

Section 17 - Missed Departure

This part of the policy explains the services and benefits we provide to the **insured person** during their **trip abroad**.

What is covered:

- 17.1 Additional costs the **insured person** has to pay when they travel to their international departure point.

If the **insured person** leaves **home** and has taken every reasonable step to ensure they get there on time but they are still delayed on their way to their international departure airport, port or rail terminal because of the:

- failure of public transport;
- the immobilisation of the vehicle in which they are travelling.

We will help the **insured person** get to their international departure point by:

- liaising with the **insured person's** carrier and/or tour operator to advise them of their late arrival;
- arranging alternative transport;
- arranging emergency local help including towing the **insured person's** vehicle to the nearest garage.

If the **insured person** arrives too late to begin their outward journey we will help them get to their pre-booked destination by:

- liaising with their carrier and/or tour operator to advise them of their late arrival;
- arranging for reasonable overnight hotel accommodation and reasonable alternative international travel to their pre-booked destination by the most direct alternative route.

The most we will pay for each person insured under this policy is:

- £500 per **trip** for travel within the **European area**;
- £1,000 per **trip** for travel outside the **European area**.

- 17.2 Additional costs the **insured person** has to pay when they travel **home** from their international arrival point.

If the **insured person** is delayed on their way back to their international arrival point in their **country of residence** and they miss a travel connection we will:

- liaise with their onward carrier to advise them of their late arrival;
- make alternative travel arrangements to get the **insured person home** from the international arrival point if necessary.

If, when the **insured person** arrives back in their **country of residence**, they cannot continue their journey because of:

- failure of public transport;
- the immobilisation or loss of the vehicle in which they were to travel;

we will help them get **home**, where necessary, by:

- arranging emergency local assistance;
- arranging for the recovery of their vehicle and passengers to their **home**; or
- providing alternative transport; or
- providing overnight hotel accommodation while their vehicle is repaired.

The most we will pay for each person insured under this policy is £300 per **trip**.

What is not covered:

- Additional costs which are not directly related to the **insured person** travelling to their international departure point or their **home**.
- The cost of all repairs and towing charges and the cost of roadside assistance charges over 1 hour following the immobilisation of their vehicle.
- Delays caused by **strike or industrial action** which had started or for which a start date had been announced before they made their travel arrangements for their **trip**.
- Delays caused by the withdrawal from service of any aircraft, sea vessel or train on the orders or recommendation of the regulatory authority in any country.
- Additional costs where the scheduled public transport operator has offered reasonable alternative travel arrangements.
- Any claim where the **insured person** has not obtained written confirmation from the carrier giving the period and reason for delay.
- Any claim for additional mechanical wear and tear or loss of value or for additional mileage charges other than for additional fuel and oil.
- Any claim under this section if the **insured person** has also claimed under 'Section 10 - cancellation or cutting short the **trip**'.

Section 18 - Business Trips within Employees Country of Residence

When you have paid the appropriate additional premium, as shown on the schedule, the following sections of cover will apply during **business trips** undertaken within the **employees country of residence**:

Section 1.3 - Additional travelling costs incurred in repatriating the **insured person home**;

Section 1.6 - Additional travelling and accommodation costs for someone to stay with the **insured person** or escort them **home**;

Section 1.7 - Additional travelling costs incurred in returning the **insured person's** unsupervised children under 18 years of age to **home**;

Section 3 - Personal accident.

Section 4 - Personal legal responsibility.

Sections 5.1 and 5.2 - Legal Protection.

Section 6 - Personal Baggage.

Section 7 - Money.

Section 8 - Business Machines.

Section 10 - Cancellation or Cutting Short the Trip.

Section 12.2.2 - Message relay.

Section 13 - Homecall. (United Kingdom area only).

Specific Conditions applying to Section 18

- The **insured person** must demonstrate to us that they have pre-booked at least one night's overnight accommodation away from **home** prior to their departure for the **trip**.
- You must comply with all the relevant Conditions listed under each of the above sections of cover.

Specific Exclusions applying to Section 18

What is not covered:

- Any **trip** when the **insured person** is unable to demonstrate to our satisfaction that they have pre-booked at least one night's accommodation away from **home**.
- Everything which is listed as excluded under each of the above sections of cover.
- Any **trip** not undertaken for business purposes.
- The first £25 of each claim, for each person insured under this policy which must be paid by the **insured person** for each incident, under each section of cover the **insured person** claims.

BUPA is the trademark of the British United Provident Association.

BUPA Insurance Limited will provide the services and benefits described in this policy during the **insurance period**, within the **geographical limits**, subject to the **limits of cover** and all other terms, conditions and exclusions contained in this policy, and following payment of the appropriate premium for the level of cover chosen.

This insurance policy is administered by BUPA Insurance Services Limited on behalf of the insurer, BUPA Insurance Limited.

BUPA TravelCover is provided by BUPA Insurance Limited. Registered in England and Wales No. 3956433*.

BUPA Insurance Services Limited. Registered in England and Wales No. 3829851*.

*Authorised and regulated by the Financial Services Authority.

Registered Office
BUPA House, 15-19 Bloomsbury Way, London WC1A 2BA

Emergency Assistance

In the event of a **medical emergency**, immediate help is available from the 24-hour multi-lingual emergency centre, 365 days a year.

What the insured person must do:

In an emergency, the **insured person** should first check that the situation is covered by this BUPA Business TravelCover policy.

The **insured person** will be asked to give their name, membership number and as much information as possible about their emergency. BUPA Travel Assistance will ask for a telephone or fax number where they can contact the **insured person** or leave them a message at any time of the day or night.

The **insured person** must contact BUPA Travel Assistance and obtain their authorisation before any expenses are incurred over £500. Until BUPA Travel Assistance have been contacted **we** cannot accept responsibility for any expenses.

Any minor illness or injury costs resulting in a claim should be paid by the **insured person** and redeemed within 28 days of returning from the **trip**.

The **insured person** can ring BUPA Travel Assistance on the following number (when calling or faxing from inside the UK, first dial '0'):

Telephone: +44 (0) 20 8763 3115

For **your** protection, **your** calls may be recorded and may be monitored.

Or fax BUPA Travel Assistance on: **+44 (0) 20 8763 3035**

BUPA Travel Assistance services are provided by FirstAssist Services Limited.

General / Medical Warranty

Cancellation

It is the **insured person's** promise to **us** that:

At the time of booking the **trip**, the **insured person** is fit and healthy and knows of no reason why the **trip** could be cancelled.

Cutting short the trip and medical expenses

It is the **insured person's** promise to **us** that:

The **insured person** must not travel against the advice of a **medical practitioner** or for the purpose of obtaining **treatment abroad** or where a terminal prognosis has been given.

