



Backpacker Cover

Single Trip Policies

Master policy number LSYBG40048-07 A&B

This insurance policy wording is a copy of the master policy wordings and is subject to the same terms, conditions and exclusions.

This policy is for residents of the United Kingdom, Channel Islands, EIRE or British Forces Posted Overseas only
For policies issued from **01/11/2017** to **31/10/2018**

YOUR IMPORTANT INFORMATION

IF YOU NEED EMERGENCY MEDICAL ASSISTANCE ABROAD OR NEED TO CUT SHORT YOUR TRIP:

contact Emergency Assistance Facilities 24 hour emergency advice line on:

+44 (0) 203 829 6745

FOR NON-EMERGENCIES ABROAD:

+44 (0) 203 829 6761

IF YOU NEED A CLAIM FORM:

you can download the relevant form:

www.policyholderclaims.co.uk

or contact Travel Claims Facilities on:

+44 (0) 203 829 6761

IF YOU NEED LEGAL ADVICE:

contact Slater & Gordon LLP on:

+44 (0) 161 228 3851

Bengo is Underwritten by Travel Insurance Facilities and Insured by Union Reiseversicherung AG, UK. Travel Insurance Facilities are authorised and regulated by the Financial Conduct Authority. Union Reiseversicherung AG are authorised by BaFin and subject to limited regulation by the Financial Conduct Authority.

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Our pledge to you

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It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. We occasionally get complaints and these are usually through a misunderstanding or insufficient information. Any complaint will be investigated at once and the matter resolved as quickly as possible, please see the last page of the policy for information on our complaints procedure.

Policy information

Your insurance is covered under two master policy numbers, LSYBG40048-07A your pre-travel policy and LSYBG40048-07B your travel policy, specially arranged by Bennett Gould & Partners Ltd on behalf of Travel Insurance Facilities, insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG. Cover is provided for each traveller who is shown as having paid the insurance premiums and whose name appears on the insurance validation documentation. In the event that you have paid for a trip on behalf of other individuals not insured on this policy please be advised that your policy only provides cover for your proportion of trip costs, as opposed to the amount you have paid on behalf of others.

We have a cancellation and refund policy, which you will find in full on page 5. Please be aware no refund of the insurance premium will be given after the policies have been issued if you have travelled on, claimed or intend to claim against the policy.

Criteria for purchase

This insurance is sold on the understanding that you and anyone travelling with you and named on the insurance certificate:

- Have not started the trip.
- Travel must take place within 1 year of the start date of your policy.
- Take all possible care to safeguard against accident, injury, loss or damage as *if you had no insurance cover*.
- Is a resident of the United Kingdom, Channel Islands, EIRE or British Forces Posted Overseas.
- Are not travelling within your home country for less than 3 days on any one trip.
- Are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.
- Is aged 55 years or under at the start date of the policy.
- Understand there is no cover for cruises.
- Is not travelling independently of the named insured adults on the policy where they are aged 18 years and under.
- Are travelling with the intention to return to the United Kingdom, Channel Islands, EIRE or BFPO within your trip dates unless an extension has been agreed with us and we have confirmed in writing.

You have a duty to take reasonable care to answer questions fully and accurately, and that any information you give to us is not misleading. This applies both when you take the policy out and at any time during the policy period. If you do not do so, we reserve the right to void your policy from inception and refuse all claims made against it. In the event that it becomes necessary to cancel your policy following a misrepresentation or suspected fraud, we will give you seven days' notice of cancellation of the policy by recorded delivery to you at your last known address.

YOUR IMPORTANT CONTACT NUMBERS

TO DECLARE YOUR PRE-EXISTING MEDICAL CONDITIONS CALL ON 0203 829 3892

Make sure you have all your medical information and medication details and policy number to hand. Open 8am–8pm Monday-Friday, 9am–5pm Saturday



TO MAKE A CLAIM

on the policy please visit www.policyholderclaims.co.uk or call **0203 829 6761**. Open 8:30am-6pm Monday-Friday. You can view our frequent questions and answers at: <http://www.tifgroup.co.uk/services/claims/faqs/>



FOR LEGAL ADVICE

please contact Slater & Gordon LLP **0161 228 3851** or fax **0161 909 4444**. Open 9am-5pm Monday-Friday.



IN CASE OF A SERIOUS EMERGENCY

please contact the 24 hour emergency assistance service provided by Emergency Assistance Facilities

+44 (0) 203 829 6745

Your policy covers treatment at a public/state facility only, unless approved by us. Call an ambulance using the local equivalent of a 999 number, or alternatively by dialling 112 within the EU, and then contact Emergency Assistance Facilities for advice. We strongly suggest you put their telephone number, **+44 (0) 203 829 6745**, into your mobile phone before you travel so that it is to hand if you need it. Get details of the hospital you are being taken to so that our Emergency Assistance Facilities doctor will be able to obtain a medical report at the earliest possible opportunity. You may need to pay the policy excess locally and ask the hospital to send the rest of their bills to Travel Claims Facilities at: 1 Tower View, Kings Hill, West Malling, Kent, England, ME19 4UY. Our appointed assistance service, Emergency Assistance Facilities, will explain this to them and provide them with a faxed/email confirmation if necessary.

