



# Travel Protector

*Annual Multi-trip travel protection*

## SUMMARY OF COVER

The following is only a summary of the main cover limits. **You** should read the policy for the full terms and conditions.

SECTION & COVER	LIMIT PER PERSON (up to)	EXCESS PER PERSON
1. Cancellation or Curtailment	£5,000	£50 *
2. Emergency medical & associated expenses	£10,000,000	£50
- In-patient benefit	£1,500 (£50 per day)	Nil
- Transport and accommodation within your home country	£1,500	£50
3. Loss of passport	£500	Nil
4. Delayed Personal possessions	£200	Nil
5. Personal possessions	£2,000	£50
6. Personal money	£500	£50
7. Personal accident	£20,000	Nil
8. Missed departure or Missed connection	£1,000	Nil
9. Delayed departure	£150 (£30 each 12 hours)	Nil
or		
Abandonment of journey (after 12 hours delay)	£5,000	£50
10. Personal liability	£2,000,000	Nil
11. Legal expenses	£25,000	Nil
12. Hijack and Mugging		
- Hijack	£1,500 (£50 per day)	Nil
- Mugging	£250	Nil
13. Winter sports		
- Ski pack	£300	£50
- Ski equipment	£500	£50
- Piste closure	£200 (£20 per day)	Nil
14. Financial failure	£2,500	Nil

### Note:

Some sections of cover also have extra sub limits, for example the **personal possessions** section has a single article and **valuables** limit.

### Excesses:

An excess will be deducted for each claim event (not per section).

\* For loss of deposit claims only the excess is reduced to £15 per person.

## IMPORTANT TELEPHONE NUMBERS

Customer Services - Sales & General Enquiries 0845 260 1581

Claims 020 8666 9248

Medical Screening Line 0845 260 1582

24-hour Emergency Medical Assistance  
outside **your home** country: +44 20 8666 9247  
within **your home** country: 020 8666 9247

24-hour Legal Helpline  
outside **your home** country: +44 20 8603 9804  
within **your home** country: 020 8603 9804

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**Please read this document carefully and carry it with you during your trip**

## IMPORTANT INFORMATION

Thank you for taking out Travel Protector travel insurance with us.

Your policy schedule shows the sections of the policy you have chosen, the people who are covered and any special terms or conditions that may apply.

Your policy does not cover everything. You should read this policy carefully to make sure it provides the cover you need. If there is anything you do not understand please contact your Broker / Agent or P J Hayman & Company Limited on 0845 260 1581, alternatively you may write to us at:

P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire, PO9 6DX.

### Insurer

Your Travel Protector travel insurance is underwritten by:

For sections 1 to 13 - AGA International SA and is administered in the **United Kingdom** by Mondial Assistance (UK) Limited trading as Allianz Global Assistance.

For section 14 only - provided by International Passenger Protection Limited and underwritten by Lloyds Syndicates.

### How your policy works

Your policy and policy schedule is a contract between **you** and **us**. We will pay for any claim **you** make which is covered by this policy and happens during the **period of insurance**. Unless specifically mentioned the benefits and exclusions within each section apply to each **person insured**.

Certain words have a special meaning as shown under the heading "Definition of words". These words have been highlighted by the use of bold print throughout the policy document.

### Telling us about relevant facts

Before **you** travel **you** must tell **us** about anything that may affect **your** cover. If **you** are not sure whether something is relevant, **you** must tell **us** anyway. **You** should keep a record of any extra information **you** give **us**. If **you** do not tell **us** about something that may be relevant, **your** cover may be refused and **we** may not cover any related claims.

### Cancellation rights

If **your** cover does not meet **your** requirements, please notify P J Hayman & Company Limited on 0845 260 1581, within 14 days of receiving **your** initial policy schedule 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** can recover all costs that **you** have used for those services. Please note that **your** cancellation rights are no longer valid after this initial 14 day period.

### Policy Excess

Under some sections of **your** policy, **you** will have to pay an **excess**. This means that **you** will be responsible for paying the first part of the claim, for each single event or occurrence under certain sections. The amount **you** have to pay is the excess.

*Insurance Policy 2012/13*

### Data protection

Information about **your** policy may be shared between P J Hayman & Company Limited, **us** and the **insurer** for underwriting and administration purposes.

**You** should understand that the sensitive health and other information **you** provide will be used by **us**, our representatives (if appropriate), the **insurer**, 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 **your** information is held securely.

**Your** information will not be shared with third parties for marketing purposes. **You** have the right to access **your** personal records.

### Financial Services Compensation Scheme (FSCS)

For **your** added protection, the **insurer** is covered by the FSCS. **You** may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance cover provides protection for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone **020 7892 7300**, or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk).

### Governing Law

Unless agreed otherwise, English Law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

### Contracts (Rights of Third Parties) Act 1999

**We**, the **insurer** and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

### Renewal of your insurance cover

P J Hayman & Company Limited will send **you** a renewal notice prior to the expiry of the **period of insurance** as shown on **your** policy schedule. The terms of **your** cover and the premium rates may be varied by P J Hayman & Company Limited at the renewal date. P J Hayman & Company Limited will give **you** at least **21** days written notice before the renewal date should this happen. At renewal **you** must tell P J Hayman & Company Limited about relevant facts and check to see that **you** still comply with the 'Medical Declaration and Health Exclusions' (see pages 3 & 4) as this may affect the cover provided. If **you** do not comply with the Medical Declaration and Health Exclusions this may invalidate **your** insurance.

## DEFINITIONS OF WORDS

When the following words and phrases appear in the policy document or policy schedule, they have the meanings given below. These words are highlighted by the use of bold print.

### Accident

An unexpected event caused by something external and visible, which results in physical bodily injury, leading to total and permanent loss of sight, total and permanent loss of use of a limb or permanent disablement or death, within a year of the incident.

### Appointed adviser

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

### Area of cover

**You** will not be covered if **you** travel outside the area **you** have chosen as shown on **your** policy schedule.

#### • Europe

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

#### • Worldwide

### Business associate

Any person in **your home** country that **you** work closely with, whose absence from work means that the director of **your** business needs **you** to cancel or curtail **your journey**.

### Channel Islands

Jersey, Guernsey, Sark, Alderney and Herm.

### Couple

Two adults living permanently together at the same address, who intend to travel together, each adult can travel independently.

### Doctor

A legally qualified doctor holding the necessary certification in the country in which they are currently practicing, other than **you** or a **relative**.

### Departure point

The airport, international train station or port where **your** outward journey to **your** destination begins, and where **your** final journey back **home** begins (including any connecting transport **you** take later).

### Excess

The maximum amount deducted per claim for a single event or occurrence. This is **£50** for an individual with a maximum of **£100** applying per **family**.

### Family

Two adults and all of their children (including foster children) under **18** years at the date commencing the trip, or under **23** years if still in full time education. All persons must live at the same address. Each adult can travel independently, however, all insured children must travel with at least one of the insured adults.

