.g. airline, shipping company etc) or tour representative. Receipts will be necessary in the event of a claim.

### Conditions

1. Any amount **we** pay **you** under B Delayed Baggage will be deducted from the final claim settlement if **your** baggage is permanently lost;
2. **You** must obtain written proof of the incident from the police, **your** accommodation management, tour operator or carrier, within 24 hours of the discovery in the event of loss, burglary or theft of the baggage. Failure to do so may result in **your** claim being declined;
3. in the event of a claim for damaged items, proof of the damage must be supplied;
4. in the event of a claim for a pair or set of items, **we** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed;
5. if the repair cost is more than the value of an item, **we** will assess the claim as if the item has been lost.

### Not Covered

1. The policy excess as shown on the Summary of Cover;
2. if **you** do not exercise reasonable care for the safety and supervision of **your** property;
3. any item, pair or set of items with a value of over £50, if an original receipt, valuation report or other acceptable proof of ownership and value cannot be supplied to support **your** claim;
4. in the event of a claim for damaged items, proof of the damage must be supplied. The damaged articles must be retained by **you** and if requested, submitted to the claims handlers so as to substantiate a claim. Failure to do so may result in a claim being turned down;
5. if **your** **personal baggage** is lost, damaged or delayed in transit and **you** do not:
  - a) notify the carrier (i.e. airline, shipping company etc) immediately and obtain a written carrier's report (or Property Irregularity Report in the case of an airline); or
  - b) follow up in writing within 7 days to obtain a written carrier's report (or Property Irregularity Report in the case of an airline) if **you** are unable to obtain one immediately.
6. loss, destruction, damage or theft of the following property:
  - a) contact or corneal lenses, hearing aids, dentures and false body parts or other prostheses;
  - b) antiques, precious stones that are not set in jewellery, glass or china, pictures, musical instruments;
  - c) pedal cycles, dinghies, boats and/or ancillary equipment, vehicles or vehicle accessories (other than wheelchairs and pushchairs);
  - d) tools of trade;
  - e) perishable items such as food;
  - f) **valuables** left **unattended** at any time (including in a vehicle (apart from as described in paragraph 9. below) or in the custody of carriers) unless they are locked in a safe or safety deposit box or locked in the accommodation;
  - g) **valuables** left as checked-in baggage.
7. loss, destruction, damage or theft:
  - a) due to confiscation or detention by customs or other officials or authorities;
  - b) due to wear and tear, denting or scratching, moth or vermin;
  - c) transportation by any postal or freight service, or if sent under an air-way bill or bill of lading.
8. mechanical breakdown or derangement, for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessels, aircraft or vehicle in which they are being carried;
9. **personal baggage** and **valuables** stolen from:
  - a) an **unattended** vehicle unless it was in the locked glove compartment or rear boot or luggage area of the vehicle and is covered so as not to be visible from the outside of the vehicle and there is evidence of unauthorised entry;
  - b) an **unattended** vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am local time.
10. any shortage due to error, omission or depreciation in value;
11. any property more specifically insured or recoverable under any other source;
12. stamps, documents, deeds, samples or merchandise, manuscripts or securities of any kind, sports gear or activity equipment.
13. anything mentioned in the General Exclusions.

## SECTION 6 MONEY

### Covered

**You** are covered up to the limits as shown on the Summary of Cover for accidental loss or theft of **your** own money whilst being carried on **your** person or left in a locked safety deposit box.

### Conditions

In the event of a claim for loss of cash **you** must provide evidence of the initial withdrawal of the cash and also evidence of how **you**

coped financially immediately after the loss (e.g. currency exchange/withdrawal slips, bank/credit card statements). In the event of a claim for loss of passport, **we** will pay a pro-rata replacement cost for the remaining value, based on the age of the original passport.

#### Not Covered

1. The policy excess as shown on the Summary of Cover;
2. if **you** do not exercise reasonable care in protecting **your money** and documents against loss, theft or damage;
3. if **you** do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of **money**;
4. any shortages due to error, omission or depreciation in value;
5. anything mentioned in the General Exclusions.

### SECTION 7 LOSS OF PASSPORT DRIVING LICENCE EXPENSES

This section only applies to trips outside of the **United Kingdom**.

#### Covered

**You** are covered up to the limits as shown on the Summary of Cover for reasonable additional travel or accommodation expenses **you** have to pay whilst abroad over and above any payment which **you** would normally have made during the trip if no loss had been incurred, as a result of **you** needing to replace a lost or stolen passport/driving licence.

#### Not Covered

1. Any cost that **you** would have incurred had **you** not lost **your** passport or driving licence;
2. if **you** do not exercise reasonable care for the safety or supervision of **your** passport/driving licence;
3. if **you** do not obtain a written police report within 24 hours of the loss;
4. loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities;
5. anything mentioned in the General Exclusions.

### SECTION 8 TRAVEL DELAY AND ABANDONMENT

This section only applies to trips outside of the **United Kingdom**.

#### Covered

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

- a) strike or industrial action (provided that at the time of booking, there was no reasonable expectation that the trip may be affected by such cause);
  - b) adverse weather conditions;
  - c) mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel then **we** will pay.
1. a benefit as shown on the Summary of Cover in total per person following a complete 12 hour or more delay; or
  2. if **you** are delayed on **your** outward journey from the **United Kingdom** so that **your** trip has been re-scheduled to arrive at **your** destination more than 24 hours after the original scheduled arrival time, **you** may choose to abandon the trip instead of payment for delay, **you** are covered up to the maximum as shown on the Summary of Cover;

#### Conditions

1. **You** must obtain written confirmation from the airline, shipping, coach or train company, confirming the period of and the reason for the delay;
2. this benefit is only payable in respect of either 1 or 2 as detailed above.

#### Not Covered

1. The policy excess as shown on the Summary of Cover of any incident. This applies to each person making a claim and is only applicable if **you** abandon **your** trip;
2. if **you** have not checked-in in sufficient time for **your** outward or return journey;
3. any claims arising from withdrawal from service temporarily or otherwise of the aircraft, coach, train or sea vessel on the order or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any country;
4. abandonment of a trip once **you** have departed the **United Kingdom**;
5. anything mentioned in the General Exclusions.

### SECTION 9 MISSED DEPARTURE

This section only applies to trips outside of the **United Kingdom**.

#### Covered

**You** are covered up to the limit as shown on the Summary of Cover for necessary hotel and travelling expenses incurred in reaching **your** booked destination, if **you** arrive at any departure point shown on **your** pre-booked itinerary too late to commence **your** booked trip as a result of:

- a) the **public transport** in which **you** are travelling is delayed;
- b) the vehicle in which **you** are travelling being involved in an accident or breakdown;
- c) an accident or breakdown occurring ahead of **you** on a motorway or dual carriage way which causes an unexpected delay to the vehicle in which **you** are travelling;
- d) connecting flights arriving too late to make **your** scheduled flight;
- e) adverse weather conditions making it impossible to travel to the outbound departure point in the **United Kingdom**.

