

Policy Wording Booklet

This Policy is underwritten by White Horse Insurance Ireland Limited

Important

Please read this document in full prior to travel and take it with you on your journey



travel insurance • airport parking • airport hotels • car hire

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Schedule of Benefits, Limits and Excesses per Insured Person (Single Trip and Multi Trip Cover)

Description	STANDARD Cover Limit	Excess	ESSENTIAL Cover Limit	Excess	ESSENTIAL PLUS Cover Limit	Excess	SUPERIOR Cover Limit	Excess
A Emergency medical and other expenses Including emergency assistance services	Up to £10,000,000	£120	Up to £10,000,000	£120	Up to £10,000,000	£120	Up to £10,000,000	£80
B Cancellation or Curtailment	N/A	N/A	Up to £3,000	£90 (£20 Loss of deposit)	Up to £3,000	£90 (£20 Loss of deposit)	Up to £5,000	£75 (£20 Loss of deposit)
C Hospital benefit	£20 per day up to £500	N/A	£20 per day up to £500	N/A	£20 per day up to £500	N/A	£20 per day up to £1,000	N/A
D Personal accident Loss of limbs or sight Permanent total disablement Death benefit Death benefit (aged under 18)	Max Benefit £10,000 £10,000 £10,000 £10,000 £ 1,500	N/A	Max Benefit £20,000 £20,000 £20,000 £10,000 £ 1,500	N/A	Max Benefit £20,000 £20,000 £20,000 £10,000 £ 1,500	N/A	Max Benefit £20,000 £20,000 £20,000 £10,000 £ 1,500	N/A
E Personal liability	Up to £2,000,000	£90	Up to £2,000,000	£90	Up to £2,000,000	£90	Up to £2,000,000	£75
F Travel delay	£20 for the first 12 hours, £10 per 12hr period hereafter Up to £100	N/A	£20 for the first 12 hours, £10 per 12hr period hereafter Up to £100	N/A	£20 for the first 12 hours, £10 per 12hr period hereafter Up to £100	N/A	£20 for the first 12 hours, £10 per 12hr period hereafter Up to £150	N/A
G Holiday abandonment	N/A	N/A	Up to £3,000	£90	Up to £3,000	£90	Up to £5,000	£75
H Missed departure	Up to £600	£90	Up to £600	£90	Up to £600	£90	Up to £600	£75
I Catastrophe	Up to £300	N/A	Up to £300	N/A	Up to £300	N/A	Up to £300	N/A
J Hijack	£50 per day up to £500	N/A	£50 per day up to £500	N/A	£50 per day up to £500	N/A	£50 per day up to £1,000	N/A
K Mugging	£50 per day up to £500	N/A	£50 per day up to £500	N/A	£50 per day up to £500	N/A	£50 per day up to £1,000	N/A
L Kennel/Cattery fees	£10 per day up to £200	N/A	£10 per day up to £200	N/A	£10 per day up to £200	N/A	£10 per day up to £200	N/A
M Overseas legal expenses and assistance	Up to £15,000 (Max £30,000 from two or more insured persons)	£90	Up to £15,000 (Max £30,000 from two or more insured persons)	£90	Up to £15,000 (Max £30,000 from two or more insured persons)	£90	Up to £25,000 (Max £50,000 from two or more insured persons)	£75
N Scheduled airline failure	N/A	N/A	N/A	N/A	N/A	N/A	£1,000	£75
O Third party supplier insolvency	N/A	N/A	N/A	N/A	N/A	N/A	£1,000	£75

Optional covers available upon payment of an additional premium and shown on validation certificate

Description	STANDARD Cover Limit	Excess	ESSENTIAL Cover Limit	Excess	ESSENTIAL PLUS Cover Limit	Excess	SUPERIOR Cover Limit	Excess
P Baggage, Baggage delay and passport Single Item Limit Valuables Limit in total Passport Delayed Baggage	N/A	N/A	N/A	N/A	Up to £1,500 £250 £250 Up to £300 Up to £100 (£25 per 24 hours)	£90 N/A	Up to £1,750 £300 £300 Up to £350 Up to £200 (£50 per 24 hours)	£70 N/A
Q Personal money Cash Limit Cash (aged under 18)	N/A	N/A	N/A	N/A	Up to £300 £200 £100	£90	Up to £350 £250 £100	£70
R Sports equipment Single Item Limit	N/A	N/A	N/A	N/A	Up to £1,000 £250	£90	Up to £1,000 £250	£75

Wintersports cover available upon payment of an additional premium and shown on validation certificate Maximum age 65 years (Limited to 21 days per policy year on Annual Multi Trip Policies)

Description	STANDARD Cover Limit	Excess	ESSENTIAL Cover Limit	Excess	ESSENTIAL PLUS Cover Limit	Excess	SUPERIOR Cover Limit	Excess
S1 Ski equipment Owned Hired Single Item Limit	N/A	N/A	Up to £300 Up to £200 £250	£90	Up to £300 Up to £200 £250	£90	Up to £500 Up to £300 £350	£70
S2 Ski hire	N/A	N/A	£20 per day up to £200	N/A	£20 per day up to £200	N/A	£30 per day up to £300	N/A
S3 Ski pack	N/A	N/A	£25 per day up to £250	N/A	£25 per day up to £250	N/A	£50 per day up to £350	N/A
S4 Piste closure	N/A	N/A	£20 per day up to £200	N/A	£20 per day up to £200	N/A	£30 per day up to £300	N/A
S5 Delay due to avalanche	N/A	N/A	Up to £200	N/A	Up to £200	N/A	Up to £300	N/A

Golf cover available upon payment of an additional premium and shown on validation certificate

Description	STANDARD Cover Limit	Excess	ESSENTIAL Cover Limit	Excess	ESSENTIAL PLUS Cover Limit	Excess	SUPERIOR Cover Limit	Excess
T1 Golf equipment Single Item Limit	Up to £1,000 £200	£70	Up to £1,000 £200	£90	Up to £1,000 £200	£90	Up to £1,000 £200	£80
T2 Golf equipment hire	£25 per day up to £250	N/A	£25 per day up to £250	N/A	£25 per day up to £250	N/A	£25 per day up to £250	N/A
T3 Non refundable golfing fees	£50 per day up to £250	N/A	£50 per day up to £250	N/A	£50 per day up to £250	N/A	£50 per day up to £250	N/A

Business cover available upon payment of an additional premium and shown on validation certificate

Description	STANDARD Cover Limit	Excess	ESSENTIAL Cover Limit	Excess	ESSENTIAL PLUS Cover Limit	Excess	SUPERIOR Cover Limit	Excess
U1 Business equipment Single Item Limit Computer Equipment Single Item Limit Samples Limit Emergency Courier of Essential Business Equipment Delayed Business Equipment	Up to £750 £200 £500 £200 Up to £200 £50 per day up to £200	£70 N/A	Up to £750 £200 £500 £200 Up to £200 £50 per day up to £200	£70 N/A	Up to £750 £200 £500 £200 Up to £200 £50 per day up to £200	£70 N/A	Up to £1,500 £500 £1,000 £500 Up to £500 £100 per day up to £300	£70 N/A
U2 Business equipment hire	£50 per day up to £300	N/A	£50 per day up to £300	N/A	£50 per day up to £300	N/A	£150 per day up to £750	N/A
U3 Business money Cash Limit	Up to £500 £200	£70	Up to £500 £200	£70	Up to £500 £200	£70	Up to £1,000 £500	£70

Wedding/Civil Partnership cover available upon payment of an additional premium and shown on validation certificate

Description	STANDARD Cover Limit	Excess	ESSENTIAL Cover Limit	Excess	ESSENTIAL PLUS Cover Limit	Excess	SUPERIOR Cover Limit	Excess
V Wedding/Civil partnership cover Single Item Limit Wedding/Civil partnership ring Limit	Up to £1,000 £250 £300	£70	Up to £1,000 £250 £300	£70	Up to £1,000 £250 £300	£70	Up to £1,500 £300 £350	£70

Schedule of Benefits, Limits and Excesses per Insured Person (Backpacker Cover)

Description	STANDARD Cover Limit	Excess	ESSENTIAL Cover Limit	Excess	ESSENTIAL PLUS Cover Limit	Excess
A Emergency medical and other expenses Including emergency assistance services	Up to £10,000,000	£120	Up to £10,000,000	£120	Up to £10,000,000	£120
B Cancellation or Curtailment	N/A	N/A	Up to £3,000	£90 (£15 Loss of deposit)	Up to £3,000	£90 (£15 Loss of deposit)
C Hospital benefit	£20 per day up to £500	N/A	£20 per day up to £500	N/A	£20 per day up to £500	N/A
D Personal accident Loss of limbs or sight Permanent total disablement Death benefit Death benefit (aged under 18)	Max Benefit £10,000 £10,000 £10,000 £10,000 £ 1,500	N/A	Max Benefit £10,000 £10,000 £10,000 £10,000 £ 1,500	N/A	Max Benefit £10,000 £10,000 £10,000 £10,000 £ 1,500	N/A
E Personal liability	Up to £2,000,000	£90	Up to £2,000,000	£90	Up to £2,000,000	£90
F Travel delay	£20 for the first 12 hours, £10 per 12hr period hereafter Up to £150	N/A	£20 for the first 12 hours, £10 per 12hr period hereafter Up to £150	N/A	£20 for the first 12 hours, £10 per 12hr period hereafter Up to £150	N/A
G Holiday abandonment	Up to £3,000	£90	Up to £3,000	£90	Up to £3,000	£90
H Missed departure	Up to £600	£90	Up to £600	£90	Up to £600	£90
I Catastrophe	Up to £300	N/A	Up to £300	N/A	Up to £300	N/A
J Hijack	£50 per day up to £500	N/A	£50 per day up to £500	N/A	£50 per day up to £500	N/A
K Mugging	£50 per day up to £500	N/A	£50 per day up to £500	N/A	£50 per day up to £500	N/A
L Kennel/Cattery fees	£10 per day up to £200	N/A	£10 per day up to £200	N/A	£10 per day up to £200	N/A
M Overseas legal expenses and assistance	Up to £15,000 (Max £30,000 from two or more insured persons)	£90	Up to £15,000 (Max £30,000 from two or more insured persons)	£90	Up to £15,000 (Max £30,000 from two or more insured persons)	£70
N Scheduled airline failure	N/A	N/A	N/A	N/A	N/A	N/A
O Third party supplier insolvency	N/A	N/A	N/A	N/A	£1,000	£75

Optional covers available upon payment of an additional premium and shown on validation certificate

Description	STANDARD Cover Limit	Excess	ESSENTIAL Cover Limit	Excess	ESSENTIAL PLUS Cover Limit	Excess
P Baggage, Baggage delay and passport Single Item Limit Valuables Limit in total Passport Delayed Baggage	N/A	N/A	N/A	N/A	Up to £1,500 £250 £250 Up to £300 Up to £100 (£25 per 24 hours)	£90 N/A
Q Personal money Cash Limit Cash (aged under 18)	N/A	N/A	N/A	N/A	Up to £300 £200 £100	£90
R Sports equipment Single Item Limit	N/A	N/A	N/A	N/A	Up to £1,000 £250	£90

Wintersports cover available upon payment of an additional premium and shown on validation certificate Maximum age 45 years (Limited to 31 days per policy)

Description	STANDARD Cover Limit	Excess	ESSENTIAL Cover Limit	Excess	ESSENTIAL PLUS Cover Limit	Excess
S1 Ski equipment Owned Hired Single Item Limit	N/A	N/A	Up to £300 Up to £200 £250	£90	Up to £300 Up to £200 £250	£90
S2 Ski hire	N/A	N/A	£20 per day up to £200	N/A	£20 per day up to £200	N/A
S3 Ski pack	N/A	N/A	£25 per day up to £250	N/A	£25 per day up to £250	N/A
S4 Piste closure	N/A	N/A	£20 per day up to £200	N/A	£20 per day up to £200	N/A
S5 Delay due to avalanche	N/A	N/A	Up to £200	N/A	Up to £200	N/A

Introduction

This is **Your** travel insurance policy. It contains details of cover, conditions and exclusions relating to each **Insured Person** and is the basis on which all claims will be settled. It is validated by the issue of the validation certificate which must be attached to the policy.

In return for having accepted **Your** premium **We** will in the event of **Bodily Injury**, death, illness, disease, loss, theft, damage, legal liability or other specified events happening within the **Period of Insurance** provide insurance in accordance with the operative sections of **Your** policy as referred to in **Your** validation certificate.

The validation certificate and any endorsements are all part of the policy.

This evidence of insurance is to confirm that those persons who have paid the appropriate premium are insured under Master Certificate Number: **WHIL/ESSENTIALTRAVEL/06/2010**.

Your policy is evidence of the contract of insurance.

Eligibility

This policy is only available to **You** if:

- **You** are permanently resident in the **United Kingdom**.
- **You** are registered with a **Medical Practitioner** in the **United Kingdom**.
- **You** are in the **United Kingdom** at the time of purchasing this policy.
- **Your Trip** starts and ends in the **United Kingdom** (single trip, annual multi trip or backpacker cover only).
- **Your Trip** starts in the **United Kingdom** (one way trip cover only).

Maximum age limits

In respect of single trip cover, cover is only available for **Insured Persons** who are up to and including age 74 years at the time the validation certificate is issued.