You will need to have some basic information for them to hand:

- your telephone number in case you are cut off
- patient's name, age and as much information about the medical situation as possible
- name of the hospital, ward, treating doctor and telephone numbers if you have them
- tell them that you have **Bengo Backpacker Travel Insurance**, policy number and the date it was bought
- the patient's UK GP contact details in case they need further medical information

Things to be aware of/remember

- Your policy does not cover any costs for private medical treatment unless authorised by us.
- **NEVER** give your passport to a clinic or hospital.
- It is not always possible to return home immediately after discharge following injury or illness. You will be able to return home when the assistance service considers it safe, in conjunction with your doctor, and airline regulations have been met. Sometimes you will need to stay in resort for a while longer before returning home so the assistance team will arrange additional accommodation for you.
- You may be required to obtain your medical records in the event of a claim.

OUT-PATIENT TREATMENT OR MINOR INJURY OR ILLNESS

If you need to see a doctor, ask your hotel reception or tour representative for the nearest public/state medical facility. Some hotels will urge you to seek private treatment however this is not necessary as private medical facilities vary greatly and are not equipped to deal with all emergencies. They may give you unnecessary treatment and at inflated prices - if you are ever in doubt please call the assistance team for advice on where to seek treatment. In Europe you should show them your EHC card as medical treatment will be free or at a reduced cost and you will not be required to contribute towards the claim as the standard policy excess will be reduced to NIL (increased excesses applied to declared conditions will still be required to be paid, if related to the cause of you requiring medical treatment). You will only be covered for the cost of private treatment if this is approved in advance by Emergency Assistance Facilities. If your outpatient bill is less than £500 then you will need to pay this to the medical facility, and ensure you keep all receipts so you can claim upon your return. In the event that you need to seek outpatient treatment when you are travelling in any of the countries listed below then it may be that immediate payment can be arranged locally using the services of Charge Care International whom we have appointed to act on our behalf. To take advantage of this service please show the treating doctor or clinic the logo shown to the right as this will enable them to identify our membership and avoid language difficulties. If the hospital you are treated at subscribes to this service they will ask to see your proof of insurance so it is important to carry this with you. You will be asked to complete a simple Charge Care form to confirm the nature of the treatment received. The doctor or clinic will collect the policy excess from you and send their bill to Charge Care for payment. The countries where this service is available are: Greece and the Greek Islands, Cyprus, Bulgaria, Egypt and Turkey. www.chargecareinternational.co.uk



WHAT IF YOU WANT TO COME HOME EARLY?

This policy covers you to come home early because you are ill or injured, only if medical treatment is not available locally. If you are thinking of cutting short your trip because you are not well then you must contact Emergency Assistance Facilities on **+44 (0) 203 829 6745** for advice first. If you need to come home for any other reason, such as the illness of a close relative in the United Kingdom, Channel Islands, EIRE or BFPO then you should make your own arrangements, bearing in mind your duty to act at all times as if uninsured. If you are not sure whether your circumstances are included in the cover then call Travel Claims Facilities on +44 (0) 203 829 6761.

Summary of cover

(this is **only** a brief description of the cover provided and some of the principal conditions, you must refer to the relevant section in the policy wording for full details.)

Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:
PRE-TRAVEL POLICY (cover starts when you pay your premium)				
A1	<p>If you are unable to go on your trip Cover for your proportion of prepaid transport, accommodation & additional travel expenses, and pre-paid excursions booked before you go on your trip, that you cannot recover from any other source if you cannot travel due to your, a close relative, the person you are intending to stay with, or a business associate's death, injury or illness, redundancy, required as a witness or member of the jury in a court of law, or the requirements of H.M. Forces (Course charges or tuition fees are not included).</p>	£1,000	<ul style="list-style-type: none"> cancellation is caused by yours, your travelling companions, the person you are intending to stay with, a business associate or your close relatives' death, injury or illness, redundancy, requirement as a witness or member of the jury in a court of law, or HM forces requirements. the cancellation is not due to your existing medical condition, unless declared and accepted by us in writing. the cancellation is not due to an existing medical condition of a non-travelling close relative, the person you are intending to stay with, a business associate or travelling companion. cancellation is not because of the failure of your travel agent, tour operator or due to the advice of the Foreign and Commonwealth Office. 	£75
TRAVEL POLICY (cover starts when you leave home to begin your trip)				
B1	<p>If you need emergency medical attention To cover customary and reasonable fees or charges for necessary and emergency medical expenses, necessary travel and accommodation or repatriation costs in the event of your illness, injury or death during your trip.</p> <p>Emergency dental treatment Cover for emergency dental treatment only to treat sudden pain.</p>	<p>£1,000,000</p> <p>£100</p>	<ul style="list-style-type: none"> you are not claiming for any private medical treatment. you have called our emergency assistance service to authorise bills over £500. you are claiming for emergency essential treatment received in a state facility and unrelated to any existing medical condition (unless you have declared to us and we have accepted in writing, and you have paid the required premium). you are not claiming for work involving the use of precious metals in any dental treatment. you are not claiming for the provision of dentures, crowns or veneers. you are in a public/state hospital. 	<p>£75</p> <p>Nil</p>
B2	<p>If you need to come home early Pro-rata refund of your pre-paid unused trip costs from the day you come home if you, or your travel companion, have to return early because you, the person you are travelling with, the person you are staying with, a close relative or business associate in your home country, unexpectedly suffer injury, illness or death.</p>	£500	<ul style="list-style-type: none"> you have actually returned home earlier than originally booked. you need to come home early due to your illness and you have contacted and had approval from our emergency assistance service. you are not claiming due to your existing medical condition, unless declared and accepted by us in writing. you are not claiming due to an existing medical condition of a non-travelling close relative, the person you are intending to stay with, a business associate or travelling companion. 	£75
B3	<p>Personal liability Cover for costs that we have agreed to pay, that you are held legally liable to pay relating to an incident caused by you.</p>	£1,000,000	<ul style="list-style-type: none"> you have not admitted responsibility, or agreed to pay any monies. you have kept paperwork/notes and informed us immediately. your claim is not due to any form of motorised transport or sailing vessel. you are not claiming for an incident suffered by, or any property owned by, you, a member of your family, business associate, close relative, person you are intending to stay with, or a travelling companion. 	£75
B4	<p>Accidental death and disability benefit A single payment payable for your accidental death, permanent disability or loss of sight or use of limbs whilst on your trip.</p> <p>Accidental death benefit</p> <p>Permanent loss of sight or limb</p> <p>Permanent total disablement</p>	<p>£5,000</p> <p>£5,000</p> <p>£5,000</p>	<ul style="list-style-type: none"> you are between 18 and 55 years old (payment is reduced to £1,000 if under 18 or over 56 at the time of the incident). you qualify for the full benefit, no partial settlements are payable. you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness, intoxication or infection. you are not under 18 or over 55 and claiming permanent disablement. 	<p>Nil</p> <p>Nil</p> <p>Nil</p>