### Hazardous activity

The following activities are automatically covered:

Banana boating, cricket, cycling, deep sea fishing, fell walking, glacier walking, golf, hiking, horse riding, (not competitions, show jumping, hunting, eventing, polo or rodeo), jet skiing, marathon running, mountain biking, netball, orienteering, parasailing over water, ringos, running, safari trekking in a vehicle (must be an organised tour), scuba diving to a depth of **30** metres (if **you** hold a certificate of proficiency or **you** are diving with a qualified instructor), skidooring (no liability cover), sledging (pulled by dogs or reindeer), snorkelling, snowmobiling (no liability cover), surfing, swimming, trekking, wakeboarding, walking, water skiing, windsurfing and zorbing.

There is no cover for:

- any professional sporting activity; or
- any kind of racing except racing on foot; or
- any kind of manual work.

**We** may be able to cover **you** for other activities that are not listed. Please contact **your** Broker/Agent or P J Hayman & Company Limited on **0845 260 1581**. An extra premium may need to be paid.

### Hijack

The unlawful seizure or wrongful exercise of control of the aircraft (or the crew thereof) in which **you** are travelling as a passenger.

### Home

**Your** usual place of residence in the **UK**, the **Channel Islands** or the Isle of Man.

### Insurer

For sections 1 to 13 - AGA International SA.

For section 14 only - provided by International Passenger Protection Limited and underwritten by Lloyds Syndicates.

### Journey

A trip that takes place during the **period of insurance** which begins when **you** leave **home** and ends when **you** get back **home** or to a hospital or nursing home in **your home** country, whichever is earlier.

### Notes:

- **you** will only be covered if **you** are aged 69 or under at the start of **your** policy.
- a trip which is booked to last longer than 31 days is not covered unless **we** agree otherwise in writing.
- trips within **your home** country must be for at least **1** night and have:
  - i) pre-booked transport or accommodation; or
  - ii) be more than **25** miles from **your home** (unless it involves a sea crossing).
- **you** will be covered for taking part in **winter sports** activities up to **17** days in total during the **period of insurance**.

### 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 judgment or legally binding decision.

### Legal costs

Fees, costs and expenses (including Value Added Tax or equivalent local goods and services 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.

### Mugging

Theft or attempted theft involving an act of violence against **you** which results in **your** injury and hospitalisation.

### Pair or set

A number of items of **personal possessions** that belong together or can be used together.

### Period of insurance

Cancellation cover begins on the start date shown on **your** policy schedule or the date **you** booked **your journey**, whichever is the later and ends at the beginning of **your journey**.

Financial failure begins on the start date shown on **your** policy schedule or the date **you** booked **your journey**, whichever is the later and finishes at the end of **your journey**.

The cover for all other sections starts at the beginning of **your journey** and finishes at the end of **your journey**. All cover ends on the expiry date shown on **your** policy schedule, unless **you** cannot finish **your journey** as planned because of death, injury or illness or there is a delay to the public transport system that cannot be avoided. In these circumstances **we** will extend cover free of charge until **you** can reasonably finish that **journey**.

### Personal money

Cash, cheques, postal and money orders, current postage stamps, travellers cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets, all held for private and not business purposes.

### Personal possessions

Each of **your** suitcases, trunks and similar containers (including their contents) and articles worn or carried by **you** (including **your valuables**).

### Redundancy

Loss of permanent paid employment (except voluntary **redundancy**) after a continuous working period of two years with the same employer if **you** are aged **18** and over or **65** and under.

**Relative**

**Your** mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships), fiancé(e) or a **relative** for whom **you** provide care or are the sole living **relative**.

**Resident**

A person who has their main **home** in the **UK**, the **Channel Islands** or the Isle of Man and has not spent more than six months abroad during the year before the policy was issued.

**Single parent family**

One adult and all of their children (including foster children) under **18** years at the date commencing the trip, or under **23** years if still in full time education. All persons must live at the same address. The adult can travel independently, however, all insured children must travel with the insured adult.

**Ski equipment**

This consists of skis, poles, boots, bindings, snowboards or ice skates.

**Ski pack**

Hired **ski equipment**, ski school fees and lift passes.

**Travelling companion**

Any person that has booked to travel with **you** on **your journey**.

**United Kingdom (UK)**

England, Scotland, Wales and Northern Ireland

**Valuables**

Jewellery, watches, items made of or containing precious metals or semi/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones), MP3 players, PDA's, electronic games, TV's and CD's, mini discs, DVD's, cartridges, videos and audio tapes.

**We, our, us**

For sections 1 to 13 - Allianz Global Assistance which administers the insurance on behalf of the **insurer**.

For section 14 only - arranged by International Passenger Protection Limited and underwritten by Lloyds Syndicates.

**Winter sports**

The following activities are covered under the Travel Protector policy:

Skiing, snowboarding, big-foot skiing, cross-country skiing, glacier skiing, mono-skiing, sledging, snow blading and tobogganing.

Off piste skiing is covered when **you** are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines.

There is no cover for:

Bobsleighting, heli skiing, lugging, ski acrobatics, ski flying, ski jumping, ski racing, ski stunting or snow cat skiing.

**We** may be able to cover **you** for other winter sports activities that are not listed. Please contact **your Broker/Agent** or P J Hayman & Company Limited on **0845 260 1581**.

An extra premium may need to be paid.

**You, your, person insured**

Each person shown on the policy schedule, for whom the appropriate insurance premium has been paid.

**CONDITIONS**

The following conditions apply to the whole of **your** policy. Please read these carefully as **we** can only pay **your** claim if **you** meet these.

- You** are a **resident** of the **UK**, the **Channel Islands** or the Isle of Man.
- You** take reasonable care to protect yourself and **your** property against **accident**, injury, loss and damage and act as if **you** are not insured to minimise any potential claim.
- You** have a valid policy schedule.
- You** accept that **we** will not extend the **period of insurance** beyond the expiry of **your** policy.
- You** contact **us** as soon as possible with full details of anything which may result in a claim and give **us** all the information **we** ask for. Please see section "Making a claim" on pages 7 & 8 for more information.
- You** accept that no alterations to the terms and conditions of the policy apply, unless **we** confirm them in writing to **you**.
- You** are not aged **70** years or over at the start of **your** policy.

**We have the right to do the following**

- Cancel the policy if **you** do not tell **us** about a relevant fact or if **you** tell **us** something that is not true, which influences **our** decision as to whether cover can be offered or not.
- Cancel the policy and make no payment if **you** or anyone acting for **you**, make a claim under this policy knowing it to be dishonest, intentionally exaggerated or fraudulent in any way, or if **you** give any false declaration, deliberate mis-statement or fail to provide any relevant facts when applying for this insurance or supporting **your** claim. **We** may in these instances report the matter to the police.
- Only cover **you** for the whole of **your journey** and not issue a policy if **you** have started **your journey**.
- Take over and deal with, in **your** name, any claim **you** make under this policy.
- Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms (including Department for Work and Pensions forms), which will help **us** to recover any payment **we** have made under this policy.
- With **you** or **your** Personal Representative's permission, get information from **your** medical records to help **us** or **our** representatives deal with any claim. This could include a request for **you** to be medically examined or for a postmortem to be carried out in the event of **your** death. **We** will not give personal information about **you** to any other organisation without **your** specific agreement.