Reciprocal health agreement

If the **insured person** is a resident of a European Community country and is going to travel to another European Community country, **we** advise the **insured person** to obtain a form CM1 from their local Post Office. When the **insured person** has completed this form it should be taken to the Post Office where they will issue the **insured person** with Form E111. This form entitles the **insured person** to certain free health cover arrangements in European Community countries. For full details the **insured person** can ask their Department of Social Security office for a copy of leaflet No.SA40.



We are working with the Foreign and Commonwealth Office to do all that **we** can to help travellers stay safe overseas. Before **you** go overseas, check out the FCO website, at www.fco.gov.uk/knowbeforeyougo. It is packed with essential travel advice and tips, and up-to-date country-specific information.

About your policy

Understanding and using your policy

Your policy and schedule:

Your policy is a legal contract between **you** and the **insurer**, and is based on the information **you** gave **us**.

The policy is made up of two parts; **your** schedule and this policy wording. These must be read together.

Your policy is underwritten by BUPA Insurance Limited.

Your schedule shows **you** which level of cover **you** have chosen, the **insurance period**, **your** premium, who is insured and any endorsements.

Change in Circumstances

The **insured person** must write and tell **us**, within 14 days, if:

- There is any change in their **country of residence**
- There is any change in their personal circumstances, where **Family** cover has been selected
- Their **Family** are no longer living at the same address as the **insured person**
- The **insured person** is aware of any reason why the **trip** could be cancelled

As these may affect the terms and conditions of the policy.

Cancellation

You may cancel **your** policy by giving **us** at least 7 days notice. **We** may cancel this policy by giving **you** at least 7 days notice at **your** last known address. **We** reserve the right to amend Premium and Policy Terms, Conditions & Exclusions.

Important Notes:

1. The most **we** will pay in any **insurance period** for each person insured under this policy is the amount shown under each section of cover unless otherwise stated.
2. This policy will give **you** cover for the **trips your employees** take up to 180 days in each annual **insurance period**.
3. If **you** have chosen and paid for Leisure cover **your employees** will automatically have winter sports cover up to a maximum of 17 days in each **insurance period**.
4. This policy does not cover **trips** within the **employee's country of residence** unless **you** have paid an additional premium.
5. **Employee's** resident in the **United Kingdom** area will not be covered when travelling within the **United Kingdom** unless **you** have paid an additional premium.
6. If **you** have chosen and paid for **Family** cover, any member of **your employee's Family** will be covered when travelling independently.
7. It is possible to choose the Law applicable to a contract of insurance covering a risk situated in the UK. **We** have chosen English Law to apply. Payment of **your** premium is evidence of acceptance of **our** choice. If any other Law is to apply it must be agreed by both parties and evidenced in writing. The language used in this policy and any communication relating to it will be in English.

How the insured person can make a claim

Check the situation is covered first

To find out exactly what is and what is not covered please look at the policy noting particularly any policy conditions, exclusions and claim conditions.

Making a claim

Q. How does an **insured person** make a claim?

A. In the event of an emergency see section "What the **insured person** must do" above (any minor illness or injury costs must be paid for by the **insured person** and reclaimed).

For all claims other than **legal expenses**, the **insured person** must telephone the BUPA Travel Services Claims Department on 020 8760 7240 and ask for a claim form. The **insured person** will be asked to give their name, membership number and details of the claim. The **insured person** must return the completed claim form and any additional information **we** ask for within 28 days of the end of the **trip**.

If the **insured person** needs to make a **legal expenses** claim they should immediately phone or write to:

FirstAssist Services Limited
Marshall's Court
Marshall's Road
Sutton, Surrey
SM1 4DU
Phone: 020 8652 1313
Fax: 020 8661 7604

Q. What extra information does the **insured person** need to supply?

A. The **insured person** must supply all original invoices, receipts and reports etc. They should check the section they are claiming under to see if there are any specific conditions and details or any supporting evidence that they must give **us**.

It is always advisable to keep copies of all the documents that are sent to **us** when making a claim.

Occasionally, to help us agree a quick and fair settlement of a claim, it may be necessary for us to appoint a claims handling agent. When we do, our agent will contact the **insured person** as quickly as possible to arrange an appointment to discuss the claim. Please note that evidence to support the claim will be needed (e.g. police reports, receipts etc.).

Policy information

Words with special meanings

This part of the policy sets out the words which have a special meaning, each word is listed with the meaning explained below it.

Whenever a word with special meaning appears it will be printed in **bold type**.

Abroad

Outside the **country of residence**.

Business machines

Mobile telephones, portable personal computers, personal electronic organisers, calculators, dictaphones, portable facsimile machines, telephone modems, portable overhead projectors, owned by you or the **insured person** or for which the **insured person** is responsible.

Business trip

A **trip** undertaken on behalf of the **company**.

Catastrophe

An event where the **insured person** is necessarily and unavoidably required to move from their pre-booked and pre-paid accommodation as a result of fire, lightning, explosion, earthquake, storm, tempest, hurricane, flood, medical epidemic or Local Government directive.

Close business colleague

A person working for the same company as the **insured person** or their travelling companion whose absence from work along the **insured person** or their travelling companion would prevent the proper functioning of the company, as confirmed by an officer of the company.

Close relative

The **insured person's** spouse, partner (with whom they have lived for 6 months or more), mother, father, mother-in-law, father-in-law, daughter, son, daughter-in-law, son-in-law, brother, sister, brother-in-law, sister-in-law, grandparent, grandchild or the fiancé(e) of a person insured under this policy.

Country of residence

The country in which the **insured person** has his/her principal place of residence.

Excess

The first £25 of each claim, for each person insured under this policy which must be paid by the **insured person** for every incident, under each section of cover the **insured person** claims.

Family

The **insured person**, his/her spouse or common law partner (with whom they have lived for 6 months or more) and their children who are under 21 years old, in full time education and who normally live with the **insured person**.

Please note that all **Family** members must reside at the same address as the main **insured person**.

Geographical Areas

European area

All countries bordering the Mediterranean, Maderia, the Canary Islands, the Channel Islands, Eire, the Azores, Iceland and all countries to the west of the Ural Mountains.

United Kingdom area

England, Scotland, Wales, Northern Ireland and the Isle of Man.

Geographical limits

All countries Worldwide excluding **trips** taken solely within the **insured person's country of residence**.

Hijack

Unlawful seizure of an aircraft or other vehicle in which the **insured person** is travelling.

Home

The place where the **insured person** lives in the **country of residence**.

Insurance period

The period to which the insurance applies. This is shown in your schedule. Extension to the **insurance period**:

If the **insured person's** return journey from **abroad** is unavoidably delayed because of something which is covered under the policy, we will automatically extend the cover for the period of the delay at no additional cost.