DISCLOSURE OF YOUR MEDICAL CONDITIONS

Your policies may not cover claims arising from your medical conditions. If you answer 'yes' to any of the questions below then you must declare the relevant conditions to us.

So that we can ensure you are provided with the best cover we can offer please read and answer the following questions carefully and accurately:

Have you or anyone insured under this policy ever been diagnosed or received treatment for:

- Any heart or circulatory condition? Yes
- A stroke or high blood pressure? Yes
- A breathing condition (including Asthma)? Yes
- Any type of Cancer? Yes
- Any type of Diabetes? Yes
- Has your doctor altered your regular prescribed medication in the last 3 months? Yes

No

In the last 2 years - have you, or anyone who is insured under this policy, been treated for any serious or re-occurring medical condition, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment?

Yes

No

Are you or anyone who is insured under this policy waiting for any tests, treatment or a non-routine hospital appointment?

Yes

No

Full cover is available under this policy. If your answers to any of the above change to YES during the period of insurance, please contact us on 0203 829 3892

Yes

Do any close relatives, business associates or friends who are not travelling with you or who are not insured with us have an existing medical condition (even if considered as 'stable', under control or in remission)?

If you have answered yes to the questions on the left you must tell us, in order to obtain cover for your medical condition(s), although an increased premium or excess may be required to do so.

To enable us to consider your medical condition please contact Travel Administration Facilities on:

0203 829 3892

8am-8pm Monday- Friday

9am-5pm Saturday

Should we require any additional premium, and you accept our offer, this should be paid to Travel Administration Facilities, and sent within 14 days of our offer. Should you decide not to pay the additional premium the existing medical condition will not be covered. Full confirmation of our terms and conditions will be sent out to your address after your call. Any additional medical conditions not declared to us will not be covered.

If your answer changes to 'yes' at any point after the purchase of this policy you must call to inform us of this change in health to ensure you are fully covered for your trip.

BE AWARE!

We are unable to provide cover for any claim arising as a result of an existing medical condition of a non-travelling close relative, the person you are intending to stay with, or a business associate or friend, or any known or recognised complication of or caused by the existing medical condition.

If your health or your ongoing medication changes between the date the policies were bought and the date of travel you must advise us on 0203 829 3892 as soon as possible. We will advise you what cover we are able to provide, after the date of diagnosis. We reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary

BE AWARE! We do not provide any cover for:

- claims caused by an existing medical condition of a non-travelling close relative, the person you are intending to stay with, or a close business associate, or any recognised complication caused by the existing medical condition as defined on page 6.
- any circumstances that are not specified in your policies.

WHEN YOUR TWO POLICIES START AND END

The cover for Policy A, as described under section A of the pre-travel policy, starts from the commencement date of cover shown on your insurance validation documentation, after the policy was issued and ends when you leave home to start your trip. The cover under policy B starts when you commence your trip and ends when you complete your trip. Alternatively cover will cease upon expiration of your policy, whichever is the first. No further trips are covered.

EXTENSION OF PERIOD

If in the event of either your:

- death, injury or illness during your trip,
- delay or failure of public transport services during your trip,
- delay or failure of your return flight to the UK, Channel Islands, EIRE or BFPO from your international departure point;

you are unable to complete the trip before your travel policy expires, cover will be automatically extended without additional premium for the additional days necessary to complete the trip. Should you wish to include cover for all other sections of the policy, you can arrange to extend cover via the sales team.