- Send **you home** at any time during **your journey** if **you** are taken ill or injured. **We** will only do this if the **doctor** treating **you** and **our** medical advisers agree. If there is a dispute, **we** will ask for an independent medical opinion.
- Not accept liability for costs incurred for repatriation or treatment if **you** refuse to follow advice from the treating **doctor** and **our** medical advisers.
- Only refund or transfer **your** premium if **you** decide that the policy does not meet **your** needs and **you** have contacted **us** within 14 days from the date **you** receive **your** policy and policy schedule. **We** can recover all costs that **you** have used if **you** have travelled or made a claim or intend to make a claim.
- Not to pay any claim on this policy (except under the Personal accident section) for any amounts covered by another insurance. In these circumstances **we** will only pay **our** share of the claim.
- If **you** cancel or cut short **your journey**, all cover provided on **your** policy for that **journey** will be cancelled without refunding **your** premium.
- Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.

**GENERAL EXCLUSIONS**

The following exclusions apply to the whole of **your** policy:

**We** will not cover **you** for any claim arising from, or relating to, the following:

- a relevant fact that **you** knew about before **you** travelled, unless **we** agreed to it in writing;
- war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'etat, terrorism\*, weapons of mass destruction;  
\* **Please Note** : This does not apply to the Emergency Medical and associated expenses, Hospital benefit, Personal possessions and Personal accident sections of cover where the terrorist activity takes place during **your journey**.
- any epidemic or pandemic;
- you** not following any advice or recommendation made by the Foreign and Commonwealth Office, World Health Organisation or any government or other official authority. This includes where certain vaccinations or other preventative measures (such as malaria tablets) are recommended;
- your** property being held, taken, destroyed or damaged under the order of any government or custom officials;
- ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment;
- any currency exchange rate changes;
- the failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under the Emergency medical and associated expenses and Personal accident sections);
- you** acting in an illegal or malicious way;
- you** not enjoying **your journey** or not wanting to travel;
- any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of earnings, unless it says differently in the policy.

**IMPORTANT – MEDICAL DECLARATION AND HEALTH EXCLUSIONS**

These apply to the Cancellation or curtailment charges, Emergency medical and associated expenses and Personal accident sections.

**It is very important that you read and understand the following and if necessary declare any existing medical conditions to us.**

**You will NOT be covered**

For any directly or indirectly related claims arising from the following if at the time of taking out this insurance, **you**:

- are waiting for an operation, medical treatment or consultation at any medical facility (other than for regular checkups for a stable condition) or other hospital treatment or investigations, or are awaiting the results of any tests or investigations; or
- had received a terminal prognosis; or
- travel against the advice of a **doctor** or where **you** would have been if **you** had sought their advice before beginning **your journey**; or
- know **you** will need treatment or consultation at any medical facility during **your journey**; or
- are travelling specifically for the purpose of obtaining and/or receiving any elective surgery, procedure or hospital treatment.

**You will need to contact the Medical Screening Line in the following circumstances**

If **you** are travelling outside **your home** country **you** should call the Medical Screening Line (see page 4) if **you**:

- need to declare a medical condition (other than where **you** have only one of the conditions listed in Question 1, on page 4);
- are unsure whether a medical condition needs to be declared or not;
- answer YES to any of the Medical Screening Questions shown on page 4.
- develop a new condition after **your** policy was issued;
- have an existing medical condition which changes after **your** policy was issued.

**Medical Screening**

**If you need to telephone the Medical Screening Line, you will be asked simple questions about your medical condition, medication, trips to the doctors, and other related matters.**

**Any additional medical conditions not declared to us will not be covered.**

**You will also be advised of a medical screening reference, which you should keep a record of.**

## MEDICAL SCREENING QUESTIONS

*Important - not applicable to trips within your home country*

**Q.1**  
Do **you** have MORE THAN ONE of the following conditions?  
• Asthma (requiring no hospital admissions and no supplementary oxygen);  
• Diabetes (if well controlled and no associated conditions);  
• High Blood Pressure/Hypertension;  
• High Cholesterol.

YES →

NO ↓

**Q.2**  
Within the last 2 years, have **you** been treated as a hospital in-patient or been referred to a specialist consultant?

YES →

NO ↓

**Q.3**  
Have **you** been treated for:  
• a breathing condition (including asthma, but only where you have required hospital admission or supplementary oxygen);  
• a heart related condition (including angina);  
• a circulatory condition (other than high blood pressure/hypertension AND high cholesterol);  
within the last 5 years?

YES →

NO ↓

**Q.4**  
Have **you** been diagnosed or treated for a malignant condition (e.g. cancer) within the last 5 years?

YES →

NO ↓

You do NOT need to call the Medical Screening Line.

Telephone the Medical Screening Line on **0845 260 1582** between the hours of 8.00am and 6.00pm Mondays to Fridays, to confirm acceptability of cover.

We may wish to impose special terms.

Please note: Mondays are normally very busy  
You may prefer to call at other times.

## 24-HOUR EMERGENCY MEDICAL ASSISTANCE

Please tell **us** immediately about any serious illness or **accident** abroad where **you** have to go into hospital or **you** may have to return **home** early or extend **your** stay because of any illness or injury. If **you** are unable to do this because the condition is life, limb, sight or organ threatening, **you** should contact **us** as soon as **you** can. **You** must also tell **us** if **your** medical expenses are over **£250**. If **you** are claiming for a minor illness or **accident** **you** should, where possible, pay the costs and reclaim the money from **us** when **you** return. **You** can call 24 hours a day 365 days a year or email.

From outside <b>your home country</b>	Phone	<b>+44 (0) 20 8666 9247</b>
	Fax	+44 (0) 20 8603 0204
	Textphone	+44 (0) 20 8666 9562
From within <b>your home country</b>	Phone	<b>020 8666 9247</b>
	Fax	020 8603 0204
	Textphone	020 8666 9562
email <a href="mailto:international.dept@allianz-assistance.co.uk">international.dept@allianz-assistance.co.uk</a>		

Please give **us** **your** age and **your** policy number.  
Say that **you** are insured with Travel Protector.

Below are some of the ways the 24-hour emergency medical assistance service can help.

### Confirmation of payment

We will contact hospitals or **doctors** abroad and guarantee to pay their fees, providing **you** have a valid claim.