Insured person, employee

Any person under a contract of service or apprenticeship with the **company**, who is named on the schedule supplied to the **company** by us, unless we have agreed in writing to waive this requirement for whom the appropriate premium has been paid and who at the commencement of the **insurance period** is not more than 74 years of age.

When the appropriate **Family** subscription has been paid, this definition and the cover are extended to apply to any member of the **family** when travelling with the **insured person** and independently.

Insurer

BUPA Insurance Limited.

Legal expenses

The **insured person's representative's** legal fees, expenses and other costs which we have agreed or the costs of any other people involved in the **legal proceedings** if you or the **insured person** have to pay those costs. This includes costs following an out-of-court settlement to which we have agreed.

Legal proceedings

Legal action to protect the **insured person's** rights in a dispute.

Limits of cover

The most we will pay in any **insurance period** for each **insured person** under this policy is the amount shown under each section of cover.

Loss of limb

In the case of an upper limb:

- an entire hand or arm being permanently severed;

In the case of a lower limb:

- the limb being severed permanently at or above the ankle.

Manual work

Hands-on work as a plumber, electrician, lighting or sound technician, carpenter, painter / decorator or builder or which involves the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant or manual labour of any kind or working in a hazardous location.

Manual work does not include work of a purely managerial, supervisory, sales or administrative nature or any work in the catering industry.

Medical emergency

A bodily injury or sudden and unforeseen illness suffered by the **insured person** while they are on a **trip abroad** and a recognised **medical practitioner** tells the **insured person** that they need immediate in-patient or out-patient **treatment**.

Medical practitioner

A person who is qualified and recognised as such by the relevant authority in that country, other than the **insured person**, a **close relative** or **employee**.

Money

Sterling coins and banknotes, foreign currency, travellers cheques, travel tickets, hotel and other holiday vouchers which can be converted into cash or replaced, petrol coupons, Green Card, passports and the wallet, purse or similar article in which **money** is normally carried.

Money is covered only whilst carried by the **insured person** or left in a safety deposit box where available.

Mugging

A violent attack on the **insured person** with a view to theft by person(s) not previously known to the **insured person**.

Pair or set

A number of items of **personal baggage** associated as being similar or complimentary or used together.

Permanent total disablement

Disability which prevents the **insured person** from doing any work of any kind which, after 12 months is beyond reasonable hope of any improvement.

Personal baggage

Clothing and personal effects (including **valuables**), suitcases (or similar luggage carriers) taken on or purchased on a **trip** by the **insured person** for their individual use during the **trip**.

If you have chosen Leisure Cover the special meaning of the words **personal baggage** also include skis and ski equipment owned or hired to the **insured person**. Important: Please also see **personal baggage** exclusions.

Repairer

A BUPA approved tradesman.

Representative

The solicitor or other suitably qualified person appointed to act for the **insured person**.

Secure area

A locked dashboard, boot or luggage compartment of a motor vehicle which includes:

- the locked luggage compartment of a hatchback motor vehicle which is fitted with a lid which closes off the luggage area;
- an estate car which is fitted with a tray or roller blind cover behind the rear seats which is properly engaged;
- the fixed storage units of a motorised or towed caravan;
- a locked luggage box which is locked to a roof rack which is locked to the roof of a motor vehicle;

Strike or industrial action

Any form of **industrial action** which is carried out with the intention of stopping, restricting or interfering with the production of goods or providing services.

Treatment

Any type of surgical or medical procedure which is carried out solely to cure or relieve an acute illness or injury.

Trip

A pre-booked journey **abroad** within the **geographical limits**, not exceeding 180 consecutive days or the period of the original booked journey (whichever is shorter), during the **insurance period**, commencing and ending in the **country of residence**.

Valuables

Watches, furs, binoculars, telescopes, audio or video or photographic equipment and other related accessories, jewellery, precious metals or stones or items made from precious metals or stones.

We, us, our
BUPA Insurance Services Limited which administers the insurance on behalf of the **insurer**.

You, your, company
The **company** named as policyholder on the schedule.

Activities covered by this policy

The following activities are covered under this policy:

- Coastal sailing
- Jet skiing
- Water skiing
- Paragliding
- Banana boat rides
- Parascending
- Roller skating on a recognised rink
- Scuba diving up to a depth of 30 metres
- Horse trekking
- Golf
- Surfing
- On piste skiing *
- Ice skating on a recognised rink *
- Snow boarding with a leash *
- Tobogganing *

The following activities are covered when the **insured person** has pre-booked and pre-paid for the activities, in the **country of residence**, before their **trip** has commenced:

- Hot air ballooning
- White water rafting
- Safari
- Heli-skiing *
- Cross country skiing *

The following activities are covered when the **insured person** is accompanied by a qualified guide:

- Hill trekking (on a recognised route)
- Off-piste skiing *

This policy does not cover any other hazardous pursuits. This list provides an indication of some of the activities we do cover. The insured person should contact BUPA Travel Services on 0870 555 0088 if any activity they wish to do is not listed. For your protection, your calls may be recorded and may be monitored.

Please check section Personal Legal Responsibility which identifies which activities have no cover for the **insured person's** legal responsibilities.

***SKIING ACTIVITIES ARE COVERED ONLY WHEN LEISURE COVER HAS BEEN PURCHASED.**

Policy conditions

These are the conditions of the insurance the **insured person** will need to meet as their part of this contract:

1. **Taking care**
The **insured person** must take all reasonable steps to prevent loss or damage. The **insured person** must act as if they are not insured.
2. **Fraud**
If dishonest means are used by the **insured person** or anyone acting on their behalf to:
 - obtain a claims payment under this policy;
 - obtain cover for which they do not qualify;all benefits under this policy will be lost. All benefits claimed fraudulently and received must be repaid to **us**.
3. **Transferring your interest in the policy**
The **insured person** cannot transfer their interest in this policy to anyone else.
4. The **insured person** must not settle, reject or negotiate any claim without **our** permission.
5. **We** have the right, if **we** choose, in the **insured person's** name but at **our** expense to:
 - take over the defence or settlement of any claim;
 - start legal action to get compensation from anyone else for **our** own benefit;
 - start legal action to get back from anyone else any payments that have already been made;
 - take any action to get back any lost property or property believed to be lost.
6. The **insured person** must give **us**, at their reasonable expense, all the information **we** ask for about any claim including evidence and receipts and they must help **us** to take legal action against anyone if **we** ask them to.
7. If the **insured person** claims under this policy for something which is also covered by another insurance policy or service contract, they must provide **us** with full details of the other insurance policy or contract. **We** will only pay **our** share of any claim except for Personal Legal Responsibility where **we** will make no payment where they hold another insurance policy providing this cover.
8. The **insured person** must take all reasonable steps to get back any article which has been lost or stolen. The **insured person** must if asked to, identify the person they believe to be responsible for the loss and to assist with any prosecution if necessary.
9. If **we** settle the claim and as a result the travel ticket(s) are not used, **you** or the **insured person** must, if **we** request, give the tickets to **us**.
10. The **insured person** must complete a claim form within 28 days of them returning **home** to the **country of residence** if anything happened on the **trip** which might lead to a claim under the policy. For emergencies or claims that are likely to be expensive, the **insured person** must tell **us** as soon as possible.