YOUR POLICY WORDINGS	Your insurance document shows details of both pre-travel and travel insurance policies, including the sections of cover, limits, conditions, exclusions, and information on what to do if you need to claim. The policy is a legal contract between us and you. We will pay for any insured event, as described in the policy, that happens during the period of validity and for which you have paid the appropriate premium. Travel insurance policies have specific requirements for both purchasing and making successful claims. <u>Please take the time to read and understand it</u> straight away as not all policies are the same. All risks which are covered are set out clearly in sections with conditions, limits and exclusions (things which are not covered). If your circumstances do not fit those specified then there is no cover in place.
CANCELLING YOUR POLICIES	<p>You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements, and provided you have not travelled or claimed on the policy, you can advise us on 0845 676 9005 within 14 days of purchase for a full refund to be considered. Should you wish to cancel your policy outside of the 14 day cooling off period, and can confirm that there have been no claims on the policy and that you have not travelled, in addition to a £15 administration charge; the following cancellation terms will be applied dependant on what type of policy you have purchased.</p> <p>Backpacker policies - In the event you have not travelled and are not claiming on the policy, a refund of 50% of the policy premium and any additional premium applied to your existing medical conditions will apply. If you have travelled or are intending to claim, or have made a claim (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium.</p> <p><i>We reserve the right to give 7 days' notice of cancellation of this policy, without refund, by recorded delivery to you at your last known address in the event of the following circumstances; fraud, suspected fraud, misleading information or deliberate misrepresentation, or abusive behaviour to any of our staff or agents.</i></p>
BE CAUTIOUS	This policy is designed to cover most eventualities whilst you are on your trip. It does not provide cover in all circumstances and we expect that you take all possible care to safeguard against accident, injury, loss or damage <i>as if you had no insurance cover.</i>
PREGNANCY	Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 inclusive whilst you are away. From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise: Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date. Please note we will not cover denial of boarding by your carrier so you should check that you will be able to travel with the carrier/airline in advance. It is essential, if at the time of booking your trip you are aware that you are pregnant, that you ensure that you are able to have the required vaccinations for that trip; no cover will be provided for cancellation in the event that, after booking you discover travel is advised against, or you are unable to receive the appropriate and required vaccinations for that country.
MEDICAL COVER	Your travel policy is not Private Health Insurance, in that it only covers unavoidable, unexpected emergency treatment. You need to check that you have had all the recommended vaccinations and inoculations for the area you are travelling to. It is also recommended that you check with your doctor that it is safe for you to travel bearing in mind your method of travel, the climate and the availability and standard of local medical services in your chosen destination. You will then need to declare your existing medical condition and have it accepted by Travel Administration Facilities for it to be eligible for cover under your policy. It is often wise to carry additional supplies of your regular prescribed medications in your hand luggage in case your bags are delayed. Cover will not be granted if travel is against the advice of your doctor.
EHIC	The European Health Insurance Card (EHIC) allows you (provided you are a UK, EIRE or BFPO resident) to access state-provided healthcare in all European Economic Area (EEA) countries and Switzerland at a reduced cost and in many cases free of charge. We strongly recommend that you carry it with you when travelling abroad. Remember to check your EHIC is still valid before you travel. Applying on www.ehic.org.uk for the card is free and it is valid for up to five years. If your EHIC is accepted whilst obtaining medical treatment abroad your policy excess will be reduced to Nil (with the exception of increased excess relating to declared medical conditions). If you are travelling outside the EEA then there are some countries that have reciprocal agreements with the UK or EIRE and these can be found on http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx . Please note residents of the Isle of Man or the Channel Islands are not eligible for an EHIC.
MEDICARE	If you are travelling to Australia you must register with Medicare on arrival. There is a Medicare office in all major towns and cities in Australia. Registration is free and this will entitle you to reduced medical charges from doctors, reduced prescription charges and access to Medicare hospitals.
YOUR EXCESS	Your policy carries an excess and this is the amount you have to contribute towards each claim. All excesses shown for this policy are payable by <u>each</u> insured-person, per section and for each incident giving rise to a separate claim. Your excess may be increased to include existing medical conditions confirmed in writing by us. The increased excess will apply to all persons insured on the policy whose claim has been caused by the declared medical condition.