### Repatriation

If **our** medical advisers think it would be in **your** medical interests to bring **you** back to **your home** or to a hospital or nursing home in **your home country**, **you** will normally be transferred by regular airline or road ambulance. Where medically necessary in very serious or urgent cases, **we** will use an air ambulance. **We** will consult the treating **doctor** and **our** medical advisers first. If **you** need to go **home** early, the treating **doctor** must provide a certificate confirming that **you** are fit to travel. Without this the airline can refuse to carry any sick or injured person.

**You** can contact **us** at any time, day or night. **You** will be answered by one of **our** experienced assistance co-ordinators who **you** should give all relevant information to. Please make sure **you** have details of **your** policy before **you** phone.

## RECIPROCAL HEALTH ARRANGEMENTS

### European Health Insurance Card (EHIC)

- The EHIC entitles **you** to reduced-cost, sometimes free, medical treatment that becomes necessary while **you** are in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway.
- The card gives access to state-provided medical treatment only. Remember, this might not cover all the things **you** would expect to get free of charge from the NHS in the **UK**. **You** may have to make a contribution to the cost of **your** care.
- You** may apply for an EHIC online at [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers) or by calling **0845 606 2030**. Application forms are also available from the Post Office.

### Australia

- If **you** are travelling to Australia **you** can enrol in Medicare which will entitle **you** to subsidised hospital treatments and medicines. **You** can do this by contacting a local Medicare office in Australia.
- All claims for refunds under the Medicare scheme must be made before you leave Australia. For more information on Medicare visit: [www.medicareaustralia.gov.au](http://www.medicareaustralia.gov.au) or email: [medicare@medicareaustralia.gov.au](mailto:medicare@medicareaustralia.gov.au).  
If **you** make use of these arrangements or any other worldwide reciprocal health arrangement which reduces **your** medical expenses, **you** will not have to pay an **excess**.

## YOUR INSURANCE COVER

### Section 1: Cancellation or Curtailment Charges

If **you** think **you** may have to cut **your journey** short (curtail), **we** must be told immediately – see under the heading '24-hour emergency medical assistance' on page 4 for more information.

### WHAT YOU ARE COVERED FOR

**We** will pay up to **£5,000** in total, for **your** part of unused personal accommodation, transport charges and other travel expenses which have been paid or where there is a contract to pay that cannot be recovered from anywhere else. **We** will provide this cover in the following necessary and unavoidable circumstances:

### Cancellation

If **you** cancel **your journey** before it begins because one of the following happens:

- The death, serious injury or serious illness of **you**, someone **you** were going to stay with, a **travelling companion**, or a **relative** or **business associate** of **you** or a **travelling companion**;
- You** or a **travelling companion** is called for jury service in **your home country** or as a witness in a court in **your home country**;
- You** or a **travelling companion** is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or their **home** or usual place of business in **your home country**;
- Your redundancy**.

### Curtailment

**You** cut **your journey** short (curtail) after it has begun because of one of the following:

- Anything mentioned in **Cancellation** except **redundancy**;
- You** are injured or ill and are in hospital for the rest of **your Journey**

### Note:

**We** will calculate curtailment claims from the date it is necessary for **you** to return to **your home country** or the date **you** are hospitalised as an in-patient, for the rest of **your** journey. **We** will pay unused personal accommodation and other travel expenses based on each 24-hour period **you** have lost. If **you** need to be repatriated, **we** will not refund the cost of **your** unused return travel tickets. **We** will put the value of these tickets towards the extra transport costs **we** have to pay.

### WHAT YOU ARE NOT COVERED FOR Under Cancellation and Curtailment

The **excess**, except for loss of deposit claims only where the **excess** is reduced to **£15** (limited to **£30 per family**) for each incident claimed for under this section.

Failure to comply with the Medical Declaration and Health Exclusions (see pages 3 & 4).

More than the minimum market value of equivalent travel tickets, if **your** travel tickets have been paid for using an airline mileage reward scheme.

Anything caused by:

- your carrier's** refusal to allow **you** to travel for whatever reason;
- you** not having the correct passport or visa;
- any restriction caused by the law of any country or people enforcing these laws;
- bankruptcy or liquidation of the company providing **your** transport or accommodation, their agents or any person acting for **you**;
- anything the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for;
- your** vehicle being stolen or breaking down;
- you** not wanting to travel or not enjoying **your journey**;
- riot, civil commotion, strike or lock-out;
- you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger carrying aircraft);
- your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
- you** being under the influence of drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction);
- the direct or indirect effect of **you** using alcohol or solvents;
- the death of any pet or animal.
- the withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, rail authority or other similar authority in any country.

### Under Cancellation

Any extra cancellation charges, because **you** did not tell the company providing **your** transport or accommodation, their agents or any person acting for **you**, as soon as **you** knew **you** had to cancel.

Financial circumstances or unemployment, except caused by **redundancy** which **you** find out about after the date **your** policy or travel tickets for **your journey** were bought (whichever is the later).

### Under Curtailment

Cutting short **your journey** unless **we** have agreed.

Any costs when **you** do not get a medical certificate (from the **doctor** who treated **you** in the place where **you** were staying) which says it was necessary for **you** to come **home** because of death, injury or illness. **Our** medical advisers must have agreed with the reason and that **you** were fit to travel.

The cost of **your** original pre-booked tickets if **you** have not used them and **we** have paid extra transport costs.

**You** travelling on a motorcycle, unless the rider holds an appropriate valid licence and all **persons insured** are wearing crash helmets.

Anything caused by **you** taking part in a **hazardous activity**.

**Please refer to General exclusions, Conditions and Making a claim that also apply.**

## Section 2: Emergency Medical and Associated Expenses

If **you** are taken into hospital or **you** think **you** may have to come **home** early or extend **your journey** because of illness, injury or accident, or if **your** medical expenses are over **£250** **we** must be told immediately – see under heading “24-hour emergency medical assistance” on page 4 for more information.

### WHAT YOU ARE COVERED FOR

**We** will pay **you** or **your** personal representatives for the following necessary and unforeseen emergency expenses if **you** die, are injured or taken ill during **your journey**.

#### Cover outside your home country

Up to **£10,000,000** in total for reasonable fees or charges **you** incur for:

- **Treatment** - medical, surgical, medication costs, hospital, nursing home or nursing services.
- **Transport and accommodation** - reasonable extra transport and accommodation costs for **you** and any one other person who stays or travels with **you** or to **you** from **your home** country on medical advice. This includes **your** repatriation to **your home** country if medically necessary.
- **Funeral expenses** - the reasonable cost of transporting **your** body or ashes to **your home** or **we** will pay up to **£3,500** for **your** funeral expenses, in the place where **you** die outside **your home** country.
- **Search and rescue** - mountain search and rescue services when deemed medically necessary.

**We** will also pay:

- **In-patient benefit** - **£50** for each 24-hour period that **you** are in hospital as an in-patient up to **£1,500** in total during the **journey** as well as any fees or charges paid under **Treatment**.
- **Dental** - up to **£300** for emergency dental treatment to relieve sudden pain.