In respect of annual multi trip cover, cover is only available for **Insured Persons** who are up to and including age 74 years at the time the validation certificate is issued.

In respect of backpacker cover, cover is only available for **Insured Persons** who are up to and including age 45 years at the time the validation certificate is issued.

In respect of winter sports cover, cover is only available for **Insured Persons** who are up to and including age 65 years at the time the validation certificate is issued.

The Law applicable to this contract

You and **We** can choose the law which applies to this policy, **We** propose that English law applies. Unless **We** and **You** agree otherwise English law will apply to this policy.

Helplines

Please carry this policy and the Emergency Assistance helpline telephone number with **You** in case of an emergency.

Policy Information or Advice

If **You** would like more information or if **You** feel the insurance may not meet **Your** needs, telephone the customer helpline on the number shown on **Your** validation certificate.

Compensation Scheme

White Horse Insurance Ireland Limited is covered by the Financial Services Compensation Fund. If White Horse Insurance Ireland Limited cannot meet their obligations **You** may be entitled to compensation from The Financial Services Compensation Fund. The Financial Services Compensation Fund provides funds for liquidators so that they may pay the valid claims of insolvent insurers. The fund will provide an amount up to £2,000 or 90% of the net loss, whichever is less. **You** can get more information about compensation fund arrangements from the Financial Services Authority.

Period of Cover

This document only constitutes a valid evidence of insurance when it is issued in conjunction with a validation certificate/invoice issued between 17/06/2010 and 16/06/2011 and for holidays or journeys commencing up to 16/06/2012.

Territorial Limits

Area 1 The **United Kingdom**

Area 2 The Continent of Europe west of the Ural Mountains including all countries with a Mediterranean coastline (except Algeria, Israel, Lebanon and Libya)

Area 3 Worldwide (excluding The United States of America, Canada and the Caribbean)

Area 4 Worldwide (including The United States of America, Canada and the Caribbean)

Underwriter

Benefits under this policy are underwritten by White Horse Insurance Ireland Limited. Registered office: 14 Clyde Road, Ballsbridge, Dublin 4, Republic of Ireland. White Horse Insurance Ireland Limited is authorised and regulated by the Irish Financial Regulator. **You** can check this with the Irish Financial Regulator by visiting their website www.financialregulator.ie or by contacting them on Tel: +353 1 224 4000.

Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this policy. For ease of reading the definitions are highlighted by the use of **bold** print and will start with a capital letter.

Baggage

- means luggage, clothing, personal effects (excluding **Golf Equipment**, **Sports Equipment**, **Ski Equipment**, and **Valuables**) and other articles which belong to **You** (or for which **You** are legally responsible) which are worn, used or carried by **You** during any **Trip**.

Bodily Injury

- means an identifiable physical injury sustained by **You** due to a sudden, external, unexpected and specific event.

Injury as a result of **Your** unavoidable exposure to the elements shall be deemed to have been caused by bodily injury.

Business Equipment

- means items used by **You** in support of **Your** business activity including office equipment which is portable by design including, but not restricted to, personal computers, telephones and calculators.

Business Money

- means bank notes, currency notes and coins in current use, travellers' and other cheques, travel tickets and credit/debit or charge cards all held for business purposes.

Business Trip

- means a **Trip** taken wholly or in part for business purposes but excluding manual work.

Cancellation Period

- means the 14 days following receipt of the policy documents at new business or the 14 days from the renewal date.

Close Business Associate

- means any person whose absence from business for one or more complete days at the same time as **Your** absence prevents the proper continuation of that business.

Close Relative

- means mother, father, sister, brother, wife, husband, civil partner, partner (who have co-habited for at least 6 months), son, daughter (including fostered/adopted), grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother, step-sister or legal guardian.

Couple

- means **You** and **Your Close Relative** who lives with **You** in a domestic relationship at the same address as **You**.

Curtailment / Curtail

- means either:

- a) abandoning or cutting short the **Trip** by immediate direct early return to **Your Home Area** in which case claims will be calculated from the day **You** returned to **Your Home Area** and based on the number of complete days of **Your Trip You** have not used, or
- b) by attending a hospital outside **Your Home Area** as an in-patient or being confined to **Your** accommodation outside your **Home Area** due to compulsory quarantine or on the orders of a **Medical Practitioner**, in either case for a period in excess of 48 hours. Claims will be calculated from the day **You** were admitted to hospital or confined to **Your** accommodation and based on the number of complete days for which **You** were hospitalised, quarantined or confined to **Your** accommodation.

Excess

- where applicable the excess is the first amount of each claim, per section, for each separate incident payable for each **Insured Person**.

Family Cover

- means **You** and **Your** husband/wife/civil partner or partner (who have co-habited for at least 6 months) and any number of **Your** unmarried, dependent children (including fostered or adopted) under the age of 19 years. On an annual multi trip policy adults can travel independently but children must always travel with one of the adults named on the validation certificate.

Golf Equipment

- means golf clubs, golf balls, golf bag, golf shoes and non motorised golf trolley.

Hijack

- means the unlawful seizure or wrongful exercise of control of an aircraft or conveyance that **You** are travelling in as a passenger.

Home

- means **Your** normal place of residence in the **United Kingdom**.

Home Area

For residents of the **United Kingdom** excluding Channel Islands and the Isle of Man, **Your** home area means the **United Kingdom** excluding Channel Islands and the Isle of Man. For residents of the Channel Islands and Isle of Man, **Your** home area means the Channel Islands or Isle of Man depending on where **Your Home** is.

Incidental

- means happening on a casual or occasional basis.

Medical Condition

- means any disease, illness or injury.

Medical Practitioner

- means a registered practising member of the medical profession who is not related to **You** or any person with whom **You** are travelling.

Mugging

- means a violent, threatening attack by an unknown third party causing actual bodily harm.

Period of Insurance

- means if annual multi trip cover is selected: the period for which **We** have accepted the premium as stated in the validation certificate. During this period any **Trip** not exceeding 45 days is covered. If **You** are aged 65 to 74 years, cover is limited to 31 days. In any event **Winter Sports** cover is limited to 21 days in total in each period of insurance (if **You** have paid the appropriate **Winter Sports** premium to include this cover). Under these policies Section B – Cancellation Cover shall be operative from the start date this insurance is effected by **You** or at the time of booking any **Trip** (whichever is the later) and terminates on commencement of any **Trip**.

- means if single trip cover is selected: the period of the **Trip** and terminating upon its completion, but not in any case exceeding the period shown in the validation certificate. Under these policies Section B – Cancellation Cover shall be operative from the time **You** pay the premium and evidence of insurance is issued and will cease upon departure of **Your Trip** or in the event of a cancellation claim on **Your** policy all remaining cover will cease for the planned **Trip**.

- means if Backpacker cover is selected: the period of the **Trip** and terminating upon its completion, but not in any case exceeding the period shown in the validation certificate. Under these policies Section B – Cancellation Cover shall be operative from the time **You** pay the premium and evidence of insurance is issued and will cease upon departure of **Your Trip** or in the event of a cancellation claim on **Your** policy all remaining cover will cease for the planned **Trip**.

Backpacker cover also entitles **You** to one return visit to **Your Home** before **Your** intended return date (as specified on **Your** validation certificate) for up to a maximum duration of 14 days excluding any return for which a claim is being made as a result of Emergency Medical, Repatriation or **Curtailment**. Cover is suspended from the time **You** arrive at **Your** departure point to **Your Home** and starts again when **You** leave the immigration control at **Your** overseas destination. During this period no cover is provided by the policy.

For the above policy types; All other sections of the policy, whichever cover is selected, the insurance commences when **You** leave **Your Home** or in respect of a **Business Trip You** place of business in the **UK** (whichever is the

later) to commence the **Trip** and terminates at the time of **Your** return to **Your Home** or place of business in the **UK** (whichever is the earlier) on completion of the **Trip**.

Any **Trip** that had already begun when **You** purchased this insurance will not be covered, except where **You** renew an existing annual multi trip policy which fell due for renewal during the **Trip**.

The period of insurance is automatically extended for the period of the delay in the event that **Your** return to **Your Home Area** is unavoidably delayed due to an event insured by this policy.

- means if one way trip cover is selected: the period of a single outward **Trip** (max 7 days) and terminating upon its completion, but not in any case exceeding 24 hours after the time **You** first leave the immigration control of **Your** final destination country. Under these policies Section B – Cancellation Cover shall be operative from the time **You** pay the premium and evidence of insurance is issued and will cease upon departure of **Your Trip** or in the event of a cancellation claim on **Your** policy all remaining cover will cease for the planned **Trip**.

All other sections of the policy, the insurance commences when **You** leave **Your Home** to commence the **Trip** and terminates 24 hours after the time **You** first leave the immigration control of **Your** final destination country.

Personal Money

- means bank notes, currency notes and coins in current use, travellers' and other cheques, travel tickets, event and entertainment tickets, **United Kingdom** driving licence, money cards and credit/debit or charge cards all held for private purposes.

Public Transport

- means any publicly licensed aircraft, sea vessel, train or coach on which **You** are booked to travel.

Schedule of Benefits Limits and Excesses

- means the details of cover as outlined on pages 2-4 of this document.

Single Item

- means any one article pair or set of articles (including golf clubs) or collection which is used or worn together, except when the additional **Golf Equipment** section is purchased and shown in the validation certificate then the single item limit applies to each individual golf club and not the set as a whole.

Single Parent Family Cover

- means one adult and any number of his/her unmarried, dependent children, step children or foster children aged under 19, accompanying the parent insured on the same policy travelling on any **Trip** to the same destination.

Ski Equipment

- means skis (including bindings), ski boots, ski poles, snowboards (including bindings) and snowboard boots.

Sports Equipment

- means articles which are usually worn, carried or held in the course of participating in a recognised sport.

Terrorism

- means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisations(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Travelling Companion

- means a person(s) with whom **You** have booked to travel on the same travel itinerary and without whom **Your** travel plans would be impossible.

Trip

- means any holiday, business or pleasure trip or journey made by **You** within the area of travel shown in the validation certificate which begins and ends in the **Your Home Area** during the **Period of Insurance** unless the trip is a one way trip or journey as defined under **Period of Insurance**.

If annual multi trip cover is selected any such trip not exceeding 45 days is covered. If **You** are aged 65 to 74 years, cover is limited to 31 days. In any event **Winter Sports** cover is limited to 21 days in total in each **Period of Insurance** (if **You** have paid the appropriate **Winter Sports** premium to include this cover). In addition any trip solely within **Your Home Area** is only covered where **You** have pre-booked at least two nights accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee. Each trip under annual multi trip cover is deemed to be a separate insurance, each being subject to the terms, definitions, exclusions and conditions contained in this policy.

Unattended

- means when **You** are not in full view of and not in a position to prevent unauthorised interference with **Your** property or vehicle.

United Kingdom

- means England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.

Valuables

- means jewellery, gold, silver, precious metal or precious or semi precious stone articles, watches, furs, leather goods, cameras, camcorders, photographic, audio, video (including CD's, DVD's, tapes, films, cassettes, cartridges and headphones), computers, laptops, computer game consoles, TV, computer games and associated equipment, telescopes, binoculars, portable DVD players, ipods, MP3/4 players and portable satellite navigation systems.

We/Us/Our

- means White Horse Insurance Ireland Limited. Registered Office: 14 Clyde Road, Ballsbridge, Dublin 4, Republic of Ireland.

Winter Sports

- means guided cross country skiing (Nordic skiing), glacier skiing, mono skiing, on piste skiing, on piste snowboarding, off piste skiing or snowboarding accompanied by a locally qualified guide, recreational racing, snowmobiling and snow sledging.

You/Your/Insured Person(s)

- means each person travelling on a **Trip** whose name appears in the validation certificate.

General conditions applicable to the whole policy

You must comply with the following conditions to have the full protection of **Your** policy.

If **You** do not comply **We** may at **Our** option cancel the policy or refuse to deal with **Your** claim or reduce the amount of any claim payment

1. Dual Insurance

If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability **We** will not pay more than **Our** proportional share (not applicable to section D – Personal accident).

2. Reasonable precautions

You must take all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take all practicable steps to safeguard **Your** property from loss or damage and to recover property lost or stolen.

3. Statutory Cancellation Rights

You may cancel this policy within 14 days of receipt of the policy documents (new business) or for annual policies the renewal date (the **Cancellation Period**) by writing to Essential Travel at the address shown on **Your** validation certificate during the **Cancellation Period**. Any premium already paid will be refunded to **You** providing **You** have not travelled and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

Cancellation Outside The Statutory Period

You may cancel this policy at any time after the **Cancellation Period** by writing to Essential Travel at the address shown on **Your** validation certificate. If **You** cancel after the **Cancellation Period** no premium refund will be made.

We reserve the right to cancel the policy by providing 21 days notice by registered post to **Your** last known address. No refund of premium will be made.

Non payment of premiums

We reserve the right to cancel this policy immediately in the event of non payment of the premium.

Claims conditions

You must comply with the following conditions to have the full protection of **Your** policy. If **You** do not comply **We** may at **Our** option cancel the policy or refuse to deal with **Your** claim or reduce the amount of any claim payment

1. Claims

You must notify **Us** preferably by phone at the address given below, depending on the type of claim:

For Emergency Medical Assistance, repatriation or Curtailment please refer to page 14.

All Claims

Please telephone White Horse Administration Services Limited on Tel: **0871 895 0077**. (Calls from BT land lines cost 10p per minute. Calls from mobiles and other networks may be extra.)