<p>AUSTRALIA AND NEW ZEALAND</p>	<p>All countries listed in Europe including Spain, as well as Australia, including Territory of Cocos (Keeling Islands, The Territory of Christmas Island, Norfolk Island and Lord How Island), and New Zealand, including the Cook Islands, Niue and Tokelau.</p>	<p>CURTAILMENT</p>	<p>The cutting short of your trip by your early return home or your repatriation to a hospital or nursing home in your home country. Payment will be made on the number of full days of your trip that are lost from the day you are brought home.</p>	<p>FLIGHT</p>	<p>A service using the same airline or airline flight number.</p>
<p>BACK COUNTRY</p>	<p>Guided skiing in terrain which are in remote areas away from groomed pistes, not within ski boundaries and outside of patrolled resort boundaries, this includes terrain that has been accessed by a ski lift but then requiring a hike, ski, climb or skidoo to reach areas of side country or back country.</p>	<p>DOMESTIC FLIGHT</p>	<p>A flight where the departure and arrival take place within the United Kingdom, the Channel Islands or EIRE.</p>	<p>HOME</p>	<p>One of your normal places of residence in the United Kingdom, the Channel Islands, EIRE or BFPO.</p>
<p>BEACH SWIMMING</p>	<p>Within 50 metres of the shore, in areas marked with safety buoys and under the supervision of a lifeguard.</p>	<p>EIRE</p>	<p>Republic of Ireland</p>	<p>HOME COUNTRY</p>	<p>Either the United Kingdom, the Channel Islands or EIRE.</p>
<p>BFPO</p>	<p>British Forces Posted Overseas</p>	<p>EMERGENCY TREATMENT</p>	<p>Any ill-health or injury which occurs during your trip and requires immediate treatment before you return home</p>	<p>INSURED PERSON/YOU/YOUR</p>	<p>Any person named on the insurance validation documentation.</p>
<p>BUSINESS ASSOCIATES</p>	<p>A business partner, director or employee of yours who has a close working relationship with you.</p>	<p>ESSENTIAL ITEMS</p>	<p>Underwear, socks, toiletries and a change of clothing.</p>	<p>INSHORE</p>	<p>Within 12 Nautical miles off the shore</p>
<p>CASH</p>	<p>Sterling or foreign currency in note or coin form.</p>	<p>EUROPE INCLUDING SPAIN</p>	<p>All countries included in Europe excluding Spain, but including Spain, Balearics, Madeira and the Canary Islands.</p>	<p>INTERNATIONAL DEPARTURE POINT</p>	<p>The airport, international rail terminal or port from which you departed from the UK, Channel Islands, EIRE or BFPO to your destination, and from where you depart to begin the final part of your journey home at the end of your trip.</p>
<p>CHANGE IN HEALTH</p>	<p>Any deterioration or change in your health between the date the policy was bought and the date of travel, this includes new medication, change in regular medication, deterioration of a previously stable condition, referral to a specialist, investigation of an undiagnosed condition or awaiting treatment/consultation.</p>	<p>EUROPE EXCLUDING SPAIN</p>	<p>Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Azores, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Corfu, Corsica, Crete, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Eire (Republic of Ireland), Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece, Guernsey, Holland (Netherlands), Hungary, Iceland, Isle of Man, Italy, Jersey, KOS (Greek Island), Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Morocco, Northern Ireland, Norway, Poland, Portugal, Rhodes, Romania, Russia, San Marino, Sardinia, Serbia, Slovakia, Slovenia, Sweden, Switzerland, Tunisia, Turkey, Ukraine, United Kingdom, Vatican City.</p>	<p>MANUAL LABOUR</p>	<p>Work involving the lifting or carrying of heavy items in excess of 25Kg, work at a higher level than two storeys, or any form of work underground.</p>
<p>CHANNEL ISLANDS</p>	<p>Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.</p>	<p>EXISTING MEDICAL CONDITION</p>	<p>Any serious or recurring medical condition which has been previously diagnosed or been investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.</p>	<p>MEDICAL CONDITIONS</p>	<p>Any disease, illness or injury, including any psychological conditions.</p>
<p>CLOSE RELATIVE</p>	<p>Spouse or partner who you are living together with, parents, grandparents, legal guardians, foster child, parents-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parents, step-child, step-brother, step-sister, aunt, uncle, brother, sister, child, grandchild, niece, nephew, or fiancé(e).</p>	<p>FAMILY</p>	<p>Two adults and their dependents who are under the age of 18, living at home with you and in full time education. In this scenario a dependent is considered as children, grandchildren, step-children, adopted children or foster children.</p>	<p>OFF PISTE</p>	<p>Skiing within ski area boundaries, off marked and groomed pistes and in between groomed trails and runs, where ski lifts and emergency services are easily accessible and ending back at a ski area lift. Not including back country or areas marked or prohibited from entry.</p>
<p>CRUISE</p>	<p>A pleasure voyage of more than 72 hours duration, sailing as a passenger on a purpose built ship on sea/s or oceans that may include stops at various ports.</p>			<p>ON PISTE</p>	<p>Piste skiing, including skiing on areas in and around the resort, but off the actual marked pistes, such as skiing on a hillside between marked pistes, or skiing down slopes adjacent to marked runs, but always finishing at the bottom of tows or lifts within the resort and never in areas cordoned off or restricted. All other areas are considered as 'off piste' and therefore require purchase of an additional activity pack.</p>