11. If **we** ask for it, the **insured person** must agree to be examined by a **medical practitioner** of **our** choice and at **our** expense.

12. The **insured person** must pay back to **us** any amount which **we** have paid to them for something which is not covered under this policy.

13. **We** will make every effort to apply the full range of services in all circumstances as shown in the policy. Remote geographical locations or unforeseeable adverse local conditions may prevent the normal standard of service being provided.

Policy exclusions

These exclusions apply to all the sections of this policy.

What is not covered:

1. Anyone 75 years old or over unless **we** have agreed in writing to provide cover.
2. Any loss or damage caused by an act deliberately carried out by **you** or the **insured person**.
3. For loss, damage or **treatment** if the **insured person** had put themselves in danger, except if the **insured person** was trying to save another human life.
4. Any claim which results from the **insured person**:
 - committing or attempting suicide;
 - developing psychiatric, mental or nervous condition(s);
 - deliberately injuring himself;
 - being an alcoholic;
 - being addicted to drugs or abusing solvents or being under the influence of drugs or alcohol.
5. Air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft).
6. Any claim or expense of any kind caused directly or indirectly by sexually transmitted diseases.
7. Any claim or expense of any kind directly or indirectly caused by, contributed to or arising from Human Immunodeficiency Virus Infection (HIV) and/or Acquired Immunodeficiency Syndrome (AIDS) and/or any form or variation of HIV or AIDS, however caused.
8. Any claim resulting from the **insured person** taking part in **manual work**.
9. Any claim if the **insured person** has been taking part in steeplechasing, polo, hunting, any professional sport(s), mountaineering (normally requiring ropes or requiring the services of a guide), pot holing, canyoning, fighting (except in self-defence), scuba-diving below a depth of 30 metres, parachuting, racing, speed or endurance tests or practising for such events (other than athletics), or any form of organised team sport.
10. Hazardous pursuits (please see 'Activities covered by this policy').
11. Any claim where the **insured person** has been taking part in ski-racing, ski-jumping, ski-acrobatics, snow boarding without a leash, off-piste skiing not accompanied by a qualified guide or qualified instructor, ice hockey, the use of bobsleighs, skeletons or luge.
12. Any claim if the **insured person** is aged 65 or over whilst taking part in winter sports.
13. Motorcycling as a rider or passenger on any motorcycle or moped, unless wearing a helmet and unless the rider is a holder of a UK full motorcycle licence.
14. Any claim or expense of any kind, directly or indirectly caused by:
 - war, riot, invasion, revolution, terrorist activity, rebellion or civil commotion;
 - ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel;
 - radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it;
 - pressure waves from aircraft and other flying objects travelling at or faster than the speed of sound.
15. Any loss which happens after **we** have provided services of any kind to the **insured person** or for any loss which happens following any delay, on **our** part, in providing services to the **insured person** unless negligence on **our** part can be proved.
16. Any costs **you** or the **insured person** would have expected or would have been required to pay, if the event resulting in the claim had not happened.
17. Date change and computer viruses exclusion applicable to all sections of the policy except Medical Emergency and Other Related Expenses, Personal Accident and Legal Protection.

This insurance does not cover direct or indirect loss or damage caused:

- to, or by, **equipment** (whether **you** own it or not) failing, or being unable, correctly to recognise data representing any date in such a way that it does not work properly or at all,
- by the fear of **equipment** (whether **you** own it or not) failing, or being unable, correctly to recognise data representing any date in such a way that it does not work properly or at all,
- by computer viruses.

Equipment

This includes computers and anything else which has a microchip in it. Computers will include hardware, software, data, electronic data processing equipment and other computing and electronic equipment linked to a computer. Microchips include integrated circuits and microcontrollers. Computer viruses include any program or software which prevents any operating system, computer program or software working properly or at all.

18. Travel to areas, where at the time of booking of the **trip** or thereafter, but before **you** travel, that the UK Foreign & Commonwealth Office has advised against travel to. If **you** are unsure please contact them on 020 7008 0232/0233 or www.fc.gov.uk/knowbeforeyougo.

Complaints procedure

We set ourselves high standards and try to provide the service we believe you have a right to expect. However, things can go wrong, and if they do, we want to be told about them. If a problem arises, please contact with details of the complaint:

The Quality Manager, BUPA Travel Services, Thames Side House, South Street, Staines, Middlesex TW18 4TL. Telephone no. 08705 858585

If this does not resolve your complaint, you should contact:

Customer Relations, BUPA, Staines, Middlesex TW18 4XF
Telephone no. 0845 606 6726

If you are still not satisfied, you may then contact the Financial Ombudsman Service to review your case.

The Ombudsman can be contacted at the following address:
Financial Ombudsman Service, Insurance Division, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone no. 0845 080 1800

We must accept the Ombudsman's final decision, but you are not bound by it and may take further action if you wish.

Your rights as a customer to take legal action remain unaffected by the existence or use of our complaints procedure. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

Section 1 - Medical Emergency and Other Related Expenses

This part of the policy explains the cover we provide for a medical emergency and other related expenses.

What is covered:

If the insured person suffers a bodily injury, illness or dies while on a trip we will pay the cost of:

1.1 Reasonable and necessary emergency medical and surgical treatment in the nearest suitable hospital.

The most we will pay for any one claim for each person insured per trip under the policy is £5,000,000.

1.2 In the event of death:

- transport of the body or ashes to the insured person's home, or
- the cost of burial or cremation where death occurred abroad.

The most we will pay for any one claim for each person insured under the policy is £2,500.

1.3 Reasonable additional travelling costs when our Senior Medical Officer recommends that the insured person must return to their country of residence including the cost of a medical escort if necessary.

1.4 Reasonable additional travelling and accommodation costs for the insured person's husband, wife or partner accompanying them if they need to return to the country of residence for treatment on the advice of our Senior Medical Officer.

1.5 Emergency dental treatment for the immediate relief of pain.

The most we will pay for any one claim for each person insured per trip under the policy is £1,000.

1.6 The additional travelling and accommodation costs for one person to come and stay with the insured person and/or accompany them home if this is recommended by a medical practitioner.

The most we will pay for any one claim per trip is £750.

