



PHILIP WILLIAMS & COMPANY

Essentials

TRAVEL INSURANCE POLICY

Period of cover is shown on the Policy Schedule - Summary of Cover

Travel Insurance Policy NO. CR1630AHA213



	Section	Limit*	Excess**	Page Number
	Trip duration	31 days		
	Maximum age***	69 years Worldwide 74 Europe Only		
	Dependant child maximum age	17 years or 20 years if in full time education (inclusive)		
Section 1	Cancellation	£3,000	£50	6
Section 2	Curtailment	£3,000	£50	6
Section 3	Emergency Medical Expenses Emergency Dental Treatment Funeral Expenses Abroad	£10,000,000 £350 £1,000	£50 £50 £50	7
Section 4	Personal Accident	£20,000	Nil	8
Section 5	Baggage & Personal Effects Single Item Limit Total Valuables Limit Delayed Baggage (after 24 hrs)	£1,500 £250 £400 £100	£50 £50 £100 Nil	8
Section 6	Money Cash Limit	£500 £300 (£50 for under 16's)	£50 £50	8
Section 7	Loss of Passport/Driving Licence Expenses	£250	£50	9
Section 8	Travel Delay (12 hours or more) Trip Abandonment (after 24 hrs)	£50 £3,000	Nil £50	9
Section 9	Missed Departure	£500	£50	9
Section 10	Personal Liability	£2,000,000	£50	9
Section 11	Legal Expenses	£25,000	£100	10
Section 12	Hijack	£1,000 (£100 per 24 hours)	Nil	10
Section 13	Sports & Activities Level 1 (included as standard) Level 2 (available upon payment of additional premium)			11
Section 14	Winter Sports Sports Equipment Equipment Hire Winter Sports Pack Piste Closure	£500 £300 £300 £300	£50 £50 £50 Nil	12
Section 15	Uninhabitable Accommodation	£500	Nil	12
Section 16	TRAVEL DISRUPTION EXTENSION Extended cancellation or curtailment charges Extended delayed departure cover (12 hours or more) (or up to £3,000 - unused costs) Extended missed departure Accommodation cover	Up to £3,000 £50 Up to £500 Up to £3,000	£50 Nil £50 £50	12

STRANDED PASSENGER SERVICE

Access to airport executive lounges around the world if your flight is delayed more than two hours. Flight registration is required, see page 5 for details.

* 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.

*** Please note that the applicable quarterly premium will be charged in the quarter following a member reaching a higher age bracket.

Medical Declaration
General Conditions and General Exclusions
Claims Procedure & Complaints Procedure

Page 4 & 5
Page 14 & 15
Page 16

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 and 6
You will not be covered if you 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 www.gov.uk/fcdo	General Exclusion 2	There is no personal liability cover for hire, use or possession of any vehicle or in relation to your employment	Section 10
You will not be covered for additional costs incurred as a result of any delay in telling your travel provider that you need to cancel your trip.	Section 1	Losses resulting from participation in high risk sports and leisure activities are excluded. Cover can be provided for certain sports and activities but you may be required to pay an additional premium. You must obtain written confirmation from us if you require cover for planned activities.	What is covered Notes 7 & 8 page 3 General Exclusions 14
There are maximum limits within the baggage and money sections for any one article, pair or set, jewellery, valuables and money.	Sections 5 & 6	Cover within the United Kingdom is limited to pre-booked trips of one night or more in paid accommodation.	
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		

You should read the Policy Wording and Terms and Conditions carefully to ensure that the insurance fully meets **your** requirements. It gives **you** full details of what is and is not covered and the conditions of the cover. If **you** have any queries or require any information about this travel insurance contact Philip Williams & Co 01925 604 421

TRAVEL INSURANCE POLICY

This policy wording including any cover notes, forms a contract of insurance between Millstream Underwriting Ltd (insured by AWP P&C SA) and administered in the **United Kingdom** by AWP Assistance UK Limited and the insured as named on the insurance schedule. This contract is only valid when **you** have a valid insurance schedule and have paid the appropriate premium. The policy wording explains the conditions, exclusions and limits of cover **we** provide.

WHO IS COVERED

The subscribing member, spouse (or co-habiting partner) and their children inclusive ages 17 or 20 if in full time education, 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** 75th Birthday. For members aged 70 years and older, cover is restricted to Europe. Cover for children will cease on their 18th birthday, their 21st birthday if they are in full time education or when they cease being in full time education between the ages of 18 and 21 years. 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.