#### Cover within your home country

Up to **£1,500** for:

- **Transport and accommodation** - reasonable extra transport and accommodation costs for **you** and any one other person who stays or travels with **you** or to **you** from within **your home** country on medical advice; and the reasonable cost of transporting **you**, **your** ashes or body **home**.

### WHAT YOU ARE NOT COVERED FOR

**Under Cover outside your home country except In-patient benefit and under Cover within your home country**

The **excess** unless **your** claim is reduced because **you** used a European Health Insurance Card or any other reciprocal health arrangement (see 'Reciprocal health arrangements' on page 4 for more information).

The cost of replacing any medication **you** were using when **you** began **your journey**.

#### Under Cover outside your home country and Cover within your home country

Failure to comply with the Medical Declaration and Health Exclusions (see pages 3 & 4).

Extra transport and accommodation costs which are of a higher standard to those already used on **your journey** unless **we** agree.

Anything caused by:

- **you** travelling in an aircraft (except as a passenger in a fully licensed, passenger-carrying aircraft);
- **your** suicide, self injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
- **you** being under the influence of drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction);
- the direct or indirect effect of **you** using alcohol or solvents;
- **you** travelling on a motorcycle, unless the rider holds an appropriate valid licence and all **persons insured** are wearing crash helmets;
- **you** taking part in any **hazardous activity**.

Any costs incurred **12** months after the date of **your** death, injury or illness.

Any costs for taxi fares and telephone calls (including mobile calls) resulting from an incident claimed for under this section.

#### Under Cover outside your home country – Treatment

Services or treatments **you** receive within **your home** country.

Services or treatments **you** receive which the **doctor** in attendance and **we** think can wait until **you** get back to **your home** country.

Medical costs over **£250**, in-patient treatment or repatriation which **we** have not authorised.

The extra costs of having a single or private room in a hospital or nursing home.

The cost of all treatment which is not directly related to the illness or injury that caused the claim.

### Under Cover outside your home country - Funeral expenses

**Your** burial or cremation within **your home** country.

### Under Cover outside your home country - Dental

Replacing or repairing false teeth or artificial teeth (such as crowns).

Dental work involving the use of precious metals.

**Please refer to General exclusions, Conditions and Making a claim that also apply.**

## Section 3: Loss of Passport

### WHAT YOU ARE COVERED FOR

**We** will pay the following if **your** passport is lost, stolen or destroyed on **your journey**.

#### Costs for issuing a temporary passport

Up to **£500** in total for the cost of extra transport, accommodation and administration costs **you** have to pay to get a temporary passport to enable **you** to return to **your home** country.

#### Remaining value of original passport

The equivalent cost (based on the current replacement costs) of the period remaining on **your** passport that is lost, stolen or destroyed.

### WHAT YOU ARE NOT COVERED FOR

Any claim unless **you** get a letter from the consulate **you** reported the loss to.

**Please refer to the General exclusions, Conditions and Making a claim that also apply.**

## Section 4: Delayed Personal Possessions

### WHAT YOU ARE COVERED FOR

Up to **£200** in total for essential replacement items, if **your personal possessions** (this does not include **valuables** or **ski equipment**) are temporarily lost or stolen on **your** outward journey for more than **12** hours from when **you** arrived at **your** destination.

**Note:** **You** must send **us** the receipts for anything that **you** buy. If the items are permanently lost, **we** will take any amount that **you** are due to be paid under this section from the final claim settlement under **Personal possessions** - section 5.

### WHAT YOU ARE NOT COVERED FOR

**Please refer to General exclusions, Conditions and Making a claim that also apply.**

## Section 5: Personal Possessions

### WHAT YOU ARE COVERED FOR

Up to **£2,000** in total for **your personal possessions** (this does not include **ski equipment**) damaged, stolen, lost or destroyed on **your journey**.

The most **we** will pay for **valuables** is **£500** in total whether jointly owned or not. There is also a single article, **pair** or **set** limit of **£250**.

**Note:** it will be **our** decision to pay either:

- the cost of repairing **your** items;
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

### WHAT YOU ARE NOT COVERED FOR

The **excess**.

More than **£50** for tobacco, alcohol, fragrances and perfumes.

More than the part of the **pair** or **set** that is stolen, lost or destroyed.

Breakage of or damage to sports equipment while it is being used, fragile articles, audio, video, computer, television, fax and phone equipment.

Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin.

The cost of replacing or repairing false teeth.

A claim for more than one mobile phone per **person insured**.

Loss or theft of, or damage to the following:

- Items for which **you** are unable to provide a receipt or other proof of purchase;
- Films, tapes, cassettes, computer games, electronic games, mini-discs, DVD's, video and audio tapes, cartridges or discs, unless they were pre-recorded, in which case **we** will pay up to the replacement cost;
- Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents;
- **Valuables** left in a motor vehicle;
- **Valuables** carried in suitcases, trunks or similar containers unless they are on **your** person all the time;
- **Valuables** unless they are on **your** person or locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**;
- Contact or corneal lenses, unless following fire or theft;
- Bonds, share certificates, guarantees or documents of any kind;
- **Personal possessions** unless they are on **your** person, locked in the accommodation **you** are using on **your journey** or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle (no cover for **valuables**);
- **Personal money** (see section 6);
- Passport (see section 3).

**Please refer to General exclusions, Conditions and Making a claim that also apply.**

## Section 6: Personal Money

### WHAT YOU ARE COVERED FOR

Up to **£500** for loss or theft of **your personal money** (but no more than **£250** in cash in total, whether jointly owned or not) while on **your journey**. In respect of foreign currency, cover commences up to **7 days** before **your journey** starts.

### WHAT YOU ARE NOT COVERED FOR

The **excess**.

Compensation unless **you** can provide receipts for the amount **you** had from the place where **you** got the currency.

Loss or theft of **personal money**, unless it is on **your** person, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**.

Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency.

Loss or theft of travellers' cheques if the place where **you** got them from provides a replacement service.

More than the minimum market value of equivalent travel tickets, if **your** travel tickets have been paid for using an airline mileage reward scheme.

**Please refer to General exclusions, Conditions and Making a claim that also apply.**

## Section 7: Personal Accident

### WHAT YOU ARE COVERED FOR

**We** will pay **you** or **your** Personal Representative one of the following amounts for an accident during **your journey**.

#### Death

**£10,000** for death. (**We** will not pay more than **£3,500** if **you** are aged under **16** years at the time of the **accident**).

#### Permanent loss

**£20,000** for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.

#### Physical disablement

**£20,000** for a permanent physical disability as a result of which there is no paid work which **you** are able to do. (**We** will not pay any compensation if **you** are aged under **16** years or are aged **66** or over at the time of the **accident**).