Our postal address is:

White Horse Administration Services Limited
PO Box 5633
Walsall
WS6 9BB

The notification must be made within 31 days or as soon as possible thereafter following any **Bodily Injury**, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may give rise to a claim under this policy.

When contacting the claims department, please quote Ref: **WHIL/ESSENTIALTRAVEL/06/2010** and have the following information to hand:

- Name of **Your** policy and where it was purchased
- Policy number
- Date insurance purchased
- Resort and country visited
- Value of claim
- Brief circumstances
- Travel dates
- Incident date

Failure to have the above information to hand may result in **Your** claim being delayed.

You must also inform **Us** if **You** are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to **Us** without delay. **You** or anyone acting on **Your** behalf must not negotiate admit or repudiate any claim without **Our** written consent.

You or **Your** legal representatives must supply at **Your** own expense all information, evidence, details of household insurance and medical certificates as required by **Us**. **We** reserve the right to require **You** to undergo an independent medical examination at **Our** expense. **We** may also request and will pay for a post-mortem examination.

Important conditions relating to health

Telephone: 0845 803 5434

Medical Screening Lines Opening Hours:
Monday to Friday, 9am to 5.00pm

Ref: **WHIIL/ESSENTIALTRAVEL/06/2010**

You must retain any property which is damaged, and, if requested, send it to **Us** at **Your** own expense. If **We** pay a claim for the full value of the property and it is subsequently recovered or there is any salvage then it will become **Our** property. **We** may refuse to reimburse **You** for any expenses for which **You** cannot provide receipts or bills.

2. Subrogation

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

3. Fraud

You must not act in a fraudulent manner.

If **You** or anyone acting for **You**:

- a. Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect or
- b. Make a statement in support of a claim knowing the statement to be false in any respect or
- c. Submit a document in support of a claim knowing the document to be forged or false in any respect or
- d. Make a claim in respect of any loss or damage caused by **Your** wilful act or with **Your** connivance.

Then

- a. **We** shall not pay the claim.
- b. **We** shall not pay any other claim which has been or will be made under the policy.
- c. **We** may at **Our** option declare the policy void.
- d. **We** shall be entitled to recover from **You** the amount of any claim already paid under the policy.
- e. **We** shall not make any return of premium.
- f. **We** may inform the police of the circumstances.

4. Disclosure of Information

In the unfortunate event that **You** need to make a claim then **We** will need to disclose information to any other party involved in the claim. This may include:

- a. Third parties involved with the claim, their insurer, solicitor or representative.
- b. Medical teams, the police or other investigators.
- c. **Our** claims handlers or other agents involved in dealing with **Your** claim.

You must comply with the following conditions to have the full protection of **Your** policy.

If **You** do not comply **We** may at **Our** option cancel the policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

1. It is a condition of this policy that **You** will not be covered under section A – Emergency medical and other expenses, section B – Cancellation or Curtailment charges, section C – Hospital benefit and section D – Personal accident for any claims arising directly or indirectly from:

- a. At the time of taking out this policy:
 - i. Any **Medical Condition** **You** have, or have had, for which **You** are taking prescribed medication or are waiting to receive, or have received treatment (including surgery, tests or investigations) within the last 2 years unless **You** have contacted **Us** on 0845 803 5434 and **We** have agreed, in writing, to cover **You**.

If **You** have only one **Medical Condition** and this is one of those shown in the table of **NO SCREEN CONDITIONS*** on page 10 then this will be covered under the policy without the need to contact **Us**.

- ii Any **Medical Condition** for which **You**, a **Close Relative** or a **Travelling Companion** have received a terminal prognosis.
- iii Any **Medical Condition** for which **You**, a **Close Relative** or a **Travelling Companion** are aware of but have not had a diagnosis.
- iv Any **Medical Condition** for which **You**, a **Close Relative** or a **Travelling Companion** are on a waiting list for or have knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home.
- v Any circumstances **You**, are aware of that could reasonably be expected to give rise to a claim on this policy.

unless **You** have been given **Our** agreement.

- b. **You** will also not be covered at any time for:
 - i Any **Medical Condition** **You** have in respect of which a **Medical Practitioner** has advised **You** not to travel (or would have done so had **You** sought his/her advice), but despite which **You** still travel.
 - ii Any surgery, treatment or investigations for which **You** intend to travel outside of **Your Home Area** to receive (including expenses incurred due to the discovery of other **Medical Conditions** during and/or complications arising from these procedures).
 - iii Any **Medical Condition** for which **You** are not taking the recommended treatment or prescribed medication as directed by a **Medical Practitioner**.
 - iv. **Your** travel against any health requirements stipulated by the carrier, their handling agents or any other **Public Transport** provider.

* **NO SCREEN CONDITIONS** (for which **You** do not have to contact **Us** if **You** only have one of these):

- | | |
|---|--|
| <ul style="list-style-type: none"> • Achilles Tendon Injury • Acid Reflux • Acne • Allergy (requiring non prescriptive treatment only) • Anal Fissure / Fistula • Attention Deficit Hyperactivity Disorder (ADHD) • Benign Prostatic Enlargement • Blindness • Broken / Fractured Bones (not head or spine) • Carpal Tunnel Syndrome • Cataracts • Colds or Influenza • Colitis (no hospital admissions in last 12 months) • Cosmetic Surgery • Cuts & Abrasions (non self inflicted) • Cyst Breast (Benign) • Cyst Testicular (Benign) • Cystitis • Diarrhoea and/or vomiting (resolved) • Dislocated Hip • Dyspepsia • Eczema • Epididymitis • Essential Tremor • Fungal Nail Infection • Gall Bladder Removal (if more than 3 months ago) • Gastric Reflux • Glandular Fever • Glaucoma • Gout | <ul style="list-style-type: none"> • Hayfever • Hemorrhoids (Piles) • Hernia (not Hiatus) • HRT (Hormone Replacement Therapy) • Hysterectomy (provided carried out more than 6 months ago) • Irritable Bowel Syndrome • Macular Degeneration • Menopause • Menorrhagia • Migraine (confirmed diagnosis, no on-going investigations) • Myalgia (Muscular Rheumatism) • Myalgic Encephalomyelitis (ME) (if the only symptom is fatigue) • Nasal Polyp(s) • Neuralgia • Neuritis • Nut Allergy • Pelvic Inflammatory Disease • Psoriasis • Reflex Oesophagitis • Rheumatism • Rhinitis (Allergic) • Shingles (Herpes Zoster) • Shoulder Injury • Sinusitis • Sleep Apnoea • Tendon Injury • Tonsillitis • Underactive thyroid • Urticaria • Varicose Veins legs only (if GP has confirmed that client is fit to travel) |
|---|--|

You should also refer to the general exclusions on page 13.

Sports and activities

For details of **Winter Sports** covered upon payment of the appropriate additional premium please refer to the **Winter Sports** definition on page 7. Details of **Winter Sports** which cannot be covered can be found in paragraph 5 on page 13.

Sports and activities - Grade 1 - No additional charge

You are covered under section A – Emergency medical and other expenses and section D – Personal accident for the following activities automatically, provided that the activity is on an **Incidental** basis **You** do not need to contact **Your** issuing agent

Archery
Badminton
Banana boat rides
Baseball
Basketball
Beach games
Bowls
Bungee jump (1)
Camel/elephant riding+
Canoeing (grades 1 to 3) life jacket and helmet must be worn
Clay pigeon shooting +
Cricket
Curling
Cycling (excluding mountain biking) - wearing a helmet
Dinghy sailing +
Fell walking/running (no climbing)
Fencing
Fishing
Flying as a fare paying passenger in a fully licensed passenger carrying aircraft
Football
GAA football
Golf
Hiking (under 2,000 metres altitude)
Hockey
Horse riding (up to 7 days, no polo, hunting or jumping - riding hat to be worn)
Hot air ballooning (organised pleasure rides only)
Husky dog rides
Ice skating (rink)
Jet boating (passenger only) +
Jet ski-ing+
Jogging
Kayaking (grades 1 to 3) life jacket and helmet must be worn
Manual work (bar and restaurant, waitress, waiter, chalet maid, au pair/nanny and occasional light manual work including retail work and fruit picking but excluding the use of power tools or machinery) +
Marathon running
Motorcycling up to 50cc on public roads (no racing) safety helmet to be worn and must possess a licence allowing **You** to ride an equivalent motorcycle in the UK +
Netball
Non manual work (Including professional administrative or clerical duties only)
Orienteering (no climbing)
Paintballing (with eye protection) +
Parascending/parasailing (over water)
Passenger on a ski-doo
Passenger on a snowmobile
Pony trekking - riding hat to be worn
Quad biking up to 50cc (with the appropriate licence, wearing a crash helmet, no racing) +
Racquetball
Rambling/Trekking (under 2,000 metres altitude)

River canoeing (grades 1 to 3) life jacket and helmet must be worn

Roller skating

Roller blading

Rounders

Rowing

Running – sprint/long distance

Safari (**UK** organised)

Sail boarding

Scuba diving* for up to 3 dives per **Trip**. Down to 20 metres if qualified and not diving alone or accompanied by a qualified instructor (see notes below)

Sea fishing

Skate boarding

Sledging

Sleigh rides

Snorkelling

Squash

Surfing (under 14 days)

Tennis

Tour operator safari

Track events

Trekking (under 2,000 metres altitude)

Volleyball

War games (with eye protection) +

Water polo

Water ski-ing

Windsurfing

Yachting/Sailing (passenger only, inside territorial waters)

Yoga

* Scuba diving – scuba diving to the following depths. Provided **You** are diving under the direction of an accredited dive marshal, instructor or guide. Alternatively, if qualified, within the guidelines of the relevant diving or training agency or organisation and not diving alone:

BSAC Ocean Diver – 20 metres

BSAC Sports Diver – 20 metres**

BSAC Dive Leader – 20 metres**

PADI Open Water – 18 metres

PADI Advanced Open Water – 20 metres**

PADI Dive Master – 20 metres**

PADI Deep Dive Speciality – 20 metres**

SSI Open Water Diver – 18 metres

SSI Advanced Open Water – 20 metres**

SSAC Sports Diver - 20 metres**

SSAC Master Diver - 20 metres**

** For the purpose of diving under Sports and activities grade 1.

We must agree with any equivalent qualification. If **You** do not hold a qualification, **We** will only cover **You** to dive to a depth of 18 metres.

You will not be covered under this policy if **You** travel by air within 24 hours of participating in scuba diving.

+ Cover under Section E - Personal Liability for those sports and activities marked with a + is excluded.

Sports and activities - Grade 2

You can be covered under section A – Emergency medical expenses and section D – Personal accident sections for the following activities provided that the activity is on an **Incidental** basis (unless stated otherwise below) and subject to an additional premium being paid and shown on the validation certificate.

Section A	Section D	Section E
Medical Excess increased to £320	Personal Accident Sum insured reduced by 50%	Personal Liability Cover is Excluded

Black water rafting (grades 1 to 4) life jacket and helmet must be worn

Boxing training (no contact)

Bungee jump (up to 3 additional)

Camel/elephant riding/trekking (non **Incidental**)

Cycle touring

Dry skiing

Go karting - wearing a helmet

High Diving under 5 metres (no cliff diving)

Horse riding (over 7 days, no polo, hunting or jumping - riding hat to be worn)

Hot air ballooning (non **Incidental**)

Hurling

Jet skiing (non **Incidental** - organised pleasure rides only)

Martial arts (no contact - training only)

Mountain biking (no downhill, no racing) - wearing a helmet

Parascending/parasailing (over water, non **Incidental**)

Rambling/Trekking between 2001 metres and 4000 metres altitude

Safari (non-**UK** organised)

Sand boarding

Scuba diving* non **Incidental**, for any number of dives to a depth of 30 metres if qualified and not diving alone or accompanied by a qualified instructor (see notes below).

Sea canoeing (life jacket must be worn)

Sea fishing (non **Incidental**)

Snow mobiling and skidoo

Surfing

Triathlon

White water rafting (grades 1 to 3) life jacket and helmet must be worn

Waterskiing/windsurfing/snorkelling (non **Incidental**)

Yachting/Sailing (non **Incidental** or as a member of crew, inside territorial waters)

* Scuba diving – scuba diving to the following depths. Provided **You** are diving under the direction of an accredited dive marshal, instructor or guide. Alternatively, if qualified, within the guidelines of the relevant diving or training agency or organisation and not diving alone:

BSAC Ocean Diver – 20 metres

BSAC Sports Diver – 20 metres**

BSAC Dive Leader – 20 metres**

PADI Open Water – 18 metres

PADI Advanced Open Water – 30 metres**

PADI Dive Master – 30 metres**

PADI Deep Dive Speciality – 30 metres**

SSI Open Water Diver – 18 metres

SSI Advanced Open Water – 30 metres**

SSAC Sports Diver – 30 metres**

SSAC Master Diver – 30 metres**

** For the purpose of diving under Sports and activities grade 2.

We must agree with any equivalent qualification. If **You** do not hold a qualification, **We** will only cover **You** to dive to a depth of 18 metres.

You will not be covered under this policy if **You** travel by air within 24 hours of participating in scuba diving.

Sports and activities - Grade 3

You can be covered under section A – Emergency medical expenses and section D – Personal accident sections for the following activities provided that the activity is on an **Incidental** basis (unless stated otherwise below) and subject to an additional premium being paid and shown on the validation certificate.