1.7 A competent adult of our choice to accompany any of the insured person's children insured under this policy home and any of their additional travelling costs, if the insured person's bodily injury, illness or death means that there is no one else to look after them.

The most we will pay for any one claim per trip is £750.

1.8 Where the appropriate premium has been paid for Leisure cover, charges for unused ski-pack if, during the insured person's trip, a medical practitioner at the ski resort certifies that the insured person is unable to ski as the direct result of an injury or sudden and unforeseen illness.

The most we pay for any one claim for each person insured under the policy is a proportional refund equivalent to the amount the insured person already paid for the ski-pack but is now unable to use.

What is not covered:

- The excess.
- Costs of more than £500 which we have not agreed in advance.
- Any claim where the insured person is travelling against the advice of a medical practitioner or for the purpose of obtaining treatment abroad or where a terminal prognosis has been given.
- Treatment costs for cosmetic reasons.
- The cost of treatment for pregnancy or childbirth incurred within 10 weeks of the expected date of delivery.
- The cost of any treatment when the insured person has been told by a medical practitioner that the treatment can safely be delayed until they return home.
- Any costs the insured person incurs abroad after the date our Senior Medical Officer tells them that they should return home.
- Costs incurred in the country of residence other than the cost of transporting them or the body or ashes of anyone insured under this policy to their home.

- Any travelling or accommodation costs where we have not arranged the transportation.
- The cost of dental treatment for cosmetic reasons only.
- The cost of dental treatment involving the provision of dentures, artificial teeth or the use of precious metals.
- In respect of section; 'Medical Emergency and Other Related Expenses' point 1.7, children who are 21 years old or over.
- Children who are not insured under the policy.
- In respect of section; 'Medical emergency and Other Related Expenses' points 1.6 and 1.7 any air travel costs above the same class of travel as that paid by the insured person on his/her outward trip.
- Any accommodation costs other than the cost of the room.

Section 2 - Replacement Business Colleague

This part of the policy sets out the cover we will provide to enable a business colleague to replace the insured person.

What is covered:

We will pay the cost of a single journey air ticket, of the same class of travel as that paid by the insured person on their outward trip, to enable a business colleague, where necessary, to replace them if they are hospitalised for more than 3 days, deceased or repatriated, on the business trip.

The most we will pay for any one claim per trip is £1,500.

What is not covered:

- The excess.
- Any incident excluded from cover under Section 1.
- Any costs in respect of the spouse or child of the insured person.
- Costs in excess of £1,500.

Section 3 - Personal Accident

This section of the policy sets out the cover we provide if the insured person has an accident during a trip.

What is covered:

If the insured person suffers disablement, permanent total disablement or dies as a result of an accidental bodily injury during a trip, which within 12 months is the sole cause of either death or disablement, we will pay £30,000 for:

- death;
- the loss of one or more limbs or the total and irrecoverable loss of all sight in one or both eyes;
- permanent total disablement.

The most we will pay for any one claim in total is £30,000 per person insured under this policy or £1,000 for the death of any person insured under 18 years old or more than 69 years old.

What is not covered:

- Any claim related directly or indirectly to any disease, physical defect, infirmity or illness which existed before the start of the trip.
- Any claim related directly or indirectly to pregnancy within 10 weeks of the estimated date of delivery.

Section 4 - Personal Legal Responsibility

This section of the policy sets out the cover we provide for certain personal legal responsibilities the insured person may have.

What is covered:

The insured person's legal responsibility to pay damages and costs to others which are the result of:

- accidental death or physical injury to anyone during a trip; and/or
 - accidental loss of or damage to property during a trip.
- The most we will pay for any single event occurring during the insurance period is £2,000,000 in total for each person insured under the policy per trip. If the insured person dies, this cover is transferred to their legal personal representative provided that the representative follows the terms and conditions of the policy as far as they can.

What is not covered:

- Accidental death of or physical injury to the insured person or any of their family.
- Anything belonging to the insured person, or anything the responsibility of the insured person or any of their family or anyone employed by the insured person or any of their family or anyone living with them.
- Any responsibility resulting from the insured person's employment, trade, profession, business or gainful occupation or the trade, business, profession or gainful employment of any of their family.
- Any responsibility as an employer to anyone employed by the insured person or any of their family in any trade, business or profession.
- Any agreement or contract which adds any responsibility which would not have existed otherwise.
- Any responsibility resulting from the insured person or any of their family owning or using: aircraft, horse-drawn vehicles, motorised or mechanically propelled, assisted vehicles or towed vehicles, boats (other than rowing boats, punts and canoes), jet skis, jet bikes or wet bikes, animals (other than horses, domestic dogs or cats), firearms (other than sporting guns).
- Any responsibility resulting from wilful or malicious acts by the insured person.
- Accidental injury or loss which has not been caused by the insured person's negligence.
- Any claim for personal legal responsibility which is covered by any other insurance held by the insured person.

- j) The occupation, except temporarily for the purposes of the **trip**, or ownership of any land or building.

Section 5 - Legal Protection

We will provide telephone guidance and assistance on any legal problem which arises in connection with a **trip**. This service operates from the start of a **trip** until 7 days after completion of the **trip**.

What is covered:

We will insure the **insured person** for:

- 5.1 **Legal expenses** up to £25,000 to claim compensation or damages if the **insured person** is injured or if they die as a direct result of an accident that happens during the **trip**.
- 5.2 An overall maximum of £50,000 for all claims made by **insured persons** as a direct result of the same accident.
- 5.3 Any extra travelling expenses up to a maximum of £250 if the **insured person** has to attend a court **abroad** about their claim for compensation.

What is not covered:

We will not cover any claim:

- For **legal expenses** which we have not agreed to beforehand in writing.
- Reported to us more than 90 days after the incident.
- Where we think there is not a reasonable chance of the **insured person** winning the case or achieving a reasonable outcome.
- Where a reasonable estimate of the **insured person's** total **legal expenses** is greater than the compensation or damages that they are claiming.
- Where the **insured person** is injured or dies as a result of taking part in hazardous sports or activities.
- For damages or fines the **insured person** has to pay.
- Made by the **insured person** against us or FirstAssist Services Limited.
- For any costs relating to a claim or counterclaim made against the **insured person**.
- Any **legal expenses** which are dependent on the successful outcome of the case.

How we settle claims under this section

The **insured person** must keep to the conditions on this page, and on page 3.

If anything happens which might lead to a **legal expenses** claim, the **insured person** must tell us immediately by filling in a claim form, giving us a full and truthful account of the details of their claim. The **insured person** must give us any information we request.

We will give the **insured person** our agreement if:

- we think the **insured person** has a reasonable chance of winning their case and achieving a reasonable outcome; and
- we think it is reasonable to pay the **insured person's legal expenses**.