### Conditions

1. In the event of a claim due to delayed **public transport**, **you** must provide documentation from the transport company, confirming the period of and the reason for the delay;
2. in the event of a claim due to **your** vehicle being involved in an accident or breakdown, **you** must provide a police or roadside assistance report;
3. in the event of a claim arising from any delay occurring on a motorway or dual carriage way **you** must obtain written confirmation from the Police or emergency breakdown services of the location, reason and duration of the delay.

### Not Covered

1. If sufficient time has not been allowed for **your** journey in order to meet the check-in time specified by the transport providers or agent;
2. if **you** are not proceeding directly to the departure point;
3. any costs claimed under Section 8 – Travel Delay and Abandonment;
4. anything mentioned in the General Exclusions.

## SECTION 10 SMARTDELAY PLUS

### Covered

This section provides a benefit entitling **you** to airport lounge access in the event that **your registered flight** is delayed more than 90 minutes or a cash sum as noted on the Summary of Cover if there is no lounge available. For cover to apply **you** must register each and every flight via the registration platform. **You** are unable to claim for both benefits.



It only takes a couple of minutes to register and all **you** need to do is visit:

<https://philipwilliams.sdxmessaging.com/vault/philipwilliams/smartdelayplus.html>

**You'll** need to use the **PIN code 2433** to access the page. Alternatively scan the QR code to register.

We recommend **you** register **your** flight as soon as **you** book **your** trip.

### Conditions

1. **You** must register **your** flight each time **you** travel via the registration platform;
2. **You** will need to register each and every flight a minimum of 48 hours before the flights scheduled departure time;
3. **You** can only register a flight where the airline reports their flight schedules to **our** flight tracking system. Whilst the majority of airlines report their schedules and delays accurately, there may be instances where **your** flight cannot be tracked, and the system will inform **you** of this;
4. claims payments are issued in accordance with the delay data provided by airlines into **our** flight tracking system. **We** will rely solely on this information to determine if **you** are eligible;
5. in the event that there is no airport lounge facility, then **you** will be offered a monetary benefit as detailed in the Summary of Cover;
6. in the event the airport lounge has exceeded their maximum capacity and are unable to accommodate **you**, **your** e-voucher will be valid for three months;
7. **Your** monetary benefit will be facilitated by PayPal and be automatically paid into a PayPal account registered to the email address **you** used when registering **your** flight. If **you** do not have a PayPal account linked to the email address **you** used for registration, PayPal will send **you** a link to register for an account. On completion of registration, **you** will be able to withdraw **your** payment.

### Not Covered

1. Any claim where **you** failed to register **your** flight with the registration platform;
2. any claim where the flight was delayed before **you** successfully register;
3. any **registered flight** that is delayed due to:
  - a) the use of nuclear, chemical, or biological weapons of mass destruction;
  - b) war or a terrorism event;
  - c) any government imposing travel restrictions to the geographical location **you** live in or are traveling to such as, but not limited to locking down geographical regions, making travel illegal, or closing borders regardless of when **you** registered the flight.
4. for any claim where **you** have not registered any flight at least 48 hours in advance of the scheduled flight time;
5. for any claim for both benefits of an e-voucher and monetary benefit for the same delay;
6. anything mentioned in the general exclusions

## SECTION 11 PERSONAL LIABILITY

**NOTE:** if **you** are using a mechanical/motorised vehicle, make sure that **you** are adequately insured for third party liability, as **you** are not covered under this insurance.

### Covered

**You** are covered up to the amount as shown on the Summary of Cover for legal expenses and legal liability for damages incurred by **you** which are caused by an accident that happened during the trip, and leads to claims made against **you** as a result of:

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

**NOTE:** **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.

### Not Covered

1. The policy excess as shown on the Summary of Cover;
2. fines imposed by a Court of Law or other relevant bodies;
3. anything caused directly or indirectly by:
  - a) liability which **you** incur as a result of an agreement that **you** made which would not apply in the absence of that agreement;
  - b) injury, loss or damage arising from:
    - i) ownership or use of aircraft (*including drones*), horse-drawn or mechanical/motorised vehicles, vessels (*other than rowing boats, punts or canoes*), animals (*other than horses*) or firearms or any weapons;
    - ii) the occupation (*except temporarily for the purpose of the trip*) or ownership of any land or buildings
    - iii) the carrying out of any trade or profession;
    - iv) racing of any kind;
    - v) any deliberate act;
    - vi) suicide, attempted suicide, self inflicted injury, alcohol or drug abuse, alcoholism, drug addition, solvent abuse, wilful exposure to exceptional risk (*unless **you** are trying to save someone's life*).
  - c) liability covered under any other insurance policy;
4. anything mentioned in the General Exclusions.

## SECTION 12 LEGAL EXPENSES

### Covered

**You** are covered if **you** die, are ill or injured during **your** trip and **you** or **your** personal representative take **legal action** to claim damages or compensation for negligence against a third party **we** will do the following:

Nominate an **appointed advisor** to act for **you**. If **you** and **we** cannot agree on an appointed advisor, the matter can be referred to an Alternative Resolution Facility.

For each event giving rise to a claim pay up to the amount shown on the Summary of Cover for **legal costs** for **legal action** for **you** (*but no more than £25,000 in total for all persons insured on the policy*).

### Conditions

1. **You** must conduct **your** claim in the way requested by the **appointed advisor**;
2. **You** must keep **us** and the **appointed advisor** fully aware of all the facts and correspondence including any claim settlement offers made to **you**;
3. **We** will not be bound by any promises or undertakings which **you** give to the **appointed advisor**, or which **you** give to any person about payment of fees or expenses, without **our** consent;
4. **We** can withdraw cover after **we** have agreed to the claim, if **we** think a reasonable settlement is unlikely or that the cost of legal action could be more than settlement.