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 starting and ending in the **United Kingdom**.
2. trips with a maximum planned duration of up to 31 days.

NOTE: TRIPS WITH A SCHEDULED DURATION OF MORE THAN 31 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). If at the time of booking a trip the Foreign, Commonwealth and Development Office (FCDO) advises against all but essential travel to **your** destination, no cover will be provided under Cancellation if the FCDO advice remains in place on the date of departure.

If **you** decide 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.

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

- A relative is in intensive care in hospital or has unexpectedly been given a terminal prognosis with a short life expectancy;
 - A 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.
- If **you** are unsure whether the purpose of **your** travel would be considered as essential or want to discuss any other aspect of the policy cover, please contact Customer Services.

Travel advice can be obtained from the Foreign, Commonwealth & Development Office; Telephone: +44(0) 20 7008 5000

Website www.gov.uk/fcdo.

4. trips within the **United Kingdom** if it is pre-booked in paid accommodation and for 1 night or more. All trips must start and end in the **United Kingdom**. 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 under Level 1 as detailed in Section 13.

7. participating in sports and activities under Level 2 as detailed in Section 13 if **we** agree to include and **you** have paid the additional premium required. **You** are not covered for hazardous activities, other than as specified in Section 13, unless **we** agree to include and **you** have paid the additional premium required.

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.

LIMITS OF COVER AND EXCESSES

The limits of cover under each section are shown on the Summary of Cover (page 1) 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

The period of cover is shown on **your** insurance policy schedule.

Cancellation cover starts from the time of booking a trip providing it is within the period shown on **your** policy schedule 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 providing it is within the period of the Master Policy Certificate shown above.

WORKING ABROAD

This insurance is extended to cover **work abroad** of the member only as defined on page 5. 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 10 Personal Liability when **you** are working.

RIGHT TO CANCEL

If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** policy and return all **your** documents 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. Please note that **your** cancellation rights are no longer valid after this initial 14 day period.

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.

THE CONTRACT OF INSURANCE

This policy is a contract between **you** and **us**. The following elements form the contract of insurance:

- The certificate of insurance being **your** policy schedule.
- This wording.
- Any endorsements applicable to **your** policy as set out in **your** policy schedule or issued separately.
- Any **medical screening endorsement(s)**

MEDICAL CONDITIONS

This insurance contains restrictions regarding pre-existing medical conditions in respect of the people travelling and of other people upon whose health the trip depends.

You are advised to read the Medical Declaration contained in this policy. If **you** are in any doubt as to whether a medical condition is covered **you** must contact the Medical Screening Service on +44 330 660 0563

We will not cover a medical problem referred to in the Medical Declaration unless this was declared to **us** and accepted by **us** in writing unless the condition is one which is an Automatically Covered Pre-Existing Medical Condition:

AUTOMATICALLY COVERED PRE-EXISTING MEDICAL CONDITIONS

You do not need to call the Medical Screening Service in respect of the following automatically covered medical conditions as they will be covered for no additional premium provided that **you** do not also have a pre-existing medical condition which is not listed below. If **you** have a pre-existing medical condition in addition to any of the following automatically covered medical conditions **you** must follow the Medical Declaration below and contact the Medical Screening Service on +44 330 660 0563 if **you** answer YES to any of the questions.

Acne, ADHD, Allergic reaction (Anaphylaxis) provided that **you** have not needed hospital treatment in the last two years, Allergic rhinitis, Alzheimer's Disease, Arthritis (the affected person must be able to walk independently at home without using mobility aids), Asthma (the diagnosis must have been made when the affected person was under the age of 50, and the asthma controlled by no more than two inhalers and no other medication), Blindness or partial sightedness, Carpel tunnel syndrome, Cataracts, Chicken pox (if completely resolved), Cholesterol Hyper/Hypo, Coeliac Disease, Colour Blindness, Common cold or flu, Cuts and abrasions (that are not self-inflicted and require no further treatment), Cystitis (providing there is no ongoing treatment), Deafness./ Defective Hearing-Hearing Aid, Diabetes (controlled by diet or tablets only) Diarrhoea and vomiting (if completely resolved) Downs Syndrome, Dyspepsia, Eczema, Enlarged prostate (benign only), Essential tremor, Glaucoma, Gout, Hemorrhoids, Hay fever, HRT, Hyperlipidemia, Indigestion, Irritable Bowel Syndrome Lichen Planus, Ligament or tendon injury (provided that **you** are not currently being treated), Macular degeneration, Melanosis, Mentally Handicapped, Menopause, Migraine (providing there are no ongoing investigations), Nasal polyps, Night Blindness, Parkinson's Disease, Physically handicapped, PMT, Psoriasis, Raynauds Syndrome, Rhinitis, Rosacea, RSI, Sinusitis (providing there is no ongoing treatment), Skin or wound infections (that have completely resolved with no current treatment) Tinnitus, Underactive Thyroid (Hypothyroidism), Urticaria, Varicose veins in the legs, Vertigo.