<p>OFFSHORE Over 12 Nautical miles off the shore</p> <p>OPEN WATER SWIMMING Swimming in outdoor bodies of water such as open oceans, lakes and rivers, outside of marked swimming areas and with the absence of a lifeguard.</p> <p>PAIR OR SET Two or more items of possessions that are complementary or purchased as one item or used or worn together.</p> <p>POSSESSIONS Each of your suitcases and containers of a similar nature and their contents and articles you are wearing or carrying:</p> <p style="text-align: center;">↓</p> <p>Clothes Underwear, outerwear, hats, socks, stockings, belts and braces.</p> <p>Cosmetics* Make-up, hair products, perfumes, creams, lotions, deodorants, brushes, combs, toothbrushes, toothpastes and mouthwashes. *excluding items considered as 'Duty Free'</p> <p>Luggage Handbags, suitcases, holdalls, rucksacks and briefcases.</p> <p>Electrical items & photographic equipment Any item requiring power, either from the mains or from a battery and any equipment used with them such as CDs, drones, games, laptops, tapes, cassettes or cartridges, cameras, video cameras, camera cases, stand, films, discs or cartridges.</p> <p>Drones Un-manned aerial vehicles</p> <p>Fine jewellery & watches Rings, watches, necklaces, earrings, bracelets, body rings, made of or containing any precious or semi-precious stones or metal.</p> <p>Buggies, Strollers & Car seats Buggies, Strollers & Car seats</p> <p>Laptops Portable computer suitable for use whilst travelling.</p> <p>Eyewear Spectacles, sunglasses, prescription spectacles or binoculars.</p> <p>Duty free Any items purchased at duty free.</p> <p>Shoes Boots, shoes, trainers and sandals.</p>	<p>PUBLIC TRANSPORT Buses, coaches, domestic flights or trains that run to a published scheduled timetable.</p> <p>REDUNDANCY Being an employee where you qualify under the provision of the Employment Rights Acts, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.</p> <p>RELEVANT INFORMATION A piece of important information that would increase the likelihood of a claim under your policy.</p> <p>RESIDENT Means a person who has had their main home in the United Kingdom, the Channel Islands or BFPO and has not spent more than six months abroad in the year before buying this policy.</p> <p>SCHEDULED AIRLINE An airline that publishes a timetable and operates its service to a distinct schedule and sells tickets to the public at large, separate to accommodation and other ground arrangements.</p> <p>SKI EQUIPMENT Skis, ski bindings, ski poles, ski boots, ski goggles, ski helmet, board boots, snowboard bindings and snowboards.</p> <p>SKI PACK Ski pass, ski lift pass and ski school fees.</p> <p>SPORTS AND HAZARDOUS ACTIVITIES Any recreational activity that requires skill and involves increased risk of injury. <i>If you are taking part in <u>any sport/activity</u> please refer to page 13 where there is a list of activities informing you of which activities are covered on the policy as standard. Should the activity you are participating in not appear it may require an additional premium so please call us on 0845 676 9005.</i></p>	<p>TRAVEL DOCUMENTS Current passports, ESTAs, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form S2.</p> <p>TRAVELLING COMPANION A person with whom you are travelling with and on the same booking, or with whom you have arranged to meet at your trip destination with the intention of spending a proportion of your trip with, who may have booked independently and therefore not included on the same booking and may have differing inbound and outbound departure times or dates.</p> <p>TRIP A holiday or journey that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home in the United Kingdom, the Channel Islands, EIRE or BFPO, following your repatriation. <u>Both during the period of cover.</u></p> <p>UNATTENDED Left away from <u>your</u> person where you are unable to clearly see and are unable to get hold of your possessions.</p> <p>UNITED KINGDOM United Kingdom - England, Wales, Scotland, Northern Ireland and the Isle of Man.</p> <p>WE/OUR/US Union Reiseversicherung AG UK.</p> <p>WINTER SPORTS Skiing, snowboarding and ice skating.</p> <p>WORLDWIDE Anywhere in the world.</p> <p>WORLDWIDE EXCLUDING USA, CANADA & CARIBBEAN Anywhere <i>excluding</i> the United States of America, Canada and the Caribbean.</p>
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Conditions and exclusions applying to your policies

Below are some important conditions and exclusions which apply to your pre travel and travel policy, it is recommended that you read this along with the conditions for each section of your policies, this will make sure that you are aware of any conditions which may affect your circumstances or likelihood to claim.

APPLYING TO ALL SECTIONS OF YOUR POLICIES:

You are not covered under any section, unless specified, for any of the following circumstances:

<ul style="list-style-type: none">• Manual labour (see policy definition on page 6).	<ul style="list-style-type: none">• You piloting or travelling in an aircraft not licensed to carry passengers.
<ul style="list-style-type: none">• Within the last 2 years, any existing medical condition or health condition that has been diagnosed, been in existence or for which you have received treatment from a hospital or specialist consultant or for which you are awaiting or receiving treatment or under investigation, unless we have agreed cover <u>in writing</u> and any additional premium has been paid.	<ul style="list-style-type: none">• You travelling on a motorised vehicle for which you do not hold appropriate qualifications to ride in <u>the UK, the Channel Islands or EIRE</u> (Please note there is no cover under section B3 for any claim related to the use of motorised vehicles). You can visit the following link to the UK Government site for more information on appropriate licenses: https://www.gov.uk/ride-motorcycle-moped/bike-categories-ages-and-licence-requirements
<ul style="list-style-type: none">• More than the proportionate cost of your trip and any claim against the policy (all sections) where you have not insured for the full cost of your trip.	<ul style="list-style-type: none">• If you are riding pillion, the rider must also hold appropriate qualifications.
<ul style="list-style-type: none">• Loss of earnings, additional hotel costs, additional car hire, Visa's, ESTAs, additional parking fees, vaccinations, inoculations, kennel fees or any other loss unless it is specified in the policy.	<ul style="list-style-type: none">• You travelling on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not.
<ul style="list-style-type: none">• The cost of taxi fares, telephone calls, faxes or any expenses for food or drink.	<ul style="list-style-type: none">• Cruises (see policy definition on page 6).
<ul style="list-style-type: none">• Any claim arising from any relevant information known by you at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to us and we have agreed <u>in writing</u> any terms applicable.	<ul style="list-style-type: none">• Any payments made or charges levied after the date of diagnosis of any change in your health or medication after the policy was bought unless this has been advised to us and any revised terms or conditions have been confirmed <u>in writing</u>.
<ul style="list-style-type: none">• The operation of law, or as a result of an unlawful act or criminal proceedings against anyone included in your booking, or any deliberate or criminal act by an insured person.	<ul style="list-style-type: none">• Your suicide, self-injury, reckless behaviour or any wilful act of self-exposure to danger or infection/injury (except where it is to save human life).
<ul style="list-style-type: none">• Any costs incurred before departure (except cancellation) or after you return home.	<ul style="list-style-type: none">• In respect of all sections other than <i>emergency medical expenses</i>, war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
<ul style="list-style-type: none">• Any claim due to your carrier's refusal to allow you to travel for whatever reason.	<ul style="list-style-type: none">• Participation in any sports and activities listed in packs 2-4 unless the appropriate additional premium has been paid and the policy endorsed (see definitions for sports and activities page 7).
<ul style="list-style-type: none">• Any costs which are due to any errors or omissions on your travel documents.	<ul style="list-style-type: none">• Your failure to obtain the required passport, visa or ESTA.
<ul style="list-style-type: none">• Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.	<ul style="list-style-type: none">• You, your travelling companion, close relative or business associate being under the influence of:-<ul style="list-style-type: none">- drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction);- alcohol (a blood alcohol level that exceeds 0.19% – approximately four pints or four 175ml glasses of wine);- solvents, or;- anything relating to you, your travelling companion, close relatives or business associates prior abuse of drugs, alcohol or solvents.
<ul style="list-style-type: none">• The use of Drones (see policy definition page 7).	
<ul style="list-style-type: none">• Any claim not supported by the correct documentation as laid out in the individual sections.	
<ul style="list-style-type: none">• You travelling against the advice or recommendations published by the Foreign and Commonwealth Office applicable at the time of your departure.	<ul style="list-style-type: none">• Any claim that is due to any failure (including financial) of your travel agent or tour operator, any transport or accommodation provider, their agent or anybody who is acting as your agent, <u>unless specified</u>.