**Note:** Death benefit payments will be made to **your** Personal Representative.

### WHAT YOU ARE NOT COVERED FOR

Failure to comply with the Medical Declaration and Health Exclusions (see pages 3 & 4).

Any claim arising more than one year after the original **accident**.

Anything caused by:

- **your** sickness, disease or gradually occurring conditions, physical or mental condition that is gradually getting worse unless shown on **your** policy schedule;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
- **you** being under the influence of drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction);
- the direct or indirect effect of **you** using alcohol or solvents;
- **you** travelling on a motorcycle, unless the rider holds an appropriate valid licence and all **persons insured** are wearing crash helmets;
- **you** taking part in any **hazardous activity**.

**We** will not pay more than one of the benefits resulting from the same injury.

**Please refer to General exclusions, Conditions and Making a claim that also apply.**

## Section 8: Missed Departure or Missed Connection

### WHAT YOU ARE COVERED FOR

**We** will pay **you** up to **£1,000** in total for the cost of extra accommodation and transport which **you** have to pay to get to **your journey** destination or back **home** because **you** do not get to the **departure point** by the time shown in **your** travel itinerary (plans) because:

- public transport (including scheduled flights) does not run to its timetable; or
- the vehicle **you** are travelling in has an accident or breaks down; or
- **your** outward or return flight from the **departure point** is being delayed and **you** miss a connecting flight.

### WHAT YOU ARE NOT COVERED FOR

Any claim unless **you**:

- get a letter from the public transport provider (if this applies) confirming that the service did not run on time;
- get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle **you** were travelling in;
- have allowed time in **your** travel plans for delays which are expected.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your journey** were bought (whichever is later).

Failure of public transport caused by a riot, civil commotion, strike or industrial action which began or was announced before **you** left **home** or where **you** could have reasonably made other travel arrangements.

The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, rail authority or other similar authority in any country.

**Please refer to General exclusions, Conditions and Making a claim that also apply.**

## Section 9: Delayed Departure

### WHAT YOU ARE COVERED FOR

Compensation if the flight, international train or sea vessel **you** are booked on is delayed at its **departure point** from the time shown in **your** travel itinerary (plans) because of:

- a serious fire, storm or flood damage to the **departure point**;
- industrial action;
- bad weather;
- mechanical breakdown of the international train or sea vessel; or
- the grounding of the aircraft due to a mechanical or a structural defect.

**We** will pay:

#### Delay

**£30** after each full 12 hour delay up to **£150** in total; or

#### Abandonment

up to **£5,000** in total for **your** part of the unused costs of the **journey** which have been paid or where there is a contract to pay that cannot be recovered from anywhere else, if, after **you** have been delayed for more than 12 hours, **you** decide to abandon the **journey** before **you** leave **your home** country.

### WHAT YOU ARE NOT COVERED FOR

#### Under Delay and Abandonment

Anything which is caused by **you** not checking in at the **departure point** when **you** should have done.

Missed connections.

Compensation unless **you** get a letter from the airline, railway company or shipping line giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train or sea vessel.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your journey** were bought (whichever is later).

The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, rail authority or other similar authority in any country.

#### Under Abandonment

The **excess**.

More than the minimum market value of equivalent travel tickets, if **your** travel tickets have been paid for using an airline mileage reward scheme.

**Please refer to General exclusions, Conditions and Making a claim that also apply.**

## Section 10: Personal Liability

If **you** are hiring a motorised or mechanical vehicle while on **your journey** **you** must make sure that **you** get the necessary insurance from the hire company. **We** do not cover this under **our** policy.

### WHAT YOU ARE COVERED FOR

**We** will pay up to **£2,000,000** plus any other costs **we** agree to in writing that relate to anything **you** cause during **your journey** for which **you** are legally liable and results in one of the following.

- Bodily injury of any person.
- Loss of or damage to property which **you** do not own and **you** or a **relative** have not hired, loaned or borrowed.
- Loss of or damage to the accommodation **you** are using on **your journey** that does not belong to **you** or a **relative**.

**Note:** Inform **us** as soon as **you** or **your** Personal Representative are aware of a possible prosecution, inquest or fatal injury which might lead to a claim under this section.

Please do not negotiate, pay, settle, admit or deny any liability to any third party without **our** written consent.

### WHAT YOU ARE NOT COVERED FOR

Any liability for bodily injury or loss of or damage to property that comes under any of the following categories.

- Something which is suffered by anyone employed by **you** or a **relative** and is caused by the work they are employed to do.
- Something which is caused by something **you** deliberately did or did not do.
- Something which is caused by **your** employment or employment of a **relative**.
- Something which is caused by **you** using any firearm or weapon.
- Something which is caused by any animal **you** own, look after or control.
- Something which **you** agree to take responsibility for which **you** would not otherwise have been responsible for.

Any contractual liabilities.

Any liability for bodily injury suffered by **you**, a **relative** or **travelling companion**.

Compensation or other costs caused by accidents arising from **your** ownership or possession of any of the following.

- The use of any land or building except for the accommodation **you** are using on **your journey**.
- Motorised or mechanical vehicles and any trailers attached to them.
- Aircraft, motorised watercraft or sailing vessels.

**Please refer to General exclusions, Conditions and Making a claim that also apply.**

## Section 11: Legal Expenses

You can call our 24-hour legal helpline for advice on any travel related legal problem to do with **your journey**, arising under the law of England, Wales, Scotland and Northern Ireland.

From within **your home** country: Phone **020 8603 9804** Textphone **020 8666 9562**

From outside **your home** country: Phone **+44 20 8603 9804** Textphone **+44 20 8666 9562**

### WHAT YOU ARE COVERED FOR

If **you** die, are ill, or injured during **your journey** 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 adviser** to act for **you**. If **you** and **we** cannot agree on an **appointed adviser**, the matter can be referred to an Alternative Resolution Facility.
- For each event giving rise to a claim pay up to **£25,000 legal costs** for **legal action** for **you** (but not more than **£50,000** in total for all **persons insured** on this policy).

#### Note:

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

### WHAT YOU ARE NOT COVERED FOR

Any claim:

- not reported to **us** within 90 days after the event giving rise to the claim;
- where **we** think a reasonable settlement is unlikely or where the cost of the **legal action** could be more than the settlement;
- involving **legal action** between members of the same household, a **relative**, a **travelling companion**, or one of **your** employees;
- where another insurer or service provider have refused **your** claim or where there is a shortfall in the cover they provide;
- against a travel agent, tour operator or carrier, **us**, the **insurer**, another **person insured** under this policy or **our** agent.

#### Legal costs:

- for **legal action** that **we** have not agreed to;
- if **you** refuse reasonable settlement of **your** claim. **You** should use Alternative Resolution Facilities such as mediation in this situation;
- 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;
- that cannot be recovered by **us**, **you** or **your appointed adviser**, when **you** receive compensation. Any repayment will not be more than half of the compensation **you** receive;
- awarded as a personal penalty against **you** or the **appointed adviser** (for example not complying with Court rules and protocols);
- for bringing **legal action** in more than one country for the same event.

