trusted
Insurances

Travel Insurance Policy Wording

Annual multi-trip and single-trip insurance

How to contact us

Before your trip

If **you** want to make a change to **your** policy call 0330 053 4259.

If **you** need to cancel **your trip you** can:

- make a claim online at anytime https://www.trustedinsurances.com/travel/make-a-claim or
- call 0330 678 3032 Monday to Friday between 9am and 5pm

Remember to look at the 'Making a claim' section for information on the claims evidence **you** may be asked for.

During your trip

In an emergency **you** should contact the local emergency services straight away.

If **you** need medical help while abroad, or if **you** are in hospital, contact **our** Medical Assistance Service as soon as possible on +44 (0) 330 678 3032.

If **you** need to speak to a doctor and it is not an emergency, **you** can arrange an appointment using the Dr Please! App. The appointment can be over the phone or on video! The 'Important telephone numbers and email addresses' section tells **you** how to do this.

If **you** want to **cut short your trip** contact **our** Medical Assistance Service on 0330 678 3032

Our Medical Assistance Service is always available. Just tell them **you** have a Trusted Travel Insurance Policy and quote **your** policy number.

Our team will:

- make sure **you** are receiving appropriate treatment in a safe facility,
- help make arrangements if **you** need medical help while abroad,
- arrange for **you** to back **home** if **we agree it is medically necessary,**
- help if **you** need to **cut short your trip**.

The cost of bringing **you home** and **your** medical costs are only covered in full if **your** claim is covered.

If **you** want to extend **your trip** or check **your** cover or contact 0330 053 4259.

After your trip

If **you** have costs **you** want to claim for (except Section 7 – Gadget cover), **you** can:

- make a claim online at anytime https://www.trustedinsurances.com/travel/make-a-claim or
- call 0330 678 3032 Monday to Friday between 9am and 5pm.
- For Section 7 – Gadget cover claims **you** can make a claim online 24/7 at https://tiga.taurus.claims/#/home

Remember to look at the 'Making a claim section' for information on the claims evidence **you** may be asked for.

If **you** want to make a complaint about:

- the sale of **your** policy call 0330 053 4259 or email trusted.complaints@trustedinsurances.com
- a claim (except Section 7 – Gadget cover) call 0330 678 3032or email claimcomplaints@axa-assistance.co.uk
- Section 7 – Gadget Cover call or 0330 053 4259 or email trusted.tiga@taurus.gi

Contents

Table of Benefits

Section	We will pay you up to (each trip/each insured person)		
	Emerald	Ruby	Diamond
The **excess** is paid by each person for each incident. It is limited to two **excess** amounts if more than one **insured person** is claiming, for each **trip**. * No **excess** is applicable for sections marked. If **you** have added the excess waiver to **your** policy **you** will not need to pay the **excess** if you make a claim. This is optional, if **you** have bought this it will be shown on **your** policy schedule.			
Excess	£75	£50	£25
Section 1 – Cancelling or cutting short your trip			
Cancelling or **cutting short your trip**	£2,000	£4,000	£6,000
Section 2 – Medical emergency and repatriation expenses			
Medical emergency and repatriation expenses (costs to bring **you home**)	£5,000,000	£10,000,000	£15,000,000
Emergency dental *	£500	£500	£500
Hospital benefit (total)*	£500	£750	£1,000
Hospital benefit (for each day) *	£20	£25	£50
Mugging benefit (total)*	£200	£250	£300
Mugging benefit (for each day) *	£20	£25	£30
Section 3 – Disruption or delay to travel plans			
Missed departure	£250	£500	£750
Delayed arrival benefit (total) *	£250	£300	£500
Delayed arrival benefit (for each 12 hours) *	£25	£30	£50
Travel disruption	£2,000	£4,000	£6,000
Pet care (total) *	£250	£500	£750
Pet care (each 24 hours) *	£25	£50	£75
Hijack (total) *	£2,000	£4,000	£6,000
Hijack (each 24 hours) *	£100	£200	£300
Section 4 - Personal belongings and money			
Baggage **	£1,000	£2,500	£5,000
Single article limit (for each single / pair / set of)	£300	£500	£700
Valuables **(within **baggage** limit)	£300	£500	£700
Delayed **baggage** (total) *	£250	£500	£750
Delayed **baggage** (for each 24 hours) (if the loss is permanent this will be taken off any related **baggage** claim **you** make) *	£50	£100	£150
Personal money	£250	£500	£750
Cash	£250	£500	£500
Cash (under 18) *	£50	£50	£50
Important documents *	£250	£250	£500
Section 5 - Legal and liability			
Legal expenses and assistance* (the maximum **we** will pay is double this amount if the policy covers two or more people)	£25,000	£25,000	£25,000
Personal liability	£2,000,000	£2,000,000	£2,000,000
Section 6 – Personal accident			
Death (aged 17 or under) *	£1,000	£2,000	£2,000
Death (aged 18 or over) *	£5,000	£10,000	£20,000
Loss of limbs and/or loss of sight *	£5,000	£10,000	£20,000
Permanent total disablement *	£5,000	£10,000	£20,000

	Emerald	Ruby	Diamond
Section 7 - Gadget Cover			
Accidental or malicious damage, loss or theft	£750	£1,000	£1,000
Gadget Cover Extension (This section is optional, if **you** have purchased this cover it will be shown on **your** policy schedule)			
Accidental or malicious damage, loss or theft	£1,000	£2,000	£3,000
Section 8 – Winter Sports (this section is optional, if **you** have purchased this cover it will be shown on **your** policy schedule)			
Ski equipment (owned)	£1,000	£1,000	£1,000
Single article limit	£500	£500	£500
Ski equipment (hired)	£400	£400	£400
Hire of **ski equipment** (total) *	£500	£500	£500
Hire of **ski equipment** (for each day) *	£50	£50	£50
Ski pack (total) *	£500	£500	£500
Ski pack (each day) *	£50	£50	£50
Avalanche and landslide (total) *	£500	£500	£500
Avalanche and landslide (for each day) *	£50	£50	£50
Piste closure (total) *	£500	£500	£500
Piste closure (for each day) *	£50	£50	£50
Physiotherapy in the **UK**	£350	£350	£350
Section 9 – Golf cover (this section is optional, if **you** have purchased this cover it will be shown on **your** policy schedule)			
Accidental loss, theft or damage of **Golf Equipment**	£1,500	£1,500	£1,500
Single article limit	£300	£300	£300
Hire of **Golf equipment** (total)*	£500	£500	£500
Hire of **Golf Equipment** (each day) *	£50	£50	£50
Unused Green Fees (total) *	£500	£500	£500
Unused Green Fees (each day) *	£50	£50	£50
Section 10 – Cruise cover (this section is optional, if **you** have purchased this cover it will be shown on **your** policy schedule)			
Missed port of call (total) *	£500	£500	£500
Missed port of call (each port) *	£100	£100	£100
Confined to **your** cabin (total) *	£1,000	£1,000	£1,000
Confined to **your** cabin (each day) *	£100	£100	£100
Unused excursions	£500	£500	£500
Extra **baggage** **	£1,000	£1,000	£1,000
Single article limit	£500	£500	£500

**Claims settled on a new for old basis.

Introduction

This is **your** travel insurance policy. It contains details of what **we** cover, what **we** don't cover and the conditions each **insured person** needs to meet. **We** will deal with all claims on the basis of this policy.

The policy includes all the areas **we** cover. **Your** policy schedule shows what specific cover **you** have bought. For example, annual multi trip or single trip, or if **you** bought extra covers like winter sports cover. **You** should read all the sections of this policy relating to the covers **you** have bought.

The policy schedule is part of the policy. The schedule will tell **you** what type of policy it is, a summary of the cover, any extras **you** have chosen, the **insurance period** and how much **you** have paid.

This policy is active once **you** have paid **your** premium and **we** will provide insurance in line with the sections of **your** policy as set out in **your** policy schedule.

If **you** need to make any changes to the details in **your** policy schedule, **you** should contact **us** as soon as possible. **We** will then tell **you** if **we** can make those changes and if **you** need to pay extra to do so.

About your policy wording

If **you** have any questions about **your** cover, **you** can call **us** on the number listed in the 'Important telephone numbers and email addresses' section. Please make sure **you** have **your** policy number when **you** call.

It is important **you**:

- read **your** policy wording and make sure **you** are covered for the sort of losses or incidents **you** think might happen, or that **you** might want to make a claim for,
- make sure that **you** understand what **your** policy does not cover, and
- understand any conditions of **your** policy because if **you** do not meet these conditions it may affect any claim **you** make.

Remember, no policy covers everything. For example **we** do not cover things such as:

- **Pre-existing medical conditions** as described in the 'Important conditions relating to health' section (unless **you** have contacted **us** and **we** have accepted in writing).
  - If **you** do not declare any **pre-existing medical conditions we** may refuse to deal with **your** claim or reduce the amount of any relevant claims, even if a claim is not related to a **pre-existing medical condition(s) you** did not tell **us** about.
- Any losses that **we have** not specifically listed in the policy.
- Circumstances or an event **you** are looking to claim for, that **you** knew about before **you** bought this policy.
- Any **trip** that had already started when **you** bought this policy.
- Any losses which happen outside of a valid **trip** (except of 'Section 1 – Cancelling or cutting short a trip', see the definition of '**insurance period**' for full details).
- **Your** policy only covers people who are permanently resident in the **UK** and registered with a **UK** GP.

This policy is designed to cover **your** entire **trip**. The policy will need to cover the date that **your trip** begins until the date **you** return to the **UK** including the dates **you** are travelling.

The things which are not covered by **your** policy are set out:

- in the 'General exclusions applying to your policy' section, and
- under the heading 'What we do not cover' in each section.

If **we** do not state that something is covered, **you** should assume that it is not covered.

Words with special meanings

In **your** policy, certain words are in **bold**. These words have special meanings which are defined below.

Accident(s)/Accidental
A physical injury caused by something which was sudden, unexpected, external and visible. This includes injury caused by exposure to the elements.

Bad weather
Any of the following where a weather warning has been issued:

- cyclone,
- flood,
- fog,
- hail,
- hurricane,
- rain
- sleet,
- snow,
- thunder or lightning storm,
- tornado,
- tropical storm,
- wind.

Baggage
Any items which belong to **you** which are worn, used or carried by **you** during a **trip** (but excluding **valuables**, **ski equipment**, **personal money** and **important documents**)

Catastrophe
If **you** cannot use **your** booked accommodation because of:

- avalanche,
- cyclone,
- earthquake,
- explosion,
- fire,
- flood,
- hurricane,
- landslide,
- outbreak of food poisoning,
- storm,
- tsunami,
- typhoon,
- volcanic eruption and/or volcanic ash clouds

Close relative
Your mother, father, sister, brother, fiancé(e), wife, husband, civil partner, domestic partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, brother-in-law, sister-in-law, step parent, step child, step sibling, aunt, uncle, niece, nephew, cousin, next of kin, **your** guardian, anyone who **you** are a guardian for or anyone **you** have power of attorney for.

Colleague
An associate in the same employment as **you** in the **UK**, whose absence from work means it is necessary for **you** to stay in or return to the **UK**.

Cruise
A **trip** by boat of more than one night, where **your** transport and accommodation is on an ocean/river going passenger ship, liner or cruiser.

Cut short/Cutting short
This means either:

1. **you** end the **trip** after **you** leave **your home** by directly returning early to **your home**, or
2. for more than 24 hours **you** are:
    a) in a hospital outside **your home area** as an in-patient, or
    b) **you** are confined to **your** accommodation abroad because of **personal quarantine**.

We will calculate claims on the number of nights of **your trip you** missed because of **your** early return or the number of nights **you** were in hospital, quarantined or confined to **your** accommodation.

We will only pay claims under part b) for the ill/injured/quarantined/confined **insured person**. However, if **we** or **our** Medical Assistance Service agree to another **insured person** staying with **you** (including any children travelling with them), **we** will also pay for that **insured person's** share of any unused travel and accommodation costs and expenses they have not used because they stayed with **you**.

Cyber attack
The actual use or threat of use of disruptive activities against computers and networks, with the intention to cause harm, spread fear or cause severe disruption of infrastructure, including a Malware, Ransomware or Hacking attack.
Malware example: a virus hidden in an email attachment which when opened downloads the virus to the device and / or network.
Ransomware example: a virus encrypts files and the attacker demands money to unencrypt them.
Hacking example: unauthorised access to a system.

Excess
The amount **you** pay when **you** make a claim, as set out in the Table of Benefits.
This is per person per incident, if more than one **insured person** is claiming the most **you** will pay is two **excess** amounts, per **trip**.
If **you** have added the excess waiver to **your** policy **you** will not need to pay the **excess** if you make a claim.
You won't have to pay an **excess** if **your** medical expenses are reduced by using a Reciprocal Health Arrangement, any other scheme with another country or private medical insurance.

Gadget
For the purpose of this policy we will only cover the following items:
Mobile Phones, Smart Phones, Laptops (including custom built), Tablets, Digital Cameras, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Bluetooth Speakers, Satellite Navigation Devices, E-Readers, Head/Ear Phones, Smart Watches or a wrist worn Health and Fitness Tracker.

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

Home
Your permanent **UK** residence.

Home area
For residents of **UK** excluding Channel Islands and Isle of Man **your home area** means **UK** excluding Channel Islands and Isle of Man.
For residents of the Channel Islands and the Isle of Man, **your home area** means either the Channel Island on which **you** live or the Isle of Man depending on where **your home** is.

Important documents
Passport, travel tickets, visas, travel permits, bio-metric card and driving licence.

Insurance period
For annual multi trip cover:
- The 12-month period as set out in the policy schedule.
- During this period the policy covers any **trip** that is no longer than:
  - Emerald – 22 days
  - Ruby – 32 days
  - Diamond – 45 days.
- Cover under Section 1 – Cancelling or cutting short a trip will start from the date shown in the policy schedule or the booking of any **trip** (whichever is the latest date).

For single trip cover:
- The period of the **trip** until the **trip** ends, as long as the **trip** isn't longer than the period shown in the policy schedule.
- Cover under Section 1 – Cancelling or cutting short a trip starts from the time **you** pay the premium.
- **Your** policy will end if **we** have paid for **you** to **cut short your trip**.

For all policies:
- Cover for all other sections applies for the length of each **trip**.
- **We** automatically extended this if:
  - **you** have an unavoidable delay returning to **your home area** because of an event covered by this policy, and
  - have accepted the alternatives offered, and
  - don't intentionally delay **your** return**.**

Insured person/You/Your
Each person travelling on a **trip** who is named in the policy schedule.

Insurer
The service provider, arranged by Inter Partner Assistance S.A.

Lawyer
The legal representative or other appropriately qualified person acting for **you**.
You have the right to choose the lawyer acting for **you** in the following circumstances:
a) Where **you** need to go to court to pursue **your** claim.
b) If there is any conflict of interest or dispute over the claim settlement.

Loss of limb
This means either:
a) an entire hand or foot has been permanently cut off, or
b) an entire hand or foot can no longer be used and this is permanent.

Loss of sight
A permanent inability to see:
a) in both eyes, if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist, or
b) In one eye: if, after correction, the ability to see is 3/60 or less on the Snellen scale (which means only seeing at 3 metres what **you** should see at 60 metres).

Medical condition
Any disease, illness or injury.

Medical practitioner
A registered, practising medical professional recognised by the law of the country where they are practising, who is not related to **you** or any person who **you** are travelling with.

Package
The pre-arranged combination of at least two of the following services listed below that:
- are sold or offered for sale for one total price, and
- cover a period of more than 24 hours, or
- includes overnight accommodation:

a) Transport
b) Accommodation
c) Other tourist services (such as car hire or airport parking) which form a significant portion of the package as more fully described under The Package Travel and Linked Travel Arrangements Regulations 2018.

Pandemic
An epidemic that is recognised by the World Health Organization (WHO) or an official government authority in **your home area** or country **you** are travelling to or from.

Permanent total disablement
A permanent condition which is likely to continue for the rest of **your** life which:
- prevents **you** from carrying out any paid work, and
- is supported by medical evidence, and
- has been certified by a registered **medical practitioner.**

Our Chief Medical Officer needs to be reasonably satisfied by all the above.