We will pay:	For:	Provided you:	If you need to claim:
<p>up to £1,000 for your proportion of prepaid:</p> <ul style="list-style-type: none"> transport charges; loss of accommodation; foreign car hire; and pre-paid excursions booked before you go on your trip <p>that you have paid or have agreed to pay, that you cannot recover from any other source, following your necessary cancellation after you purchased this insurance resulting in financial loss</p>	<ul style="list-style-type: none"> you or a travelling companion is ill, injured or dies before the trip starts. a close relative or a close business associate in your home country is ill, injured or dies before the trip starts. the person you are going to stay with is ill, injured or dies before the trip starts. 	<ul style="list-style-type: none"> have paid or accept that your excess will be deducted from any settlement have complied with the health declaration on page 4 and cancellation is not due, or caused by, an existing medical condition unless we have agreed cover, and additional premium has been paid. accept that there is no cover for cancellation due to any elective or pre-arranged treatment, this includes being given a date for treatment which coincides with your trip dates, as well as complications as a result of elective, pre-arranged or cosmetic treatment, unless declared and accepted by us in writing. have obtained a written statement from the treating doctor at the time of the cancellation confirming the necessity to cancel your trip. accept that your claim is limited to the cancellation charges applicable on the date the GP initially diagnosed or investigated the condition, or at the point a declared existing medical condition deteriorated and required medical attention, or referral. No payments/cancellation charges after this date will be reimbursed. are not cancelling due to the death, injury or illness of any pets or animals. accept that we can only offer to review and extend cover for declared existing medical conditions to our <u>own policyholders</u> so if any of the following people cause you to cancel because of a reoccurrence or complication of a medical condition diagnosed prior to booking, you will not be covered; <ul style="list-style-type: none"> a travel companion not insured by us; a close relative of you or your travel companion; a business associate of you or your travel companion; or the person you are intending to stay with. are not claiming for the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made by using frequent flyer vouchers, Air Miles/Avios vouchers or other vouchers that have no financial face value. 	<p>Download or request a cancellation claim form and ensure that the medical certificate in the cancellation claim form is filled by the <u>General Practitioner of the persons whose injury, illness or death has caused the cancellation</u>. As well as providing the claims handlers with required documentation as listed on the front of your claim form.</p> <p>Inform your tour operator/travel agent/flight company immediately of your necessity to cancel and request a cancellation invoice.</p>
	<ul style="list-style-type: none"> you are required for jury service or as a witness in a court of law. 	<ul style="list-style-type: none"> are not cancelling due to a criminal act committed by you or where you are the defendant in the court case. 	<p>Provide us with your original summons notice.</p>
	<ul style="list-style-type: none"> you or a travel companion being made redundant. 	<ul style="list-style-type: none"> are not claiming due to financial circumstances or unemployment except when it is due to a compulsory redundancy notice which you received after buying this insurance, and you have been in continuous employment for two years (see definition – redundancy on page 7). 	<p>Obtain written confirmation to validate your circumstances.</p>
	<ul style="list-style-type: none"> of the requirements of HM forces. 	<ul style="list-style-type: none"> have been granted leave orders (and these have not been withdrawn by your employer on disciplinary grounds). 	<p>Obtain written confirmation to validate your circumstances.</p>
<p>BE AWARE! No cover is provided under this section for;</p> <ul style="list-style-type: none"> anything mentioned in the conditions and exclusions (page 8). the fear of an epidemic, pandemic, infection or allergic reaction. your disinclination to travel or <u>any circumstance not listed</u> above. your carrier's refusal to allow you to travel for whatever reason. 		<ul style="list-style-type: none"> a previously diagnosed condition of any close relatives, your travelling companion, the person you are intending to stay with, or a business associate. your failure to obtain the required ESTA, Visa, vaccinations or inoculations in time. the advice or recommendation of the Foreign and Commonwealth Office applicable at the time of your departure. the cancellation of your trip by the tour operator. 	