Section A

Medical **Excess**
Increased to £650

Section D

Personal Accident
Sum insured
reduced by 50%

Section E

Personal Liability
Cover is Excluded

Abseiling
American football
Canoeing (grade 4) life jacket and helmet must be worn
Kayaking (grade 4) life jacket and helmet must be worn
Motorcycling on public roads over 50cc (no racing) safety helmet to be worn and must possess a licence allowing **You** to ride an equivalent motorcycle in the **UK**.
Rugby
Sand yachting
Scuba diving* non incidental, for any number of dives to a depth of 50 metres if qualified and not diving alone or accompanied by a qualified instructor (see notes below).
Tandem skydive (up to 2 jumps maximum)
White water rafting (Grade 4) life jacket and helmet must be worn
Yachting/Sailing (passenger only, outside territorial waters)
Zip lining/trekking (safety harness must be worn)

* Scuba diving – scuba diving to the following depths. Provided **You** are diving under the direction of an accredited dive marshal, instructor or guide. Alternatively, if qualified, within the guidelines of the relevant diving or training agency or organisation and not diving alone:
BSAC Ocean Diver – 20 metres
BSAC Sports Diver – 35 metres**
BSAC Dive Leader – 50 metres**

PADI Open Water – 18 metres
PADI Advanced Open Water – 30 metres**
PADI Dive Master – 40 metres**
PADI Deep Dive Speciality – 40 metres**

SSI Open Water Diver – 18 metres
SSI Advanced Open Water – 30 metres**

SSAC Sports Diver – 35 metres**
SSAC Master Diver – 50 metres**

** For the purpose of diving under Sports and activities grade 3.

We must agree with any equivalent qualification. If **You** do not hold a qualification, **We** will only cover **You** to dive to a depth of 18 metres.

You will not be covered under this policy if **You** travel by air within 24 hours of participating in scuba diving.

Sports and activities - Grade 4

You can be covered under section A – Emergency medical expenses and section D – Personal accident sections for the following activities provided that the activity is on an **Incidental** basis (unless stated otherwise below) and subject to an additional premium being paid and shown on the validation certificate.

Section A

Medical **Excess**
Increased to £650

Section D

Personal Accident
Sum insured
reduced by 50%

Section E

Personal Liability
Cover is Excluded

Canyoning
Horse jumping (no polo, no hunting - riding hat to be worn)
Kite surfing
Parascending/parasailing (over land, non **Incidental**)
Rock climbing (under 2,000m)
Rock scrambling (under 4,000m)

General exclusions applicable to all sections of the policy

We will not pay for claims arising directly or indirectly from:

1. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **Terrorism**, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under section A — Emergency medical and other expenses, section C — Hospital benefit and section D — Personal accident unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **Trip**.

2. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.

3. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

4. The failure or fear of failure or inability of any equipment or any computer programme, whether or not **You** own it, to recognise or to interpret correctly or process any date as its true calendar date, or to continue to function correctly beyond that date.

5. **Your** pursuit of **Winter Sports** unless the appropriate additional premium has been paid and sections S1, S2, S3, S4 and S5 are shown as operative in **Your** validation certificate.

However, even if **Winter Sports** cover is included **You** are still not covered for the following activities: Off piste skiing or snowboarding unless accompanied by a locally qualified guide, skiing against local authoritative warning or advice, ski stunting, free-style skiing, ice hockey, bobbing, tobogganing, heli skiing, ski acrobatics, ski flying, ski jumping, ski mountaineering, ski racing, snowscouting, snow biking, snowcat skiing, snow carting or the use of bob sleighs, luges or skeletons.

6. **Your** engagement in or practice of: flying except as a fare paying passenger in a fully-licensed passenger-carrying aircraft, the use of motorised vehicles unless an applicable current **United Kingdom** driving licence is held permitting the use of such vehicles in the **United Kingdom** and the country visited and a crash helmet is worn (see the sports and activities section on pages 10 and 11 for details of engine size restrictions for motorcycling and quad biking), professional entertaining, professional sports, racing (other than on foot), motor rallies and motor competitions.

7. **Your** participation in or practice of any other sport, activity or manual work unless:

- a) shown as covered without charge in the grade 1 sports and activity list on page 10 or
- b) shown as operative in **Your** validation certificate.

8. **Your** wilfully, self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, alcohol abuse, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a **Medical Practitioner**, but not for the treatment of drug addiction), self- exposure to needless peril (except in an attempt to save human life).

9. **Your** own unlawful action or any criminal proceedings against **You**.

10. Any other loss, damage or additional expense following on from the event for which **You** are claiming unless **We** provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following **Bodily Injury** or illness.

11. Operational duties of a member of the Armed Forces other than claims arising from authorised leave being cancelled due to operational reasons, as provided for under sub section 4 of Section B – Cancellation or Curtailment charges.

12. **Your** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office (FCO)* or the World Health Organisation (WHO) or similar body has advised against all or all but essential travel.

Contact details are:
Travel Advice Unit
Consular Directorate
Foreign & Commonwealth Office
Old Admiralty Building
London. SW1A 2PA
Telephone: 0845 850 2829
Fax: 0207 008 0155
www.fco.gov.uk

13. Loss of enjoyment.

Contact the Emergency Assistance Service on +44 1992 454277

Ref: **WHIIL/ESSENTIALTRAVEL/06/2010**

In the event of **Your Bodily Injury** or **Illness** which may lead to in-patient hospital treatment or before any arrangements are made for repatriation or in the event of **Curtalement** necessitating **Your** early return to **Your Home Area** **You** must contact the Emergency Assistance Service. The service is available to **You** and operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation and authorisation of medical expenses. If this is not possible because the condition requires immediate emergency treatment **You** must contact the Emergency Assistance Service as soon as possible. Private medical treatment is not covered unless authorised specifically by the Emergency Assistance Service.

Medical assistance abroad

The Emergency Assistance Service has the medical expertise, contacts and facilities to help should **You** be injured in an accident or fall ill. The Emergency Assistance Service will also arrange transport to **Your Home Area** when this is considered to be medically necessary or when **You** have notice of serious illness or death of a **Close Relative** at home.

Payment for medical treatment abroad

If **You** are admitted to a hospital/clinic while abroad, the Emergency Assistance Service will arrange for medical expenses covered by the policy to be paid direct to the hospital/clinic. To take advantage of this benefit someone must contact the Emergency Assistance Service for **You** as soon as possible.

For out-patient treatment, **You** should pay the hospital/clinic Yourself and claim back medical expenses from **Us** on **Your** return **Home**. Beware of requests for **You** to sign for excessive treatment or charges. If in doubt regarding any such requests, please call the Emergency Assistance Service for guidance.

**Contact the Emergency Assistance Service on
telephone number: +44 1992 454277**

Reciprocal health agreements EU, EEA or Switzerland

If **You** are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland **You** are strongly advised to obtain a European Health Insurance Card (EHIC) application from **Your** local Post Office. **You** can also apply either online through www.dh.gov.uk/travellers or by telephoning 0845 606 2030. This will entitle **You** to benefit from the reciprocal health care arrangements which exist between countries within the EU/EEA or Switzerland.

In the event of liability being accepted for a medical expense which has been reduced by the use of a European Health Insurance Card **We** will not apply the deduction of **Excess** under section A - Emergency medical and other expenses.

Australia

If **You** require medical treatment in Australia **You** must enrol with a local MEDICARE office. **You** do not need to enrol on arrival but **You** must do this after the first occasion **You** receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found in the Health advice for Travellers booklet available from **Your** local Post Office. Alternatively please call the Emergency Assistance Service for guidance.

If **You** are admitted to hospital contact must be made with the Emergency Assistance Service as soon as possible and their authority obtained in respect of any treatment NOT available under MEDICARE.

**Contact the Emergency Assistance Service on
telephone number: +44 1992 454277**

Section A – Emergency medical and other expenses

What is covered

We will pay **You** up to the amount shown in the **Schedule of Benefits** for the following expenses which are necessarily incurred as a result of **You** suffering unforeseen **Bodily Injury**, illness, disease compulsory quarantine or complications as a direct result of pregnancy:

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of **Your Home Area**.
2. Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to a limit of £200 incurred outside of **Your Home Area**.
3. In the event of **Your** death outside **Your Home Area** the reasonable additional cost of funeral expenses abroad up to a maximum of £4,000 plus the reasonable cost of conveying **Your** ashes to **Your Home**, or the additional costs of returning **Your** body to **Your Home**.
4. Reasonable additional transport (economy class) or accommodation expenses incurred, up to the standard of **Your** original booking, if it is medically necessary for **You** to stay beyond **Your** scheduled return date. This includes, with the prior authorisation of the Emergency Assistance Service, reasonable additional transport or accommodation expenses for a friend, **Close Relative** or **Travelling Companion** to remain with **You** or travel to **You** from the **United Kingdom** or escort **You** and additional travel expenses to return **You** to **Your Home Area** if **You** are unable to use the return ticket.
5. With the prior authorisation of the Emergency Assistance Service, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate **You** to **Your Home** if it is medically necessary. Repatriation expenses will be in respect only of the identical class of travel utilised on the outward journey unless the Emergency Assistance Service agree otherwise.

Special conditions relating to claims

1. **You** must give notice as soon as possible to the Emergency Assistance Service of any **Bodily Injury**, illness, disease or complications arising as a direct result of pregnancy which necessitates **Your** admittance to hospital as an in-patient or before any arrangements are made for **Your** repatriation.
2. In the event of **Your Bodily Injury**, illness disease or complications arising as a direct result of pregnancy **We** reserve the right to relocate **You** from one hospital to another and arrange for **Your** repatriation to **Your Home Area** at any time during the **Trip**. **We** will do this if in the opinion of the **Medical Practitioner** in attendance or the emergency assistance **You** can be moved safely and / or travel safely to **Your Home Area** to continue treatment.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
2. Claims arising directly or indirectly as a result of **Your** failure to comply with the Important Conditions Relating to Health shown on page 9.
3. Any claims arising directly or indirectly in respect of:
 - a) Costs of telephone calls other than:
 - i. Calls to the Emergency Assistance Service notifying and dealing with the problem for which **You** are able to provide receipts or other reasonable evidence to show the cost of the calls and the numbers **You** telephoned.
 - ii. Any costs incurred by **You** when **You** receive calls on **Your** mobile telephone from the Emergency Assistance Service for which **You** are able to provide receipts or other reasonable evidence to show the cost of the calls.
 - b) The cost of taxi fares, other than those for travel to or from hospital relating to **Your** admission, discharge, attendance for outpatient treatment or appointments or for collection of medication prescribed by the hospital.
 - c) The cost of treatment or surgery, including exploratory tests, which are not directly related to the **Bodily Injury**, illness or disease which necessitated **Your** admittance into hospital.
 - d) Any expenses which are not usual, reasonable or customary to treat **Your Bodily Injury**, illness or disease.
 - e) Any form of treatment or surgery which in the opinion of the **Medical Practitioner** in attendance and the Emergency Assistance Service can be delayed until **Your** return to **Your Home Area**.
 - f) Expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside **Your Home Area**.
 - g) Additional costs arising from single or private room accommodation.
 - h) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by the Emergency Assistance Service.
 - i) Any expenses incurred after **You** have returned to **Your Home Area**.
 - j) Any expenses incurred in England, Scotland, Wales or Northern Ireland which are:
 - i. for private treatment, or
 - ii. funded by, or are recoverable from the Health Authority in **Your Home Area**.
 - k) Expenses incurred as a result of a tropical disease where **You** have not had the recommended inoculations and/or taken the recommended medication.
 - l) Expenses incurred as a result of **Your** decision not to be repatriated after the date when in the opinion of the Emergency Assistance Service it is safe to do so.
 - m) Normal pregnancy, without any accompanying **Bodily Injury**, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
4. Anything mentioned in the general exclusions on page 13.

Section B – Cancellation or Curtailment charges

What is covered

We will pay **You** up to the amount shown in the **Schedule of Benefits** for any irrecoverable unused travel and accommodation costs (including excursions up to £100 and timeshare management charges up to a £500 per week) and other pre-paid charges which **You** have paid or are contracted to pay together with any reasonable additional travel expenses incurred if:

- a) Cancellation of the **Trip** is necessary and unavoidable or
- b) the **Trip** is **Curtailed** before completion

as a result of any of the following events occurring:

1. The unforeseen **Bodily Injury**, illness, disease, complications arising as a direct result of pregnancy or death of:

- a) **You**
- b) **Your Travelling Companion**
- c) any person with whom **You** have arranged to reside temporarily
- d) **Your Close Relative**
- e) **Your Close Business Associate**.

2. Compulsory quarantine, jury service attendance or being called as a witness at a Court of Law of **You** or **Your Travelling Companion**.

3. Redundancy (which qualifies for payment under current **United Kingdom** redundancy payment legislation and at the time of booking the **Trip** there was no reason to believe anyone would be made redundant) of **You** or **Your Travelling Companion**.

4. **You** or any person with whom **You** are travelling or have arranged to travel with are a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **Your**/their authorised leave cancelled for operational reasons, provided that such Cancellation or **Curtailment** could not reasonably have been expected at the time when **You** purchased this insurance or at the time of booking any **Trip**.

5. The Police requesting **You** to remain at or return to **Your Home** due to serious damage to **Your Home** caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.