Personal money
Travellers' and other cheques, event and entertainment tickets and pre-paid vouchers.

Personal quarantine
A period of time where **you** are suspected of carrying an infection or have been exposed to an infection and as a result are confined or isolated on the orders of a medical professional or public health board in an effort to prevent disease from spreading.

Pre-existing medical condition
1. Any of the **medical conditions** listed below, that in the last 5 years:
    - **you** have suffered from; or

- **you** have received medical advice or treatment for (this includes surgery, tests, investigations by **your** doctor / consultant / specialist); or
- **you** have been prescribed drugs or medication for.
  a) Any cancer condition.
  b) Any heart-related or blood circulatory condition (including high blood pressure and high cholesterol).
  c) Any diabetic condition.
  d) Any neurological condition.
  e) Any breathing condition.
  f) Any renal, kidney or liver condition.
  g) Any psychiatric or psychological condition (including anxiety, stress and depression).

2. Any other **medical condition** which in the last 12 months:
   - **you** have been prescribed medication for, or
   - **you** have received or are waiting to receive treatment for (this includes surgery, tests, or investigations).

Pregnancy complication(s)
- Any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) before the expected delivery date,
- ectopic pregnancy,
- gestational diabetes,
- gestational hypertension,
- hyperemesis gravidarum,
- miscarriage,
- molar pregnancy,
- placenta praevia,
- placental abruption,
- post-partum haemorrhage,
- pre-eclampsia,
- retained placenta membrane,
- stillbirths,
- termination for medical reasons,
- toxaemia.

Pre-paid charges
Costs **you** have paid before **you** travel, or are obliged to pay for, including but not limited to the following:
- Airport accommodation,
- Airport lounge access,
- Car hire,
- Car parking,
- Excursions,
- Green fees and hired **golf equipment** are only covered if **you** have bought purchased the additional Golf cover.
- Hired **sports equipment**,
- Kennel and cattery fees,
- Ski school fees, lift passes and hired **ski equipment** will only be covered provided **you** have purchased the additional Winter Sports section.

We will only cover the costs associated with a sport or activity if **your** policy covers **you** for that sport or activity.

Public transport
Train, tram, bus, coach, ferry service or airline flight operating to a published timetable, and pre-booked taxis.

Redundancy
Unemployment caused by losing permanent paid employment (except voluntary redundancy). This only applies if **you**, or **your travelling companion** had no reason to suspect that **you** would be made redundant when the policy was bought.

Regional quarantine
Any period of restricted movement or isolation, including national lockdowns, within **your home area** or destination country imposed on a community or geographic location, such as a county or region, by a government or public authority.

Ski Equipment
Skis (including bindings), ski boots, ski poles and snow boards.

Ski Pack
Ski school fees, lift passes and hired **ski equipment**.

Sports equipment
Items that are usually worn, carried, used or held to take part in a recognised sport or activity. **We** only cover these items if **your** policy covers **you** to take part in the sport or activity.

Terrorism

Any person or group that carries out any of the following acts, for any of the following purposes:

Acts

- Actual or threatened use of force or violence against persons or property.
- Carrying out an act that is dangerous to human life or property.
- Carrying out an act that interferes with or disrupts an electronic or communications system.

Purposes

- The intent or effect seems to be to intimidate a government or business, or force them into an action, or to disrupt any part of the economy.
- The intent or effect seems to be to cause alarm, fright, fear of danger, concerns about public safety in one or more distinct segments of the general public, or to intimidate or coerce them.
- The intent or effect seems to be to advance political, ideological, religious or cultural objectives, or to show support for (or opposition to) a philosophy, ideology, religion or culture.

Travelling companion

Any person **you** are travelling with or staying with or have arranged to travel or stay with. This person does not have to be insured by **your** policy.

Trip(s)

The period of time spent away from **your home** on pre-booked business or leisure travel.

For single **trip** cover: the period of the **trip** until the **trip** ends, as long as it isn't longer than the period shown in the policy schedule.

For annual multi trip cover:

- The **trip** must not be longer than:
  - Emerald – 22 days
  - Ruby – 32 days
  - Diamond – 45 days.
- If any **trip** is longer than the maximum number of days this policy will not cover the extra days.
- **Your** policy is valid for **UK** travel where **you** have at least 2 nights pre-booked accommodation or pre-booked transport at least 50 miles from **your home.**

All policies: **trips** outside of the **UK** must start and end in **your home area**.

UK

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

Unattended

When **you** cannot fully see **your** property or vehicle, and so **you** are not able to stop anyone unauthorised from interfering with them.

Valuables

This list including any associated equipment:

- binoculars,
- cameras (analogue only, digital cameras are classed as a **gadget**),
- jewellery,
- telescopes
- watches (manual or automatic movement only, smartwatches and fitness trackers are classed as **gadgets**).

War

Acts of war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, **terrorism**, rebellion, revolution, insurrection, civil commotion, civil unrest that resembles or is an uprising, military or seizure of power, nuclear, chemical or biological attack.

We / Us / Our

Inter Partner Assistance S.A.

You / Your / Yourself

See the definition of **insured person**.

About your insurance contract

Your policy is a legal contract between **you** and **us.**

The laws of the **UK** allow both parties to choose the law which will apply to this contract. However, unless **you** and **we** have agreed otherwise, **your** policy will be governed by the law of England and Wales.

The insurer

This policy is underwritten by Inter Partner Assistance S.A. (except Section 7 – Gadget cover)

Inter Partner Assistance S.A is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

Inter Partner Assistance S.A. UK branch office address is 106-118 Station Road, Redhill, RH1 1PR.

Inter Partner Assistance S.A. is part of the AXA Group.

Section 7 – Gadget Cover

This insurance is arranged, and claims administered by Taurus Insurance Services Limited (Taurus) an insurance intermediary authorised and regulated in Gibraltar by the Financial Services Commission under permission number 5566 and authorised by the Financial Conduct Authority in the UK under registration number 444830.

The insurer is AmTrust Europe Limited (AmTrust) whose registered office is Market Square House, St. James's Street, Nottingham, NG1 6FG, United Kingdom and it is registered in England number 01229676. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 202189.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event **we** cannot meet **our** obligations to **you**, **you** may be entitled to compensation from the scheme. This depends on the type of insurance and the circumstances of the claim. **You** can find more information on the compensation scheme arrangements from the FSCS. Contact them at www.fscs.org.uk or call them on 0207 741 4100.

Cancelling your policy

You are free to cancel this policy at any time by contacting **us**:

Email: travel.sales@trustedinsurances.com

Phone: 0330 053 4259

- Single trip policies: If **you** cancel within 14 days of when **you** purchased the policy or the date **you** get the policy documents, **we** will give you a full refund as long as **you** have not travelled, no claim has been made and **you** do not intend to make a claim.
  If **you** cancel more than 14 days after getting the documents, **we** will refund 65% of the premium paid, if **you** have not:
  - travelled, or
  - not made a claim, or
  - do not intend to make a claim.
- Annual multi trip policies: If **you** cancel within 14 days of when **you** purchased the policy, the date **your** policy renewed or the date **you** get the policy documents **we** will give you a full refund if **you** have not travelled, no claim has been made, and **you** do not intend to make a claim.
  If you cancel after more than 14 days, **we** will refund a portion of the premium depending on how many complete months are left on **your** policy, as long as **you**:
  - are not on a trip at the time the policy is cancelled, or
  - have not made a claim, or
  - and do not intend to make a claim.

We have the right to cancel the policy by providing 14 days notice by registered post to **your** last known address for the following reasons:

a) If **you** make a fraudulent claim.

b) If **you** are or have been involved with criminal or unlawful activities.

c) If any policy in **your** name is added to the Insurance Fraud Register.

d) If **you** use threatening or abusive behaviour or language towards **our** staff or suppliers.

If **we** cancel the policy for one of these reasons, **we** will not refund **you** any of the cost of **your** insurance policy.

Our part of the insurance contract is as follows

We provide the cover set out in **your** policy wording.

Length of policy

This policy lasts for a period of 12 months, or if it is for a single trip – please see **your** policy schedule for **your** cover dates.

Renewals on annual multi trip policies

We will send **you** a renewal invitation about a month before the end of **your insurance period**. **You** should check this to make sure all **your** details are still correct. **Your** renewal invitation will have information on how **you** can make changes to **your** policy and renew it.

Automatic renewals on annual multi trip policies

When **you** buy this policy, **we** set up a continuous payment authority. This means **we** are authorised to automatically renew **your** policy and take renewal payments from **your** account every year, even if **your** card has expired. **We** have this authority until **you** tell **us** to stop. If **you** still meet **our** eligibility criteria, **we** will seek to automatically renew **your** policy, including any optional covers **you** have chosen. **We** will use the latest details **you** provided to **us**.

We will contact **you** about a month before the end of **your insurance period**. If **you** still meet **our** eligibility criteria, **we** will seek to automatically renew **your** policy, including any optional covers **you** have chosen. **We** will use the latest details **you** provided to **us**.

We will also send **you** a renewal invitation which **you** should check to make sure all **your** details are still correct and relevant. **Your** renewal invitation will have information on how **you** can make changes to **your** details or tell **us** if **you** do not want to renew **your** insurance before **your** renewal date.

How to opt-out of automatic renewals

Contact **us** after **you** have bought this the policy.

Email: travel.sales@trustedinsurances.com

Phone: 0330 053 4259

Non-payment of premiums

If **we** have not be able to take a premium payment **we** will contact **you** in writing to ask **you** to pay within 7 days. If **we** do not get payment by this date **we** will write to **you** again to tell **you** that **we** have still not got **your** payment and **we** will give **you** another 7 days to pay. If **we** still have not got **your** payment by that date **we** will cancel the policy with immediately effect and tell **you** in writing.

Conditions which apply to your policy

These are some of the conditions **you** must meet as **your** part of the contract. The others are shown in the 'Conditions of your policy' section and 'General exclusions applying to your policy' section. If **you** do not meet these conditions, **we** may decline **your** claim.

You must prevent loss, theft or damage

Everyone covered by **your** policy must take reasonable steps to prevent loss, theft or damage to everything covered under **your** policy.

You should not put **yourself** at unnecessary risk (except in an attempt to save human life).

If **you** do not take reasonable steps to prevent loss, theft or damage, **we** will either reduce any claim payment or **we** may decline **your** claim.

Health agreements with other countries

The **UK** has healthcare agreements with other countries.

If **you** need medical treatment and use of one these agreements the cost may be less. If **we** pay a medical cost which has been reduced because **you** used a health agreement or private health insurance, **you** will not pay the **excess** under 'Section 2 – Medical emergency and repatriation expenses'.

You will need a Global Health Insurance Card (GHIC) to use the agreements in the EU. To apply for a GHIC:
Online: Applying for healthcare cover abroad (GHIC and EHIC) – NHS (www.nhs.uk)
Phone: 0300 330 1350.

If **you** are travelling outside of the EU visit Healthcare abroad – NHS (www.nhs.uk)
For more information on which countries have a reciprocal health agreement:

- If **you** live in the **UK**, see UK reciprocal healthcare agreements with non-EU countries - GOV.UK (www.gov.uk)
- If **you** live in the Bailiwick of Jersey, see Health agreements between Jersey and other countries (gov.je)
- If **you** live in the Bailiwick of Guernsey, see Travel and Health - States of Guernsey (gov.gg)
- If **you** live in the Isle of Man, see Isle of Man Government - Reciprocal Healthcare Arrangement

Important conditions relating to health

To have the full protection of **your** policy **you** must meet the conditions below.

You must tell **us** about all of **your pre-existing medical conditions**. If **you** do not tell **us** about any **pre-existing medical condition** then **we** may refuse to deal with **your** claim or not pay **your** claim in full, even if a claim is not related directly or indirectly to a **pre-existing medical condition.**

We will not cover **you** under the following sections:

- Section 1 – Cancelling or cutting short a trip,
- Section 2 – Medical emergency and repatriation expenses,
- Section 6 – Personal accident, and
- Section 10 – Cruise cover

arising directly or indirectly from:

1. When **you** buy **your** policy:
   a) **Your pre-existing medical conditions** unless **we** have agreed in writing to cover **you**.
   b) Any **medical condition** or symptoms for which **you** have not had a diagnosis or not sought medical advice.

2. At any time:
   a) Any **medical condition you** have which a **medical practitioner** has advised **you** not to travel (or would have told **you** not to if **you** had **you** asked their advice), but despite this **you** still travel.
   b) Any **medical condition** for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**.
   c) Any travel which doesn't meet the health requirements of the travel company, their handling agents or other **public transport provider**.

If **your** health changes before the start of **your trip**, **you** should check with **your medical practitioner** that **you** are fit to travel.

***You** may be able to claim under Section 1 – Cancelling or cutting short a trip if **your medical practitioner** confirms **you** are not fit to travel.*

Sports and other activities

The following lists set out the sports and activities that this policy will cover without charge.

You must:

- follow local laws and regulations, and
- use the recommended safety equipment.

We will not cover **you** to take part in any sport professionally, or while racing or during a competition.

If **you** are taking part in any other sports or activities not mentioned in these lists, please contact **us** as **we** may be able to offer **you** cover for these sports or activities for an extra cost. **We** will add the details of those sports and activities **you** have bought cover for to **your** policy schedule.

There is no cover under 'Section 5b – Personal liability' for sports or activities marked with an asterisk *

- Abseiling (within organisers guidelines)
- Administrative, clerical or professional occupations*
- Aerobics
- Amateur athletics (track and field)
- Amusement parks (within organisers guidelines)
- Archaeological digging (use of hand tools only)
- Archery
- Badminton
- Banana boating/donuts/inflatables behind power boat*
- Baseball (amateur)
- Basketball (amateur)
- Beach games
- Bicycle riding/cycling wearing a helmet where required (excluding any participation in extreme events, racing or competitions) height restricted to maximum of 2,500 metres above sea level
- Billiards/snooker/pool
- BMX riding (wearing a helmet and no racing, stunts or obstacles) up to 2,500 metres above sea level
- Body boarding (boogie boarding)
- Bowls
- Breathing observation bubble (BOB)
- Bungee jumping/swoop within organisers guidelines and wearing appropriate gear
- Camel riding*
- Camp America - counsellor*
- Canoeing (up to grade 2 rivers)
- Capoeira - no contact - dance movement only
- Caring for children* (au pair/nanny)
- Catamaran sailing* (if qualified and no racing)
- Clay pigeon shooting*
- Climbing (indoors on climbing wall only)
- Cricket (amateur)
- Croquet
- Cross country running
- Curling (amateur)
- Dancing (including instruction)
- Deep sea fishing
- Dinghy sailing (no racing) *
- Driving a car, motorhome, motorbike, moped, scooter or van which **you** are licenced to drive in the **UK**. **You** must wear a helmet if driving a motorbike, moped or scooter and wearing a seatbelt when travelling in a motorised vehicle where a seatbelt is available*
  We do not cover driving a quad bike/ATV, or taking part in racing, trials, rallies, competitions or track days.
- *e-bike/power assisted bike wearing a helmet where required (excluding any participation in extreme events, racing or competitions) height restricted to maximum of 2,500 metres above sea level
- *e-scooter/power assisted scooter wearing a helmet where required (excluding any participation in extreme events, racing or competitions) height restricted to maximum of 2,500 metres above sea level
- Falconry*
- Fell walking/running (up to 2,500 metres above sea level)
- Fencing (training only)
- Fishing
- Fives
- Flying as a fare paying passenger in a fully licensed passenger carrying aircraft
- Flying fox (cable car)
- Football (amateur only, no coaching and not main purpose of **trip**)
- Freefall/sky diving simulator (within organisers guidelines)
- Frisbee/ultimate frisbee
- Glass bottom boats/bubbles*
- Go karting* (amateur only and within organisers guidelines)
- Golf
- Great Wall of China
- Handball (amateur)
- Helicopter rides (as a fare paying passenger in a fully licensed passenger carrying aircraft) Hobie catting* (if qualified and no racing)
- Horse riding *(wearing a helmet and excluding competitions, racing, jumping and hunting)
- Hot air ballooning (organised pleasure rides only)
- Hovercraft driving/passenger*
- Hurling (amateur only and not main purpose of **trip**)
- Husky/horse/reindeer sledging or sleigh riding (as an activity as a passenger only with a local driver and not on snow)
- Hydro zorbing
- Indoor climbing (on climbing wall)
- Indoor skating/skateboarding (wearing pads and helmets)