If we do not accept the **insured person's** claim we will tell them why.

If there is a dispute between the **insured person** and us about this section of the policy, it can be taken to an independent arbitrator. The arbitrator will be a solicitor or barrister whom the **insured person** and we agree to. If we cannot agree with them on an arbitrator, the President of the Law Society (or similar organisation) will choose an arbitrator.

The side that loses the arbitration will pay the costs of the arbitration. If the decision is not totally in the favour of one side, the arbitrator will decide who pays the costs.

This arbitration procedure does not prejudice the **insured person's** right to have recourse to any other complaints procedure to which the **insurer** subscribes to or the courts.

When an incident happens outside of the European Union, we will appoint and control the **legal representative**.

If the **insured person's representative** wants to consult a barrister we will agree if we think it is reasonable. The **insured person** must give us the name of the barrister and the reasons why they need one.

We may take over and continue in the **insured person's** name all legal action if the dispute is for an amount which is less than £1,000 or if the dispute could be dealt with by the Small Claims Court. In these circumstances, we may carry out our own investigation and try to settle their dispute. The **insured person** must agree to a settlement which is reasonable.

The **insured person** must tell us if an offer is made to settle the dispute.

The **insured person** must not negotiate or agree to settle the dispute without having our agreement beforehand. If they do not accept a reasonable offer to settle the dispute, we may not continue to support their claim.

We must be able to contact the **insured person's representative**. The **insured person** and the **insured person's representative** must co-operate with us and tell us about developments to do with their case.

The **insured person** must send all bills for the **representative's legal expenses** to us as soon as they receive them. The **insured person** must confirm to us that any charges they have to pay for the **representative's** handling this dispute are acceptable and that we may pay the bill for them.

The **insured person** and their **representative** must take every step to recover **legal expenses**. The **insured person** must pay any recovered **legal expenses** to their **representative's** who must then refund any **legal expenses** which we have paid or which we are due to pay.

If, during the claim, we think that Exclusion (c) may apply, we may not continue to support the **insured person's legal proceedings**.

Section 6 - Personal Baggage

This section of the policy sets out the cover we provide for the **insured person's personal baggage**.

What is covered:

6.1 The **insured person's personal baggage** is covered if it is:

- lost or damaged;
 - stolen;
 - destroyed
- and not recovered during a **trip**.

The most we will pay for any one claim is £3,000 for each person insured under the policy of which:

- the most we will pay for any one item or any one **pair or set** is £500 per **trip** per each person insured under the policy;
- the most we will pay for **valuables** is £500 per **trip** per each person insured under the policy.

6.2 If you have chosen and paid for Leisure cover then in respect of winter sports the following applies:

Loss or theft of or damage to skis, binding and ski equipment which belongs to the **insured person** or has been hired to them.

The most we will pay for any one claim is £500 per **trip** for each person insured under this policy.

What is not covered:

- The **excess**.
- Contact or corneal lenses, dentures, bonds, securities, stamps or documents of any kind, musical instruments, typewriters, glass, china, antiques, pictures, pedal cycles, hearing aids, coupons, televisions, CD players, motorised or mechanically propelled or assisted vehicles, boats or any parts or accessories for any of them, business goods, stock or trade samples and any specialised equipment relating to your business, trade or profession.
- Theft of **personal baggage** from a locked, unattended motor vehicle unless:
 - the items were locked out of sight in a **secure area**; and
 - force and violence were used to get into the motor vehicle; and
 - proof of forcible and violent entry is available.
- Theft of **valuables** from an unattended motor vehicle.
- Loss, damage or destruction by wear and tear, insects, vermin, denting, scratching, dyeing and mechanical or electrical breakdown.
- Confiscation or detention by customs or other official bodies.
- Damage to any brittle or fragile items unless they are:
 - damaged by fire; or
 - damaged because of an accident which happens to a sea going vessel, aircraft or motor vehicle.
- Theft or losses from a roof or boot luggage rack other than the theft or loss of camping equipment.
- Sports equipment while in use.
- Personal baggage** when the **insured person** has left it unsecured and unattended at any time in a place to which the public have access.
- The theft or loss of **personal baggage** which has not been reported to the local police within 24 hours of the incident. The incident report must be sent to us with the **insured person's** claim.
- Damage to **personal baggage** in transit which has not been reported to the carrier within 24 hours of the incident. The incident report must be sent to us with the **insured person's** claim.
- Any item loaned, hired or entrusted to you.

How we settle claims for personal baggage

If any item has been lost or damaged we will pay the cost of replacing the item as new after we have deducted an amount for wear and tear.

If the item can be repaired economically we will pay the cost of the repair only. We will not pay for the cost of replacing or changing undamaged items or parts of items which belong to a **pair or set** when the loss or damage relates to a specific part or clearly defined area.

We will request receipts for goods where the **insured person** is claiming for stolen or lost goods and we require reports from the local police and/or the carrier for lost or stolen **personal baggage**.

Section 7 - Money and Passport

This section of the policy sets out the cover we provide for the **insured person's money** and passport.

What is covered:

7.1 The **insured person's money** is covered if it is:

- lost or damaged;
 - stolen;
 - destroyed
- while they are carrying it on their person or if they have left it in a safety deposit box during a **trip**, where available.

The most we will pay in total for any one claim is £1,000 for each person insured under the policy per **trip** of which:

- the most we will pay for any one claim for cash is £500 for each person insured under the policy;
- the most we will pay for any one claim for cash belonging to any person insured under the policy who is under 18 years old is £50.

7.2 The cost of reasonable additional travel and accommodation expenses the **insured person** incurs **abroad** while obtaining a replacement passport if their passport is lost or stolen outside their **country of residence** during a **trip**.

The most we will pay for any one claim is £300 for each person insured under the policy per **trip**.

What is not covered:

- The **excess**.
- The theft or loss of **money** or the **insured person's** passport which has not been reported to the local police or their carrier within 24 hours of the incident. The incident report must be sent to **us** with the **insured person's** claim.
- Loss of value or loss due to incorrect receipts, payments, accountancy or depreciation.
- Loss due to confiscation or detention by customs or other lawful officials and authorities.
- Loss, damage, theft or destruction of **money** which was not being carried by the **insured person** or was not left in a safety deposit box where available.

Section 8 - Business Machines

This section sets out the cover **we** provide for **business machines**.

What is covered:

Business machines are covered if they are:

- lost or damaged;
 - stolen;
 - destroyed
- and not recovered during a **trip**.

The most **we** will pay for any one claim is £2,000 for each person insured under this policy per **trip**.