Special conditions relating to claims

1. It is a condition of the policy that **You** contact the Emergency Assistance Service prior to any **Curtailment** of **Your Trip**.

2. **You** must obtain a medical certificate from a **Medical Practitioner** and prior approval of the Emergency Assistance Service to confirm the necessity to return **Home** prior to **Curtailment** of the **Trip** due to death, **Bodily Injury**, illness, disease or complications arising as a direct result of pregnancy.

3. If **You** cancel the trip due to:

- a) stress, anxiety, depression or any other mental or nervous disorder that **You** are suffering from **You** must provide a medical certificate from a **Medical Practitioner** specialising in the relevant field; or
- b) any other **Bodily Injury**, illness, disease or complications arising as a direct result of pregnancy, **You** must provide a medical certificate from a **Medical Practitioner**

stating that this necessarily and reasonably prevented **You** from travelling.

4. If **You** fail to notify the travel agent tour operator or provider of transport/accommodation immediately, it is found necessary to cancel the **Trip** the amount **We** will pay will be limited to the cancellation charges that would have otherwise applied.

4. **You** must obtain a letter of confirmation from **Your** timeshare management company confirming that **You** were unable to spacebank or re-let **Your** timeshare and the dates applicable.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.

2. Claims arising directly or indirectly as a result of **Your** failure to comply with the Important conditions relating to **Your** health shown on page 9.

3. The cost of Airport Departure Duty where separately identified.

4. Any claims arising directly or indirectly from:

- a) Redundancy caused by or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy or where a warning or notification of redundancy was given prior to the date this insurance is purchased by **You** or the time of booking any **Trip** (whichever is the earlier).
- b) Circumstances known to **You** prior to the date this insurance is purchased by **You** or the time of booking any **Trip** (whichever is the earlier) which could reasonably have been expected to give rise to Cancellation or **Curtailment** of the **Trip**.
- c) Normal pregnancy, without any accompanying **Bodily Injury**, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.

5. Travel tickets or accommodation costs paid for using any Timeshare, Holiday Property Bond, airline mileage reward scheme, for example Air Miles or other holiday points scheme.

6. **Your** failure to obtain the required passport or visa.

7. Claims where **You** were able to spacebank or re-let **Your** timeshare accommodation during the 12 month period immediately following **Your** planned holiday date.

8. Anything mentioned in the general exclusions on page 13.

Section C – Hospital benefit

What is covered

We will pay **You**, up to the amount shown in the **Schedule of Benefits**, for every complete 24 hours **You** have to stay in hospital as an in-patient or are confined to **Your** accommodation due to **Your** compulsory quarantine on the order of a **Medical Practitioner** outside **Your Home Area** as a result of **Bodily Injury** or illness **You** sustain. We will pay the amount above in addition to any amount payable under section A – Emergency Medical and Other Expenses. This payment is meant to help **You** pay for additional expenses such as taxi fares and phone calls incurred during **Your** stay in hospital.

Special conditions relating to claims

1. **You** must give notice as soon as possible to the Emergency Assistance Service of any **Bodily Injury** or illness which necessitates **Your** admittance to hospital as an in-patient, compulsory quarantine or confinement to **Your** accommodation on the orders of a **Medical Practitioner**.

What is not covered

1. Any claims arising directly or indirectly from:
 - a) Any additional period of hospitalisation, compulsory quarantine or confinement to **Your** accommodation:
 - i. Relating to treatment or surgery, including exploratory tests, which are not directly related to the **Bodily Injury** or illness which necessitated **Your** admittance into hospital.
 - ii. Relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
 - iii. Following **Your** decision not to be repatriated after the date when in the opinion of the Emergency Assistance Service it is safe to do so.
 - b) Hospitalisation, compulsory quarantine or confinement to **Your** accommodation:
 - i. Relating to any form of treatment or surgery which in the opinion of the **Medical Practitioner** in attendance and the Emergency Assistance Service can be delayed reasonably until **Your** return to **Your Home Area**.
 - ii. As a result of a tropical disease where **You** have not had the recommended inoculations and/or taken the recommended medication.
 - iii. Occurring in England, Scotland, Wales or Northern Ireland and relating to either private treatment or tests, surgery or treatment the costs of which are funded by, or are recoverable from the Health Authority in **Your Home Area**.
2. Claims arising directly or indirectly as a result of **Your** failure to comply with the Important Conditions Relating to Health shown on page 9.
3. Anything mentioned in the general exclusions on page 13.

Section D – Personal accident

Special Definitions *(which are shown in Italics)*

Loss of limb

- means loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of sight

– means total and irrecoverable loss of sight which shall be considered as having occurred:

- a) in both eyes if **Your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and
- b) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

What is covered

We will pay one of the benefits as shown in the **Schedule of Benefits** if **You** sustain **Bodily Injury** which shall solely and independently of any other cause, result within two years in **Your** death, *Loss of limb*, *Loss of sight* or permanent total disablement

Special conditions relating to claims

1. **Our Medical Practitioner** may examine **You** as often as they deem necessary in the event of a claim.

Provisions

1. Benefit is not payable to **You**:
 - a) Under more than one item shown in the **Schedule of Benefits** under this section.
 - b) Under permanent total disablement until 24 continuous calendar months after the date **You** sustain **Bodily Injury**.
 - c) Under permanent total disablement if **You** are able or may be able to carry out any relevant employment or relevant occupation.
2. The death benefit payment will be paid into the deceased's estate.

What is not covered

1. Claims arising directly or indirectly as a result of **Your** failure to comply with the Important Conditions Relating to Health shown on page 9.
2. Anything mentioned in the general exclusions on page 13.

Section E – Personal liability

What is covered

We will pay **You** up to the amount shown in the **Schedule of Benefits** (inclusive of legal costs and expenses) against any amount **You** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause in respect of accidental:

1. **Bodily Injury**, death, illness or disease to any person who is not in **Your** employment or who is not a **Close Relative, Travelling Companion**, or member of **Your** household.
2. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of **You, Your Travelling Companion, a Close Relative**, anyone in **Your** employment or any member of **Your** household other than any temporary holiday accommodation occupied (but not owned) by **You**.

Special conditions relating to claims

1. **You** must give **Us** written notice as soon as possible of any incident, which may give rise to a claim.
2. **You** must forward every letter, writ, summons and process to **Us** as soon as **You** receive it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **Our** written consent.
4. **We** will be entitled if **We** so desire to take over and conduct in **Your** name the defence of any claims for indemnity or damages or otherwise against any third party. **We** shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **You** shall give **Us** all necessary information and assistance which **We** may require.
5. In the event of **Your** death, **Your** legal representative(s) will have the protection of this cover provided that such representative(s) comply(ies) with the terms and conditions outlined in this policy.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
2. Compensation or legal costs arising directly or indirectly from:
 - a) Liability which has been assumed by **You** under agreement unless the liability would have attached in the absence of such agreement.
 - b) Pursuit of any business, trade, profession or occupation or the supply of goods or services.
 - c) Ownership possession or use of vehicles, aircraft or watercraft (other than surfboards or manually propelled rowboats, punts or canoes and where the appropriate **Golf Equipment** premium has been paid, golf buggies whilst in use on a golf course).
 - d) The transmission of any communicable disease or virus.
 - e) Ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation where **We** will not pay for the **Excess** as detailed in the **Schedule of Benefits, Limits and Excesses** for each and every claim arising from the same incident).

- f) Any wilful or criminal act or assault.
 - g) Any injury, loss or damage arising directly or indirectly from or due to ownership, possession or use of any firearms or weapons of any kind.
3. Anything mentioned in the general exclusions on page 13.

Section F - Travel delay

What is covered

If departure of the scheduled **Public Transport** on which **You** are booked to travel is delayed at the final departure point from or to the **United Kingdom** for at least 12 hours from the scheduled time of departure due to:

- a) strike or
- b) industrial action or
- c) adverse weather conditions or
- d) mechanical breakdown of or a technical fault occurring in the scheduled **Public Transport** on which **You** are booked to travel

We will pay You:

1. up to the amount shown in the **Schedule of Benefits** for the first full 12 consecutive hours delay, followed by the subsequent amount shown in the **Schedule of Benefits** for each full 12 hours delay thereafter up to a maximum as shown in the **Schedule of Benefits**.

You may claim under only one of the following sections: section F — Travel delay, section G - Holiday abandonment or section H — Missed departure for the same event.

Special conditions relating to claims

1. **You** must check in according to the itinerary supplied to **You**.
2. **You** must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
3. **You** must comply with the terms of contract of the travel agent, tour operator or provider of transport.

What is not covered

1. Claims arising directly or indirectly from:
 - a) Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by **You** or the date **Your Trip** was booked, whichever is the later.
 - b) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country to/from which **You** are travelling.
2. Anything mentioned in the general exclusions on page 13.

Section G – Holiday abandonment

What is covered

If departure of the scheduled **Public Transport** on which **You** are booked to travel is delayed at the final departure point from or to the **United Kingdom** for at least 24 hours from the scheduled time of departure due to:

- a) strike or
- b) industrial action or
- c) adverse weather conditions or
- d) mechanical breakdown of or a technical fault occurring in the scheduled **Public Transport** on which **You** are booked to travel

We will pay **You**:

1. Up to the amount as shown in the **Schedule of Benefits** for any irrecoverable unused travel and accommodation costs and other pre-paid charges which **You** have paid or are contracted to pay if after a minimum 24 hours has elapsed, **You** choose to cancel **Your Trip** before departure from the **United Kingdom**.

You may claim under only one of the following sections: section F — Travel delay, section G — Holiday abandonment or section H — Missed departure for the same event.

Special conditions relating to claims

1. **You** must check in according to the itinerary supplied to **You**.
2. **You** must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
3. **You** must comply with the terms of contract of the travel agent, tour operator or provider of transport.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
2. Claims arising directly or indirectly from:
 - a) Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by **You** or the date **Your Trip** was booked, whichever is the later.
 - b) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country to/from which **You** are travelling.
3. Anything mentioned in the general exclusions on page 13.

Section H – Missed departure

What is covered

We will pay **You** up to the amount as shown in the **Schedule of Benefits** for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **Your** overseas destination or returning to the **United Kingdom** if **You** fail to arrive at the international departure point in time to board the scheduled **Public Transport** on which **You** are booked to travel on the initial international journey of the **Trip** as a result of:

1. the failure of scheduled **Public Transport** or
2. an accident to or breakdown of the vehicle in which **You** are travelling or
3. an accident or breakdown occurring ahead of **You** on a motorway or dual carriage way which causes an unexpected delay to the vehicle in which **You** are travelling or
4. strike, industrial action or adverse weather conditions.

You may claim under only one of the following sections: section F – Travel delay, section G - Holiday abandonment, section H – Missed departure or section S5 Delay due to avalanche for the same event.

Special conditions relating to claims

1. In the event of a claim arising from any delay occurring on a motorway or dual carriage way **You** must obtain written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.
2. **You** must allow sufficient time for the scheduled **Public Transport** or other transport to arrive on schedule and to deliver **You** to the departure point.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
2. Claims arising directly or indirectly from:
 - a) Strike or industrial action or air traffic control delay existing or publicly announced by the date **You** purchased this insurance the date **Your Trip** was booked whichever is the later.
 - b) An accident to or breakdown of the vehicle in which **You** are travelling for which a professional repairers report is not provided.
 - c) Breakdown of any vehicle in which **You** are travelling if the vehicle is owned by **You** and has not been serviced properly and maintained in accordance with manufacturers instructions.
 - d) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country to/from which **You** are travelling.
 - e) **Your** failure to arrive at the departure point in time to board any connecting **Public Transport** after **Your** departure on the initial international outbound and return legs of the **Trip**.
3. Additional expenses where the scheduled **Public Transport** operator has offered reasonable alternative travel arrangements.
4. Anything mentioned in the general exclusions on page 13.

Section I – Catastrophe

What is covered

We will pay **You** up to the amounts shown in the **Schedule of Benefits** in the event that the tour company is unable to assist and **You** are forced to move from the pre-booked accommodation as a result of fire, lightning, explosion, earthquake, storm, tsunami, tempest, hurricane, flood, medical epidemic or local Government directive which is confirmed in writing by local or national authority for irrecoverable travel or accommodation costs necessarily incurred to continue with the **Trip** or, if the **Trip** cannot be continued for **Your** return **Home**.

Special conditions relating to claims

1. **You** must obtain a report from local or national authority stating that it was not acceptable for **You** to remain in **Your** pre booked accommodation.

What is not covered

1. Any claim where the hotel or tour company have made alternative arrangements.
2. Circumstances known to **You** prior to the date this insurance is purchased by **You** or the time of booking any **Trip** (whichever is the earlier) which could reasonably have been expected to give rise to a claim under this section.
3. Anything mentioned in the general exclusions on page 13.

Section J – Hijack

What is covered

We will pay **You** up to the amounts shown in the **Schedule of Benefits** for every complete period of 24 hours in the event of **Hijack** of the transport on which **You** are travelling.

What is not covered

1. Any claim not substantiated by a written police report confirming the length and exact nature of the incident.
2. Anything mentioned in the general exclusions on page 13.

Section K – Mugging

What is covered

We will pay **You** up to the amounts shown in the **Schedule of Benefits** for every complete period of 24 hours **You** receive in-patient hospital treatment which is covered under section A – Emergency Medical expenses and other expenses as a direct result of a **Mugging** whilst on **Your Trip**.