- Inline skating/roller blading (wearing pads and helmets)
- Javelin throwing (amateur)
- Jet boating* (excluding racing and/or competitions)
- Jogging
- Karting* (wearing a helmet and no racing)
- Kayaking (up to grade 2 rivers)
- Kayaking - sea (within sight of land)
- Korfball (amateur)
- Netball (amateur)
- Octopush
- Orienteering
- Paint balling/war games* (wearing eye protection)
- Parasailing/parascending - over water*
- Pedalos
- Pilates
- Pony trekking (wearing a helmet)*
- Power boating*
- Racket ball
- Rambling
- Refereeing (amateur only)
- Ringos (not on snow)*
- Roller skating/blading/in-line skating (wearing pads and helmets)
- Rounders (amateur)
- Rowing (no racing)
- Running (non-competitive, not part of a triathlon and not a marathon of any type)
- Safari trekking/tracking in the bush (must be organised tour)
- Sail boarding/wind surfing
- Sailing/yachting* (if qualified or accompanied by a qualified person and no racing)
- Sand boarding/sand dunes/dune sliding/sand surfing/ sand skiing
- Scuba diving up to depth of 18 metres (if qualified or accompanied by qualified instructor and not diving alone, not involved in cave diving and not involved in air travel until more than 24 hours have elapsed after **your** last dive)
- Sea canoeing/kayaking (within sight of land)
- Segway riding* (organised tours only, wearing correct safety equipment including a helmet)
- Shooting/small bore target/rifle range shooting (within organisers guidelines) *
- Skateboarding (wearing pads and helmets)
- Sledging/sleigh riding as a passenger (pulled by a horse or reindeer) with a maximum of 2 nights for Lapland trips
- Snorkelling
- Softball (amateur)
- Spear fishing (without tanks)
- Speed sailing* (no racing)
- Squash
- Students working as counsellors or university exchanges for practical course work* (non-manual)
- Surfing (including on-board surf simulators)
- Swimming (excluding competitions or racing)
- Swimming with dolphins
- Swimming/bathing with elephants
- Sydney harbour bridge (organised and walking across clipped onto a safety line)
- Table tennis
- Tall ship crewing* (no organised events or competitions)
- Ten pin bowling
- Tennis
- Trampolining
- Tree canopy walking
- Trekking/hiking/walking/hill walking up to 2,500 metres above sea level
- Tug of war
- Volleyball
- Wake boarding*
- Water polo (amateur)
- Water skiing/water ski jumping*
- Whale watching
- White water canoeing/kayaking/touring/ rafting up to grade 2 rivers
- Wind surfing/sailboarding
- Wind tunnel flying (pads and helmets to be worn)
- Yoga
- Zap cats*(if qualified or accompanied by a qualified person and no racing)
- Zip Lining/trekking (safety harness must be worn)
- Zorbing/hydro zorbing/sphering

Additional sports and other activities

Sports and activities that can be covered at an extra costs. **Your** policy schedule will show if **you** have bought this.

There is no cover under Section 5b – Personal liability for those sports or activities marked with an *

- Assault course (amateur only and not main purpose of the **trip**)
- Bamboo rafting (up to grade 3 rivers)
- Bar/restaurant work*
- Beauty therapist*
- Blokarting/land sailing/sand sailing *
- Body building*
- Bungee slingshot (within organisers guidelines and wearing the appropriate gear)
- Bungee trampolining (within organisers guidelines and wearing the appropriate gear)
- Canoeing (grade 4 and above rivers)
- Canoeing (up to grade 3 rivers)
- Dune/wadi buggying/bashing*
- Elephant polo
- Field hockey
- Fruit or vegetable picking
- Grass skiing
- Gymnastics
- High diving (amateur only and not main purpose of the trip)
- Hiking between 2,501 and 3,500 metres above sea level
- Judo* (amateur only and not main purpose of the **trip**)
- Karate* (amateur only and not main purpose of the **trip**)
- Kayaking (grade 4 and above rivers)
- Kayaking (up to grade 3 rivers)
- Lacrosse (amateur only and not main purpose of the **trip**)
- Marathon running (amateur only and not main purpose of the **trip**)
- Minjin swinging
- Mixed gas diving (nitrox/trimax and not commercial) to 30 metres (if qualified or accompanied by qualified instructor and not diving alone, not involved in cave diving and not involved in air travel until more than 24 hours have elapsed after **your** last dive)
- Mixed gas diving (nitrox/trimax and not commercial) to 40 metres (if qualified or accompanied by qualified instructor and not diving alone, not involved in cave diving and not involved in air travel until more than 24 hours have elapsed after **your** last dive)
- Mud buggying*
- Occasional light manual work *(but not including the use of tools and machinery)
- Pot holing
- Retail trade including manual work* (but not including the use of power tools and machinery)
- River tubing
- Roller hockey (amateur only and not main purpose of the **trip**)
- Rugby (amateur only and not main purpose of the **trip**)
- Scuba diving to 30 metres (if qualified or accompanied by qualified instructor and not diving alone, not involved in cave diving and not involved in air travel until more than 24 hours have elapsed after **your** last dive)
- Scuba diving to 40 metres (if qualified or accompanied by qualified instructor and not diving alone, not involved in cave diving and not involved in air travel until more than 24 hours have elapsed after **your** last dive)
- Sky jumping (from Sky Tower in Auckland, New Zealand only)
- Street hockey (wearing pads and helmets)
- Street luge\wicker basket tobogganing (as a passenger only)
- Superintendance of manual work*
- Tai chi
- Trekking/hiking/walking/hill walking up to 2,501 to 3,500 metres above sea level
- Tubing
- Via ferrata
- White water canoeing/kayaking/touring up to grade 4 rivers
- White water rafting (up to grade 4 rivers within organisers guidelines)

Section 1 – Cancelling or cutting short a trip

Introduction

This section is to help **you** if **you** have to cancel or **cut short your trip** because of one of the reasons listed in the table below under the heading of 'What we cover'.

Sometimes **your** tour operator or transport provider may be responsible for refunding **your** costs. When this happens, **we** will not provide cover under this policy. **Your** credit or debit card provider may also cover **your** costs if the services **you** have paid are not as agreed e.g., if company becomes insolvent.
Please contact **your** tour operator, **your** airline or **your** credit or debit card provider directly for information on what they cover.

What we cover

Cover for cancelling a trip

If **you**:

- have to cancel **your trip** for any of the reasons in the table below, and
- **you** are not able to recover these costs from another company,

we will pay **you** up to the amount shown in the Table of Benefits for **your** share only of unused travel and accommodation costs and other **pre-paid charges**.

Cover for cutting short your trip

If **you** have to **cut short your trip** for any of the reasons in the table below, **we** will pay **you** up to the amount shown in the Table of Benefits for **your** share only of:

- **your** unused travel and accommodation costs,
- other **pre-paid charges**, and
- any reasonable extra travel costs.

If **you** need to cancel or **cut short your trip**, **we** will only cover any **pre-paid charge** relating to:

- winter sports, and
- golf

if **you** have paid for the extra cover.

Cover for the following events:	Cover for cancelling a **trip**	Cover for having to **cut short your trip**
What: death, injury, illness, disease, or **pregnancy complications**. Who: **you, your travel companion, your close relative** or **your colleague**.	Yes	Yes
What: compulsory **personal quarantine**, jury service attendance or being called as a witness at a Court of Law (not including in an advisory or professional capacity), the police or other authorities requesting **you** to stay at or return **home** Who: **you** or **your travelling companion**.	Yes	Yes
What: **redundancy** Who: **you** or **your travel companion**.	Yes	Yes
What: being a member of the Armed Forces (including reserves and territorial), the Emergency Services, public sector medical or nursing professions (in the public sector) or Government (Senior employees only) and having leave cancelled. Who: **you** or **your travel companion**.	Yes	Yes
Within 21 days of **your** departure the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO), or a regulatory authority in a country **you** are travelling to, advises against: • all travel, or • all but essential travel. Not including where the advice is due to **terrorism**, **war**, a **pandemic** or **regional quarantine**.	Yes	No
The Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or a regulatory authority in a country in which **you** are travelling in advises **you** to evacuate or return to **your home area**, as long as the advice came into force during **your trip**. Not including where the advice is due to a **terrorism, war, pandemic** or **regional quarantine**.	No	Yes

Insolvency of the accommodation providers or their booking agents	Yes	Yes
Catastrophe	Yes	Yes
If **your public transport** is delayed or cancelled, and there is no suitable alternative **public transport** provided within 6 hours of the scheduled departure time. Not including where **your public transport** is delayed or cancelled directly or indirectly due to **war** or **terrorism.**	Yes	No
You are being denied boarding because there are too many passengers for the seats available. Not including where **you** choose not to board.	Yes	No
If **you** are due to travel outside of **your home area** and **your** passport and / or visa is stolen in the 72 hours before **your** scheduled departure time or during **your trip** and this means **you** are not able to continue **your trip**.	Yes	Yes
If **you** don't reach **your** international departure point in time to board **your** pre-booked **public transport** and **you**: • are not able to make alternative arrangements, and • miss 50% or more of the planned **trip**. because of: a) The failure of other **public transport**. b) An accident to, or breakdown of, the vehicle **you** are travelling in. c) An accident, breakdown or an unexpected traffic incident which causes an unexpected delay. d) **bad weather**.	Yes	No
Your public transport provider rearranges **your** departure or return within 7 days of **your** original planned departure, and the new schedule means **you** missing 50% or more of **your trip**.	Yes	No

!

1. **You** must first get approval from **our** Medical Assistance Service to confirm it is necessary to return **home** before **you cut short your trip** for any of the reasons listed above.
2. If **you** do not tell the travel agent, tour operator or transport or accommodation provider as soon as **you** find out it is necessary to cancel the **trip**, **we** will only pay the cancellation charges that would have applied at the time **you** first knew **you** needed to cancel.
3. **You** must provide a written police report if **you** make a claim for a stolen passport and / or visa.

What we do not cover

1. The **excess**.
2. Any claim where **you** have not been able to evidence **your** loss.
3. Claims for cancelling or **cutting short your trip** because of circumstances or an event that **you** knew about before **you** bought **your** policy, or at the time of booking any **trip**.
4. The cost of **your** unused original tickets where **you** or **we** have paid for **you** to come **home** after **you** have **cut short your trip**. If **you** have not bought a return ticket, **we** will not cover any costs involved in returning **you** to **your home**, unless agreed by **o**ur Medical Assistance Service.
5. **Pre-existing medical conditions** as set out in the 'Important conditions relating to health' section unless **we** have agreed in writing to cover **you.**
6. Any **medical condition** affecting **you,** a **close relative,** a **travelling companion** or a **colleague** that **you** are aware of when:
   a) **you** bought **your** policy, or
   b) at the time of booking **any trip**

   that **you** think could result in a claim on this policy.
7. Any claims for voluntary **redundancy**, including a compromise agreement or resignation. **We** will also not cover misconduct or dismissal.
8. Costs paid for using any reward scheme (for example, Avios or supermarket loyalty points) unless **you** can provide evidence of how much money they are worth.
9. Any claim relating to a lost passport and / or visa if **you** have left them **unattended** at any time. **We** will cover them if they were stored securely in **your home**. If **your** passport is lost or stolen during **your trip you we** will not cover **you** to **cut short your trip** unless it was deposited in a safe, safety deposit box or left in locked accommodation.
10. Any claim where **you** cannot travel or choose not to travel because the Foreign, Commonwealth & Development Office (or any other equivalent government body in another country) advises against travel due to a **pandemic** or **war**.

11. Claims relating to **you** being denied boarding due to **your** anti-social behaviour, drug use, alcohol or solvent abuse.
12. Any costs if **you** are not able to provide any valid **important documents** or other documents that are required by the **Public Transport** operator or their handling agents.
13. Pregnancy, where there is no accompanying **pregnancy complication**. This policy does not cover any costs of normal pregnancy or childbirth. This section provides cover for unforeseen events, **accidents**, illnesses and diseases. **We** do not consider normal childbirth as one of these events.
14. The death or illness of any pet or animal.
15. Any claim due to a **regional quarantine**.
16. Any claim from **you** not wanting to travel due to the need to quarantine on return to **your home area**.
17. **Your** inability to travel due to **you** not producing vaccine certificates, medical tests/documents which are needed to travel.
18. Any additional costs for tests/documentation the government or other regulatory authority introduce and are needed in order for **you** to travel to/from/in **your** destination or to return to **your home area** regardless of whether **you** knew when booking or not.
19. **Your** unused and / or extra travel costs where the cancellation or delay is because of the insolvency of the **public transport operator**.

Remember to look at the:

- 'Conditions of your policy',
- 'General exclusions applying to your policy' section, and
- the 'Making a claim section' for information on the claims evidence **you** may be asked for.

Section 2 – Medical emergency and repatriation expenses

Introduction

This section is to help **you** if **you** need unexpected emergency medical or dental treatment while on a **trip**. Under certain circumstances, **you** may be covered by a reciprocal health agreement. **You** can find out more about these under the 'Health agreements with other countries' section.

What we cover

We will pay **you** up to the amount shown in the Table of Benefits if **you** have suffered an injury during a **trip** from an **accident**, or an unexpected illness, disease or **personal quarantine**, and any of the following are necessary.

1. Emergency medical, surgical, hospital, ambulance and medical fees and charges outside of **your home area**.
2. Emergency dental treatment for immediate pain relief outside of **your home area**.
3. Hospital Benefit for every complete 24-hour period **you** are in hospital or confined to **your** accommodation on the advice of a **medical practitioner.** An extra benefit is available if **you** are in hospital because **you** were mugged.
4. Telephone calls to and from **our** Medical Assistance Service to tell them and deal with the issue.
5. The cost of taxi fares for **you to** travel to or from hospital for **your** admission, discharge or outpatient treatment or appointments and / or to collect of medication prescribed for **you**.
6. If **you** die outside **your home area**, funeral costs abroad plus the cost of returning **your** ashes or **your** body to **your home.** If **you** die on a **trip** within **your home area**, the reasonable extra cost of returning **your** ashes or body to **your home**.
7. If it is medically necessary for **you** to stay beyond **your** scheduled return date, the cost of extra transport and / or accommodation up to the standard of **your** original booking.
   If **our** Medical Assistance Service agree this includes:
   a) Reasonable extra transport and / or accommodation costs for someone to stay with **you**, or travel to **you** from the **UK**, or escort **you home**.
   b) If **you** cannot use the return ticket, extra travel costs to return **you** to **your home**, or a suitable hospital nearby.
   c) Reasonable extra accommodation costs if **you** have to move accommodation to be nearer the hospital following the extended stay.
   d) Reasonable taxi or hire car costs for **you** to travel to and from the hospital only.
8. If **our** Medical Assistance Service agree and it is medically necessary, air transport or other suitable means to bring **you home**, this may include qualified attendants. Unless **our** Medical Assistance Service agree differently, these costs will be the same class of travel **you** used on the outward journey. If **our** Medical Assistance Service agree an alternative method of travel, **we** will only cover the costs for ill or injured **insured person**.
9. Reasonable costs for one person, or a specialist vehicle recovery company, to collect and return **your** vehicle if **you** were not able to drive it to **your home** following **your** illness, injury or death.

!

1. **You** must tell **our** Medical Assistance Service as soon as possible about:
   - any injury due to an **accident**, illness or disease which needs **you** to go to hospital urgently as an in-patient, or
   - before **you** make arrangements to go **home**.
2. If **you** have an injury due to an **accident**, illness or disease **we** have the right to move **you** from one hospital to another and / or arrange to bring **you** back to the **UK** at any time during the **trip**. **We** will do this if **our** Medical Assistance Service (taking into account information from the **medical practitione**r looking after **you**) says it is safe to move **you** or for **you** to or travel safely to **your home area** or a suitable hospital nearby to continue treatment.
3. This is not a private medical insurance policy. This section only covers emergency medical or dental treatment and not treatment or surgery you can reasonably delay until **you** get back to **your home area**. **Our** decisions about the treatment or surgery that **we** will pay for (including bringing you back to **your home area**) will be based on this.
   If **you** do not accept our decisions and do not want to be moved to another hospital or go **back** to **your home area**, then **we** have the right to end cover under the following sections:
   - Section 1 – Cancelling or cutting short a trip
   - Section 2 – Medical emergency and repatriation expenses
   - Section 6 – Personal accident
   - Section 10 – Cruise cover

   We will then not be liable for any claims from **you** for any more treatment and / or to bring **you** back to **your home area**.
   You will continue to have cover under all other sections for the rest of **your trip**.