### Not Covered

1. Any claim:
  - a) reported to **us** more than 60 days after the event giving rise to the claim;
  - b) where **we** think a reasonable settlement is unlikely or where the cost of **legal action** could be more than the settlement;
  - c) involving **legal action** between members of the same household, an **immediate relative**, a travelling companion or one of **your** employees;
  - d) where another **insurer** or service provider has refused **your** claim or where there is a shortfall in the cover they provide;
  - e) against a travel agent, tour operator or carrier, **us**, the **Insurer**, another person insured by this policy or **our** agent.
2. **Legal costs**:
  - a) for **legal action** that **we** have not agreed to;
  - b) if **you** refuse reasonable settlement of **your** claim. **You** should use Alternative Resolution Facilities such as mediation in this situation;
  - c) if **you** withdraw from a claim without **our** agreement. If this occurs **legal costs** that **we** have paid must be repaid to **us** and all **legal costs** will become **your** responsibility;
  - d) that cannot be recovered by **us**, **you** or **your appointed advisor**, when **you** receive compensation. Any repayment will not be more than half of the compensation **you** receive;
  - e) awarded as a personal penalty against **you** or the **your appointed advisor** (*for example not complying with Court rules and protocols*);
  - f) for bringing **legal action** in more than one country for the same event;
  - g) the funding of any appeal costs or actions to enforce a judgement or legally binding decision;
  - h) anything mentioned in the General Exclusions.

## SECTION 13 HIJACK

### Covered

**You** are covered for a benefit as shown on the Summary of Cover payable for each complete 24 hour period if during the trip the conveyance in which **you** are travelling is subject to **hijack** and as a result **you** are detained for more than 24 hours.

### Not Covered

1. If **you** or **your** family or **your** business associates have engaged in activities that could be expected to increase the risk of **hijack**;
2. anything mentioned in the General Exclusions.

## SECTION 14 SPORTS & ACTIVITIES

Level 1	Level 2 (if required, please call Philip Williams & Co on 01925 604 421)
Abseiling (max 100m) (a,c) Angling Archery (a,b)	Abseiling (over 100m) (a,c) Aerial Safari (a) American Football (b,c)
Badminton Black Water Rafting (Grades 1-3) (a) Bowling Bungee Jumping (max 2 jumps) (a,c)	Black Water Rafting (Grades 4-5) (a) Bouldering Bungee Jumping (3 or more jumps) (a,c)
Camel/Elephant riding/trekking (main purpose of trip) (b) Canoeing (inland/coastal, no White Water)(a) Clay Pigeon Shooting (a,b) Cycling	Canoeing White Water (Grade 1-3) (a)
Deep Sea Fishing (a)	Equestrian activities other than trekking and hacking
Fell Running/Walking (without ropes, picks or guides)	Football (including 5 a side)
Golf Gymnastics (a)	Go-Karting (a,b)
Hiking without ropes, picks or guides up to 1500m Horse Riding (Hacking only – incidental to trip, no jumping) Hot-Air Ballooning (a,b)	Hiking without ropes, picks or guides up to 3000m (a) Hockey Horse Riding/Trekking (main purpose of trip) Hunting on foot, animal or machine (a,b,c)
Ice Skating (in-door only)	
Jet Boating / Jet Skiing (inland/coastal waters, no White Water) (a,b)	Jet Boating / Jet Skiing White Water (Grades 1-2) (a,b)
Kayaking (inland/coastal waters, no White Water) (a)	Kayaking White Water (Grades 1-3) (a) Kite Surfing (c)
Martial Arts (non-contact) Motor Biking (full UK licence and helmet to be worn) (b,c)	Mountain Biking (off-road) (b,c)
Orienteering (a) Outdoor Endurance (a) Outward Bound (a)	
Paint balling (a,b) Parasailing (a) Parascending (over water only) (a) Passenger private small aircraft/helicopter (a)	Parachuting (1 Jump only) (a,c) Quad Biking (a,b,c)
Rambling Roller Skating/Blading (no stunting) Rowing / Sculling (inland/coastal waters, no White Water) Rifle range shooting (a,b)	Rugby (c)
Safari Tours (a) Sailing (coastal waters only) (a,b) Scuba Diving (30m) (a) Snorkeling Speed Boating (inland/coastal waters ONLY, no White Water) (a,b) Squash Surfing (incidental to trip) Swimming	Sailing outside coastal waters (Europe ONLY) (a,b) Scrambling Sea Canoeing (coastal waters only) Surfing (main purpose of trip)
Table Tennis Ten Pin Bowling Tennis Trekking (without ropes, picks or guides up to 1500m)	Trekking (without ropes, picks or guides up to 3000m)
Volleyball	
Water Skiing (no jumps) (a,b) White Water Rafting (grades 1-3) (a,c) Wind Surfing (incidental to trip) (b). Wintersports (see definitions on page 4)	War Games (a,b) White Water Rafting (Grades 4-5) (a,c) Wind Surfing (main purpose of trip) (b)
Yachting (coastal waters only) (a,b)	Yachting outside coastal waters (Europe ONLY) (a,b)

## CONDITIONS APPLICABLE TO SPORTS & ACTIVITIES COVER

### Covered

**You** are covered when participating in sports and activities listed under Level 1. **You** are covered when participating in sports and activities listed under Level 2 if **you** have paid the appropriate additional premium. The following conditions and exclusions apply to individual sports and activities where highlighted in the sport and activities list.

- a) Provided **you** are supervised by a qualified instructor or have subscribed to an accredited organisation for the activity.
- b) Section 11 Personal Liability cover is excluded.
- c) Section 4 Personal Accident cover is excluded.

### Conditions

1. **You** must act in a reasonable way and use all recommended safety equipment and protective clothing that is necessary.

### Not Covered

Anything listed in the General Exclusions.

**NOTE:** **You** are not covered when participating in professional or organised sports, racing, speed or endurance tests and dangerous pursuits.

## SECTION 15 WINTER SPORTS EXTENSIONS

### SPORTS EQUIPMENT

**You** are covered up to the limit shown on the Summary of Cover 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 5 years old the maximum **we** will pay is £50.

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 of 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.

### EQUIPMENT HIRE

**You** are covered up to the limit as shown on the Summary of Cover for the reasonable cost of hiring **winter sports equipment** for the rest of **your** trip or until **your** own or hired **winter sports equipment** has been returned to **you**, if:

- **Your** equipment is lost, stolen or damaged; or
- **Your** equipment is delayed for at least 12 hours on **your** outward journey.

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

1. loss or theft: report from police, resort management or tour operator plus receipts showing original and additional hire charges;
2. damage: confirmation from the hire of company of 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.

### WINTER SPORTS PACK

**You** are covered up to the limit as shown on the Summary of Cover for the value of the unused portion of **your** resort pass, ski school and lift pass and **winter sports equipment** hire costs if:

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

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 initial cost;
2. loss or theft: report from the police or resort management plus evidence of initial cost and cost of replacement pass.

### PISTE CLOSURE

**You** are covered up to the limit as shown on the Summary of Cover if during the period of **your** stay, on-piste skiing at the resort that **you** had pre-booked is not available due to a lack of snow or excessive snow or avalanche conditions, then:

- up to £15 per day towards transport costs to reach another resort; or
- compensation of £25 per full day if skiing is unavailable due to the total closure of on-piste skiing activity.