Special conditions relating to claims

1. **You** must give notice immediately to the Emergency Assistance Service of any **Bodily Injury** which necessitates **Your** admittance to hospital as an in-patient.
2. **You** must report the **Mugging** to the police as soon as possible and obtain from them a written report of the incident.
3. **We** require written confirmation of **Your** injuries and the period of inpatient treatment from the hospital.

What is not covered

1. Anything mentioned in the general exclusions on page 13.

Section L – Kennel/Cattery fees

What is covered

We will pay **You** up to the amounts shown in the **Schedule of Benefits** for every complete period of 24 hours that **You** are delayed if **Your** domestic dog(s)/cat(s) are in a kennel/cattery during **Your Trip** and **Your** return to **Your Home** has been delayed due to **Your Bodily Injury**, illness or disease.

Special conditions relating to claims

1. **You** must send **Us** written confirmation (at **Your** own expense) from the appropriate kennel or cattery confirming the amount of additional fees that **You** have had to pay together with the dates for which these were payable.

What is not covered

1. Claims arising from **Your Bodily Injury**, illness or disease that is not covered under Section A – Emergency medical and other expenses.
2. Any claim where **Your** pet's stay does not exceed the pre-booked period of accommodation.
3. Anything mentioned in the general exclusions on page 13.

Section M – Overseas legal expenses and assistance

What is covered

We will pay **You** up to the amount shown in the **Schedule of Benefits** for legal costs to pursue a civil action for compensation if someone else causes **You Bodily Injury**, illness or death.

Where there are two or more **Insured Person(s)** insured by this policy, then the maximum amount payable by **Us** shall not exceed double the amount shown in the **Schedule of Benefits**.

Special conditions relating to claims

1. **We** shall have complete control over the legal case through agents **We** nominate, by appointing agents of **Our** choice on **Your** behalf with the expertise to pursue **Your** claim.
2. **You** must follow **Our** agent's advice and provide any information and assistance required within a reasonable timescale.
3. **You** must advise **Us** of any offers of settlement made by the negligent third party and **You** must not accept any such offer without **Our** consent.
4. **We** will decide the point at which **Your** legal case cannot usefully be pursued further. After that no further claims can be made against **Us**.
5. **We** may include a claim for **Our** legal costs and other related expenses.

6. **We** may, at **Our** own expense, take proceedings in **Your** name to recover compensation from any third party in respect of any indemnity paid under this policy. **You** must give such assistance as **We** shall reasonably require and any amount recovered shall belong to **Us**.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.

2. Any claim where in **Our** opinion there is insufficient prospect of success in obtaining reasonable compensation.

3. Legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, **Us**, White Horse Administration Services Limited, the Medical Screening Service, the Emergency Assistance Service or their agents, Essential Travel, someone **You** were travelling with, a person related to **You**, or another **Insured Person**.

4. Legal costs and expenses incurred prior to **Our** written acceptance of the case.

5. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.

6. Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded on the condition that **Your** action is successful (for example a Contingency Fee Agreement).

7. Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement

8. Legal costs and expenses incurred if an action is brought in more than one country.

9. Any claim where in **Our** opinion the estimated amount of compensation payment is less than £1,000 for each **Insured Person**.

10. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.

11. Costs of any Appeal.

12. Claims occurring within the **United Kingdom**.

13. Claims by **You** other than in **Your** private capacity.

14. Anything mentioned in the general exclusions on page 13.

Section N – Scheduled airline failure

What is covered

We will pay **You** up to the amount shown in the **Schedule of Benefits** for:

1. Irrecoverable sums paid in advance in the event of insolvency of the scheduled airline provider not forming part of an inclusive holiday prior to departure; or

2. In the event of insolvency of the scheduled airline after **Your** departure:

- a) additional pro rata costs incurred by **You** in replacing that part of the flight arrangements to a similar standard to that originally booked; or
- b) if **Curtailement** of the holiday is unavoidable - the cost of return flights to the **United Kingdom** to a similar standard to that originally booked.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, limits and Excesses**.

2. Scheduled flights not booked within the **United Kingdom**.

3. Scheduled flights not booked through a bonded travel agent or direct with a scheduled airline.

4. The financial failure of:

- a) any scheduled airline in chapter 11 or national equivalent, or for which threat of insolvency was public knowledge, at the date this insurance is effected by **You** or the date **Your Trip** was booked whichever is the later.
- b) any scheduled airline who is bonded; or
- c) any travel agent, tour organiser, booking agent or consolidator with whom **You** have booked a scheduled flight.

5. Anything mentioned in the general exclusions on page 13.

Section O – Third party supplier insolvency

What is covered

We will pay **You** up to the amount shown in the **Schedule of Benefits** for any irrecoverable unused costs and charges relating to third party companies that become insolvent within **Your** booking, such as accommodation providers, hotels, car hire, ferries, coaches, which **You** have paid or are contracted to pay.

You may claim only under section O – Third Party Supplier Insolvency or section B – Cancellation or Curtailement Charges, not both.

Special conditions relating to claims

1. **You** must obtain written confirmation from the liquidator that the third party provider has become insolvent.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excess**.
2. Any costs relating to the failure of an airline.
3. Costs incurred relating to the insolvency of a third party company existing or being publicly announced by the date **You** purchased this insurance or at the time of booking any **Trip** whichever is the later.
4. Any costs incurred by **You** which are recoverable from the company providing the accommodation or for which **You** receive or are expected to receive compensation.
5. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.
6. Any costs for normal day to day living such as food and drink which **You** would have expected to pay during **Your Trip**.
7. Any costs recoverable from any company who is bonded elsewhere.
8. Anything mentioned in the general exclusions on page 13.

Sections P, Q and R – Optional Covers *(only operative if indicated in the validation certificate and appropriate additional premium paid)*

Cover in respect of sections P, Q and R only operates:

Under single trip policies, backpacker policies and annual multi trip policies if the appropriate extension has been chosen and the appropriate additional premium has been paid and is shown on the validation certificate.

Section P – Baggage, Baggage delay and passport

What is covered

1. **We** will pay **You** up to the amount as shown in the **Schedule of Benefits** for the accidental loss of, theft of or damage to **Baggage/Valuables**. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Baggage/Valuables**).

The maximum **We** will pay for the following items is:

- a) For any **Single Item** as shown in the **Schedule of Benefits**.
 - b) the total for all **Valuables** is as shown in the **Schedule of Benefits**.
2. **We** will also pay **You** up to the amounts as shown in the **Schedule of Benefits** for:
- a) Delayed **Baggage** - the emergency replacement of clothing, medication and toiletries if the **Baggage** is temporarily lost in transit during the outward journey and not returned to **You** within 12 hours, provided

written confirmation is obtained and sent to **Us** from the carrier, confirming the number of hours the **Baggage** was delayed. If the loss is permanent the amount paid will be deducted from the final amount to be paid under this section.

- b) Replacement of Passport - reasonable additional travel and accommodation expenses necessarily incurred outside **Your Home Area** to obtain a replacement of **Your** lost or stolen passport or visa which has been lost or stolen outside **Your Home Area**.

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Baggage/Valuables**. A Holiday Representatives report is not sufficient.
2. For items damaged whilst on **Your Trip** **You** must obtain an official report from an appropriate local retailer confirming the item is damaged and beyond repair.
3. If **Valuables** are lost, stolen or damaged while in a hotel safe or safety deposit box **You** must report to the hotel in writing, details of the loss, theft or damage and obtain written confirmation.
4. If **Baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Baggage** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
5. **You** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help **You** to substantiate **Your** claim.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
2. Loss, theft of or damage to **Valuables** or **Your** passport left **Unattended** at any time (including in a vehicle, in checked in luggage or while or in the custody of a carrier, tour operator or **Public Transport** operator) unless deposited in a hotel safe or safety deposit box.
3. Loss, theft of or damage to **Baggage** contained in an **Unattended** vehicle:
 - a) overnight between 9 p.m. and 8 a.m. (local time) or
 - b) at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot, locked in the vehicle and covered from view and there is evidence of forced entry which is confirmed by a police report.

4. Loss or damage due to delay, confiscation or detention by customs or other authority

5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, mobile telephones, smart phones or telecommunication equipment of any kind, documents of any kind, bonds, securities, perishable goods, surfboards/sailboards, bicycles, marine equipment or craft or any related equipment or fittings of any kind, **Sports Equipment** (including **Golf Equipment** and **Ski Equipment**) and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).

6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.

7. Loss or damage to sports clothing whilst in use.

8. Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other items used in connection with **Your** business, trade, profession or occupation.

9. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.

10. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Baggage/Valuables**.

11. Claims arising from loss or theft from **Your** accommodation unless there is evidence of forced entry which is confirmed by a police report.

12. Claims arising from **Baggage** left **Unattended** in a place to which the general public has access (e.g. on a beach/around a swimming pool) or left in the custody of anyone other than an **Insured Person** or **Your Travelling Companion**.

13. Claims arising from **Personal Money**.

14. Anything mentioned in the general exclusions on page 13.

Section Q – Personal money

What is covered

We will pay **You** up to the amounts shown in the **Schedule of Benefits** for the accidental loss of, theft of or damage to **Personal Money**.

The maximum **We** will pay for the following items is:

- For cash (bank notes, currency notes and coins) is as shown in the **Schedule of Benefits**.
- If **You** are under the age of 18, for cash (bank notes currency notes and coins) is as shown in the **Schedule of Benefits**.
- For all other **Personal Money** is as shown in the **Schedule of Benefits**.

Special conditions relating to claims

- You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Personal Money**. A Holiday Representatives report is not sufficient.
- You** must provide an original receipt for items lost, stolen or damaged including foreign currency exchange receipts showing the amount to help **You** to substantiate **Your** claim.
- If **Personal Money** is lost, stolen or damaged while deposited in a hotel safe or safety deposit box **You** must report to the hotel, in writing, details of the loss, theft or damage and obtain written confirmation.
- You** must retain all travel tickets and tags for submission if a claim is to be made under this policy.

What is not covered

- The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
- Loss, theft of or damage to **Personal Money** left **Unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **Public Transport** operator) unless deposited in a hotel safe or safety deposit box.
- Loss, theft of or damage to travellers' cheques if **You** have not complied with the issuers' conditions or where the issuer provides a replacement service.
- Loss or damage due to delay, confiscation or detention by customs or other authority.
- Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
- Anything mentioned in the general exclusions on page 13.

Section R – Sports equipment

What is covered

We will pay **You**, up to the amount shown in the **Schedule of Benefits** for the accidental loss of, theft of or damage to **Your** own **Sports Equipment** (including **Golf Equipment** and **Ski Equipment** whilst in transit). The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (calculated from the table below) or **We** may at **Our** option replace, re-instate or repair the lost or damaged **Sports Equipment**.

Age of Item	Amount Payable
Up to 1 year old	- 90% of purchase price
Up to 2 years old	- 70% of purchase price
Up to 3 years old	- 50% of purchase price
Up to 4 years old	- 30% of purchase price
Up to 5 years old	- 20% of purchase price
Over 5 years old	- No Payment

The maximum **We** will pay for any **Single Item** will be calculated from the table above or as shown in the **Schedule of Benefits**, whichever is the less.

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Sports Equipment**. A Holiday Representatives report is not sufficient.

2. For items damaged whilst on **Your Trip** **You** must obtain an official report from an appropriate local retailer confirming the item is damaged and beyond repair.

3. If **Your Sports Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Your Sports Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:

- obtain a Property Irregularity Report from the airline.
- give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
- retain all travel tickets and tags for submission if a claim is to be made under this policy.

4. **You** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help **You** to substantiate **Your** claim.

You may claim under only one of the following sections: section R – **Sports Equipment** or section S1 – **Ski Equipment** or section T1 – **Golf Equipment** for the same event.

What is not covered

- The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
- Loss, theft of or damage to **Sports Equipment** contained in or stolen from an **Unattended** vehicle:
 - overnight between 9 p.m and 8 a.m (local time) or
 - at any time between 8 a.m and 9 p.m (local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.
- Loss or damage due to delay, confiscation or detention by customs or other authority.
- Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
- Claims arising from **Sports Equipment** left **Unattended** in a place to which the general public has access (e.g. in a changing room/around a swimming pool) or left in the custody of anyone other than an **Insured Person** or **Your Travelling Companion**.
- Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Sports Equipment**.
- Claims arising from loss or theft from **Your** accommodation unless there is evidence of forced entry which is confirmed by a police report.
- Claims arising from loss or theft or damage of **Sports Equipment** carried on a vehicle roof rack.
- Anything mentioned in the general exclusions on page 13.

Sections S1, S2, S3, S4 and S5 - Winter Sports (only operative if indicated in the validation certificate and you are aged under 65 at the date the policy is purchased)

Cover in respect of sections S1, S2, S3, S4 and S5 only operates:

- Under single trip and backpacker policies if the appropriate **Winter Sports** extension has been chosen and the appropriate additional premium has been paid and is shown on the validation certificate.
- Under annual multi trip policies for a period not exceeding 21 days in total in each **Period of Insurance**, if the appropriate **Winter Sports** extension has been chosen and the appropriate additional premium has been paid and is shown on the validation certificate.

Section S1 – Ski equipment

What is covered

We will pay **You**, up to the amount shown in the **Schedule of Benefits**, for the accidental loss of, theft of or damage to **Your** own **Ski Equipment**, or for hired **Ski Equipment**. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (calculated from the table below) or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Ski Equipment**.