What we do not cover

1. The **excess** except under point 3 of 'What we cover'.
2. Any claim where **you** have not been able to evidence **your** loss.
3. Any claim caused by taking part in a sport or activity where the policy doesn't cover the sport or activity.
4. Any claim caused by participating in a winter sports activity unless **you** have paid for this cover and it is shown in **your** schedule
5. Pregnancy, where there is no accompanying **pregnancy complication**. This policy does not cover any costs for normal pregnancy or childbirth. This section provides cover for unexpected events, **accidents**, illnesses and diseases. **We** do not consider normal childbirth as one of these events.
6. **Pre-existing medical conditions** as set out in the ''Important conditions relating to health' section unless **we** have agreed in writing to cover **you.**
7. The cost of **your** unused original tickets where **you** or **we** have paid for **you** to come **home** where **you have cut short your trip** or had to extend **your trip**. If **you** have not bought a return ticket, **we** will take off the cost of an economy flight (based on the cost on the date **you** come **home**) from any costs **we** have from returning **you** to **your home**.
8. Any claims arising directly or indirectly from:
    a) The cost of treatment or surgery, including exploratory tests, which are not related to the injury from an **accident** or illness or disease which caused **you** to go into hospital.
    b) Any costs which are not usual, reasonable or typical to treat **your** injury from an **accident**, illness or disease.
    c) Any form of treatment or surgery which can be reasonably delayed until **you** get back to **your home area**. This will be based on the opinion of **our** Medical Assistance Service (taking into account information from the **medical practitioner** looking after **you**).
    d) Costs to get medication which **you** know **you** will need at the time of departure, or which **you** know **you** will need during **your trip**.
    Where possible and with the agreement of **your medical practitioner, you** should always travel with plenty of extra medication in case of travel delays.
    e) Extra costs arising from single or private room accommodation.
    f) Treatment or services provided by a health spa, physiotherapist or nursing home or any rehabilitation centre unless **our** Medical Assistance Service agrees.
    g) Any costs **you** have from visiting another person in hospital, or costs others have to visit **you** in hospital.
    h) Any costs **you** have after **you** have returned to **your home area**.
    i) Any costs **you** have in the **UK**:
        i. for private treatment,
        ii. which are funded by, or are recoverable from the Health Authority in **your** usual country of residence, or
        iii. which are funded by a reciprocal health agreement between these countries and/or islands.
    j) Costs **you** have from getting a result of a tropical disease where **you** have not had the NHS recommended vaccinations and / or not taken the NHS recommended medication.
    k) Any costs after the date **we** attempt to move **you** from one hospital to another and / or arrange to bring **you** back **home**, and **you** decide not to move or go back **home**.
9. Costs for medical tests needed:
    - in the area **you** are travelling to, in or from,
    - to go back to **your home area**, or
    - by the **public transport** provider.

    Unless specifically needed to get **you** back **home** and arranged by **our** Medical Assistance Service.

Remember to look at the:
- 'Important conditions relating to health',
- 'Conditions of your policy',
- 'General exclusions applying to your policy' section, and
- the 'Making a claim section' for information on the claims evidence **you** may be asked for.

Section 3 – Disruption or delay to travel plans

Introduction

This section is to help **you** if **you** have certain disruptions to **your** travel plans and **you** are left with extra costs. In some circumstances, **your** tour operator or transport provider may be responsible for providing help and compensation. If the costs **you** have are covered by the compensation scheme of **your** tour operator or transport provider, **we** will not provide the same cover under this policy. **You** may also have cover from **you**r credit or debit card provider if the services **you** have paid for are not provided as agreed (for example, if a company becomes insolvent).

For more information on the cover from **you**r tour operator, **your** airline or **your** credit or debit card provider please contact them directly.

What we cover

1. Missed departure

   If **you** do not arrive at the departure point in time to get the **public transport** on which **you** are booked on because of:

   a) the failure of other **public transport**,

   b) an accident to, or breakdown of, the vehicle in which **you** are travelling,

   c) an accident, breakdown or an unexpected traffic incident happening which causes a delay, or

   d) strike or **bad weather,**

   then **we** will pay **you** up to the amount shown in the Table of Benefits for reasonable extra accommodation (room only) and **public transport** costs (economy only) so that **you** can continue **your trip.**

   Not including if **you** missed **your** departure due to a **terrorism**, **war**, **a pandemic** or **regional quarantine**.

2. Delayed arrival

   a) If **you** arrive later than planned at **your** destination because of a **public transport** delay, **we** will pay **you** up to the amount shown in the Table of Benefits for each period of delay up to the maximum shown *(to help **you** pay for telephone calls, drinks and meals bought during the delay)*

   b) Extra cover is included if:

      - **your** arrival is delayed because **your public transport** is hijacked
      - a delay to **your** return flight means **you** have extra kennel or cattery fees.

   Not including if the delay was due to a **terrorism**, **war**, **a pandemic** or **regional quarantine**.

3. Travel disruption

   We will pay **you** up to the amount shown in the Table of Benefits for **your** reasonable extra accommodation and **public transport** travel costs (up to the standard of **your** original booking) so that **you** can continue **your trip** if it is disrupted because of:

   - a **catastrophe**, or
   - the insolvency of the accommodation provider or their booking agents or
   - the **public transport** on which **you** were booked to travel on is being cancelled or delayed for 12 hours or more, or it was diverted or redirected after take-off, or
   - **you** are denied boarding because there are too many passengers for the seats available and the transport provider does not offer a suitable alternative within the timeframe shown in the Table of Benefits.

   Not including where the disruption is due to **terrorism**, **war**, **a pandemic** or **regional quarantine**.

   *If **you are** no longer able to travel cover may be provided under 'Section 1 – Cancelling or cutting short a trip'*

!

1. If **your** flight is cancelled or delayed **you** can get financial compensation, help or a refund of **your** costs from:
   - **your** travel provider, and
   - call on **your** rights under the Denied Boarding Regulation,

   you must try these options first.
2. **You** must allow enough time to arrive at the departure point and check in for **your** outward or return journey.

What we do not cover

1. The **excess** except under 2 of 'What we cover'.
2. Any claim where **you** have not been able to evidence **your** loss.
3. Any strike or **bad weather** that was publicly announced before **you** bought **your** policy, or within 7 days of booking any **trip.**
   *An example of publicly announced **bad weather** would be when a weather event is officially named by the Met Office, Environment Agency or any similar body.*
4. Any claims arising directly or indirectly from **terrorism**, a **pandemic** or **war**.
5. Any travel and accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel arrangements within the timeframe shown in the Table of Benefits of the scheduled time of departure.

6. Claims caused by:
   a) Breakdown of any vehicle **you** own which has not been maintained in line with the manufacturer's instructions.
   b) An accident or breakdown when **you** do not provide a repairer's report.

   c) Any costs **you** have because **you** did not plan **your** journey correctly. **You** must allow enough time to complete **your** journey and arrive at the time set out by the travel provider.
   d) Any inbound **public transport** cancelled by a provider because **you** missed **your** outbound **public transport.**
7. Any costs associated with rearranging **your** travel plans because the **public transport** provider changed their scheduled timings which then affected **your** planned itinerary.
8. Any claim where **you** were not able to take **your public transport** because of delays at security and / or customs.
9. **You** not being able to travel because **you** could not produce vaccine certificates, medical tests or documents that **you** need to travel.
10. Any additional costs for tests/documentation the government or other regulatory authority introduce and are needed in order for **you** to travel to/from/in **your** destination or to return to **your home area** regardless of whether **you** knew when booking or not.

Remember to look at the:
- 'Conditions of your policy',
- 'General exclusions applying to your policy' section, and
- the 'Making a claim section' for information on the claims evidence **you** may be asked for.

Section 4 – Personal belongings and money

Introduction

This section is to help **you** if something happens to **your** suitcases (or similar containers), their contents, **your important documents** or **your personal money**.

What we cover

1. **We** will pay **you** up to the amount shown in the Table of Benefits for the following items if they are accidentally lost, damaged or stolen while on **your trip**.
   a) **Baggage**
   b) **Valuables**
   c) **Personal money**
   d) Cash

   The most **we** will pay **you** for any one item, pair or set of items is shown in the Table of Benefits as the single article limit.

   If **you** make a claim **you** will get the full replacement cost of **your** lost or stolen items. For damaged items, **we** may cover the cost of repair.
2. Delayed baggage

   If **your baggage** is lost on the outward journey by the transport provider or their agents, **we** will pay **you** up to the amount shown in the Table of Benefits for each period **your baggage** is delayed.

   *This is to help pay for essential items, such as clothing and toiletries, that **you** have to buy until **you** get **your baggage** back.*
3. Loss of important documents

   If **your important documents** are lost, damaged or stolen while outside **your home area we** will pay **you** up to the amount set out in the Table of Benefits to replace them.
   We will also help pay for travel and accommodation costs if **you** need to go to the embassy. **You** must check that any temporary documents will let **you** return **home** or continue **your** planned **trip**.

!

1. **You** must report any theft to the police in the country where the theft happened as soon as possible and get a crime reference number or incident report.
2. **You** must report any loss, theft or damage that happens while the item is with a transport company, authority, hotel or accommodation provider and get a written record of the event.
3. If any items are lost, stolen or damaged while in the care of an airline **you** must report this within the time limit set out in their terms and conditions and get a Property Irregularity Report.

What we do not cover

1. The **excess**.
2. Any claim where **you** have not been able to evidence **your** loss.
3. Any claim for **sports equipment** where the policy doesn't cover the sport or activity which **you** are taking part in.
4. Any claim for **ski equipment** (please see Section 8 – Winter sports cover' if **you** have paid for the additional cover).
5. Any claims for **golf equipment** (please refer to Section 9 – Golf cover if **you** have bought the additional cover).
6. Lost, stolen or damaged **valuables**, cash, **important documents** or **personal money** left **unattended** at any time unless it was deposited in a safe, safety deposit box or left in locked accommodation.
7. Lost, stolen or damaged **baggage** that was left in an **unattended** vehicle unless it is locked out of sight in a secure baggage area (such as a locked dashboard, boot or luggage compartment, fixed storage unit on a motorised or towed caravan, locked luggage box which is locked to a roof rack) and someone has broken into the secure area.
8. Loss, theft or damage:
   a) To motor accessories (this does not include keys for a car **you** own),
   b) To tobacco products, tobacco substitutes and items that spoil or decay (such as food and drinks),
   c) Caused by wear and tear, or
   d) Mechanical or electrical breakdown.

Remember to look at the:

- 'Conditions of your policy',
- 'General exclusions applying to your policy' section, and
- the 'Making a claim section' for information on the claims evidence **you** may be asked for.

Introduction

This section is split into two parts.

The Legal expenses and assistance section is to help **you** if **you** need to make a claim for compensation if someone else causes **you** illness, injury or death.

The Personal liability section is to help **you** if **you** are found to be responsible for damage to someone else's property, or for someone's illness, injury or death.

Section 5a - Legal expenses and assistance

What we cover

We will pay **you** up to the amount in the Table of Benefits if **you** need to go to court to a pursue a claim where someone has caused **you**:

- Injury in an **accident**,
- Illness, or
- Death.

Prospects of success

We will only provide cover if:

- the claim **you** are pursuing or defending is likely to be successful, and
- if **you** are seeking damages or compensation, it must be likely the decision will be enforced.

If **we do** not think **your** claim will be successful or the decision will not be enforced, then **you** or **we** can ask for a second opinion from an independent **lawyer**.

We will not cover the cost of **you** seeking independent legal advice.

If an independent **lawyer** agrees **your** claim is not likely to be successful or the judgement will not be enforced then **you** cannot make a claim under this policy.

!

1. **We** will take over the legal action with agents **we** appoint who have the skills and knowledge to pursue **your** claim.
2. **You** must take **our** agent's advice and provide all information and help that they may need.
3. **You** must tell **us** if **you** are offered any payment or a promise of payment and must not accept these without **our** permission.
4. **We** may include a claim for **our** legal costs and other costs.
5. **We** may take over and act in **your** name to recover any legal costs **we** have paid. **You** must give **us** any help **we** need, and any costs recovered will belong to **us**.

What we do not cover

1. Any claim where **you** have not been able to evidence **your** loss.
2. Costs for any claim against:
   a) **us**,
   b) **our** appointed agents,
   c) a **travelling companion**,
   d) someone related to **you**, or
   e) another **insured person**.
3. Legal costs **you** have before **we** accept **your** claim.
4. Any claim where the legal costs:
   a) are likely to be more than the amount of compensation **you** are likely to get, or
   b) will differ based on the result of the claim.
5. Legal costs if a claim is in more than one country.
6. Travel, accommodation and other costs to pursue a claim for compensation.
7. The cost of an appeal.
8. Claims not in **your** private capacity.

Remember to look at the:
- 'Conditions of your policy',
- 'General exclusions applying to your policy' section, and
- the 'Making a claim section' for information on the claims evidence **you** may be asked for.

Section 5b - Personal liability

What we cover

We will pay **you** up to the amount shown in the Table of Benefits (including legal costs) for any amount **you** are legally responsible to pay as compensation following:

1. **Accidental** injury, death, illness or disease to anyone who **you** do not employ, who is not a **close relative**, or who does not live with **you**.
2. Loss of or damage to property:
   - that does not belong to **you**, a **close relative** or anyone **you** employ, and
   - **you**, a **close relative** or anyone **you** employ are not responsible for it.

   Cover is provided for temporary holiday accommodation occupied (but not owned) by **you**.

!

1. **You** must tell **us** as soon as possible to tell us about any incident which may lead to a claim against **you**.
2. **You** must send **us** every court claim form, summons, letter of claim or other document as soon as **you** get it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without getting **out** permission in writing.
4. **We** have the right to take over and carry out in **your** name the defence of any claims for compensation or damages or otherwise made by any third party against **you**. **We** will have full discretion in the conduct of any negotiation or legal actions to settle any claim. **You** will give **us** all necessary information and help which **we** need.
5. If **you** die, **your** legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions in this policy.

What we do not cover

1. The **excess.**
2. Any claim where **you** have not been able to evidence **your** loss.
3. Compensation or legal costs resulting directly or indirectly from the following:
   a) Responsibility **you** have agreed to in an agreement (such as a hire agreement) unless **you** would been responsible without the agreement.
   b) Claims for any business, trade, profession or occupation or the supply of goods or services.
   c) Ownership, possession or use of vehicles, aircraft or watercraft that have an engine or use machinery to make them work. (This does not include surfboards, rowing boats, punts or canoes without an engine that are operated by hand).
   d) The transmission of any contagious or infectious disease or virus.
   e) **Your** ownership, care, custody or control of any animal.
   f) Any claim where the incident happened within the **UK.**

Remember to look at the:
- 'Conditions of your policy',
- 'General exclusions applying to your policy' section, and
- the 'Making a claim section' for information on the claims evidence **you** may be asked for.

Section 6 – Personal accident

Introduction

This section is to provide **you** with an amount of money if **you** have an **accident** during **your trip** that leads to **your**:

- death,
- **loss of sight**,
- **loss of limb**, or
- **permanent total disablement.**

This section does not apply if y**ou** suffer any of the above because of an illness.

What we cover

We will pay one of the benefits set out in the Table of Benefits if **you** have an injury from an **accident** which within two years leads directly to **your**:

1. death, or
2. **loss of limb** and / or **loss of sight**, or
3. **permanent total disablement**.

> ! **Our medical practitioner** may examine **you** and may refer you to a specialist if they think this is necessary.