What is not covered:

- The **excess**.
- Theft of **business machines** from a locked, unattended motor vehicle unless:
 - the items were locked out of sight in a **secure area**; and
 - force and violence were used to get into the motor vehicle; and
 - proof of forcible and violent entry is available.
- Loss, damage or destruction by wear and tear, insects, vermin, denting, scratching, dyeing and mechanical or electrical breakdown.
- Confiscation or detention by customs or other official bodies.
- Damage to any brittle or fragile items unless they are:
 - damaged by fire; or
 - damaged because of an accident which happens to a sea going vessel, aircraft or motor vehicle.
- Losses from a roof rack or boot luggage rack unless the items concerned were locked in a luggage box locked to a roof rack locked to the vehicle roof.
- Business machines** when the **insured person** has left them unsecured and unattended at any time in a place which the public have access.
- The theft or loss of **business machines** which have not been reported to the local police within 24 hours of the incident. The incident report must be sent to **us** with the **insured person's** claim.
- Damage to **business machines** in transit which have not been reported to the carrier within 24 hours of the incident. The incident report must be sent to **us** with the **insured person's** claim.

How we settle claims for business machines

If any item has been lost or damaged **we** will pay the cost of replacing the item as new after **we** have deducted an amount for wear and tear.
If the item can be repaired economically **we** will pay the cost of the repair only.

We will not pay for the cost of replacing or changing undamaged items or parts of items which belong to a **pair or set** when the loss or damage relates to a specific part or clearly defined area.

We will request evidence of ownership where the **insured person** is claiming for stolen or lost goods and **we** require reports from the local police and/or the carrier for lost or stolen **business machines**.

Section 9 - Baggage Delay

This part of the policy sets out the cover **we** provide if the **insured person's** **personal baggage** is delayed.

What is covered:

- 9.1 The cost of buying essential items if the **insured person's** **personal baggage** has been lost or misplaced by the carrier for more than 12 hours during the outward journey of a **trip**.
The most **we** will pay for each person insured under the policy is:
- £100 per Leisure **trip**.
 - £500 per **business trip**.

If **you** have chosen and paid for Leisure cover then in respect of winter sports the following applies:

What is covered:

- 9.2 The cost of hiring replacement ski equipment if the **insured person's** ski equipment has been lost or misplaced for more than 12 hours during the outward journey of a **trip**.
The most **we** will pay for each person insured under the policy is £15 per day up to a maximum of £300 per **trip**.

How we settle claims under the baggage delay section

If **we** pay the **insured person's** claim under this section **we** will deduct the amount from the final settlement of any claim the **insured person** makes under **personal baggage** if the items are lost permanently.
The **insured person** must keep all their receipts from the purchase of essential items and send them to **us** with their claim.
The **insured person** must provide written confirmation from the carrier confirming the period of the loss of their **personal baggage**.

Section 10 - Cancellation or Cutting Short the Trip

This part of the policy sets out the cover **we** provide if the **insured person** needs to cancel their **trip** or cut it short, due one of the reasons listed below.

What is covered:

We will reimburse the **insured person** if:

- they have booked and paid either in part or in full for travel and accommodation; and
- they suffer a financial loss because they cannot get a full refund if they cancel before commencement of their **trip** or cut the **trip** short during the **insurance period** because of the following:
 - Accidental injury to, or illness or death of the **insured person** and/or any person with whom they are going to travel or stay with during the **trip**.
 - The death or life threatening accidental injury or illness of a **close relative** and/or **close business colleague** living in the **insured person's** country of residence.
 - If the **insured person** or anyone with whom they are going to travel on the **trip** are placed in quarantine, summoned for jury service or called as a witness in a court of law.
 - If the **insured person** or a travelling companion are hijacked (unlawful seizure of the vehicle in which they are travelling).
 - If the **insured person** is made redundant when they are under 65 and have had two years continuous employment and redundancy is notified after the issue of the policy.
 - If the **insured person's** presence, or that of anyone with whom they are going to travel on the **trip**, is required following serious fire, storm or flood damage at their **home**, or place of business, within the **country of residence** or required by the police following burglary at their **home**, or place of business in the **country of residence**.
 - Strike or industrial action**, weather conditions or the mechanical breakdown of aircraft, sea vessel or train which delays the **insured person's** pre-booked (and specified on their ticket) outward flight, sea crossing or international train journey from their **country of residence** for more than 12 hours.

The most **we** will pay for each person insured under this policy is £3,000 in any one **insurance period**.

If Leisure cover has been purchased then in respect of winter sports the following applies:

What is covered:

- Additional, reasonable accommodation and travel expenses the **insured person** incurs because their scheduled public transport service is cancelled or cut short because of an avalanche or landslide.

The most **we** will pay for any one claim is £30 per day for each person insured under the policy up to a maximum of £150 per **trip**.

- Reasonable transportation costs, lift pass charges and similar costs which the **insured person** has to pay to travel to and from a similar ski resort or area if, during a **trip** starting after 1st November and ending before 31st March, the **insured person** cannot ski at their pre-booked resort because a lack of snow causes a total closure of the lift system.
We will pay the **insured person** an equivalent cash benefit if no alternative skiing is available.

The most **we** will pay for any one claim is £20 per day for each person insured under the policy up to a maximum of £200 per **trip**.

What is not covered:

- The **excess** or the first £10 for each and every claim for loss of deposit.
- Cancellation or cutting short the **insured person's** **trip** because of:
 - their disinclination to travel or
 - their loss of enjoyment of the **trip** or
 - reasons which are unnecessary and avoidable.
- Any claim for a pre-booked **trip** which involves pre-planned or pre-known medical **treatment**.
- Delays caused by **strike or industrial action** which has started or for which the start date had been announced before the **insured person** made their travel arrangements for their **trip**.
- Any costs incurred because the **insured person** did not tell their carrier or travel agent immediately they knew that their **trip** was to be cancelled or cut short.
- Delays caused by the withdrawal from service of any aircraft, sea vessel or train on the orders or recommendation of the regulatory authority in any country.
- The failure of the provider of any service forming part of the booked **trip** to provide any part of the booked **trip** including error, insolvency, omission or default.
- Any claim where a person insured under the policy has not checked in for their flight, sea crossing or train journey before the intended departure time or has not got written confirmation from the carrier showing the period and reason for delay.
- Any claim because of pregnancy within 10 weeks of the estimated delivery date.
- Any claim because of the **insured person's** financial circumstances other than redundancy qualifying for payment under the Employment Protection (Consolidation) Act 1978, i.e. that the **employee** is under 65 and has 2 years continuous employment.
- Any claim because a person who is insured under this policy, or any other person on whom the **trip** depends, has to attend a court of law unless they have been called up for compulsory jury service or they are being called to give evidence because they are under subpoena.
- Any claim due to the delay or amendment of the booked **trip** because of government action or restrictive regulations.
- Any claim for cancellation which is not supported by a cancellation invoice provided by the **trip** provider or their agent.