In the event of a claim **you** must provide documentation from the resort's management confirming how long the piste was closed at **your** resort and the reason.

### Not Covered

1. The policy **excess** as shown on summary of cover;
2. if **you** do not adhere to the International Ski Federation code or the resort regulations;
3. anything not covered in Section 5 - Baggage and Personal Effects;
4. anything not covered in Section 3 - Emergency Medical Expenses;
5. anything not covered in Section 11 - Personal Liability;
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. anything listed in the General Exclusions.

## SECTION 16 UNINHABITABLE ACCOMMODATION

### Covered

**You** are covered up to the sum shown in the Summary of Cover for the cost of providing reasonable alternative accommodation (*room only*) if **your** booked accommodation is uninhabitable because of fire, flood, earthquake or storm.

### Conditions

1. **You** must provide written confirmation from the appropriate public authority confirming the cause and nature of the catastrophe and the amount of time it lasted;
2. **You** must provide written confirmation of the additional accommodation (*room only*) charges incurred;
3. any event that results in a claim under this section was not known about prior to **your** departure to or from the **United Kingdom**.

### Not Covered

1. Any costs recoverable from another source (*e.g. tour operator, hotel*);
2. any claim arising as a result of **you** travelling against the advice of a local or national authority;
3. any expense that **you** would normally be expected to pay during **your** trip;
4. any claim arising as a result of **your** mere disinclination to carry on with **your** trip;
5. anything listed in the General Exclusions.

## SECTION 17 TRAVEL DISRUPTION EXTENSION

This extension to the policy provides the following amendments to the insurance, specifically for trips that do not constitute a **package** (*as described in the special definition following*).

### Special definition relating to this section

(*which is shown in italics*)

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

- a) transport;
- b) accommodation;
- c) other tourist services in addition to transport or accommodation (*such as car hire or airport parking*) and accounting for a significant proportion of the package.

### Extended Cancellation or Curtailment charges

#### What is covered

Sections 1 and 2 – Cancellation or Curtailment charges is extended to include the following cover.

**We** will pay **you** up to £5,000 for any irrecoverable unused travel and accommodation costs (*including excursions up to £150*) and other pre-paid charges (*which you have paid or are contracted to pay*), together with any reasonable additional travel expenses (*Economy class*) incurred if:

- a. **you** were not able to travel and use **your** booked accommodation; or
- b. the trip was curtailed before completion

as a result of the Travel Advice Unit of the Foreign, Commonwealth & Development Office (*FCDO*) or the World Health Organisation (*WHO*) or regulatory authority in a country to/from which **you** are travelling issuing a directive

1. prohibiting all travel or all but essential travel; or
2. recommending evacuation from the country or specific area or event to which **you** were travelling

providing the directive came into force after **you** purchased this insurance or booked the trip (*whichever is the later*), or in the case of Curtailment, after **you** had left the **United Kingdom** to commence the trip.

### Extended TRAVEL DELAY and ABANDONMENT

#### What is covered

Section 8 – Travel Delay is extended to include the following cover.

**We** will pay **you** one of the following amounts:

1. if the **public transport** on which **you** are booked to travel is cancelled or delayed, leading to **your** departure being delayed for more than 12 hours at the departure point of any connecting **public transport** in the **United Kingdom** or to **your** overseas destination or on the return journey to **your home** we will pay **you**;
  - a) £50 for the first completed 12 hours delay (*which is meant to help you pay for telephone calls made and meals and refreshments purchased during the delay*) provided **you** eventually continue the trip.
2. **We** will pay **you**:
  - a) up to **£5,000** for any irrecoverable unused accommodation and travel costs (*including excursions up to £150*) and other pre-paid charges which **you** have paid or are contracted to pay because **you** were not able to travel and use **your** booked accommodation as a result of:
    - i) the **public transport** on which **you** were booked to travel from the **United Kingdom** being cancelled or delayed for more than 24 hours; or
    - ii) **You** being denied boarding (*because there are too many passengers for the seats available*) and no other flight could be provided within 12 hours; or
  - b) up to £1000 for reasonable suitable additional accommodation (*room only*) and travel expenses (*Economy class*) necessarily incurred in reaching **your** overseas destination and/or in returning to the **United Kingdom** as a result of:
    - i) the **public transport** on which **you** were booked to travel being cancelled, delayed for more than 12 hours, diverted or re-directed after take-off; or
    - ii) **You** being denied boarding (*because there are too many passengers for the seats available*) and no other alternative flight

could be provided within 12 hours and **you** choose to make other travel arrangements for **your** trip because there was no other alternative transport offered by the **public transport** operator. The amount payable will be calculated after deduction of the amount of the refund on **your** ticket(s) together with any compensation from the **public transport** operator.

**You** can only claim under subsections 1. or 2. for the same event, not both.

If the same costs, charges or expenses are also covered under Section 8 – Travel Delay **you** can only claim for these under one section for the same event.

### Extended Missed Departure cover

#### What is covered

Section 9 – Missed Departure cover is extended to include the following cover.

a) **We** will pay **you** up to **£500** for reasonable additional accommodation (*room only*) and travel expenses (*Economy class*) necessarily incurred in reaching **your** overseas destination or returning to the **United Kingdom** if **you** fail to arrive at the departure point in time to board any onward connecting **public transport** on which **you** are booked to travel, following completion of the initial international journey, including connections within the **United Kingdom** on the return journey to **your home** as a result of:

1. the failure of other **public transport**; or
2. strike, industrial action or adverse weather conditions; or
3. **You** being denied boarding (*because there are too many passengers for the seats available*) and no other alternative flight could be provided within 12 hours.

If the same expenses are also covered under Section 9 – Missed Departure **you** can only claim for these under one section for the same event.

### Accommodation cover

#### What is covered

**We** will pay **you** up to £5,000 for either:

1. any irrecoverable unused accommodation costs (*including excursions up to £150*) and other pre-paid charges which **you** have paid or are contracted to pay because **you** were not able to travel and use **your** booked accommodation; or
2. reasonable additional accommodation (*room only*) and transport costs (*Economy class*) incurred:
  - a) up to the standard of **your** original booking, if **you** need to move to other accommodation on arrival or at any other time during the trip because **you** cannot use **your** booked accommodation; or
  - b) with the prior authorisation of the Emergency Medical Assistance Service to repatriate **you** to **your home** if it becomes necessary to **curtail** the trip as a result of the insolvency of the providers of the accommodation, fire, flood, earthquake, volcano, explosion, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease affecting **your** accommodation.

**You** can only claim under one of subsections 1. or 2. of What is covered for the same event, not both.

If the same costs and charges are also covered under Sections 1 and 2 – Cancellation or Curtailment charges **you** can only claim for these under one section for the same event.