What we do not cover

1. Any claim where **you** have not been able to evidence **your** loss.
2. **We** will not pay **you** any benefit under:
   a) More than one of benefit 1, 2 or 3 in the 'What we cover' section above,
   b) Benefit 2 if the permanent loss of a hand or foot is only partial and not an entire hand or foot,
   c) Benefit 3 until one year after the date **you** had the injury because of an **accident**.
3. Benefit 1 will be paid to the deceased **insured person's** estate.
4. Any claim which is caused by either:
   a) Medical or surgical procedures or
   b) Illness, infection or bacteria or
   c) Any gradual deterioration of the body.
5. Any claim which is related to suicide.

> Remember to look at the:
> - 'Conditions of your policy',
> - 'General exclusions applying to your policy' section, and
> - the 'Making a claim section' for information on the claims evidence **you** may be asked for.

Including optional Gadget Cover Extension)
Cover under this section protects **your gadget(s)** against **theft**, **loss**, **accidental damage** and **malicious damage** when **you** are on a trip. The limits are shown in the table of benefits and everyone shown on the schedule is covered by this section.

If **you** have chosen the option to increase this cover by buying the **Gadget** Cover Extension this will be shown on **your** policy certificate, the increased cover limits are shown in the table of benefits.

The **Insurer** for this section is AmTrust and claims are dealt with by Taurus, full details below.
Cover under Section 7 is arranged, and claims administered by Taurus Insurance Services Limited (Taurus) an insurance intermediary authorised and regulated in Gibraltar by the Financial Services Commission under permission number 5566 and authorised by the Financial Conduct Authority in the **UK** under registration number 444830.

The **insurer** is AmTrust Europe Limited (AmTrust) whose registered office is Market Square House, St. James's Street, Nottingham, NG1 6FG, United Kingdom and it is registered in England number 01229676. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 202189.

IMPORTANT INFORMATION

If **you** are a private individual the following applies to **you**:

Giving us all the important information

When **we** accept **your** application for this insurance, **we** will rely on the information **you** give. **You** must take reasonable care to provide complete and accurate answers to the questions asked when **you** take out, or make changes to, **your** policy. If the information provided by **you** is not complete and accurate the extent of cover may be affected.
If **you** become aware that information **you** have given **us** is incomplete or inaccurate, **you** must inform the **claims administrator**.

Definitions- Meaning of words found in this document

There are words and phrases shown below in this **gadget** cover which are highlighted in bold type.

Accidental Damage/ Accidentally Damaged	means unexpected damage to **your gadget** which means it cannot be used or is unsafe to use. The damage must be sudden and unintentional. This includes damage to screens and damage resulting from sudden and unexpected damage caused by liquid.
Beyond Economical Repair	means that repair costs are higher than the value of the **gadget** because of spare parts not being available or for technical reasons.
Business	means a company where **you** are an owner, director or employee of that company.
Claims Administrator	means Taurus Insurance Services Limited.
Custom Built	means a complete computer or laptop made from components supplied and assembled by qualified engineers at a **UK** VAT registered company (or, if bought overseas, a company with the equivalent tax registration).
Gadget/Gadget(s)	means the electronic device(s) which belongs to: 1. **you**, or 2. a **business** where **you** have the relevant authority and responsibility to use and insure the **gadget(s)** owned by the **business**. Confirmation of this will be needed in the event of a claim. For the purpose of this policy **we** will only cover the following items: Mobile Phones, Smart Phones, Laptops (including **custom built**), Tablets, Digital Cameras, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Bluetooth Speakers, Satellite Navigation Devices, E-Readers, Head/Ear Phones, Smart Watches or a wrist worn Health and Fitness Tracker. Please note: Accessories are not covered under this policy.

	We can only cover **gadget(s)** that are: 1. bought new or refurbished from a **UK** VAT registered company (or, if bought overseas, a company with the equivalent tax registration) and supplied with a **proof of purchase**; or 2. bought second hand or gifted to **you**, provided that **you** have the original **proof of purchase** and a signed letter from the original owner confirming that **you** own the **gadget(s)**. The original **proof of purchase** or letter must include the following details of **your gadget(s)**: a) either the IMEI or serial number (whichever is applicable); b) the make and model; c) the sale price (**your purchase price**); d) confirmation that the **gadget(s)** was/were in full working order at the time of sale.
Insurer	means AmTrust Europe Limited (AmTrust) whose registered office is Market Square House, St. James's Street, Nottingham, NG1 6FG, United Kingdom and it is registered in England number 01229676. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 202189.
Loss	means that the **gadget** has been accidentally left somewhere by **you** and **you** are permanently prevented from using it.
Malicious Damage/ Maliciously Damaged	means an intentional or deliberate act by a person (who is not insured under this policy) which causes damage to **your gadget** which means it cannot be used or is unsafe to use.
Manufacturer Security	means the inbuilt security features of **your gadget**. For example Apple 'Find My' or Google 'Find my Device'.
Proof of Purchase	means the original printed receipt, or a similar electronic record, that can be sent to **us** or shown in its original format(not handwritten), provided at the original point of sale that gives details of the **gadget(s)** bought and helps prove that **you** are the legal owner the **gadget(s)** and the age of the **gadget(s)**. The document should show date the item was bought and the price paid, IMEI or serial number of the **gadget(s)**, and show the **UK** VAT registration number of the company **you** purchased the item from (or If the **gadget** was bought overseas, the equivalent tax registration). For **gadget(s)** that are gifted or given to **you** - **we** will need the original purchase receipt, as shown above, along with a signed letter from the original owner confirming that **you** own the **gadget(s)**. For second-hand **gadget(s)** - **we** will require the original purchase receipt which was given to the original owner, as detailed above, along with evidence of resale. A printed receipt or electronic record provided by a retailer or person selling the second-hand **gadget**(s) is not accept- able as **proof of purchase**. Where the original **proof of purchase** is not available **we** might consider alternative proof of ownership.
Proof of Usage	means proof that **your gadget** has been in use before the event which leads to the claim.
Purchase Price	means the price shown on the **proof of purchase**.
Taurus Warranty	the period where the **claims administrator** will sort out any defects in materials and workman-ship when they repair or replace **your gadget** in the event of a claim, when **your gadget** is used normally in line with manufacturer's guidelines. For repairs the **Taurus Warranty** is 3 months and for a replacement the **Taurus Warranty** is 12 months. This warranty will also include the costs associated with delivering the device to and from the repair centre. The **Taurus Warranty** does not cover wear and tear, damage by computer viruses, normal maintenance, **accidental damage** or any **loss** which is not the normal result of what has happened to the **gadget**.

Theft	means the **gadget** has been taken by force, threat or violence by a third party or by a pickpocket with the intention of preventing **you** from having it
Unattended	means that the **gadget** has not been locked away or secured and is not within **your** sight or arms length reach.
Water-based activities	means activities and sports that take place on or in water, for example, swimming, diving, boat-rides, jet skiing.
We, Us, Our	means the **Insurer,** AmTrust.
You/Your/Yourself	means the policyholder and person(s) or company shown on the schedule.

Your Cover

This section of the policy sets out the cover **we** provide to **you**. **You** must follow these terms and conditions to make a successful claim. Everyone shown on the schedule is covered by this policy. The total amount of cover for each **gadget** is shown in the "Table of Benefits".

It is important that **you** understand:

- Where only a part (or parts) of **your gadget** has been damaged, **we** will only replace that part or parts. Accessories are not covered.
- The **gadget** must be repaired by the **claims administrator** or their approved repairer. Do not attempt to repair it **Yourself**.
- The most **we** will pay for any claim is the single item limit shown in the Table of Benefits. This amount will not be more than the replacement cost of each **gadget** being claimed for. The claim payment will not be more than:
  * the single item limits shown or
  * the original **purchase price** or
  * the current market value of each **gadget**,

  whichever is the lowest amount.
- If the damaged item is **beyond economical repair** or if it is lost or stolen, replacements will be pre-owned, refurbished or remanufactured (not brand new). It might not be possible to replace **your gadget** with the same colour or finish. Where this is not possible a different colour or finish will be provided.
- There is an **excess** payable for any claim, as detailed in **your** policy schedule.
- **Your gadget(s)** will not be covered if **you** travel outside the area that **you** have chosen for **your** travel insurance. The area **you** have chosen will be shown on **your** insurance certificate or schedule.
- **Your gadget(s)** will not be covered if **you** travel to a country or region where the Foreign and Commonwealth Office has advised against all travel or against all but essential travel. For further details, visit gov.uk/foreign-travel-advice.

Accidental Cover

What we will cover if your claim is accepted

- ✅ **We** will repair or replace **your gadget** if it is **accidentally damaged**
- ✅ **We** will repair or replace **your gadget** if it is damaged because it accidentally come into contact with any liquid

What we will not cover

- ❌ **Accidental damage** caused by any person not named on **your** policy schedule.
- ❌ Liquid damage which happens when **you** are taking part in **water-based activities**.
- ❌ **Accidental damage** if the **gadget** is stored anywhere out of **your** immediate control. This includes checked-in baggage or in a bus, coach or train luggage compartment or where it is stored in overhead storage on a plane.
- ❌ Cosmetic damage to the **gadget** that does not stop the **gadget** working properly. (for example marring, scratching or denting).

Loss

What we will cover if your claim is accepted

- ✅ If **you** lose **your gadget**, **we** will replace it.

What we will not cover

- ✗ **Loss** of **your gadget** which has not been reported to the appropriate local Police authorities and, if necessary, **your** network provider within 24 hours of discovering the **loss**.
- ✗ Any claim if **you** leave **your gadget** somewhere **unattended**. For example - where **your gadget** is left in a coach or bus while **you** are sightseeing or at the side of a pool.
- ✗ Any **loss** if **your gadget** is stored as checked-in baggage or in a bus, coach or train luggage compartment or where it is stored in the overhead storage on a plane.
- ✗ The **loss** of **your gadget** if the **manufacturer security** is not switched on throughout the insured **trip** including at the time of the **loss**.
- ✗ The **manufacturer security** must remain switched on, and **your gadget** must remain linked to **your manufacturer security** account, throughout the claims process.

Malicious Damage

What we will cover if your claim is accepted

- ✓ If **your gadget** is **maliciously damaged**, **we** will repair or replace it.

What we will not cover

- ✗ If the **gadget** is **maliciously damaged** by **you**.
- ✗ The **malicious damage** of **your gadget** if it has not been reported to the appropriate local Police authorities within 24 hours of discovering the **malicious damage**.

Theft

What we will cover if your claim is accepted

- ✓ If **your gadget** is stolen **we** will replace it.

What we will not cover

- ✗ The **theft** of **your gadget** if it has not been reported to the appropriate local Police authorities and, if necessary, **your** network provider within 24 hours of discovering the **theft**.
- ✗ Any claim if **you** leave **your gadget unattended** for example - where **your gadget** is left in a coach or bus while **you** are sightseeing or at the side of a pool.
- ✗ Any claim if **your gadget** is stored as checked-in baggage or in a bus, coach or train luggage compartment or where it is stored in the overhead storage on a plane.
- ✗ Any claim if the circumstances of the **theft** cannot be clearly identified, for example where **you** are unable to confirm the time and place of the **theft**.
- ✗ The **theft** of **your gadget** if the **manufacturer security** is not switched on throughout the insured **trip**, including at the time of the **theft**.
- ✗ The **manufacturer security** must remain switch on, and **your gadget** must be linked to **your manufacturer security** account, throughout the claims process.
- ✗ **Theft** from any motor vehicle if **you** (or someone acting on **your** behalf) is not in the vehicle, unless the **gadget** has been concealed in a locked boot, closed glove compartment or other closed internal compartment and all the vehicle's windows and doors closed and locked and all security systems have been switched on. A copy of the repairer's account of the damage, or any other evidence must be supplied with any claim.
- ✗ **Theft** from any building or premises (including **your** holiday accommodation) unless the **theft** involves force in gaining entry to or exit from the building or premises, which results in damage to the building or premises. A copy of the repairer's account of the damage, or other evidence must be supplied with any claim.

What we will not cover - Exclusions

We will not pay for:

1. any claim if the premium has not been paid.
2. the **excess** which applies to this cover (shown in the schedule).
3. any claim for a device which is not shown in the definition of '**gadget**' above.
4. accessories.
5. any claim if **you** have committed fraud or provided misleading information or are unable to give **us** complete details about the circumstances of the claim.
6. any claim if **you** cannot provide **proof of purchase.**
7. any claim if **proof of usage** cannot be given (this applies if the **gadget** is a SIM enabled device or a laptop/tablet where user history is available).
8. any claim if the **manufacturer security** is not switched on at the time of **theft** or **loss** or where it has been switched off

before the claims process has completed.

9. any **loss**, **theft** or **accidental damage** as a result of confiscation or detention by customs, other officials or authorities.
10. any claim if the **gadget** was not in good condition and in full working order at the time **you** started **your trip**.
11. any claim if **you** have not taken precautions to prevent **accidental damage**, **theft** or **loss**, for example:
    a) if **you** do not follow the manufacturer's instructions when **you** set up or use the **gadget** ;
    b) if **you** leave **your gadget unattended** or with someone **you** do not know.
12. any claim if the IMEI/Serial number cannot be identified from **your gadget**.
13. any claim which is only for parts of **your gadget** that are considered 'a consumable' (e.g. batteries.)
14. any claim if there is evidence that the **accidental damage**, **theft** or **loss** happened before **your trip** started.
15. breakdown which is caused by any internal failure or burning out of any part of **your gadget.**
16. **Loss**, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any computer virus or similar mechanism or as a result of any failure of the internet, or **loss** of use, reduction in functionality, cost, expense of any nature which results from it, regardless of any other cause or event which contributed to it.
17. Any claim resulting from an unlawful act. For example:
    a) Any unlawful act deliberately or intentionally committed by an **insured person**; or
    b) Civil or criminal proceedings against anyone on who **your** insured journey depends.
18. any modifications that have been made from the original specifications of the **gadget**. This would include things like adding gems, precious metals or unlocking **your gadget** from a network.
19. **loss** of any software or firmware failures.
20. any expenses which are the result of **you** not being able to use the **gadget**, or any **loss** other than the repair or replacement costs of the **gadget**.
21. anything under this policy if doing so would expose **us** to any sanction, prohibition or restriction under any United Nations resolutions, or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
22. anything directly or indirectly caused by, or contributed to, or arising from, the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme malicious code, computer virus or process or any other electronic system.

Claims Procedure

Please read **our** Claims Guide and complete the Claim Form, found at https://tiga.taurus.claims/#/home or contact the **claims administrator** on **0330 678 3032**

You must follow the process set out below or **your** claim may not be paid

a. Report the **theft** or **loss** of **your gadget** to **your** network provider within 24 hours of discovery so they can blacklist **your**
b. handset/item (where this is applicable).
c. Report the **theft**, **loss** or **malicious damage** of **your gadget** to the Police, local to where the **theft** or **loss** happened, within 24 hours of discovering the **theft** or **loss** and get a crime reference number and a copy of the police report.
d. Give the **claims administrator** the **proof of purchase** for the **gadget you** are claiming for. This **proof of purchase** must show that **you** own that particular **gadget**, which may include the IMEI number or serial number (where applicable in respect of mobile phones and laptops) and other identifying details where appropriate.
e. Give the **claims administrator** the **proof of usage** (in respect SIM enabled devices) from **your** network provider that con- firms the mobile phone has been in use since the start of **your trip** and up to the time of the **theft** or **loss**.
f. Complete and return any claim form or documents asked for by the **claims administrator** as soon as possible and send any other requested documents to support **your** claim. For example photo ID and proof of address.
g. Not attempt to repair the item **yourself** or use an unauthorised repairer as this will not be covered.
h. Not format **your gadget(s)** in a way that makes it impossible to get the date it was last used.
i. Pay the **excess** asked for by the **claims administrator.**
j. Give details of any other contract, guarantee, warranty or insurance that may apply to the **gadget** including, for example, household insurance. (Where it is appropriate, a portion of the claim may be recovered direct from these Insurers).