Age of item	Amount Payable
Up to 1 year old	- 90% of purchase price
Up to 2 years old	- 70% of purchase price
Up to 3 years old	- 50% of purchase price
Up to 4 years old	- 30% of purchase price
Up to 5 years old	- 20% of purchase price
Over 5 years old	- No Payment

The maximum **We** will pay:

- For any **Single Item** will be calculated from the table above or as shown in the **Schedule of Benefits**, whichever is the less.
- for owned **Ski Equipment** as shown in the **Schedule of Benefits**.
- for hired **Ski Equipment** as shown in the **Schedule of Benefits**.

Our liability for **Ski Equipment** hired by **You** shall be further limited to **Your** liability for such loss or damage.

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Ski Equipment**. A Holiday Representatives report is not sufficient.

2. For items damaged whilst on **Your Trip**, **You** must obtain an official report from an appropriate local retailer confirming the item is damaged and beyond repair.

3. If **Ski Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Ski Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:

- obtain a Property Irregularity Report from the airline.
- give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
- retain all travel tickets and tags for submission if a claim is to be made under this policy.

4. **You** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help **You** to substantiate **Your** claim.

You may claim under only one of the following sections: section R – **Sports Equipment** or section S1 – **Ski Equipment** for the same event.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.

2. Loss, theft of or damage to **Ski Equipment** contained in or stolen from an **Unattended** vehicle:

- overnight between 9 p.m and 8 a.m (local time) or
- at any time between 8 a.m and 9 p.m (local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot or lockable ski rack, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.

3. Loss or damage due to delay, confiscation or detention by customs or other authority.

4. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.

5. Claims arising from **Ski Equipment** left **Unattended** in a place to which the general public has access (e.g. on the slopes/outside a restaurant) or left in the custody of anyone other than an **Insured Person** or **Your Travelling Companion**.

6. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Ski Equipment**.

7. Claims arising from loss or theft from **Your** accommodation unless there is evidence of forced entry which is confirmed by a police report.

8. Claims arising from loss or theft or damage of **Ski Equipment** carried on vehicle roof rack unless secured by a lockable ski rack.

9. Anything mentioned in the general exclusions on page 13.

Section S2 – Ski equipment hire

What is covered

We will pay **You** up to the amount shown in the **Schedule of Benefits** for the reasonable cost of hiring replacement **Ski Equipment** as a result of the accidental loss of, theft of or damage to, or temporary loss in transit for more than 24 hours of **Your** own **Ski Equipment**.

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Ski Equipment**. A Holiday Representatives report is not sufficient.

2. For items damaged whilst on **Your Trip**, **You** must obtain an official report from a retailer confirming the item is damaged and beyond repair.

3. If **Ski Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Ski Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:

- obtain a Property Irregularity Report from the airline.
- give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
- retain all travel tickets and tags for submission if a claim is to be made under this policy.

4. **You** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help **You** to substantiate **Your** claim.

What is not covered

1. Loss, theft of or damage to **Ski Equipment** contained in or stolen from an **Unattended** vehicle:

- overnight between 9 p.m. and 8 a.m. (local time) or
- at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot or lockable ski rack, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.

2. Loss or damage due to delay, confiscation or detention by customs or other authority.

3. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.

4. Claims arising from loss or theft or damage of **Ski Equipment** carried on vehicle roof rack unless secured by a lockable ski rack.

5. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Ski Equipment**.

6. Claims arising from **Ski Equipment** left **Unattended** in a place to which the general public has access (e.g. on the slopes/outside a restaurant) or left in the custody of anyone other than an **Insured Person** or **Your Travelling Companion**.

7. Claims arising from loss or theft from **Your** accommodation unless there is evidence of forced entry which is confirmed by a police report.

8. Anything mentioned in the general exclusions on page 13.

Section S3 – Ski pack

What is covered

We will pay **You** up to the amount as shown in the **Schedule of Benefits**:

- for the unused portion of **Your** ski pack (ski school fees, lift passes and hired **Ski Equipment**) following **Your Bodily Injury** or illness.
- for the unused portion of **Your** lift pass if **You** lose it.

Special conditions relating to claims

1. **You** must provide written confirmation from a **Medical Practitioner** that such **Bodily Injury** or illness prevented **You** from using **Your** ski pack.

2. **You** must report to an appropriate authority within 24 hours of discovery and obtain a written report of the loss or theft of **Your** ski pass.

What is not covered

1. Anything mentioned in the general exclusions on page 13.

Section S4 – Piste closure

What is covered

We will pay **You** the amount shown in the **Schedule of Benefits** for every complete 24 hour period, up to the maximum shown in the **Schedule of Benefits** for the cost of transport to an alternative site if lack of snow conditions results in the closure of skiing facilities (excluding cross-country skiing) in **Your** resort and it is not possible to ski.

The cover only applies:

- To the resort which **You** have pre-booked for a period exceeding 12 hours and for so long as such conditions prevail at the resort, but not exceeding the pre-booked period of **Your Trip** and
- To **Trips** taken outside the **United Kingdom** during the published ski season for **Your** resort.

If no alternative sites are available **We** will pay **You** compensation as shown in the **Schedule of Benefits**.

Special conditions relating to claims

1. **You** must obtain written confirmation from the resort management of the piste conditions, confirming the closure of facilities, the dates applicable and the reason for the closure

What is not covered

1. Any circumstances where transport costs, compensation or alternative skiing facilities are provided to **You**.

2. Anything mentioned in the general exclusions on page 13.

Section S5 – Delay due to avalanche

What is covered

If **You** outward or return journey is delayed by at least 12 hours beyond the scheduled departure time as a direct result of an avalanche in **Your** pre-booked **Winter Sports** resort, **We** will pay **You** up to the amount shown in the **Schedule of Benefits** for additional travel and accommodation expenses.

You may claim under only one of the following sections: section H – Missed departure or section S5 – Delay due to avalanche.

Special conditions relating to claims

1. **You** must provide a report from the resort management substantiating **Your** claim.

What is not covered

1. Anything mentioned in the general exclusions on page 13.

Sections T1, T2 and T3 – Golf cover *(only operative if indicated in the validation certificate and appropriate additional premium paid)*

Cover in respect of sections T1, T2 and T3 only operates:

Under single trip policies and annual multi trip policies if the appropriate golf cover extension has been chosen and the appropriate additional premium has been paid and is shown on the validation certificate.

No cover is available under the backpacker policy.

Section T1 – Golf equipment

What is covered

We will pay **You**, up to the amount shown in the **Schedule of Benefits**, for the accidental loss of, theft of or damage to **Your** own **Golf Equipment**. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (calculated from the table below) or **We** may at **Our** option replace, re-instate or repair the lost or damaged **Golf Equipment**.

Age of Item	Amount Payable
Up to 1 year old	- 90% of purchase price
Up to 2 years old	- 70% of purchase price
Up to 3 years old	- 50% of purchase price
Up to 4 years old	- 30% of purchase price
Up to 5 years old	- 20% of purchase price
Over 5 years old	- No Payment

The maximum **We** will pay for any **Single Item** will be calculated from the table above or as shown in the **Schedule of Benefits**, whichever is the less.

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Golf Equipment**. A Holiday Representatives report is not sufficient.

2. For items damaged whilst on **Your Trip**, **You** must obtain an official report from a retailer confirming the item is damaged and beyond repair.

3. If **Your Golf Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Golf Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:

- obtain a Property Irregularity Report from the airline.
- give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
- retain all travel tickets and tags for submission if a claim is to be made under this policy.

4. **You** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help **You** substantiate **Your** claim.

You may claim under only one of the following sections: section R – **Sports Equipment** or section T1 – **Golf Equipment** for the same event.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.

2. Loss, theft of or damage to **Golf Equipment** contained in or stolen from an **Unattended** vehicle:

- a) overnight between 9 p.m. and 8 a.m. (local time) or
- b) at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.

3. Claims arising from **Golf Equipment** left **Unattended** in a place to which the general public has access (e.g. on a golf course) or left in the custody of anyone other than an **Insured Person** or **Your Travelling Companion**.

4. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Golf Equipment**.

5. Loss or damage due to delay, confiscation or detention by customs or other authority.

6. Claims arising from loss or theft from **Your** accommodation unless there is evidence of forced entry which is confirmed by a police report.

7. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.

8. Claims arising for loss, theft or damage of **Golf Equipment** carried on a vehicle roof rack.

9. Anything mentioned in the general exclusions on page 13.

Section T2 – Golf equipment hire

What is covered

We will pay **You** up to the amount as shown in the **Schedule of Benefits** for each 24 hour period, for the cost of necessary hire of **Golf Equipment** following:

- a) Accidental loss, theft or damage to of **Your Golf Equipment**; or
- b) temporary loss in transit during the outward journey for at least 24 hours of **Your Golf Equipment**.

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Golf Equipment**. A Holiday Representatives report if not sufficient.

2. For items damaged whilst on **Your Trip**, **You** must obtain an official report from an appropriate local retailer confirming the item is damaged and beyond repair.

3. If **Your Golf Equipment** is temporarily lost **You** must obtain written confirmation from the carrier as to the exact nature and length of delay or temporary loss.

4. If **Your Golf Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Your Golf Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:

- a) obtain a Property Irregularity Report from the airline.
- b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
- c) retain all travel tickets and tags for submission if a claim is to be made under this policy.

5. **You** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help **You** to substantiate **Your** claim.

What is not covered

1. Loss, theft of or damage to **Golf Equipment** contained in or stolen from an **Unattended** vehicle:

- a) overnight between 9 p.m. and 8 a.m. (local time) or
- b) at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.

2. Claims arising from **Golf Equipment** left **Unattended** in a place to which the general public has access (e.g. on a golf course) or left in the custody of anyone other than an **Insured Person** or **Your Travelling Companion**.

3. Loss or damage due to delay, confiscation or detention by customs or other authority.

4. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.

5. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Golf Equipment**.

6. Claims arising from loss or theft from **Your** accommodation unless there is evidence of forced entry which is confirmed by a police report.

7. Claims arising for loss, theft or damage of **Golf Equipment** carried on a vehicle roof rack.

8. Anything mentioned in the general exclusions on page 13.

Section T3 – Non refundable golfing fees

What is Covered

We will pay **You** up to the amount shown in the **Schedule of Benefits**, for the proportionate value of any non-refundable, pre-paid green fees, **Golf Equipment** hire or tuition fee necessarily unused due to the following:

- a) **Bodily Injury** or illness of an **Insured Person**; or
- b) loss or theft of **Your** documentation which prevents **Your** participation in the pre-paid golfing activity.

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after and obtain a written report of the loss, theft or attempted theft of golfing documentation. A Holiday Representatives report is not sufficient.

2. **You** must obtain a medical certificate from the treating doctor substantiating **Your Medical Condition** and confirming **Your** inability to play golf.

What is not covered

1. Anything mentioned in the general exclusions on page 13.

Sections U1, U2 and U3 – Business cover *(only operative if indicated in the validation certificate and appropriate additional premium paid)*

Cover in respect of sections U1, U2 and U3 only operates:

Under single trip policies and annual multi trip policies if the appropriate business cover extension has been chosen and the appropriate additional premium has been paid and is shown on the validation certificate.

This extension to the policy provides the following modifications to the insurance specifically in respect of any **Business Trip** made by **You** during the **Period of Insurance**.

No cover is available under the backpacker policy.

Section U1 – Business equipment

What is Covered

1. We will pay **You**, up to the amount shown in the **Schedule of Benefits**, for the accidental loss of, theft of or damage to **Your Business Equipment**. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (calculated from the table below) or **We** may at **Our** option replace, re-instate or repair the lost or damaged **Business Equipment**.

Age of Item	Amount Payable
Up to 1 year old	- 90% of purchase price
Up to 2 years old	- 70% of purchase price
Up to 3 years old	- 50% of purchase price
Up to 4 years old	- 30% of purchase price
Up to 5 years old	- 20% of purchase price
Over 5 years old	- No Payment

The maximum **We** will pay:

- a) For any **Single Item** will be calculated from the table above or as shown in the **Schedule of Benefits**, whichever is the less.
- b) For computer equipment as shown in the **Schedule of Benefits**.
- c) For **Business Equipment** as shown in the **Schedule of Benefits**.

2. **We** will also pay **You** up to the amount shown in the **Schedule of Benefits** for:

- a) any emergency courier expenses **You** have incurred, in obtaining any **Business Equipment**, which is essential to **Your** intended business itinerary.
- b) the purchase of essential items, if **Your Business Equipment** is delayed or lost in transit on **Your** outward journey for more than 12 hours.

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Business Equipment**. A Holiday Representatives report is not sufficient.

2. For items damaged whilst on **Your Trip**, **You** must obtain an official report from a retailer confirming the item is damaged and beyond repair.

3. If **Your Business Equipment** is misdirected or delayed **You** must supply receipts for the essential items purchased and written confirmation from the carrier as to the exact nature and length of delay or misdirection.

4. **You** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help **You** to substantiate **Your** claim.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses** except under section 2.a)

2. Loss, theft of or damage to **Business Equipment** contained in or stolen from an **Unattended** vehicle:

- overnight between 9 p.m. and 8 a.m. (local time) or
- at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.