ONLINE MEDICAL SCREENING

We have introduced an online medical screening system if **you**, a travelling companion, an **immediate relative, close business associate** or someone upon whom **your** trip depends have a pre-existing medical condition. This service will continue to be supported by a professional, confidential medical team and offers **you**:

- An immediate 24/7 response to most circumstances
- The option to book an appointment with the medical team using the online service.

What do you need to do?

In line with **your** policy cover, if **you** have a medical condition that **you** need to tell **us** about **you** can now visit, www.pwelve.millstreamonline.com. This secure, confidential site will ask **you** a short series of simple questions – all with multiple choice answers. In the majority of cases cover can be arranged immediately. More complex circumstances may require further discussion with one of the nursing team and **you** will be guided through this process. If **you** prefer to speak directly to one of the nursing team or have any questions please call **+44 (0) 330 660 0563**.

MEDICAL SCREENING ENDORSEMENTS

When **we** have agreed to provide cover following a medical screening **we** will issue a **medical screening endorsement**. This endorsement will detail the premium which **you** have agreed to pay to include the specified medical condition(s) for cover under this policy and the period of time the endorsement is applicable for. Please note that the **medical screening endorsement** issued will form part of this contract along with **your** policy schedule.

MEDICAL DECLARATION

You must advise **us** to the best of **your** knowledge if any of the following apply to **you**. If **you** say 'YES' to any of the following questions, the Medical Screening Service must be contacted using the following link, www.pwelve.millstreamonline.com.

You may be asked to pay a fee for this service and an additional premium. This will depend on the risk assessment of the medical condition declared.

1. **You** were aware of any reason why the trip could be cancelled or curtailed or of any medical condition which could result in a claim.
2. **You** have, during the 12 months before this insurance started, suffered from or received treatment, advice or medication for any chronic, ongoing or recurring illness or condition. (A chronic condition is one lasting three months or more).
3. **You** were travelling against the advice of a medical practitioner or in order to get medical treatment abroad.
4. **You** have been diagnosed as having a terminal illness.
5. **You** were receiving, recovering from, or on a waiting list for in-patient treatment in a hospital or nursing home.
6. **You** were waiting for the results of tests or investigations, or awaiting a referral for an existing medical condition.

Failure to contact **us** could leave **you** with no right to make a claim, and may mean that **you** travel with insufficient cover.

For a travelling companion, an **immediate relative, close business associate** or someone upon whom the trip depends, who is not insured under **your** policy.

This policy will not cover any claims under Cancellation or Curtailment that result directly or indirectly from any medical conditions **you** knew about at the time of taking out this insurance or when booking a trip, that affects a third party such as:

- A close relative who is not travelling and is not insured under this policy;
- Someone travelling with **you** who is not insured under this policy;

- A business associate; or
- A person **you** plan to stay with on **your** trip.

Subject to the terms and conditions, such claims may only be covered if the third party's **Medical practitioner** is prepared to state that at the date **you** bought this policy or of booking a trip, they would have seen no substantial likelihood of the third party's condition deteriorating to such a degree that **you** would need to cancel **your** trip. If the **Medical practitioner** will not confirm this, **your** claim is not covered. In the event of a claim the **Medical practitioner** must complete the medical certificate on the claim form.

CHANGE IN HEALTH

If any of the reasons stated in the Medical Declaration above occur between the date the policy is issued and before the first day of **your** trip, **you** must contact the Medical Screening Service by using the following link, www.pwelive.millstreamonline.com.

We will then decide if **we** can provide **you** with cover on existing terms. **We** may add special conditions to the policy or exclude cover for that medical condition. If **we** cannot provide cover, **you** can make a cancellation claim if **you** have booked and paid for a trip that **you** have not yet made.

We reserve the right not to extend the policy where the booked trip could be detrimental to **your** well being.

PREGNANCY

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.

STRANDED PASSENGER

Our Stranded Passenger service gives **you** access to a network of more than 500 executive lounges at airports around the world. If **your** flight is delayed by more than two hours, **we** automatically send an access code to **your** phone so **you** can take advantage of the facilities, with our compliments, whilst **you** wait.