Repair and Replacement Equipment

Please note: This is not a 'new for old' insurance policy. Where **we** replace the **gadget(s)**, the replacements will be pre- owned, refurbished or remanufactured (not brand new). It might not be possible to replace **your gadget** with the same colour or finish, where this is not possible an alternative colour or finish will be provided.

a. If **your** claim is agreed and **your gadget** is **beyond economical repair**, **we** will try to replace it with a **gadget** of the same specification or the equivalent value taking into account the age and condition of the **gadget**.
b. For **theft** and **loss** claims - if the claim is agreed and **your gadget** must be replaced, **we** will try to replace it with a
c. **gadget** of the same specification or the equivalent value taking into account the age and condition of the **gadget**.

d. Repairs or replacements will only be made in the United Kingdom.
e. Where the original **gadget** is replaced, the original **gadget** becomes **our** property and must be returned to the **claims administrator** immediately. Please call the **claims administrator** on **0330 678 3032** and they will provide details for its return.
f. All repairs to **gadgets** are issued with a 3-month warranty (the **gadget** must be returned to the **claims administrator** if
g. **you** make a claim under the **Taurus warranty**).
h. All replacement items are issued with a 12-month warranty (the item must be returned to the **claims administrator** if **you**
i. make a claim under the **Taurus warranty**).
j. If **your** existing **accessories** do not work with the replacement item provided, **we** will cover the cost of the **accessories**, if **you** supply a **proof of purchase** for any replacements.
k. **Taurus warranty** claims for **gadget(s)** damaged in transit will only be paid where they are reported to the **claims administrator** on **0330 678 3032** within 48 hours of delivery and the packaging is retained to allow an investigation to be carried out.

Fraud

If any claim made by **you** or anyone acting on **your** behalf under this insurance is fraudulent, deliberately exaggerated or intended to mislead, **we** might:

- not pay **your** claim; and
- recover (from **you**) any payments **we** have already made in respect of that claim; and
- cancel **your** insurance from the time of the fraudulent act; and
- inform the police of the fraudulent act.

If **we** cancel **your** insurance from the time of the fraudulent act, **we** will not pay any claim for any incident which happens after that time and may not return any of the premium already paid.

Information Disclosure

Throughout the claim process **you** are required to always be open and honest when providing answers. Failure to do so may result in **your** claim being declined.

Where **you** have been asked for additional information in respect of **your** claim and it has been identified that there are inconsistencies in the circumstances of **your** claim, this may result in **your** claim being declined. This would include where **you** have failed to provide details of any other insurance policy that covers **your gadget(s).**

Data Protection Notice

We will keep **your** personal information safe and private. There are laws that protect **your** privacy and **we** follow them care- fully. Under the laws, **your Insurer** (AmTrust Europe Ltd) are the company responsible for handling **your** information (Data Controller). Here is a simple explanation of how **we** use **your** personal information. For more information visit **our** website at www.amtrusteurope.com

What we do with your personal information

We might need to use the information **we** have about **you** for different reasons. For example, **we** might need it:

- to run through **our** computerised system to decide if **we** can offer **you** this insurance.
- to help **you** if **you** have any queries or want to make a claim.
- to provide **you** with information, products or services if **you** ask **us** to.
- for research or statistics.

We will need it:

- to provide this insurance.
- to contact **you** to ask if **you** want to renew it.
- to protect both **you** and **us** against fraud and money laundering.
- to comply with the law and any regulations that apply.

There are some types of personal information that are extremely private/ sensitive and important such as information about **your** health or any criminal convictions **you** might have. **We** might need this kind of information to decide if **we** can offer **you** this insurance or to help **you** with a claim. **We** will only use this information for these specific reasons and in line with regulatory conditions.

We might need to share **your** information with other companies or people who provide a service to **us**, or to **you** on **our** behalf. They include companies that are part of **our** group, people **we** work with, insurance brokers, **our** agents, reinsurers, credit agencies, medical professionals, insurance reference bureaus, fraud detection agencies, regulatory authorities and anyone else **we** might need to share it with by law. **We** will only share **your** information with them if **we** need to and if it is allowed by law.

Sometimes **we** might need to send **your** information to another country outside of the **UK** and the EEA (European Economic Area) so that it can be processed, (stored etc). **We** currently send it to the USA and Israel. **We** make sure that **your** information is always kept safely and treated in line with the law and this notice.

You can tell **us** if **you** do not want **us** to use **your** information for marketing. **You** can also ask **us** to provide **you** with the information **we** have about **you** and, if there are any mistakes or updates, **you** can ask **us** to correct them. **You** can also ask **us** to delete **your** information (although there are somethings **we** cannot delete).

You can also ask **us** to give **your** information to someone else involved in **your** insurance. If **you** think **we** did something wrong with **your** information, **you** can complain to the local data protection authority.

We will not keep **your** information longer than **we** need to. **We** will usually keep it for 10 years after **your** insurance ends unless **we** have to keep it longer for other business or regulatory reasons.

If **you** have any questions about how **we** use **your** information, **you** can contact **our** Data Protection Officer. **You** can find their contact details on **our** website (www.amtrusteurope.com).

Section 8 – Winter sports cover

(Your policy schedule will show if **you** have bought this**)**

Introduction

This section is optional and provides cover whilst **you are on a** Winter sports **trip where you will be doing sports or activities** on snow or ice.

It's important to check the sports and other activities section of the wording to ensure that any activities that **you** plan to take part in as part of **your** Winter sports **trip** are covered.

We do not cover any professional sports or entertainment.

Your policy schedule will show if **you** have bought winter sports cover.

There is no cover provided in this section for any **insured person** aged 65 and over for either single trip or annual multi trip.

What we cover

We will pay **you** up to the amounts shown in the Table of Benefits for:

1. The accidental loss, theft of or damage to **ski equipment**
   The most **we** will pay **you** for any one item, pair or set of items is shown in the Table of Benefits as the single article limit.
2. The cost of hiring replacement **ski equipment** if **your ski equipment** is:
   a) lost, stolen or damaged; or
   b) delayed on the outward journey for more than 24 hours.
3. The unused portion for **your ski pack** and ski pass after **your accident**, bodily injury, illness or disease.
4. Reasonable extra accommodation (room only) and transport if an avalanche or landslide delays **you** for 24 hours or more.
5. If the pistes are closed (not including cross country skiing) in **your** resort are closed because:
   - there is not enough snow; or
   - too much snow; or
   - an avalanche.

   This only applies to **trips** outside of the **UK** during the published ski season for **your** resort.
6. Physiotherapy in the **UK** if:
   a) **you** are injured taking part in a covered winter sport, and **your accident** is covered under 'Section 2 – Medical emergency and repatriation expenses', and
   b) it is medically necessary after **your trip** ends and **you** have returned to the **UK.**

!

1. **You** must report any theft to the police in the country where the theft happened as soon as possible and get a crime reference number or incident report.
2. **You** must report any loss, theft or damage that happens while the item is with a transport company, authority, hotel or accommodation provider and get a written record of the event.

What we do not cover

1. The **excess** under point 1 of What we cover.
2. Any claim where **you** have not been able to evidence **your** loss. Please see the claims evidence section for more information.
3. Loss, theft or damage to **ski equipment** left **unattended** at any time.
4. Lost, stolen or damaged **ski equipment** that was left in an **unattended** vehicle unless it is locked out of sight in a secure baggage area (such as a locked dashboard, boot or luggage compartment, fixed storage unit of a motorised or towed caravan, locked luggage box which is locked to a roof rack); and someone has broken into the secure area.
5. Any claim where **you** did not leave **your home** to start **your trip**.
6. Loss, theft or damage:
   a) Caused by wear and tear; or
   b) Mechanical or electrical breakdown.
7. If the skiing facilities are closed or it had been announced they will be closed in **your** resort when **you** bought **your** policy, or at the time of booking any **trip**.
8. Any claim where transport costs, compensation or alternative skiing facilities are provided to **you**.

Winter sports and activities

The following sports and activities are only covered if the Winter sports cover is shown as bought in **your** policy schedule.

No cover under Section 5b – Personal Liability for those sports or activities marked with*

- Ice hockey
- Ice skating
- Kick sledging
- Ski – blading
- *Ski – dooing
- Skiing on piste**
- Skiing – mono
- Skiing Nordic
- Skiing – off piste within resort boundaries**
- Sledging
- *Sledging/sleigh riding as a passenger (pulled by dogs, horses or reindeer)
- Snow biking
- Snow boarding on piste**
- Snow boarding – off piste within resort boundaries**
- Snow bobbing
- *Snow carting
- *Snow mobiling
- Snow shoe walking
- Tobogganing

** A piste is a recognised and marked ski run within the resort boundaries.

Remember to look at the:

- 'Conditions of your policy',
- 'General exclusions applying to your policy' section, and
- the 'Making a claim section' for information on the claims evidence **you** may be asked for.

Section 9 – Golf cover

(Your policy schedule will show if **you** have bought this**)**

Introduction

You are automatically covered to play golf. This section is optional and provides extra cover if **you** are playing golf while on a **trip**.

We do not cover any professional sports or entertainment.

Your policy schedule will show if **you** have bought this.

What we cover

We will pay **you** up to the amounts shown in the Table of Benefits for:

1. The accidental loss, theft or damage to **golf equipment**.
   The most **we** will pay **you** for any one item, pair or set of items is shown in the Table of Benefits as the single article limit.
2. The cost of hiring replacement **golf equipment** if **your golf equipment** is:
   a) lost, stolen or damaged; or
   b) delayed on the outward journey for more than 24 hours.
3. Unused green fees.

!

1. **You** must report any theft to the police in the country where the theft happened as soon as possible and get a crime reference number or incident report.
2. **You** must report any loss, theft or damage that happens while the item is with a transport company, authority, hotel or accommodation provider and get a written record of the event.
3. If any items are lost, stolen or damaged while in the care of an airline **you** must report this within the time limit set out in their terms and conditions and get a Property Irregularity Report.

What we do not cover

1. The **excess** under 1 of What we cover.
2. Any claim where **you** have not been able to evidence **your** loss.
3. Loss, theft or damage to **golf equipment** left **unattended** at any time.
4. Lost, stolen or damaged **golf equipment** that was left in an **unattended** vehicle unless it is locked out of sight in a secure baggage area (such as a locked dashboard, boot or luggage compartment, fixed storage unit of a motorised or towed caravan, locked luggage box which is locked to a roof rack); and someone has broken into the secure area.
5. Loss, theft or damage:
   a) To motor accessories,
   b) Caused by wear and tear, or
   c) Mechanical or electrical breakdown

Remember to look at the:

- 'Conditions of your policy',
- 'General exclusions applying to your policy' section, and
- the 'Making a claim section' for information on the claims evidence **you** may be asked for.

Section 10 – Cruise cover

(Your policy schedule will show if **you** have bought this**)**

Introduction

You are automatically covered whilst on a **cruise.** This section is optional and provides extra cover if **you** are on a **cruise.**
You will only have the increased covers if **you** have bought this cover.

What we cover

We will pay **you** up to the amounts shown in the Table of Benefits for:

1. Missed port
   If a planned port visit is cancelled due to **bad weather** or timetable restrictions and no alternative port is offered.
2. Cabin confinement
   If **you** are confined to **your** cabin due to an **accident** or illness which is covered under 'Section 2 – Medical emergency and repatriation expenses' for each 24 hours.
3. Unused excursions
   If **you** are confined to **your** cabin due to an **accident** or illness which is covered under 'Section 2 – Medical emergency and repatriation expenses'.
4. Extra baggage
   If **your** items are accidentally lost, damaged or stolen while on **your trip**.
   The most **we** will pay **you** for any one item, pair or set of items is shown in the Table of Benefits as the single article limit.
   Any claim under this section will be deducted from **your baggage** limit under point 3 a under 'Section 4 – Personal belongings and money'.

!

1. **You** must tell **our** Medical Assistance Service as soon as possible about:
   - any injury due to an **accident**, illness or disease which needs **you** to hospital as an in-patient; or
   - before **you** make arrangements to go **home**.
2. **You** must allow at least 3 hours between **your** planned arrival at the port and the scheduled departure time.
3. **You** must report any theft to the police in the country where the theft happened as soon as possible and get a crime reference number or incident report.
4. **You** must report any loss, theft or damage that happens while the item is with a transport company, authority, hotel or accommodation provider and get a written record of the event.
5. If any items are lost, stolen or damaged while in the care of an airline **you** must report this within the time limit set out in their terms and conditions and get a Property Irregularity Report.

What we do not cover

1. The **excess** except under points 3 and 4 of the What we cover section.
2. Any claim where **you** have not been able to evidence **your** loss.
3. **Pre-existing medical conditions** as set out described in the 'Important conditions relating to health' section unless **we** have agreed in writing to cover **you.**
4. Any **trip** taken on board a cargo vessel.
5. Costs paid for using any reward scheme (for example, Avios or supermarket loyalty points) unless **you** can provide evidence of how much they are worth.
6. Any **cruise** itinerary changes caused by:
   a) strike or industrial action,
   b) **you** choosing not to attend the port visit as per **your** itinerary,
   c) if **your cruise** ship cannot put people ashore due to the mechanical or operational failure of the ships tender or any other boat, or
   d) any change of itinerary where the **cruise** operator has offered compensation (including onboard credit).
7. Any claim for **sports equipment** where the policy doesn't cover the sport or activity which **you** are taking part in.
8. Any claim for **ski equipment** (please see 'Section 8 – Winter sports cover' if **you** have paid for the additional cover).
9. Any claims for **golf equipment** (please see 'Section 9 – Golf cover' if **you** have bought the additional cover).

10. Lost, stolen or damaged **valuables**, cash, **important documents** or **personal money** left **unattended** at any time unless it was deposited in a safe, safety deposit box or left in locked accommodation.
11. Lost, stolen or damaged **baggage** that was left in an **unattended** vehicle unless it is locked out of sight in a secure baggage area (such as a locked dashboard, boot or luggage compartment, fixed storage unit on a motorised or towed caravan, locked luggage box which is locked to a roof rack) and someone has broken into the secure area.
12. Loss, theft or damage:

a) To motor accessories (this does not include keys for a car **you** own),
b) To tobacco products, tobacco substitutes and items that spoil or decay (such as food and drinks),
c) Caused by wear and tear, or
d) Mechanical or electrical breakdown.

Remember to look at the:

- ‘Important conditions relating to health’,
- ‘Conditions of your policy’,
- ‘General exclusions applying to your policy’ section, and
- the ‘Making a claim section’ for information on the claims evidence **you** may be asked for.

Conditions of your policy

These conditions apply to **your** whole policy. **You** must meet them to have the full protection of **your** policy.
If **you** do not meet them **we** may take one or more of the following actions:

- Cancel **your** policy.
- Declare **your** policy void (this means treating **your** policy as if it never existed).
- Change the terms and / or premium **you** pay for **your** policy.
- Refuse to deal with all or part of any relevant claim or reduce the amount of any relevant claim payment.

1. Providing accurate and complete information
   When **you** take out, renew or make changes to this policy, **you** must take reasonable care to provide accurate and complete answers to all questions. **We** may ask **you** to provide more information and / or documents to make sure the information **you** provided was accurate and complete. If **you** don't provide accurate or complete information, or the extra information **we** ask for, **we** may refuse **your** claim or reduce the amount of any claim.

2. Changes in **your** circumstances
   You must tell **us** as soon as reasonably possible if **your** circumstances change or if any of the information shown in **your** policy schedule changes during the **insurance period**.

3. **We** may not pay **your** claim if **you** do not:
   - Take all possible care to prevent an **accident**, injury, loss, damage or theft.
   - Give **us** full details of any incident which **you** may make a claim for as soon as is reasonably possible.
   - Pass on to **us** every claim form, summons, legal process, legal document or other communication relating to a claim.
   - Provide all information and help that **we** may reasonably need at **your** cost. This includes, where necessary, medical certificates and details of any other insurance under which **you** could claim.). **We** will only ask for information relevant to **your** claim.

4. **Fraud prevention and claims history**
   To prevent and detect fraud **we** may share **your** information with the police, fraud prevention agencies and various databases. This includes if **you** give **us** false or inaccurate information.
   These databases are used to:
   - Help make decisions about providing insurance, credit and other services for **you** and **your** household,
   - Trace people who owe **us** money or who **we** owe money to,
   - Check **your** identity to prevent money laundering, unless **you** provide **us** with other suitable proof of identity,
   - Carry out credit searches.