### Special conditions relating to claims

1. If **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the trip, the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied;
2. **You** must get (*at your own expense*) written confirmation from the provider of the accommodation (*or their administrators*), the local Police or relevant authority that **you** could not use **your** accommodation and the reason for this;
3. **You** must tell the Emergency Medical Assistance Service as soon as possible of any circumstances making it necessary for **you** to return **home** and before any arrangements are made for **your** repatriation;
4. **You** must check in, according to the itinerary supplied to **you** unless **your** tour operator has requested **you** not to travel to the airport;
5. **You** must get (*at your own expense*) written confirmation from the **public transport** operator (*or their handling agents*) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered;
6. **You** must comply with the terms of contract of the **public transport** operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (*where applicable*) **your** rights under EU Air Passengers Rights legislation in the event of denied boarding, cancellation or long delay of flights.

### What is not covered

1. The first £50 of each and every claim, per incident claimed for, under this section by each **insured person** (*except claims under subsection 1. a*) of What is covered under the Travel Delay cover above);
2. the cost of Airport Departure Duty/Tax (*whether irrecoverable or not*);
3. accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme;
4. claims arising directly or indirectly from:
  - a) strike, industrial action or a directive prohibiting all travel or all but essential travel, to the country or specific area or event to which **you** were travelling, existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any trip;
  - b) an aircraft or sea vessel being withdrawn from service (*temporary or otherwise*) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling;
  - c) denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator or their handling agents.
5. any costs incurred by **you** which are recoverable from the providers of the accommodation (*or their administrators*) or for which **you** receive or are expected to receive compensation or reimbursement;
6. any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance;

7. any accommodation costs, charges and expenses where the **public transport** operator has offered alternative travel arrangements;
8. any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your** trip.
9. anything mentioned in General Exclusions applicable to all sections of the policy.

#### Claims evidence

**We** will require (*at your own expense*) the following evidence where relevant:

- a copy of the advice against all travel or all but essential travel issued by the Foreign, Commonwealth & Development Office (FCDO) or the World Health Organisation (WHO) or the regulatory authority in a country to/from which **you** are travelling;
- booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or provider of transport/accommodation;
- in the case of **curtailment** claims, written details from **your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the **trip**;
- **Your** unused travel tickets;
- a letter from the carriers (*or their handling agents*) confirming the number of hours delay, the reason for the delay and confirmation of **your** check in times;
- written confirmation from the **public transport** operator (*or their handling agents*) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered;
- written confirmation from the company providing the accommodation (*or their administrators*), the local Police or relevant authority that **you** could not use **your** accommodation and the reason for this;
- receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for;
- any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

### SECTION 18 CRUISE COVER

#### Covered

**We** will pay up to the amount shown on the Summary of Cover for:

1. reasonable additional travel expenses incurred to reach the next overseas port destination due to the vehicle **you** are travelling in to **your** overseas cruise departure point becoming not driveable due to mechanical failure or being involved in an accident or **your** public transport is delayed, preventing **you** from being able to check-in on time for **your** outward departure;
2. **your** cruise operator being unable to dock at designated ports, and subsequently having to skip a port due to adverse weather conditions or timetable restrictions;
3. each 24 hour period **you** are confined to **your** cabin or in a state hospital as an in-patient during the period of the Insured Journey in addition to the fees and charges paid.

#### Not Covered

1. Any amounts recoverable from any other source;
2. alternative transport **home**, missed flights/connections, food, drink, telephone calls or any other loss;
3. anything mentioned in the General Exclusions.

### GENERAL CONDITIONS

1. All claims must be submitted within 60 days from the date of **your** return to the **United Kingdom**;
2. original receipts and or proof of ownership and value must be supplied in the event of a claim;
3. **You** are covered for reasonable activities **you** partake in on an unplanned or incidental basis provided that **you** are supervised by a qualified instructor or have subscribed to an accredited organisation for the activity and that **you** act in a reasonable way and use all recommended safety equipment and protective clothing that is necessary;
4. **We** may at any time pay to **you** our full liability under this insurance, after which no further payments will be made in any respect;
5. **You** must take all reasonable steps to recover any lost or stolen article;
6. if **we** require any medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense;
7. in the event of a claim, if **we** require a medical examination **you** must agree to this. In the event of death, **we** are entitled to a post mortem examination. The post mortem would be at **our** expense;
8. if a claim made by **you** or the **Insured Person** or anyone acting on **your** or the **Insured Person's** 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:
  - i) not be liable to pay the claim;
  - ii) recover from **you** or the **Insured Person** any sums paid by **us** to **you** or the **Insured Person** in respect of the claim;
  - iii) by notice to **you** or the **Insured Person** cancel the policy with effect from the date of the fraudulent act without any return of premium.

If **we** cancel the policy under (iii) above:

- a) **We** shall not be liable to **you** or an **Insured Person** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **our** liability under the insurance contract (*such as the occurrence of a loss, the making of a claim, or the notification of a potential claim*); and
- b) **We** need not return any of the premiums paid;
 

If this insurance contract provides cover for any person who is not party to the contract ("*a covered person*") and a fraudulent claims is made under the contract by or on behalf of a covered person, **we** may exercise the rights set out in clause (i) above as if there were an individual insurance contract between **us** and the covered person. However, the exercise of any of those rights shall not affect the cover provided under the contract for any other person;
9. **You** must not make any payment, admit liability, offer or promise to make any payment without written consent from **us**;
10. **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party;

11. If at the time of making a claim there is any other insurance covering the same risk, **we** are entitled to contact that insurer for a contribution;
12. Damaged articles must be retained by **you** and if requested submitted to the Claims Handlers so as to substantiate a claim. Failure to do so may result in a claim being turned down.