It only takes a couple of minutes and all **you** need to do is visit <http://goo.gl/y4cpbP> to register **your** flight and passenger details at least 24 hours before **you** fly. **You**'ll need to use the PIN code **2433** to access the page. Alternatively scan the QR code below to register.



We recommend **you** register **your** flight when **you** book **your** trip. This service is NOT available should **you** fail to register more than 24 hours before **your** flight is due to take off.

Please note that this service relies upon airlines publishing their schedules to a flight tracking system in advance. This service may not be available for some charter flights. In the event of a flight not being registered, this service will not be available. The majority of flights will be registered.

DEFINITIONS

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

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.

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

Curtailment 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.

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.

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, 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 – AWP P& C SA and administered in the **United Kingdom** by AWP Assistance UK Limited. Refer to page 14 under Details about **our** Regulator section.

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**:

– to the European Court of Justice, European Court of Human Rights or similar International body; or

– 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.

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.

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 2 continuous years with the same employer at the time of being made redundant.

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.

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 – Millstream Underwriting Limited on behalf of AWP P&C SA

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 children inclusive ages 17 or 20 if in full time education, all normally resident with the member.

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 **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**.

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;
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)20 7183 3751**

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** early return **home** in the **United Kingdom**, or the date of **your** hospitalisation as an inpatient, which have not been used and which were paid before **your** departure from **your home** in 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.

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;
6. 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 does not apply to trips within 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.

If **you** receive outpatient treatment in Bulgaria, Cyprus, Greece, Malta, Portugal, Spain or Turkey, show this document to the doctor and **your** treatment will be paid through Global Excel Management Europe in line with the policy wording. The doctor will ask **you** to fill in a form to confirm treatment and may request **you** to pay the excess.

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)20 7183 3751

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: 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 [HTTPS://WWW.GHIC.ORG.UK/INTERNET/STARTAPPLICATION.DO](https://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](http://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 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) limited to

- a) £250 for any one item, pair or set of items
- b) £400 for all **valuables** in total

*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 or in the custody of carriers) unless they are with **you** or 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 forcible and violent entry.
 - b) an unattended vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am.
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. **We** will only pay up to £300 for cash and bank notes. This is limited to £50 if **you** are under 16 years.

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 does not apply to trips within the **United Kingdom**. Please also refer to Section 6 Money and see under the definition of **money**.

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

SECTION 8 TRAVEL DELAY AND ABANDONMENT

This section does not apply to trips within 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 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 does not apply to trips within 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. the policy excess shown on the Summary of Cover of any incident. This applies to each person making a claim;
2. 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;
3. if **you** are not proceeding directly to the departure point;
4. any costs claimed under Section 8 Travel Delay and Abandonment;
5. anything mentioned in the General Exclusions.

SECTION 10 PERSONAL LIABILITY

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 addiction, 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.

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.

SECTION 11 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 12 HIJACK

Covered

You are covered for a benefit as shown on the Summary of Cover payable for each complete 24 hour period.

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 13 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 (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 10 Personal Liability cover is excluded.
- (c) Section 4 **Personal Accident** cover is excluded.

Conditions

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 14 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 limited to £150 per week 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 10 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 15 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 16 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 cover

What is covered

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

We will pay **you** up to £3,000 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 to 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 cover

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 **£3,000** 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 £3,000 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 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 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.

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 fraudulently means or fraudulent evidence is provided to support the claim, **we** may:
 - (1) not be liable to pay the claim,
 - (2) recover from **you** or the **Insured Person** any sums paid by **us** to **you** or the **Insured Person** in respect of the claim,
 - (3) 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 (3) 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.
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** choose to travel to a specific area to which the Foreign, Commonwealth & Development Office (FCDO) has advised against all or all but essential travel. FCDO telephone +44(0) 20 7008 5000 Website www.gov.uk/fcdo

3. 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;

4. **you** being 75 years of age at the renewal date / start date of **your** policy.

5. Any trip that is undertaken for the purpose of obtaining medical treatment (whatever the nature of this treatment);

6. Any criminal act by **you**;

7. 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).

8. **you** travelling against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.

9. Any claim arising from sexually transmitted diseases.

10. 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.

11. 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.

12. Bankruptcy/liquidation of a tour operator, travel agent or transportation company.

13. any other costs that are caused by the event which led to a claim, unless specifically stated in the policy.