Please refer to **General exclusions, Conditions and Making a claim that also apply**.

## Section 12: Hijack and Mugging

### WHAT YOU ARE COVERED FOR

#### Hijack

**£50** for each full day **you** are hijacked up to a maximum of **£1,500**.

#### Mugging

**£250** in full if **you** are hospitalised in excess of **2** full days following a **mugging** attack.

### WHAT YOU ARE NOT COVERED FOR

Please refer to **General exclusions, Conditions and Making a claim that also apply**.

## Section 13: Winter Sports

### WHAT YOU ARE COVERED FOR

#### Ski pack

**We** will pay up to **£300** in total for **your ski pack** costs that have been paid for and that cannot be recovered from anywhere else, if:

- **you** have to cancel or curtail **your journey**;
- **you** cannot ski because of an injury or illness during **your journey**.

#### Ski equipment

- **We** will pay up to **£150** in total for the hire of alternative **ski equipment** if:
  - **yours** is temporarily lost or stolen on **your** outward journey for more than **12** hours from when **you** arrived at **your** destination; or
  - **yours** is damaged, stolen, lost or destroyed on **your journey**.
- **We** will pay up to **£500** in total for **your ski equipment** (including **ski equipment** **you** are legally liable for) and ski pass that is damaged, stolen, lost or destroyed on **your journey**.

There is also a single article limit of **£250**, whether jointly owned or not.

#### Basis of claims settlement - Ski Equipment

Claims will be assessed as a percentage of the original purchase price and the age of the **ski equipment** at the time of the loss as follows:

- |                           |                           |
|---------------------------|---------------------------|
| • Up to 1 year old - 90%  | • Up to 2 years old - 80% |
| • Up to 3 years old - 60% | • Up to 4 years old - 40% |
| • Up to 5 years old - 30% | • Over 5 years old - 10%  |

### Piste closure

**We** will pay one of the following, if it is not possible for **you** to ski or snow board at **your** pre-booked ski resort, because the ski-lifts and skischools that **you** are due to use are closed as a result of adverse weather conditions:

- up to **£20** for each full day up to **£200** in total for the cost of extra transport or lift passes to let you ski or snow board at another resort; or
- up to **£20** for each full day up to **£200** in total if no other resort is available.

### WHAT YOU ARE NOT COVERED FOR

#### Under Ski pack

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Cancellation or curtailment charges - section 1. Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Emergency medical and associated expenses - section 2.

#### Under Ski equipment

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Personal possessions - section 5.

#### Under Piste closure

Any compensation for the first full 24 hours at your booked ski resort.

Any **journey** in **your home** country or the **UK**.

Any claim unless **you** have a letter from the skilift or ski-school operators giving the reason for closing the piste and showing the number of days the piste was closed during **your journey**.

Compensation which **you** can get from **your** tour operator or anywhere else.

Costs if the ski-lifts or ski-schools in **your** pre-booked resort were closed when **your** policy or travel tickets for **your journey** were issued, if this is less than 14 days before the beginning of **your journey**.

Any **journey** that takes place outside a recognised ski resort or the official resort opening dates.

Please refer to **General exclusions, Conditions and Making a claim that also apply**.

## Section 14: Financial Failure

### WHAT YOU ARE COVERED FOR

**We** will pay up to **£2,500** in respect of:

1. Irrecoverable sums paid in advance in the event of insolvency of the travel or accommodation provider not forming part of an inclusive holiday prior to departure;
  - or
2. In the event of insolvency after departure:
  - a) additional pro rata costs incurred by the **insured person** in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements;
  - or
  - b) if curtailment of the holiday is unavoidable - the cost of return transportation to **your home** to a similar standard to that enjoyed prior to the curtailment of the travel arrangements;

**provided that** in the case of 2 (a) and (b) above where practicable **you** shall have obtained **our** approval prior to incurring the relevant costs by contacting **us** as set out in 'Making a Claim' on pages 7-8.
3. Any losses that are not directly associated with the incident that caused **you** to claim are limited to **£1,500**. For example, loss due to being unable to reach **your** pre booked hotel, villa, car hire or cruise following the financial failure of an airline.

**Note:** **We** cover for the insolvency of any travel arrangement booked in the **United Kingdom**, Isle of Man or **Channel Islands** (not forming part of an inclusive holiday) and not bonded or insured already. These would include schedule airlines, hotels, car ferries, villas abroad and cottages in the **UK**, railway journeys including Eurostar, coach journeys, cruises that are not bonded, car hire, caravan sites / campsites / mobile homes, camper rental, safaris, excursions, Eurotunnel and theme parks such as Disneyland Paris. **We** do not cover the booking agent, consolidator or tour operator / organiser.

### WHAT YOU ARE NOT COVERED FOR

1. Travel or accommodation not booked within the **United Kingdom**, Isle of Man or **Channel Islands** prior to departure.
2. The financial failure of:
  - a) any travel or accommodation provider in Chapter 11 or any threat of insolvency being known at the date of issue of **your** policy schedule;
  - b) any travel or accommodation provider who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim);
  - c) any travel agent, tour organiser, booking agent or consolidator with whom the **insured person** has booked travel or accommodation.
3. Any loss for which a third party is liable or which can be recovered by other legal means.

Please refer to **General exclusions, Conditions and Making a claim that also apply**.

## MAKING A CLAIM

### Claims Notification (for sections 1 to 13)

If **you** need to make a claim please phone **020 8666 9248**, textphone **020 8666 9562** (8am-6pm Monday to Friday and 9am-12noon Saturday) and ask for a claim form or write to:

Allianz Global Assistance,  
Travel Protector insurance claims department,  
PO Box 1900, Croydon, CR90 9BA  
or email travel.claims@allianz-assistance.co.uk.

**You** should fill in the form and send it to **us** as soon as possible with all the information and documents **we** ask for. It is essential that **you** provide **us** with as much detail as possible to enable **us** to handle **your** claim quickly. Please keep photocopies of all information **you** send **us**.

**Claims Notification** (for section 14 - Financial failure only)

**You must notify us**, at the following address, of any occurrence which may give rise to a claim and should be advised as soon as reasonably practicable and in any event within **14** days to:

International Passenger Protection Claims Office,  
IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, or by telephone:  
within **your home country 020 8776 3752** outside **your home country +44 20 8776 3752** or by fax:  
within **your home country 020 8776 3751** outside **your home country +44 20 8776 3751**  
or e-mail: [info@ippplondon.co.uk](mailto:info@ippplondon.co.uk)

IPP will only accept claims submitted up to **6** months after the failure. Any claims submitted after the **6** month period will NOT be processed.

**You** will need to obtain some information about **your** claim while **you** are away. Below is a list of the documents **we** often need in order to deal with **your** claim.