## GENERAL EXCLUSIONS

**You** are not covered for anything caused directly or indirectly by the following, unless **you** have contacted **us** and **we** have confirmed in writing that **you** will be covered:

1. **you** not answering accurately any question(s) **we** have asked **you** in this policy, where **your** answer(s) may have affected our decision to provide **you** with this policy.
  2. If **you** do not follow any advice or recommendation made by the Foreign, Commonwealth and Development Office (FCDO), World Health Organisation (WHO) or any government or other official authority. This includes where:
    - Certain vaccinations or other preventative measures (*such as but not limited to malaria tablets*) are recommended.
    - The FCDO has advised against:
      - all travel; or
      - all but essential travel (*unless the purpose of your journey is necessary, urgent and cannot be postponed – evidence of this will be required if making a claim*);
    - **You** have travelled against the advice of a local authority at any destination **you** are travelling from, through or to.
- For further details on FCDO travel advice, visit: [www.gov.uk/fcdo](http://www.gov.uk/fcdo);
3. any claims that breach the Health Declaration or Change in Health Section;
  4. a set of circumstances which **you** knew about at the time the trip was booked unless **you** could not reasonably have expected such circumstances to result in a claim;
  5. **you** being older than the eligible ages shown in the WHO IS COVERED section;
  6. any trip that is undertaken for the purpose of obtaining medical treatment (*whatever the nature of this treatment*);
  7. any criminal act by **you**;
  8. suicide, deliberate self-injury, being under the influence of drugs (*unless prescribed by a medical practitioner*), alcoholism, drug addiction, solvent abuse, wilful exposure to exceptional risk (*unless you are trying to save someone's life*);
  9. **you** travelling against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider;
  10. any claim arising from sexually transmitted diseases;
  11. any injury, illness, death, loss, expenses or other liability attributable to HIV (*Human Immunodeficiency Virus*) and/or any HIV related illness and/or any mutant derivatives or variations thereof however caused;
  12. the cost of any routine or elective (*non-emergency*) care or treatment including specialist review or referral, investigations, treatment or surgery which are not directly related to the illness or injury which necessitated **your** admittance to hospital;
  13. financial collapse or default of any transport, tour or accommodation provider and/or any other service providers;
  14. any other costs that are caused by the event which led to a claim, unless specifically stated in the policy;
  15. loss or damage to any property and expense or legal liability, directly or indirectly caused by or contributed to or arising from:
    - a) ionising radiation or radioactive contamination from any nuclear fuel or nuclear waste, which results in burning of nuclear fuel;
    - b) the radioactive toxic explosive or other dangerous properties of nuclear machinery or any part of it;
    - c) pressure waves from aircraft and other flying objects travelling faster than the speed of sound.
    - d) Nuclear reaction or contamination from nuclear weapons or radioactivity
    - e) Seepage, pollution or contamination
  16. any payment, which **you** would normally have made during **your** travels, if nothing had gone wrong;
  17. any consequence whether direct or indirect of war, invasion, act of foreign enemy, hostilities (*whether war be declared or not*), discharge, explosion or use of a weapon of mass destruction whether or not employing nuclear fission or fusion, or chemical, biological, radioactive or similar agents, by any party at any time for any reason, terrorist activity (*although terrorist activity does not apply to claims made under Section 3 Emergency Medical Expenses providing the disturbances were not taking place at the start of the insured trip*), civil war, rebellion, revolution, insurrection, blockade, military or usurped power;
  18. air travel (*other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft or a glider or ultralight*) where the appropriate additional premium has been paid and is shown on **your** schedule;
  19. planned **hazardous activities** not shown as covered under Section 14;
  20. travel tickets paid for using any airline mileage or other reward scheme, for example Air Miles;
  21. **you** drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of **your** faculties and/or judgement resulting in a claim. **We** do not expect **you** to avoid drinking alcohol on **your** trip but **we** will not cover any claims arising because **you** have drunk so much alcohol that **your** judgement is seriously affected and **you** need to make a claim as a result;
  22. **you** climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or sitting, planking, balconing, owling or lying on any external part of any building, or climbing or moving from any external part of any building to another (*apart from stairs, ramps or walkways*) and falling regardless of the height, unless **your** life is in danger or **you** are attempting to save human life;
  23. pregnancy eight weeks before and eight weeks after the estimated date of delivery, as well as the normal costs or losses otherwise associated with pregnancy (*including multiple pregnancy*) or childbirth. This includes, but is not limited to, delivery by caesarean section or any other medically or surgically assisted delivery which does not cause medical complications;
  24. Cyber Risks for any loss, damage, liability, claim, cost, or expense of any nature directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with, any one or more instances of any of the following:
    - a) any unauthorised, malicious, or illegal act, or the threat of such act(s), involving access to, or the processing, use, or operation of, any Computer System;
    - b) any error or omission involving access to, or the processing, use, or operation of any Computer System;

- c) any partial or total unavailability or failure to access, process, use, or operate any Computer System; or
  - d) any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data.
25. **you** act illegally or break any government prohibition or regulation including visa requirements;
26. **your** claim arises from a government authority confiscating, detaining or destroying anything.
27. **your** claim is for additional expenses or fees arising from errors or omissions in **your** booking arrangements or **your** failure to obtain relevant visa or passport documents.

### CANCELLATION CLAIMS

The travel agent, tour operator, provider of transport or accommodation must be contacted immediately and **you** must obtain a cancellation invoice. The original tickets and booking forms/receipts will also be required to support **your** claim. Contact the Claims Service for a claim form by visiting [www.csal.co.uk](http://www.csal.co.uk) or by email on [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone on +44 (0)330 660 0549 when **you** return home. They will advise **you** of any other additional supporting documentation required (*this will be dependent upon the reason for the cancellation*). Submit **your** claim online at [www.submitclaim.co.uk/PWE](http://www.submitclaim.co.uk/PWE)

### CURTAILMENT CLAIMS

Call the Emergency Medical Assistance Service on +44 (0)20 7183 3751 if **you** are ill or injured. Their authorisation must be obtained before **you** cut short **your** trip. All original ticket stubs/booking forms/receipts should be retained and submitted to support **your** claim. Contact the Claims Service for a claim form by visiting [www.csal.co.uk](http://www.csal.co.uk) or by email on [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone on +44 (0)330 660 0549 when **you** return home. They will advise **you** of any additional supporting documentation required (*this will be dependent upon the reason for the curtailment*). Submit **your** claim online at [www.submitclaim.co.uk/PWE](http://www.submitclaim.co.uk/PWE)

### MEDICAL CLAIMS IN-PATIENT TREATMENT OR OUT-PATIENT TREATMENT EXPECTED TO BE OVER £1,000

If serious injury is incurred in which **you** are admitted to hospital abroad or require significant out-patient treatment, call our Emergency Medical Assistance Service on +44 (0)20 7183 3751 as soon as possible. **You** will be given advice on what to do and the assistance **you** require. All original receipts for medical consultations/treatment/medication etc should be retained and submitted to support **your** claim. Submit **your** claim online at [www.submitclaim.co.uk/PWE](http://www.submitclaim.co.uk/PWE)

### PERSONAL BAGGAGE CLAIMS

Written proof of the incident must be obtained from the police, the accommodation management, tour operator or carrier within 24 hours of the loss/theft. If the loss occurs during travel, **you** must obtain a property irregularity report from the carrier. Contact the Claims Service for a claim form by visiting [www.csal.co.uk](http://www.csal.co.uk) or by email on [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone on +44 (0)330 660 0549 when **you** return home. If personal baggage is delayed obtain a written report from the carrier (*e.g. airline, shipping company etc.*) is required detailing the length and cause of the delay. Retain all the receipts which relate to any emergency replacement items **you** have purchased. Contact the Claims Service for a claim form by email on [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone on +44 (0)330 660 0549 when **you** return home. Submit **your** claim online at [www.submitclaim.co.uk/PWE](http://www.submitclaim.co.uk/PWE)