3. Claims arising from **Business Equipment** left **Unattended** in a place to which the general public has access (e.g. on a beach/around a swimming pool) or left in the custody of anyone other than an **Insured Person** or **Your Travelling Companion**.

4. Claims arising from **Business Equipment** whilst in the custody of a carrier, tour operator or **Public Transport** operator.

5. Loss or damage due to delay, confiscation or detention by customs or other authority.

6. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.

7. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Business Equipment**.

8. Claims arising from loss or theft from **Your** accommodation unless there is evidence of forced entry which is confirmed by a police report.

9. Any loss or damage arising out of **You** engaging in manual work.

10. Any financial loss, costs or expenses arising from the interruption of **Your** business.

11. Anything mentioned in the general exclusions on page 13.

Section U2 – Business equipment hire

What is covered

We will pay **You** up to the amount as shown in the **Schedule of Benefits** for each 24 hour period, for the cost of necessary hire of **Business Equipment** following:

- loss or damage of **Your Business Equipment** or;
- the temporary loss in transit during the outward journey for at least 12 hours of **Your Business Equipment**.

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Business Equipment**. A Holiday Representatives report is not sufficient.

2. For items damaged whilst on **Your Trip**, **You** must obtain an official report from a retailer confirming the item is damaged and beyond repair.

3. If **Your Business Equipment** is misdirected or delayed **You** must obtain written confirmation from the carrier as to the exact nature and length of delay or misdirection.

4. **You** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help **You** to substantiate **Your** claim.

What is not covered

1. Loss, theft of or damage to **Business Equipment** contained in or stolen from an **Unattended** vehicle:

- overnight between 9 p.m. and 8 a.m. (local time) or
- at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.

2. Claims arising from **Business Equipment** left **Unattended** in a place to which the general public has access (e.g. on a beach/around a swimming pool) or left in the custody of anyone other than an **Insured Person** or **Your Travelling Companion**.

3. Claims arising from **Business Equipment** whilst in the custody of a carrier, tour operator or **Public Transport** operator.

4. Loss or damage due to delay, confiscation or detention by customs or other authority.

5. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.

6. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Business Equipment**.

7. Any loss or damage arising out of **You** engaging in manual work.

8. Claims arising from loss or theft from **Your** accommodation unless there is evidence of forced entry which is confirmed by a police report.

9. Any financial loss, costs or expenses arising from the interruption of **Your** business.

10. Anything mentioned in the general exclusions on page 13.

Section U3 – Business money

What is covered

We will pay **You** up to the amount shown in the **Schedule of Benefits** for the accidental loss of, theft of or damage to **Business Money**.

The maximum **We** will pay for the following items is:

- For cash (bank notes, currency notes and coins) as shown in the **Schedule of Benefits**.
- For all other **Business Money** as shown in the **Schedule of Benefits**.

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Business Money**. A Holiday Representatives report is not sufficient.

2. **You** must provide an original receipt for items lost, stolen or damaged including foreign currency exchange receipts, statement from **Your** business bank accounts showing the amounts withdrawn, these must be retained as these will be needed for **You** to substantiate **Your** claim.

3. If **Business Money** is lost, stolen or damaged while deposited in a hotel safe or safety deposit box **You** must report to the hotel, in writing, details of the loss, theft or damage and obtain written confirmation.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.

2. Loss or theft of **Business Money** left **Unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **Public Transport** operator) unless deposited in a hotel safe or safety deposit box.

3. Loss, theft of or damage to travellers' cheques if **You** have not complied with the issuers conditions or where the issuer provides a replacement service.

4. Loss or damage due to delay, confiscation or detention by customs or other authority.

5. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.

6. Anything mentioned in the general exclusions on page 13.

Section V – Wedding/Civil Partnership *(only operative if indicated in the validation certificate and appropriate additional premium paid)*

Cover in respect of section V only operates:

Under single trip policies and annual multi trip policies if the appropriate wedding cover extension has been chosen and the appropriate additional premium has been paid and is shown on the validation certificate.

No cover is available under backpacker the backpacker policy.

Section V – Wedding/Civil Partnership

Special Definitions (which are shown in italics)

You/your/insured person/insured couple

- means the couple travelling abroad to be married whose names appear in the validation certificate.

Wedding/Civil Partnership attire

- means dress, suits, shoes and other accessories bought specially for the Wedding/Civil Partnership and make-up, hair styling and flowers paid for or purchased for the Wedding/Civil Partnership forming part of **Your** **Baggage**.

What is covered

1. **We** will pay up to the amounts shown in the **Schedule of Benefits** for the accidental loss of, theft of or damage to the items shown below forming part of **Your** **Baggage/ Valuables**:

- for each Wedding/Civil Partnership ring taken or purchased on the **Trip** for each *insured person*.
- for Wedding/Civil Partnership gifts taken or purchased on the **Trip** for the *insured couple*.
- for *Your* *Wedding/Civil Partnership attire* which is specifically to be worn by *You* on *Your* Wedding/*Civil Partnership* day.

The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, or **We** may at **Our** option replace, re-instate or repair the lost or damaged **Baggage/Valuables**.

The maximum payment for any **Single Item** is shown in the **Schedule of Benefits**.

2. **We** will pay the *insured couple* up to £200 for the reasonable additional costs incurred to reprint/make a copy of or retake the photographs/video recordings either at a later date during the **Trip** or at a venue in **United Kingdom** if:

- the professional photographer who was booked to take the photographs/video recordings on *Your* Wedding/*Civil Partnership* day is unable to fulfil such obligations due to **Bodily Injury**, illness or unavoidable and unforeseen transport problems, or
- the photographs/video recordings of the Wedding/*Civil Partnership* day taken by a professional photographer are lost, stolen or damaged within 14 days after the wedding day and whilst *You* are still at the holiday/honeymoon location.

You may claim only under one of either Section V – Wedding/*Civil Partnership* cover or Section P – **Baggage**, **Baggage** delay and passport for the same event, not both.

Special conditions relating to claims

1. You must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Baggage/Valuables**. A Holiday Representatives report is not sufficient.
2. For items damaged whilst on *Your Trip*, You must obtain an official report from a retailer confirming the item is damaged and beyond repair.
3. If **Valuables** are lost, stolen or damaged while in a hotel safe or safety deposit box You must report to the hotel, in writing, details of the loss, theft, or damage and obtain written confirmation.
4. If **Baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel You must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Baggage** is lost, stolen or damaged whilst in the care of an airline You must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
5. You must provide an original receipt or proof of ownership for items lost, stolen or damaged to help You to substantiate Your claim.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
2. Loss, theft of or damage **Valuables** left **Unattended** at any time (including in a vehicle or in checked in luggage or while in the custody of a carrier, tour operator or **Public Transport** operator) unless deposited in a hotel safe or safety deposit box.
3. Claims arising from **Baggage** left **Unattended** in a place to which the general public has access (e.g. on a beach/around a swimming pool) or left in the custody of anyone other than an *Insured Person* or *Your Travelling Companion*.
4. Loss, theft of or damage to **Baggage** contained in an **Unattended** vehicle:
 - a) overnight between 9 p.m. and 8 a.m. (local time) or
 - b) at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and there is evidence of forced entry which is confirmed by a police report.
5. Loss or damage due to delay, confiscation or detention by customs or other authority.

6. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, mobile telephones, smart phones or telecommunication equipment of any kind, documents of any kind, bonds, securities, perishable goods, surfboards/sailboards, bicycles, marine equipment or craft or any related equipment or fittings of any kind, **Sports Equipment** (including **Golf Equipment** and **Ski Equipment**) and damage to suitcases (unless the suitcase is entirely unusable as a result of one single incidence of damage).
7. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
8. Loss or damage to sports clothing whilst in use.
9. Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other items used in connection with *Your* business, trade, profession or occupation.
10. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
11. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Baggage**.
12. Claims arising for **Personal Money**.
13. Claims arising from loss or theft from *Your* accommodation unless there is evidence of forced entry which is confirmed by a police report.
14. Anything mentioned in the general exclusions on page 13.

Making Yourself heard

If **You** have cause for complaint, it is important that **You** know that **We** are committed to providing **You** with an exceptional level of service and customer care.

We realise that things can go wrong and there may be occasions when **You** feel that **We** have not provided the service **You** expected. When this happens, **We** want to hear about it so that **We** can try to put things right.

Who to contact?

The most important factors in getting **Your** complaint dealt with as quickly and efficiently as possible are:

- to be sure **You** are talking to the right person, and;
- that **You** are giving them the right information.

When You contact Us:

- Please give us **Your** name and contact telephone number.
- Please quote **Your** policy and/or claim number and the type of policy **You** hold.
- Please explain clearly and concisely the reason for **Your** complaint.

So **We** begin by establishing **Your** first point of contact:

Step One – initiating Your complaint:

Does **Your** complaint relate to:

- A. **Your** policy?
- B. a claim on **Your** policy?

If A, **You** need to contact the agent who sold **You** **Your** policy. Call the number on **Your** validation certificate.

If B, **You** need to contact The Customer Services Manager at White Horse Administration Services Limited. The Customer Services Manager, White Horse Administration Services Limited, PO Box 5633, Walsall, WS6 9BB. Tel: 0871 895 0077. (Calls from BT land lines cost 10p per minute. Calls from mobiles and other networks may be extra.)

We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if **You** are not satisfied, **You** can take the issue further:

Step Two – Contacting White Horse Insurance Ireland Limited:

If **Your** complaint is one of the few that cannot be resolved by this stage contact the Operations Director at White Horse Insurance Ireland Limited, who will arrange for an investigation:

The Operations Director, White Horse Insurance Ireland Limited, 14 Clyde Road, Ballsbridge, Dublin 4, Republic of Ireland.

Step Three – beyond White Horse Insurance Ireland Limited:

If **We** have given **You** **Our** final response and **You** are still dissatisfied **You** may refer **Your** case to the Financial Services Ombudsman's Bureau.

The Financial Services Ombudsman's Bureau
Third Floor Lincoln House
Lincoln Place
Dublin 2
Republic of Ireland

Tel: 00353 (1)6620 899
Fax: 00353 (1)6620 890

Please note the Ombudsman will not consider **Your** case until **You** have followed the complaints procedure, as outlined above. Please quote **Your** policy number, scheme reference number: **WHIL/ESSENTIALTRAVEL/06/2010** and **Your** claim number in all your correspondence to all parties involved with this procedure. This procedure is intended to provide **You** with a prompt and practical service with any complaints that **You** may have and does not affect **Your** legal rights.

Our promise to You:

- Acknowledge written complaints promptly.
- Investigate quickly and thoroughly.
- Keep **You** informed of progress.
- Do everything possible to resolve **Your** complaint.
- Learn from **Our** mistakes.
- Use information from complaints to continuously improve **Our** service.

Calls are recorded and monitored.

- Any health/medical condition that exists, has been diagnosed, treated, known about or has been/or is currently under investigation prior to the start date of the policy is classed as pre-existing. Failure to disclose a medical condition could lead to cover being invalid. See Important conditions relating to health on page 9 of the policy booklet for details of medical conditions which need to be declared to Medical Screening on 0845 803 5434.
- You would be covered for medical expenses and personal accident should you be injured due to an act of war or terrorism, but there is no cover for baggage or cancellation in these circumstances.
- This policy is only available to persons resident in the United Kingdom.
- This policy is only valid for trips commencing in and returning to the United Kingdom. If one way trip cover has been selected then cover must commence in the United Kingdom.
- Cover is only available for the whole duration of a booked trip. Cover cannot start once a journey has commenced.
- Winter Sports cover is only available up to and including the age of 65 years.
- A single trip policy is only valid for trips up to 90 days duration for insured persons up to and including age 64 and 31 days duration for insured persons aged 65 to 74 years. The insurance cannot be purchased more than 31 days in advance.
- On a single trip policy, cancellation cover starts the day you purchase your policy.
- On an annual multi trip policy the maximum duration of any one trip is 45 days for insured persons up to and including age 64 and 31 days for insured persons age 65 to 74 years. The insurance cannot be purchased more than 31 days in advance.
- On an annual multi trip policy winter sports is limited to 21 days per policy per year.
- On an annual multi trip policy, cancellation cover starts the day your policy starts or at the time of booking your trip, whichever is the later.
- On a family annual multi trip policy, adults can travel independently but children must always travel with one of the adults insured on the policy.
- On a Backpackers policy, provided you have paid the additional premium to include this cover, Winter Sports is limited to 31 days per policy.



Single Trip Travel Insurance from £7.99 per week

In these tough times travel insurance isn't an option it's a necessity.



Multi Trip Annual Travel Insurance from £29.99

Protect 12 months of travel in one transaction, and receive a 10% discount voucher on Airport Parking to be used for the duration of your policy.



Airport Parking from £2.50 per day

Save up to 60% on the turn-up rate by pre-booking early. Check online for live availability and prices from over 80 car parks at 25 UK airports.



Airport Hotels from £35 per room

Take the strain out of your journey to the airport and book a room for the night before you fly to insure you arrive at departures on time and relaxed.



Airport Lounge from £13.50 per person

Escape the crowds to relax before your flight or in-between connecting flights and enjoy complimentary refreshments, entertainment and wi-fi.



Car Hire from £13.99 per day

Save time, and find the right car hire deal for your business trip or holiday by comparing all the major hire car companies in seconds



Car Hire Insurance from £1.94 per day

If you're planning on renting a car, make sure you're not getting ripped off by your car hire company and book your Car Hire Insurance independently.