   You can ask more details about the databases and who **we** share information with.

5. **You** must not admit any liability for any event, or offer to pay, without getting **our** permission in writing.

6. The terms of **your** policy can only be changed if **we** agree. **You** may need to pay an extra premium before making a change to **your** policy.

7. **You** must start each **trip** from **your home** or place of business in the **UK** and return to **your home** or place of business in the **UK** at the end of each **trip**.

8. **You** acknowledge **we** may:
   - Void **your** policy if a claim is fraudulent.
   - Take over and act in **your** name in the defence or settlement of any claim made under **your** policy.
   - Act in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under **your** policy.
   - Get information from **your** medical records (with **your** permission) to deal with any cancellation or medical claims. **We** will not provide any personal information to any third party without getting **your** permission first

9. Trip lengths
   Annual multi trip policies:
   - the maximum duration of any one **trip** is:
     - Emerald – 22 days
     - Ruby – 32 days
     - Diamond – 45 days
     - If any **trip** exceeds the maximum number of days there is no cover under this policy for any additional days.

- **UK** travel is covered where **you** have at least 2 nights pre-booked accommodation or pre-booked transport at least 50 miles from **your home.**

Single trip policies: **your** date of departure and the date **you** are scheduled to return **home** are set out in **your** policy schedule. If any **trip** exceeds this there is no cover for the extra days.

Annual multi trip and single trip policies will automatically extend if:

a) **your** return to **your home area** is unavoidably delayed due to an event covered by this policy,
b) providing **you** accept alternatives, and
c) don't intentionally delay **your** return**.**

10. **We** will not pay **you** more than the amounts shown in the Table of Benefits. These amounts are for each person and each **trip**.

11. If a claim is covered by more than one policy, it is common practice in the insurance industry to share the cost of the claim between insurers.

    If **you** have home, travel, private medical or other insurance under which **you** could also claim, **you** will need to give **us** the name of the insurer and:

    - the policy number, or
    - the sort code and account number if the policy is attached to **your** bank or building society account, or
    - if the policy comes with a credit card the 16-digit card number.

    We will not take money from **your** account or credit card. **We** will only use this information to check **your** other insurance.

12. No insurer shall be deemed to provide and no insurer shall be liable to pay any claim or provide any benefit to the extent that the provision of such cover, payment or such claim of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of the European Union, **UK** or United States of America.

General exclusions applying to your policy

At anytime

Your policy does not cover **you** for any claim that is directly or indirectly related to any of the following:

1. Under all sections, any claim arising from a reason not listed under 'What we cover'.
2. If **you** were not fit to go on **your trip** when **you** booked **your trip** or bought **your** policy, whichever is the later date.
3. **Your** failure to obtain any recommended vaccines, inoculations or medications prior to **your trip**.
4. **You** were not able to travel because **you** did not have, did not get, or could not provide a valid passport or any necessary visa in time for the booked **trip**.
5. **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 2 – Medical emergency and repatriation expenses, and*
   - *Section* 6 – 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**.
6. **Your** travel to a country, specific area or event when the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or regulatory authority in a country to/from which **you** are travelling has advised against all or all but essential travel (cover will be excluded under all sections) other than claims arising from new FCDO advice resulting in **you** not being able to travel or **cutting short** the **trip** before completion, as provided for under Section 1 - Cancelling or cutting short a trip, unless the advice is issued in relation to **war, terrorism** or a **pandemic**).
7. Any claim due to a **pandemic** except under section 1 – Cancelling or cutting short a trip and section 2 – Medical emergency and repatriation expenses due to **personal quarantine.**
8. Unless **we** provide cover under this insurance, any other loss, damage or extra costs from the event **you** are claiming for. This includes any claim for **you** not enjoying a **trip**.

   Examples of loss, damage or extra costs:
   - *replacing locks after losing keys,*
   - *preparing a claim,*
   - *loss of earnings following injury, illness or disease, or*
   - *not being able to enjoy the trip because of poor weather.*
9. Any unused or additional costs incurred by **you** which are recoverable from:
   a) The providers of the accommodation, their booking agents, travel agent or compensation scheme.
   b) The providers of the transportation, their booking agents, travel agent, compensation scheme or ATOL.
   c) **Your** credit or debit card provider or PayPal.
10. Any person not insured or named on this policy. This policy does not cover costs relating to anybody not insured on this policy. Please make sure that everyone travelling has enough insurance to meet their needs. This applies even when **you** have paid the costs. For example, if **you** have paid for someone's travel and accommodation. The only exception is if **our** Medical Assistance Service agree for someone to stay with **you**.
11. **Your** unused and / or extra travel costs where the cancellation or delay is because of the insolvency of the **public transport operator**.
12. Any costs for **your package** holiday if it was cancelled by **your** travel provider or **you** were unable to travel due to a change in FCDO travel advice.
13. Any property maintenance costs or fees **you** have as part of **your** involvement in a timeshare or Holiday Property Bond scheme.
14. Any virtual currency including but not limited to crypto currency, including changes in value.
15. Failure of air traffic control, airport computer systems or any travel booking systems, including loss of access, use, loss of data and system failure caused by a **cyber attack**.
16. Loss or damage due to a loss in value, or variations in the exchange rate.
17. Euthanasia.
18. The cost of Air Passenger Duty (APD) at the rate published by HMRC, including when this cannot be recovered.
19. Any claim that did not happen during the **insurance period**.
20. Circumstances or an event that **you** knew about before **you** bought **your** policy, or when **you** booked a **trip**.

While you are on a trip

Your policy does not cover **you** for any claim that is directly or indirectly related to any of the following:

1. Sports or activities which **we** do not cover under **your** policy. There are many sports and activities which **we** cover as standard. Please see the Sports and activities section.
2. Items that are delayed or confiscated by customs, a government or another authority.
3. An injury or illness **you** have deliberately given **yourself**.
4. Alcohol, drugs or solvents:
   a) Affecting **your** physical ability and/or judgement, or
   b) **Your** abuse of alcohol, drugs and/or solvents, or
   c) **You** are having symptoms, or illness because **you** are dependent and / or withdrawing from them.
5. **You** putting **yourself** at unnecessary risk (except in an attempt to save human life)
6. **Your** own unlawful action or any criminal proceedings against **you**.
7. **Your** manual work involving:
   - the lifting or carrying of heavy items over of 25 kgs,
   - using power tools or machinery,
   - scaffolding or ladders,
   - working above 6m,
   - any electrical or construction work, or
   - any type of work underground.
8. **You** going into controlled or restricted areas and / or using a swimming pool outside the specific opening times. When travelling **you** must comply with guidelines for controlled areas, swimming pools, etc.
9. **You:**
   - climbing on or jumping from a vehicle, building, bridge, scaffolding, balcony, or
   - moving from one part of a building to another (apart from stairs, ramps or walkways) and falling,

   regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.
10. **You** not wearing a **helmet** whilst on a motorcycle, moped, scooter, Segway or bicycle.
11. **You** not wearing a seatbelt when **travelling** in a motor vehicle, where a seatbelt is available.
12. Any:
    - surgery,
    - treatment or
    - investigations

    for medical, dental or cosmetic reasons which is not related to an unexpected medical or dental emergency. This includes any costs **you** have relating to the discovery of other **medical conditions** and/or complications from these procedures.

The Denied Boarding Regulation (UK 261 Regulation)

You may be able to get compensation from **your** airline under The Denied Boarding Regulation (Regulation UK261) if **your** flight:

- leaves from an EU airport, it can be operated by any airline, and / or
- arrives at an EU airport and is operated by an EU airline.

The regulation sets out the minimum rights for air passengers to make sure they are treated fairly if one of the following happens:

1. Denied Boarding - **you** were not allowed to get on the plane because the airline did not have enough seats on the flight.
2. Cancelled Flight - **your** flight has been cancelled.
3. Long Delays - **your** flight was delayed for three hours or more.
4. Baggage - **your** checked-in baggage has been damaged, delayed or lost.
5. Injury and Death by Accident(s) - **you** were injured during **your** flight.
6. Package Holidays - **you** did not get what **you** booked.

For more information please visit: Delays and cancellations | UK Civil Aviation Authority (caa.co.uk)

Making a claim

If **you** are abroad and need urgent help please contact **our** Medical Assistance Service on +44 (0) 330 678 3032.

If **you** are ill or injured and it isn't an emergency, use the Dr Please app to book an appointment with an English speaking doctor.
Your appointment can be over the phone or by video.
If the doctor thinks **you** need a prescription, they can send it to **you** or the nearest pharmacy. Prescriptions may vary depending on which country **you** are in and the local regulations.
Download the 'Doctor Please!' app from Google Play or the Apple Store.
The access code **you** will need is on **your** policy confirmation email.

For all claims follow these steps:

1. Find the relevant section below and make sure **you** have all the claims evidence **we** may ask for. **You** will need to cover the cost of providing any evidence.
2. As soon as reasonably possible:
   For all claims except 'Section 7 – Gadget cover'
   - Register **your** claim online at https://www.trustedinsurances.com/travel/make-a-claim
     You will need to create an AXA Travel account or log in if **you** already have an AXA Travel Account.
   - If **you** can't make **your** claim online **yo**u can telephone the Customer Helpline on 0330 678 3032

   you will need **your** policy number.
   To register a claim for Gadget cover https://tiga.taurus.claims/#/home

Please remember to keep copies of everything **you** send to **us**.

Claims evidence

- **You** must provide the following evidence, when **we** ask for it, at **your** own cost.
- The documents below are examples of what **we** may ask for.

All sections of the policy

- Confirmation of **your** booked travel and accommodation costs, such as a booking invoice.
- If a claim is covered by more than one policy, it is common practice in the insurance industry to share the cost of the claim between insurers.
- If **you** have home, travel, private medical or other insurance under which **you** could also claim, **you** will need to give **us** the name of the insurer and:
  - the policy number, or
  - the sort code and account number if the policy is attached to **your** bank or building society account, or
  - if the policy comes with a credit card the 16-digit card number.

  We will not take money from **your** account or credit card. **We** will only use this information to check **your** other insurance.

Section 1 – Cancelling or cutting short a trip

- A cancellation invoice which shows any refund **you** will get.
- If **you** didn't book **your** accommodation as part of a **package**, written confirmation that **you** will not get a refund and a receipt or invoice showing **you** have paid for the accommodation.
- Medical history and confirmation from a **medical practitioner** if **you** or **your travelling companion** are not fit to travel
- Confirmation from:
  - A **close relative's medical practitioner** or a letter from the hospital confirming their illness or injury.
  - The Clerk of the Courts office that **you** are needed for jury service or as a witness in a court of law.
  - **Your travelling companion's** or **your** employer of **redundancy** and the period of employment or that leave has been cancelled.
  - The **public transport** company that denied **you** boarding.
  - The garage or company that **you** contacted when the vehicle broke down.
  - The **public transport** company that rearranged **your** departure.
  - The relevant authority that told **you** to stay at or to return **home**.
- A letter from **your** tour operator or accommodation provider.
- Confirmation of the delay from the **public transport** company involved.
- Original police report including a crime reference number, or an incident report. **You** must get this as soon as possible.
- The service history and / or MOT history for **your** vehicle.

- Evidence of the accident, breakdown or an unexpected traffic incident if **you** miss **your** departure.
- A copy of a death certificate, if appropriate.

Section 2 – Medical emergency and repatriation expenses

- Receipts or bills for:
  - All the in-patient or outpatient treatment or emergency dental treatment that **you** received.
  - Taxi fares to or from hospital that include the date, name and hospital location.
  - Hospital, doctor, dentist, pharmacist receipts and extra costs.
  - Receipts, bills or proof of costs for any other transport, accommodation, costs or charges, including calls to **our** Medical Assistance Service.
- A copy of **your** Global Health Insurance Card (GHIC).
- If there has been a death, a copy of the death certificate and receipts or bills for funeral, cremation or repatriation costs (the cost of getting **you home**).
- Information and medical history from **your** GP (**you** may need to sign a release form with **your** surgery to get this).
- A police report including crime reference number or incident report, from the local police in the country where the mugging happened
- Proof **you** were admitted to hospital and the reason why **you** were admitted.

Section 3 – Disruption or delay to travel plans

- A cancellation invoice which shows any refund **you** will get.
- Confirmation from:
  - The garage or company that **you** contacted when the vehicle broke down.
  - The **public transport** company this must include the length of the delay.
  - The police (if involved) of the circumstances relating to the claim.
- The service history and / or MOT history for the vehicle.
- If **you** didn't book your accommodation as part of a **package**, written confirmation that **you** will not get a refund and the receipt or invoice showing **you** have paid for the accommodation.
- Invoice from the kennel or cattery showing the extra costs.
- A report from the confirming the hijack and the duration from the appropriate authority.

Section 4 – Personal belongings and money

- A Property Irregularity Report (PIR) or a report from the transport provider. **You** must get this as soon as possible.
- For all loss, theft or attempted theft, a police report which includes a crime reference number or incident report, from the local police in the country where the incident happened. **You** must get this as soon as possible.
- Proof that **you** owned the item (such as, original receipts, valuations **you** got before the loss, cash withdrawal slips, credit and debit card statements etc.).
- A written estimate for the cost of repair or written confirmation that the item is damaged beyond repair.
- All travel tickets and tags.
- A letter from the transport provider confirming the number of hours **your baggage** was delayed.

Section 5 – Legal and Liability

Section 5 a – Legal expenses and assistance

- Evidence to support **your** claim, including photos.

Section 5b – Personal liability

- Any claim form, summons, or other legal document. **You** must send these to **us** as soon as possible.
- Receipts and invoices for the damaged property.
- Any reasonable information or help **we** need to deal with the case and **your** claim.

Section 6 – Personal accident

- A detailed medical report from **your** consultant and treating doctor.
- Details of the executor or administrator of the estate.
- A copy of a death certificate, if appropriate.

Section 7 – Gadget cover

- Proof of purchase
- Proof that **your gadget** has been in use before the event giving rise to the claim.
- Photographic ID
- Proof of Address
- A Police Report in the event of theft, loss or malicious damage by a third party
- Proof of travel

Section 8 – Winter sports cover

This section is optional, if **you** have purchased this cover it will be shown on **your** policy schedule.

- Cancellation invoice including any refund **you** will get.
- For all loss, theft or attempted theft, a police report including crime reference number or incident report, from the local police in the country where the incident happened.
- A Property Irregularity Report (PIR) or a report from the transport provider. **You** must get this as soon as possible.
- All travel tickets and tags.
- Proof that **you** bought the item (for example, original receipts, valuations **you** got before the loss, credit and debit card statements etc.).
- Repair report

Section 9 – Golf cover

(This section is available as an upgrade, if **you** have bought this cover it will be shown in **your** policy schedule).

- For all loss, theft or attempted theft, a police report including crime reference number or incident report, from the local police in the country where the incident happened.
- A Property Irregularity Report (PIR) or a report from the transport provider. **You** must get this as soon as possible.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags.
- Proof that **you** bought the item (for example, original receipts, valuations **you** got before the loss, credit and debit card statements etc.).
- A letter from the transport company confirming the number of hours **your golf equipment** was delayed.
- Repair report where applicable.

Section 10 – Cruise cover

(This section is available as an upgrade, if **you** have bought this cover it will be shown in **your** policy schedule).

- Confirmation from the transport provider of the reason and length of **your** delay.
- Confirmation from a garage or motoring organisation that **you** had breakdown assistance.
- Evidence of service history and / or MOT history for **your** vehicle.
- Confirmation from **your cruise** operator confirming the reason **your** scheduled port visit was cancelled.
- Confirmation from **your** ship's medical officer that **you** were confined to **your** cabin and the length of **your** confinement.
- Transport providers report or Property Irregularity Report (PIR) from the transport provider. You must get this as soon as possible.
- For all loss, theft or attempted theft, a police report which includes a crime reference number or incident report, from the local police in the country where the incident happened. You must get this as soon as possible.
- Proof that **you** owned the item (such as, original receipts, valuations **you** got before the loss, cash withdrawal slips, credit and debit card statements etc.).
- A written estimate for the cost of repair or written confirmation that the item is damaged beyond repair.
- All travel tickets and tags.