### MONEY CLAIMS

Written proof of the incident must be obtained from the police, the accommodation management, tour operator or carrier within 24 hours of the loss/theft. **You** may be asked to provide proof of the withdrawal of the money from the bank. Please remember that the loss of money must occur whilst it is carried on **your** person or whilst it is left in a locked safety deposit box. Contact the Claims Service for a claim form by visiting [www.csal.co.uk](http://www.csal.co.uk) or by email on [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone on +44 (0)330 660 0549. Submit **your** claim online at [www.submitclaim.co.uk/PWE](http://www.submitclaim.co.uk/PWE)

### TRAVEL DISRUPTION

Written confirmation must be obtained from the airline, shipping, coach or train company stating the period of the delay and the reason for the delay. Please remember that cover for travel delay is provided for specific reasons only: • strike or industrial action (*provided that when this policy was taken out and or the trip was booked, there was no reasonable expectation that the trip would be affected by such cause*) • adverse weather conditions • the mechanical breakdown or technical fault of the aircraft, coach or sea vessel. Submit **your** claim online at [www.submitclaim.co.uk/PWE](http://www.submitclaim.co.uk/PWE)

### MISSED DEPARTURE CLAIMS

Written confirmation must be obtained from the Transport Company, police or roadside assistance service confirming the location, reason and duration of the delay. Contact the Claims Service for a claim form by visiting [www.csal.co.uk](http://www.csal.co.uk) or by email on [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone on +44 (0)330 660 0549. Submit **your** claim online at [www.submitclaim.co.uk/PWE](http://www.submitclaim.co.uk/PWE)

### PERSONAL LIABILITY AND LEGAL EXPENSES

Obtain as much information as possible, including police reports, witness details and any photographs. **You** must NOT admit liability at any time. The Claims Service must be notified immediately by visiting [www.csal.co.uk](http://www.csal.co.uk) or by email on [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone on +44 (0)330 660 0549.

### COMPLAINTS PROCEDURE

**Our** aim is to provide a first class level of service at all times. If, for any reason, **you** feel that **our** service is not up to the standards **you** would expect, please address any enquiries or complaints **you** may have to: The Managing Director, Millstream Underwriting Limited 52-56 Leadenhall Street, London, EC3A 2EB Or email [mail@millstreamunderwriting.com](mailto:mail@millstreamunderwriting.com) Or telephone +44 (0)20 7626 2272

Please supply **us** with **your** name, address, policy number or claim number and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint, in the shortest possible time.

if **you** are still dissatisfied, at this stage **you** may contact the Financial Ombudsman on The Financial Ombudsman Service Exchange Tower, London, E14 9SR Telephone 0800 023 4567 – [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## GOVERNING LAW

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. **We** the insurer and **you** do not intend any term of this contract to be enforceable pursuant to the Contract (*Rights Of Third Parties*) Act 1999.

## DETAILS ABOUT OUR REGULATOR

This Travel Insurance is underwritten by Millstream Underwriting Limited on behalf AWP P&C SA. AWP Assistance UK Limited is AWP P&C SA's appointed administrator in the **United Kingdom**.

AWP Assistance UK Ltd is authorised and regulated by the FCA. AWP P&C SA is authorised and regulated by L'Autorité de Contrôle Prudenciel et de Résolution in France. Authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the FCA and limited regulation by the PRA. Details about the extent of our regulation by the PRA are available from us on request.

Millstream Underwriting Limited (FCA Firm ref: 308584), and AWP Assistance UK Limited (FCA Firm ref: 311909) are authorised and regulated by the Financial Conduct Authority (FCA).

Philip Williams & Co is a trading name of Howden UK Brokers Limited, which is authorised and regulated by the Financial Conduct Authority No. 307663. Registered in England and Wales under company registration number 02831010. Registered Office: One Creechurch Place, London, EC3A 5AF.

Section 10, SmartDelay Plus is underwritten by Collinson Insurance. Collinson Insurance is a trading name of Astrenska Insurance Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Their Financial Service Register Number is 202846. These details can be checked on the Financial Services Register at: [www.fca.org.uk](http://www.fca.org.uk)

Millstream Underwriting Limited act as agents for AWP P&C SA with respect of the receipt of customer money and for the purpose of settling claims. Philip Williams & Co will act as an agent for AWP P&C SA with respect of customer money and handling premium refunds.

Millstream Underwriting Limited, Registered in England No. 3896220, Registered Office: 52–56 Leadenhall Street, London, EC3A 2EB.

AWP Assistance UK Limited Registered in England No 1710361, Registered Office: PO Box 74005, 60 Gracechurch Street, London, EC3P 3DS.

## FINANCIAL SERVICES COMPENSATION SCHEME

In the event that the insurer is unable to pay a claim **you** may be entitled to compensation from the Financial Services Compensation Scheme. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at: [www.fscs.org.uk](http://www.fscs.org.uk)

## OUT-PATIENT

**In the following countries only: Bulgaria, Cyprus, Egypt, Greece, Malta, Portugal, Spain or Turkey**

If **you** need out-patient medical treatment please provide a copy of **your** schedule (*if applicable*) to the doctor and **your** treatment will be paid by Global Excel Management Europe in line with the policy wording. In such cases, the doctor will ask **you** to fill in a simple form to confirm the treatment and may request **you** pay the policy excess. The doctor will then send the medical bill and supporting documentation to Global Excel Management Europe: [eu.provider.cc@globalexceleurope.com](mailto:eu.provider.cc@globalexceleurope.com)

**In all other countries not listed above**

Contact the Claims Service for a claim form [www.csal.co.uk/MUL](http://www.csal.co.uk/MUL) or by phone on +44 (0)0330 660 0549. They will advise **you** of any additional supporting documentation required (*this will be dependent upon the circumstances and nature of the medical claim*). All original receipts for medical consultations/treatment/medication etc. should be retained and submitted to support **your** claim.



## WORLDWIDE BLOOD BANKS

**You** are automatically enrolled with the Blood Care Foundation programme under **your** travel insurance.

In the event of a medical emergency, **you** will have access to resuscitation fluids, sterile transfusion equipment and screened blood, where supplies are not readily available in **your** locality. **Your** attending doctor will order the supplies, via the Emergency Medical Assistance Service, which will be delivered from one of 30 worldwide regional supply points, by courier, normally within 18 to 24 hours.

## YOUR PERSONAL DATA

In this notice "we", "us" and "our" means Millstream Underwriting Limited. **We** are the data controller in respect of any personal data **we** collect, hold and use about **you**.