**For all claims**

- **Your** original **journey** booking invoice(s) and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out-of-pocket expenses **you** have to pay.
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance **you** may have that may cover the same loss, such as household or private medical.
- As much evidence as possible to support **your** claim.

**You must follow these instructions as failure to do so could prejudice your claim.**

**Cancellation or curtailment**

- If **you** need to curtail **your journey** call within **your home country 020 8666 9247**, textphone **020 8666 9562**, outside **your home country +44 20 8666 9247**, textphone **+44 20 8666 9562** immediately to get **our** prior agreement.
- Original cancellation invoice(s) detailing all cancellation charges incurred.
- For claims relating to illness or injury a medical certificate will need to be completed by the treating **doctor**. A certified copy of the death certificate is required in the event of death.
- If **your** claim results from any other circumstances, please provide evidence of these circumstances.

**Medical expenses**

- Always contact **our** 24-hour emergency medical service when **you** are hospitalised, require repatriation or where medical fees are likely to exceed **£250**.
- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission and discharge dates, if this applies.

**If your passport is lost, stolen or destroyed**

- Written confirmation from the Consulate where the loss happened detailing the date of loss, notification of loss and replacement together with a written report from the police.

**Personal possessions and Personal money**

- Report theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- If appropriate, **you** should also report the theft, damage or loss to **your** courier or hotel/apartment manager and ask for a written report.
- Original receipts, vouchers or other suitable evidence of purchase/ownership/value for lost, stolen or damaged **personal possessions**.
- Confirmation, such as foreign exchange receipts and withdrawal slips, from **your** bank or bureau de change for issuing foreign currency or suitable evidence for Sterling.
- Keep any damaged items as **we** may need to inspect them. If **we** make a payment, or **we** replace an item, the item will then belong to **us**.
- Obtain an estimate for repair for all damaged items.

**For loss or damage in transit claims, including delayed possessions**

- Please obtain a Property Irregularity Report (PIR) from the airline or a carrier's report from the rail company, shipping line or their handling agent. This should be done within 7 days of the delay/loss/damage. **You** have **21** days to write to the airline confirming details of essential replacement items purchased.

**Personal accident**

- Detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies).
- Medical evidence from the treating **doctor** to confirm the extent of the injury and treatment given including hospital admission/discharge.
- Full details of any witnesses providing written statements where available.
- A certified copy of the death certificate if this applies.

**Missed departure**

- Detailed account of the circumstances causing **you** to miss **your** departure together with the supporting evidence from the public transport provider for accident/breakdown authority attending the private vehicle **you** were travelling in.

**Delayed departure**

- Written confirmation from the airline, rail company, shipping line or their handling agent of the scheduled and actual departure time and why the departure was delayed.

**Personal liability**

- A detailed account of the circumstances surrounding the claim, including photographs and video evidence (if this applies).
- Any writ, summons or other correspondence received from any third party. Please note that **you** should not admit liability, offer to make any payment or correspond with any third party without **our** written consent.
- Full details of any witnesses, providing any statements where available.

**Legal expenses**

- Detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies) within 90 days of the event causing **your** claim.
- Any writ, summons or other correspondence received from any third party. Please note that **you** should not reply to any correspondence from a third party without **our** written consent.
- Full details of any witnesses providing written statement where available.

**Hijack / Mugging**

- A letter from the airline, rail company, shipping line or their handling agent confirming **you** were hijacked.
- Report the mugging to the police within 24-hours of the incident and ask them for a written report confirming **you** were hospitalised as a result of the mugging.

**Winter sports****Ski pack**

- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission / discharge if this applies.
- If **you** are advised by a **doctor** at **your** resort that **you** cannot take part in **your** pre-booked ski activities because of medical reasons, **you** should obtain a medical certificate from them confirming this.

**Ski equipment**

- All appropriate evidence requested under the heading 'Personal possessions and Personal money' in this section.
- All hire receipts and luggage labels / tags.
- A written report from **your** airline or other carrier if **your ski equipment** is delayed or misdirected.

**Piste closure**

- Written confirmation from **your** tour operator, the local piste authority or ski lift operator confirming the reason for the closure and duration.

**MAKING A COMPLAINT**

**We** aim to provide **you** with a first class policy and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

**For sections 1 to 13 in the first instance, please contact:**

Complaints regarding:

**EMERGENCY MEDICAL ASSISTANCE SERVICE or the CLAIMS SERVICE**

Customer Support, Allianz Global Assistance,

102 George Street, Croydon, CR9 6HD.

Telephone: **020 8603 9853**. Email: [customersupport@allianz-assistance.co.uk](mailto:customersupport@allianz-assistance.co.uk)

Complaints regarding:

**SALE OF THE POLICY or MEDICAL SCREENING**

The Customer Services Manager, P J Hayman & Company Limited,

Stansted House, Rowlands Castle, Hampshire PO9 6DX.

**If this does not resolve your problem please write to:**

Customer Support, Allianz Global Assistance,

102 George Street, Croydon CR9 6HD.

Telephone: **020 8603 9853**. Email: [customersupport@allianz-assistance.co.uk](mailto:customersupport@allianz-assistance.co.uk)

**For section 14 - Financial failure only in the first instance, please contact:**

The Customer Services Manager, International Passenger Protection Limited,

IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR.

**If this does not resolve your problem please write to:**

Policyholder & Market Assistance

Lloyd's, One Lime Street, London EC3N 7HA.

When making a complaint, please supply **us** with **your** name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint, in the shortest possible time.

If **you** are not satisfied with **our** final response **you** can refer the matter to the UK Financial Ombudsman Service for independent arbitration.

This policy is available in large print, audio and Braille. Please contact us on Telephone: 0845 230 3526 and we will be pleased to organise an alternative version for you.

This insurance is arranged by P J Hayman & Company Limited. Registered Address: Stansted House, Rowlands Castle, Hampshire, PO9 6DX. Registered in England - No. 2534965  
Travel Protector travel insurance sections 1 to 13 are underwritten by AGA International SA and is administered in the UK by Mondial Assistance (UK) Limited trading as Allianz Global Assistance  
Registered in England No. 1710361. Registered Office 102 George Street, Croydon CR9 6HD

Travel Protector travel insurance section 14 is underwritten by Lloyds Syndicates and provided by International Passenger Protection Limited

Registered Office: IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR. Registered in England 2498563

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AGA International SA is authorised by Autorité de Contrôle Prudentiel in France and authorised and subject to limited regulation by the Financial Services Authority. Details about the extent of our authorisation and regulation by the Financial Services Authority are available from us on request

Mondial Assistance (UK) Limited acts as an agent for AGA International SA with respect to the receipt of customer money, for the purpose of settling claims and handling premium refunds

P J Hayman & Company Limited acts as an agent for AGA International SA with respect to the receipt of customer money and handling premium refunds

P J Hayman & Company Limited will act as agent for International Passenger Protection Limited with respect to the receipt of customer money and handling premium refunds