Complaints procedure

You have the right to expect the best possible service and support. If **we** have not delivered the service that **you** expected, or **you** are concerned with the service provided, **we** would like the opportunity to put things right. If **you** feel **we** have not met **our** standards, please contact:

If **your** complaint is about the sale of **your** policy:	
Post:	Taurus Insurance Services Limited, Suite 2209-2217 Eurotowers, Europort Road, Gibraltar
Email:	trusted.complaints@trustedinsurances.com
Phone:	0330 053 4259

If **your** complaint is about a claim (for all sections except Gadget Cover):	
Post:	Complaints Team, AXA Partners, The Quadrangle, 106-118 Station Road, Redhill RH1 1PR
Email:	claimcomplaints@axa-assistance.co.uk
Phone:	0330 678 3032

If **your** complaint is about a Gadget Cover claim on **your** policy:	
Post:	Customer Relations Officer Taurus Insurance Services Limited Suite 2209-2217 Eurotowers Europort Road, Gibraltar
Email:	trusted.tiga@taurus.gi
Phone:	0330 0553 4259

When **you** contact **us**, please provide:

- **Your** name, address and postcode, telephone number and email address (if **you** have one).
- **Your** policy number and / or claim number and the type of policy **you** have.
- The reason for **your** complaint.
- Any letters or emails should have the heading 'COMPLAINT' and **you** can include copies of supporting or extra information.

What to do if you are still not satisfied.

If **you** are still not satisfied then **you** may be able to ask the Financial Ombudsman Service to look at **your** complaint. **You** must approach the Financial Ombudsman Service within six months of getting **our** final response to **your** complaint. **We** will remind **you** of the time limits in the final response.

Post: The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Phone: 0300 123 9 123 or 0800 023 4567
Fax: 020 7964 1001
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

We must accept the Ombudsman's final decision, but **you** do not have to and can take further action if **you** want to.
You do not need to use **our** complaints procedure to take legal action. However, the Financial Ombudsman Service may not make a decision on any cases where **you** have started legal action against **us**.

Data protection notice

AXA Partners, which is part of the AXA Group, takes **you**r privacy very seriously. For information on:

- how **w**e collect **your** personal data,
- what information **we** collect,
- how **we** use it,
- who **we** share it with,
- how long **w**e keep it, and
- **your** rights relating to that data,

you can read **our** privacy policy online at www.axapartners.com/en/page/en.privacy-policy or **you** can ask one of **our** agents for a copy.

We may also provide **you** with additional information separately including:

- detailing specific ways **we** wish to use **your** data, and
- where relevant, how and when **we** ask for **your** consent.

Please send data privacy queries and data subject requests to: dataprotectionenquiries@axa-assistance.co.uk
Please note this mailbox should not be used for queries regarding policies, claims or assistance.

Important telephone numbers and email addresses

Customer services
Email: travel.sales@trustedinsurances.com
Phone: 0330 053 4259

Medical assistance
Always available
From anywhere in the world: +44 (0) 330 678 3032
From the UK: 0330 678 3032

Claims
All claims except Section 7 – Gadget Cover
Monday to Friday between 9am and 5pm
Phone: 0330 678 3032
Online: https://www.trustedinsurances.com/travel/make-a-claim

Section 7 - Gadget cover
Online: https://tiga.taurus.claims/#/home

Dr Please!
Download the app from Google Play or the Apple Store.
The access code is on **your** policy confirmation email.

Flight Delay Insurance

Policy Wording

Cover is for residents of the United Kingdom

Important contact details:

Online claims portal:
delayok.com/claims

Customer services:
0117 235 9933

FlightDelay

v1.4

CONTENTS

INSURER AND ADMINISTRATOR

Your Delay OK Insurance is insured by Financial and Legal Insurance Company Limited and administered by Assured Travel Solutions Limited.

Assured Travel Solutions Limited is authorised and regulated by the Financial Conduct Authority under Firm Reference No. 795055. Registered Office Bath House, 6-8 Bath Street, Bristol, BS1 6HL under Company No. 08895486.

Financial & Legal Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Firm Reference No. 202915. Registered in England under Company No. 03034220.

Assured Travel Solutions Limited is the **administrator** and acts as an agent for Financial & Legal Insurance Company Limited in administering the insurance and handling claims.

INTRODUCTION

Delay OK offers flight delay insurance through two options:

1. **Included with Travel Insurance**

   If **your** Delay OK policy was included as part of a travel insurance policy or service, once **your** flight(s) have been registered with Delay OK, **you** will receive a Delay OK **policy schedule** that shows the policy cover level, benefit amount and flight(s) covered within the **period of insurance**.

2. **Standalone Purchase or Upgrade**

   If you bought **your** Delay OK policy independently and/or **you** have upgraded your Delay OK policy, your Delay OK **policy schedule** will show the policy type, benefit amount and flight(s) covered within the **period of insurance**.

Only the insured flight(s) shown in **your policy schedule** that begin during the **period of insurance** are covered for immediate payment.

Your policy does not cover everything, so **you** should read it carefully to make sure it provides the cover **you** need. If there is anything **you** do not understand **you** should call Assured Travel Solutions Limited on 0117 235 9933 or write to Assured Travel Solutions Limited, Bath House, 6-8 Bath Street, Bristol, BS1 6HL or email contact@delayok.com

HOW YOUR POLICY WORKS

Your policy is a contract between **you** and **us**, made up of the **policy wording** and **policy schedule**, which should be read together. **We** will pay for any claim **you** make which is covered by this policy and happens during the **period of insurance**.

Unless specifically mentioned, the benefits and exclusions apply to each passenger shown in the **policy schedule**.

Words in bold print (other than in headings) have a special meaning as shown under the heading 'Meaning of words' throughout the **policy wording** and **policy schedule**.

INFORMATION YOU NEED TO TELL US

There is certain information that **we** need to know as it may affect the terms of the insurance cover **we** can offer **you**.

You must, to the best of **your** knowledge, give accurate answers to the questions **we** ask when **you** buy and make a claim on **your** Delay OK Insurance policy. If **you** do not answer the questions truthfully it could result in **your** policy being invalid and/or all or part of a claim not being paid.

If **you** think **you** may have given the **administrator** any incorrect answers, or if **you** want any help, please call the **administrator** on 0117 235 9933 as soon as possible and **we** will tell **you** if **we** can still offer **you** cover.

CANCELLATION RIGHTS

If your policy was included with Travel Insurance:

If **your** Delay OK policy was included with **your** Travel Insurance, it cannot be cancelled on its own as it is an 'add-on' to another product. If **you** cancel the main travel policy, the Delay OK policy will automatically be cancelled.

If your policy was a standalone purchase:

Within 14 days of purchase:

> If **your** cover does not meet **your** requirements the lead passenger shown in the **policy schedule** may cancel the policy and obtain a refund. However, there is no refund if a claim has been made under the policy or if the policy is cancelled 24 hours or less before the scheduled departure time of the first flight covered.

More than 14 days after purchase:

> The lead passenger shown in the **policy schedule** may cancel the policy without refund unless agreed by **us**.
>
> If **we** agree to refund, then **we** will refund 75% of the total premium **you** have paid, but no refund will be provided if the cancellation request is made 24 hours or less before the scheduled departure time of the first pre-registered flight.

To cancel, contact the **administrator** on 0117 235 9933 or email contact@delayok.com.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

For **your** added protection, **we** are covered by the FSCS. **You** may be entitled to compensation from the scheme for 90% of the claim, with no upper limit if **we** cannot meet **our** obligations. This depends on the circumstances of the claim.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number 0800 678 1100 or 0207 741 4100, or by visiting their website at www.fscs.org.uk

GOVERNING LAW AND JURISDICTION

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. This policy is subject to the law applicable to where **you** reside in the **United Kingdom**.

THIRD PARTY RIGHTS

Unless expressly stated in this insurance, nothing in this insurance will create any rights in favour of any person under the Contracts (Right of Third Parties) Act 1999.

MEANING OF WORDS

Wherever (except in titles) the following words and phrases appear in the **policy wording** or **policy schedule** in bold, they have the meanings given below.

Administrator

The entity appointed by **us** to administer this policy.

Departure airport

The airport where **your** pre-registered flight begins.

Multi flight

All pre-registered flights, including overseas flight sectors, scheduled to depart within the **period of insurance**.

Period of insurance

The period starting with the start date and ending with the end date, both as shown in **your policy schedule**.

Policy wording

This delayed flight insurance document.

Policy schedule

The document headed Policy Schedule.

Resident

A person who resides and has their main home in a particular territory and has spent at least six months in that territory in the 12 months before the policy was issued.

Return flight

Two pre-registered flights – the initial outbound flight from the **UK** and final homebound flight. (No connecting flights unless **Multi flight** cover is purchased).

Single flight

One pre-registered flight - either the Initial outbound from the **UK** or the final homebound flight.

United Kingdom (UK)

England, Scotland, Wales and Northern Ireland.

We, our, us

Financial and Legal Insurance Company Limited.

You, your

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

CONDITIONS

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

1. **You** are a **resident** of the **UK**.
2. **You** have a valid **policy schedule**.

3. **You** must pre-register **your** flight details at least 3 hours prior to the scheduled flight departure time. If **your** flight is delayed more than 3 hours **you** must follow the instructions under 'Making a claim' and provide all the information the **administrator** asks for.
4. **You** can only register a flight where it is recognised by the **administrator's** flight tracking system. There may be instances where **your** flight cannot be tracked, and the system will inform **you** of this.
5. **You** accept that no alterations can be made to the terms and conditions of the **policy wording**, unless the **administrator** confirm them in writing to **you**.
6. Claims payments are issued in accordance with the delay data provided by airlines to the **administrator's** flight tracking system. The **administrator** will rely solely on this information to determine if **you** are eligible for payment.

The administrator has the right to do the following:

1. Cancel the policy if **you** tell the **administrator** something that is not true, which influences **our** decision as to whether cover can be offered or not.
2. Cancel the policy and make no payment if **you**, or anyone acting for **you**, make a claim under this policy knowing it to be dishonest, intentionally exaggerated or fraudulent in any way, or if **you** give a false declaration or deliberate mis-statement when applying for this insurance or supporting **your** claim. **We** may in these instances report the matter to the Police.
3. Not issue a policy or add a flight within 3 hours of **your** scheduled flight departure time.
4. Not issue a policy or add a flight for any flight that is known to be disrupted before cover is requested.

COVER AND EXCLUSIONS

WHAT YOU ARE COVERED FOR

We will pay the sum insured specified in the **policy schedule** if the flight **you** are booked on is delayed (but not cancelled) at its **departure airport** for more than three hours from the scheduled departure time for any reasons that are not excluded below under "WHAT YOU ARE NOT COVERED FOR".

Covered reasons include:

- strike, industrial action or staff shortages;
- bad weather;
- mechanical breakdown or the grounding of the aircraft due to a mechanical or a structural defect;
- air traffic control failure;
- the anti-social behaviour of someone other than **you** or anyone in **your** travel party;
- the closure of airspace, for example as a result of volcanic activity;
- a serious fire, storm or flood damage to the **departure airport** or arrival point of **your** flight.

WHAT YOU ARE NOT COVERED FOR

- Anything which is caused by **you** not checking in at the **departure airport** when **you** should have;
- Missed connections;
- A delay caused by something which began or was announced before **your** policy was bought or travel was booked, whichever the later;
- The cancellation of the insured flight for any reason.

Any claim arising from, or relating to, the following:

- War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'etat, terrorism.
- **You** not following any advice or recommendation made by the Foreign, Commonwealth and Development Office, World Health Organization or any government or other official authority.
- **You** acting in an illegal or malicious way.
- **You** being under the influence of alcohol, solvents or drugs, or doing anything as a result of using these substances (except drugs prescribed by a doctor but not for the treatment of drug or alcohol addiction).
- **You** or anyone in **your** travel party being refused boarding by the airline for any reason other than the insured perils listed above in the "WHAT YOU ARE COVERED FOR" section.
- **You** not answering any question(s) accurately when buying this policy where **your** answer(s) may have affected **our** decision to provide **you** with this policy.
- Any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or **UK**. These may change from time to time and can include prohibiting the transfer of funds to a sanctioned country or specific individuals.
- Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.

MAKING A CLAIM

If **your** pre-registered flight is delayed more than 3 hours **you** should receive automatic claim notification.

If **you** have not received a claim notification or payment to **your** chosen account within 7 days for a delay **you** think is covered, please contact the **administrator** as soon as possible with full details of **your** flight delay claim:

Online: www.delayok.com/claims where **you** can complete a claim form

Email: contact@delayok.com and asking for a claim form, or

Call: 0117 235 9933

You should keep all **your** flight documents until **you** receive payment. **We** may ask **you** for proof of **your** flight booking and/or boarding for each passenger shown in the **policy schedule**.

MAKING A COMPLAINT

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

Step 1

- For complaints regarding the policy terms and conditions.

  In the first instance, please:

  Write to: The Complaints Department, Financial & Legal Insurance Company Limited, 5400 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire SK8 3GQ, or

  Phone: 0161 495 4490

  Email: complaints@financialandlegal.co.uk

- For complaints regarding the sale of the policy

  In the first instance, please

  Write to: CEO, Assured Travel Solutions Limited, Bath House, 6-8 Bath Street, Bristol, BS1 6HL

  Phone: 0117 235 9933, or

  Email: contact@delayok.com

- For complaints regarding the claims handling

  In the first instance, please

  Write to: CEO, Assured Travel Solutions Limited, Bath House, 6-8 Bath Street, Bristol, BS1 6HL

  Phone: 0117 235 9933, or

  Email: contact@delayok.com

Step 2

- For all complaints:

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

  Visit: www.financial-ombudsman.org.uk

  Write to: Financial Ombudsman Service, Exchange Tower, London E14 9SR

  Call: 0800 023 4567 or 0300 123 9 123 or

  Email: complaint.info@financial-ombudsman.org.uk

DATA PROTECTION NOTICE

We act as a Data Controller. How **we** use and look after the personal information is set out below.

Information may be used by **us**, agents and service providers for the purposes of insurance administration, underwriting and claims handling. The lawful basis for the processing is that it is necessary for **us** to process **your** personal information to enable the performance of the insurance contract, to administer **your** policy of insurance and/or handle any insurance claim **you** may submit to **us** under this policy. The processing of **your** personal data may also be necessary to comply with any legal obligation **we** may have and to protect **your** interest during the course of any claim.

What we process and share

The personal data **you** have provided, **we** have collected from **you**, or **we** have received from third parties may include **Your**:

- Name; date of birth, residential address and address history.
- Contact details such as email address and telephone numbers.
- Financial and employment details.
- Identifiers assigned to **Your** computer or other internet connected device including **your** Internet Protocol (IP) address.
- Any information which **you** have provided in support of **your** insurance claim.

We may receive information about **you** from the following sources:

- **Your** insurance broker.
- From third parties such as credit reference agencies and fraud prevention agencies.
- From insurers, witnesses, the Police (in regards to incidents) and solicitors, appointed representatives.
- Directly from **you**.

We will not pass **your** information to any third parties except to administer **your** insurance, enable **us** to process **your** claim, prevent fraud and comply with legal and regulatory requirements. In which case **we** may need to share **your** information with the following third parties within the EU:

- Solicitors or other appointed representatives.
- Underwriters, reinsurers, regulators and authorised/statutory bodies.
- Fraud and crime prevention agencies, including the Police.
- Other suppliers carrying out a service on **our**, or **your** behalf.

We will not use **your** information for marketing further products or services to **you** or pass **your** information on to any other organisation or person for sales and marketing purposes without **your** consent.

Data retention

We will hold **your** details for up to seven years after the expiry of **your** policy, complaint and/or claims settlement.

Your rights

Your personal data is protected by legal rights, which include **your** rights to:

- Object to **our** processing of **your** personal data.
- Request that **your** personal data is erased or corrected.
- Request access to **your** personal data and data portability.
- Complain to the Information Commissioner's Office, which regulates the processing of personal data.

You can ask to see what data **we** hold on **you**; there is no charge for this service.

If **you** have any questions about **our** privacy policy or the information **we** hold about **you** please contact **us**.