**We** collect **your** personal data directly from **you**, but **we** may also collect it from brokers and other intermediaries who provide information to us for the purpose of providing **your** policy of insurance.

We will mainly use **your** data for the purpose of providing and administering this policy of insurance and claims **you** make under it. If **you** decline to provide **your** data when requested, or **you** give us false or inaccurate data, **we** may be unable to process **your** enquiry, and this could give us the right to void coverage or could impact **your** ability to claim under **your** policy.

In some circumstances, **we** may need to collect and use particularly sensitive data, such as data about **your** health or ethnicity. Where this is required, **we** will usually seek **your** consent to use that data. **You** can withhold or withdraw **your** consent at any time by contacting us, but if **you** do, **we** may be unable to process **your** enquiry or claim or continue to provide coverage.

**We** will exchange data about **you** with other parties in order to provide our services and administer this policy and any claims. This may include insurers, claims handlers and loss adjusters and providers of emergency medical services. In some cases, this may involve a transfer of data outside the UK and the European Economic Area ("EEA") to countries that have less robust data protection laws. Any such transfer will be made in accordance with data protection laws.

**We** will not use **your** data or pass it to any other party for marketing products or services to **you** unless **you** have given **your** consent.

Our full privacy notice explains how **we** use **your** data in more detail. Our privacy notice also explains the rights **you** have in respect of **your** data, including the right to request a copy of the personal data **we** hold about **you**. A copy of our full privacy notice is available on our website at <https://www.nexusunderwriting.com/en-gb/industry/accident-and-health> or can be provided on request by contacting us at: Data Protection Manager, Millstream Underwriting Limited, 52–56 Leadenhall Street, London, EC3A 2EB, or by emailing us at [compliance@nexusunderwriting.com](mailto:compliance@nexusunderwriting.com)

If **you** are not satisfied with the way **we** have managed **your** personal data, **you** may complain to the Information Commissioners Office (ICO) at [www.ico.org.uk/concerns](http://www.ico.org.uk/concerns).

## PANDEMIC/EPIDEMIC ENDORSEMENT

It is hereby noted and agreed that the Definitions section of **your** policy shall now include the following definitions:

### Epidemic

A contagious disease recognised by the World Health Organization (WHO) or an official government authority in **your home** country or **your** journey destination.

### Pandemic

An **epidemic** that is recognised as being a **pandemic** by the World Health Organization (WHO) or an official government authority in **your home** country or **your** journey destination.

### Quarantine

Mandatory confinement, intended to stop the spread of a contagious disease to which **you** or a travelling companion has been exposed. It is further noted and agreed that Section 1 – Cancellation, shall be amended to read as follows:

### Covered

**You** are covered up to the limit as shown on the Summary of Cover for loss of travel and accommodation expenses, which were cancelled before **you** were due to leave **your home** for which **you** have paid or are contracted to pay, providing the cancellation is necessary and unavoidable and is not as a result of mere disinclination to begin **your** trip as arranged. Cover also extends to the cancellation of excursions pre-booked in the **United Kingdom** once the trip has commenced up to £150. Cancellation must be due to a cause listed below occurring during the period of insurance.

1. injury, serious illness, death of:
  - a) **you**;
  - b) any person with whom **you** are intending to travel;
  - c) any person with whom **you** are intending to stay;
  - d) an **immediate relative**;
  - e) a **close business associate** of **yours**.
2. **you** being called for jury service, attending court as a witness (*but not as an expert witness*), or redundancy (*for you or for any person with whom you had arranged to travel*);
3. **your home** or place of business being made uninhabitable, within 14 days of travel, or the police asking to see **you** after theft from **your home** which occurred within 14 days of travel;
4. **your** posting overseas or emergency and unavoidable duty and compulsory **quarantine**.
5. **You** become pregnant after the date **you** purchased this policy (*or booked your trip whichever is later*) and **you** will be more than 32 weeks pregnant at the start of, or during **your** trip. Or, if **you** become pregnant after the date **you** purchased this policy, and **your** Medical Practitioner advises that **you** are not fit to travel due to complications in **your** pregnancy.

**NOTE:** Under 1. a), b), d) & 4 above only, this will include being diagnosed with, or having to **quarantine** or self-isolate due to an **epidemic** or **pandemic** disease, such as Covid-19. This does not include any **quarantine** that applies generally or broadly to some or all of a population or geographical area, or that applies based on where the person is traveling to, from or through. We will require evidence for your need to **quarantine** or self-isolate. It is further noted and agreed that Section 3 – Emergency Medical Expenses, shall be amended to read as follows:

### Covered

**You** are covered up to the limit as shown on the Summary of Cover for costs incurred outside the **United Kingdom** for:

1. emergency medical and surgical treatment and hospital charges (*including necessary physiotherapy, authorised by the Emergency Medical Assistance Service*);
2. emergency dental treatment, to relieve pain only, limited to £350;
3. reasonable and necessary additional accommodation (room only) and travelling expenses (*Economy class*), including those of up to two relatives or friends if **you** have to be accompanied **home** on the advice of the attending medical practitioner or if **you** are a child and require an escort **home**;
4. in the event of death, reasonable cost for the conveyance of the body or ashes to the **United Kingdom** (*the cost of burial or cremation is not included*), or local funeral expenses abroad limited to £1,000.

5. Reasonable additional travel and accommodation costs for a close business associate to replace **you** at a pre-arranged meeting in the event of **your** medical incapacity to carry out **your** duties abroad limited to £1,000.

**NOTE:** Under 1, 3, 4 & 5 shown above, cover is included where **you** are diagnosed with an **epidemic** or **pandemic** disease, such as Covid-19, as well as **you** being subject to compulsory quarantine on the orders of a treating medical practitioner. This does not include any quarantine that applies generally or broadly to some or all of a population or geographical area, or that applies based on where the person is traveling to, from or through. It is further noted and agreed that the General Exclusions shall now include the following exclusion: 25. any **epidemic** or **pandemic** except as expressly covered under Section 1 – Cancellation and Section 3 – Emergency Medical Expenses. All other terms and conditions remain the same. Please ensure **you** read **your** policy wording for full details of what **you** are covered for.

This document now forms part of **your** policy and should be kept safely with **your** original documentation.



Part of **HOWDEN**

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[www.philipwilliams.co.uk](http://www.philipwilliams.co.uk)

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Registered in England and Wales under company  
registration number 02831010.

Registered Office: One Creechurch Place,  
London, EC3A 5AF.

Calls may be monitored and recorded for quality  
assurance purposes.

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**Smart Delay Plus  
Registration**  
Please scan the  
QR code to the left  
to register using  
**PIN code 2433**