14. 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.

15. Any payment, which **you** would normally have made during **your** travels, if nothing had gone wrong.

16. 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.

17. Air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft);

18. Planned **hazardous activities** unless **you** have paid the appropriate additional premium and **we** have issued **you** with an endorsement.

19. Travel tickets paid for using any airline mileage or other reward scheme, for example Air Miles.

20. **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.

21. **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.

22. Pregnancy eight weeks before and eight weeks after the estimated date of delivery.

23. **We** shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

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 unauthorized, 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.

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 or by email on 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

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 or by email on 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

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

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 or by email on 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 or by phone on +44 (0)330 660 0549 when **you** return **home**. Submit **your** claim online at 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 or by email on claims@mstream.co.uk or by phone on +44 (0)330 660 0549. Submit **your** claim online at 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

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 or by email on claims@mstream.co.uk or by phone on +44 (0)330 660 0549. Submit **your** claim online at 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 or by email on 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 2DX
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.

Should **you** remain dissatisfied then **you** may ask the Financial Ombudsman to investigate **your** complaint. Please contact the Financial Ombudsman Service by telephoning 0800 023 4567 or by downloading the complaint form from www.financial-ombudsman.org.uk

HOW TO CONTACT US

To make a claim - **0330 660 0549**

24-hour Emergency Medical Assistance

+44 (0)20 7183 3751

The Emergency Medical Assistance service is available to provide help during admission to hospital or clinic. It is a condition of this insurance that **you** contact the Emergency Medical Assistance service should **you** be admitted to hospital. Where a trip extends beyond 31 days, **you** may obtain an extension to a maximum of 60 days by way of endorsement by contacting Philip Williams & Co. 35 Walton Road, Stockton Heath, Warrington, WA4 6NW Tel 01925 604 421 Fax 01925 861 351. An additional charge will be made where an extension is authorised. Please note that extensions beyond 31 days are not available to members aged over 65 years of age.

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 P&C SA is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France.

Deemed authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the FCA and limited regulation by the PRA. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the FCA's website.

Phillip Williams & Co (FCA Firm ref: 827663), 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).

The FCA holds a register of all regulated firms on its website visit www.fca.org.uk or **you** can contact them by phone on 0800 111 6768.

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 2DX

Philip Williams & Co, Registered in England No. 11181168, Registered Office: 35 Walton Road, Stockton Heath, Cheshire WA4 6NW

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, AWP P&C SA 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

OUT-PATIENT LESS THAN £1,000

in the following countries only:

Bulgaria, Cyprus, Egypt, Greece, Malta Portugal, Spain, and Turkey

If **you** need out-patient medical treatment and the costs are likely to be less than £1000 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. In such cases, the doctor will ask **you** to fill in a simple form to confirm the treatment and might request **you** 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 newcliniccase@chargecare.net



OUT-PATIENT LESS THAN £1,000

in all other countries not listed above

Contact the Claims Service for a claim form by visiting www.csal.co.uk or by email on Claims@mstream.co.uk or by phone on +44 (0)330 660 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 assistance company, which will be delivered from one of 30 worldwide regional supply points, by courier, normally within 18 to 24 hours.

DATA PROTECTION

Information about **your** policy may be shared between Philip Williams & Co, Millstream Underwriting Limited and AWP P&C SA for underwriting purposes.

Please note that sensitive health and other information **you** provide may be used by **us**, **our** representatives and other insurers and industry governing bodies and regulators to process **your** insurance, handle claims and prevent fraud.

This may involve transferring information to other countries (some of which may have limited or no data protection laws). **We** have taken steps to ensure that **your** information is held securely. Information **we** hold will not be shared with third parties for marketing purposes. **You** have the right to access **your** personal records.



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.

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 e-mails.

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 4 hours
- Delays over 3 hours for flights over 932 miles within the EU
- Delays over 2 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 5 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 7 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 (24hours)
Claims Service
Submit your claim on-line
Medical Screening Service

Telephone

01925 604 421
+44 (0)20 7183 3751
0330 660 0549

0330 660 0563

Email

enquiries@philipwilliams.co.uk
assistance@mstream.co.uk
claims@mstream.co.uk
www.submitclaim.co.uk/PWE
healthcheck@mstream.co.uk

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
www.ghic.org.uk
www.dh.gov.uk/travellers
www.medicareaustralia.gov.au

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.



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Registration Number 827663



Stranded Passenger Registration
Please scan the QR code to register
using PIN code **2433**.