If Leisure cover has been purchased then in respect of winter sports the following applies:

What is not covered:

- n) Any claim if the **insured person** cannot ski for less than 24 hours in a row.
- o) Any claim which involves the closure of baby drags and lifts used for transport within the resort by non-skiers.
- p) Any claim which involves the closure of the winter sports lift system because of avalanches or dangerous high winds.

Important Note:

To make a claim for cancellation on medical grounds the **insured person** must first contact the BUPA TravelServices Claims Helpline on +44 (0)20 8760 7240 who will provide a claim form which includes a certificate for the **insured person** to take to their General Practitioner for completion.

Section 11 - Travel Delay

This section of the policy sets out the benefit we provide if the **insured person's** travel is delayed.

What is covered:

If the sea vessel, aircraft or train on which the **insured person** is pre-booked to travel is delayed to or from the **insured person's country of residence** resulting in the **insured person** arriving at their destination at least 12 hours after the original scheduled arrival time, as a direct result of:

- **strike or industrial action;** or
- adverse weather conditions; or
- mechanical breakdown of aircraft, sea vessel or train,

we will pay:

- £20 for each person insured under the policy for the first 12 hours that the **insured person's** departure is delayed; and
- £10 for each person insured under the policy for each additional full 12 hour period of delay.

The most we will pay for each person insured under the policy per **trip** is £100.

What is not covered:

- a) Delays caused by **strike or industrial action** which had started or for which a start date had been announced before travel arrangements were made for the **insured person's trip**.
- b) Delays caused by the withdrawal from service of any aircraft, sea vessel or train on the orders or recommendation of the regulatory authority in any country.
- c) Any claim where the **insured person** has not obtained written confirmation from the carrier giving the period and reason for delay.

Section 12 - Assistance Cover

12.1 Pre Travel Assistance

This part of the policy explains the services we provide before the **insured person** travels and we can be contacted on **020 8763 3115**.

Before the **insured person** travels we can provide them with the following advice and information:

- current visa and/or entry permit requirements for any country in the world
- current inoculation and vaccination requirements for any country in the world (we can also help the **insured person** arrange inoculations or vaccinations before they start a **trip abroad**)
- We will not pay for the cost of vaccinations or inoculations
- current World Health Organisation warnings
- weather conditions
- languages
- time zones and differences
- motoring regulations and restrictions
- other motoring insurance issues
- main bank opening hours, national or bank holidays

12.2 Personal Assistance

This part of the policy explains the administrative and delivery costs we will pay for when providing the following services.

What is covered:

- 12.2.1 If the **insured person** needs **money** urgently and access to their normal financial or banking arrangement is not available locally we will transfer emergency funds intended to cover their immediate emergency needs to them if they allow us to debit a credit or charge card, or arrange for funds to be deposited with us in their **country of residence**.

The most we will transfer under this policy, per **trip** is £500.

- 12.2.2 If the **insured person** suffers an illness, accident or has unforeseen travel delay problems, we will send two urgent messages to their **home**.

- 12.2.3 If the **insured person** needs us to, we will help:

- replace essential drugs or other medication which have been lost or which they cannot get **abroad**;
- replace prescription glasses or contact lenses which have been lost or broken and which they cannot get **abroad**;
- obtain blood supplies which they cannot obtain **abroad**.

- 12.2.4 We will provide access to the names and addresses of local doctors, hospitals, clinics or dentists when the **insured person** wants a consultation or if minor **treatment** is needed. (If any **treatment** other than for minor ailments is needed, they must advise us as soon as possible.)

- 12.2.5 If the **insured person's personal baggage** has been lost and the carrier has not found it for them, we will help trace their **personal baggage** and deliver it to them. We will need their baggage tag number.

- 12.2.6 If the **insured person's** tickets and travel documents, including their passport, have been lost or stolen, we will help them to replace these and refer them to a suitable travel office.

- 12.2.7 If the **insured person's** credit or debit cards are lost or stolen, we will tell their credit or debit card company in their **country of residence** if they ask us to.

- 12.2.8 If the **insured person** leaves any of their children in their **country of residence** when they go **abroad** and any of their children become ill or suffer injury we will, if they ask us to:

- arrange for medical advice to be made available;
- arrange for medically advisable **treatment**;
- monitor the situation until they return **home**.

What is not covered:

The cost of any items unless they are insured under another section of this policy.

Section 13 - Homecall

During the 7 day period commencing from the end of the **trip**, within the **United Kingdom area** we will arrange, on receipt of the **insured person's** instruction, for a **repairer** to effect repairs arising from the loss of use of or damage to the systems or facilities within the **insured person's** home as detailed in paragraphs 13.1 to 13.5:

- 13.1 The domestic plumbing or drainage system where there is a likelihood of flooding.
- 13.2 The domestic gas or electricity supply systems in the event of complete failure.
- 13.3 The roofing where internal damage is likely to be caused.
- 13.4 The external locks, doors or windows rendering the **home** insecure.
- 13.5 The fixed heating system where there is an escape of water or oil.

Specific Condition applying to this section.

The **insured person** will be responsible for the payment of all charges associated with affecting the call out and repair. Payment should be made direct to the **repairer** at the time the repairs are affected.

Section 14 - Mugging Benefit

This section of the policy sets out the benefit we provide if the **insured person** is mugged.

What is covered:

If the **insured person** is mugged and, as a result of their injuries received from the **mugging**, is admitted as an in-patient to a hospital **abroad**, we will pay:

- £50 per day per complete period of 24 hours the **insured person** is in hospital.

The most we will pay for each person insured under the policy is £500 per **trip**.

What is not covered:

Any claim if the **insured person** has not obtained a police report of the **mugging** and confirmation of their injuries and period of in-patient **treatment** from the hospital.

Section 15 - Catastrophe Cover

This section of the policy sets out the cover we provide in the event of a **catastrophe**.

What is covered:

- Additional costs the **insured person** has to pay for travel or accommodation (which is irrecoverable) incurred to continue with their **trip** or in the event that the **trip** cannot be continued, to return the **insured person** to their **country of residence**.

The most we will pay for each person insured under this policy per **trip** is £500.

What is not covered:

Any claim if the **insured person** has not obtained, in writing a report from a local or national authority confirming the **catastrophe**. This report must be sent to us with the **insured person's** claim.

Section 16 - Hijack

This section of the policy sets out the benefit we will pay in the event of a **hijack**.

What is covered:

In the event that the **insured person** is prevented from reaching their scheduled destination through **hijack** of the aircraft or other vehicle in which they are travelling

- £50 per day per complete 24 hours the **insured person** is incarcerated.

The most we will pay for each person insured under the policy per **trip** is £1,000.