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
<p>up to £1,000,000 <u>outside your home country following necessary emergency expenses that are payable within six months of the event that causes the claim that results from your death, injury or illness:</u></p>	<ul style="list-style-type: none"> • customary and reasonable fees or charges for necessary and emergency treatment, to be paid outside your home country for medical, surgical, hospital, nursing home or nursing services. • additional travel, accommodation and repatriation costs to be made for or by you and for any one other person <u>who is required for medical reasons</u> to stay with you, to travel to you from your home country or to travel with you, where it is deemed medically necessary. 	<ul style="list-style-type: none"> • any costs where you have not paid your excess. • treatment due to, or a complication of, an existing medical condition unless we have agreed cover in writing and any additional premium has been paid. • any elective or pre-arranged treatment or any routine non-emergency tests or treatment, this includes complications as a result of elective, pre-arranged or cosmetic treatment. • costs of private treatment <u>unless our 24 hour medical helpline has agreed</u> and adequate public facilities are not available. • replenishment of any medication you were using at the start of the trip, or follow up treatment for any condition you had at the start of your trip. • the cost of early repatriation when medical treatment of a standard acceptable by our medical director is available locally. • the cost associated with the diversion of an aircraft due to your death, injury or illness. • repairs to or for artificial limbs or hearing aids. • the cost of diagnostic tests or treatment for any existing condition other than that which has caused the immediate emergency. • any extra costs for single/private accommodation in a hospital or nursing home. 	<p style="text-align: center;"><u>FOR MEDICAL EMERGENCIES</u></p> <p style="text-align: center;">+44 (0) 203 829 6745</p> <p style="text-align: center;">Call our <i>Emergency Assistance Facilities</i> service 24 hours a day, 7 days a week, 365 days a year, from anywhere in the world</p> <p>Download or request a claim form for emergency medical expenses and complete to the best of your ability.</p> <p>For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies you must keep and provide us with all (original) receipts accounts and medical certificates.</p> <p>For cases where Emergency Assistance Facilities were informed please provide (in addition to the above) your case number or name of the person you spoke to and a photocopy or scanned image of your EHIC card.</p>
<p>up to £1,000</p>	<ul style="list-style-type: none"> • your death outside your home country for your burial or cremation, including the cost of returning your ashes home or the return of your body to your home. 	<ul style="list-style-type: none"> • work involving the use of precious metals in any dental treatment. • the provision of dentures, crowns or veneers. • any treatment or work which could wait until your return home. 	
<p>up to £100</p>	<ul style="list-style-type: none"> • emergency dental treatment only to treat sudden pain. 	<ul style="list-style-type: none"> • work involving the use of precious metals in any dental treatment. • the provision of dentures, crowns or veneers. • any treatment or work which could wait until your return home. 	

BE AWARE! Your policy is intended to cover immediate treatment in an emergency situation. We reserve the right to repatriate you immediately for treatment in your home country when this is deemed to be preferable regardless of your original travel plans. All medical decisions are at the discretion of our medical director. It is essential for you to contact the Emergency Assistance Facilities service prior to being admitted anywhere. In this instance we may arrange for a local transfer to a hospital better equipped for your immediate needs.

No cover is provided under this section for:

- **anything mentioned in the conditions and exclusions (page 8)** (including any treatment, tests and associated illnesses for non-declared existing medical conditions).
- any costs where you are an inpatient or it is a repatriation claim and our 24 hour assistance service, *Emergency Assistance Facilities*, have not been notified or has not agreed the costs, we reserve the right to decline associated costs.
- services or treatment received by you, including any form of cosmetic surgery OR any treatment received by you after the date that in the opinion of our Emergency Assistance Facilities, in consultation with your treating doctor, you can return home or which can reasonably wait until you return to your home country.
- additional accommodation which exceeds the standard of that originally booked or any costs for food or drink.

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
<p>up to £500 to get you back to your pre-booked international departure point</p> <p><i>PLEASE NOTE Your unused proportion of trip costs will be calculated in full days lost from the date of your return journey home.</i></p>	<ul style="list-style-type: none"> • your early return home because of the death, injury or illness of: <ul style="list-style-type: none"> - you or a friend with whom you are travelling. - a close relative who lives in your home country. - a close business associate who lives in your home country. - a friend who lives abroad and with whom you are staying. <p style="text-align: center;">or</p> <ul style="list-style-type: none"> • you, a friend or close relative who is travelling with you being required in your home country for jury service or as a witness in a court of law, <p style="text-align: center;">or</p> <ul style="list-style-type: none"> • you, a friend, business associate or close relative who is travelling with you being called back by the Police after your home, or the home in your home country of your friend, business associate or close relative, or usual place of business in your home country, having suffered from burglary, serious fire, storm or flood. 	<ul style="list-style-type: none"> • any payment where you have not suffered any financial loss. • coming home due to your existing medical condition, unless declared and accepted by us in writing. • coming home due to an existing medical condition of a non-travelling close relative, the person you are staying with, or a travelling companion. • any costs where you have not paid your excess. • the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made by using frequent flyer vouchers, Air Miles/Avios vouchers or other vouchers that have no financial face value. • any claim due to the death, injury or illness of any pets or animals. • the withdrawal of previously approved leave by your employer unless it is due to the death or serious illness of a close business associate. • any unused portion of your original ticket where you have been repatriated. • coming home early due to the fear of an epidemic, pandemic, infection or allergic reaction. • curtailment cover where the trip is of 2 days duration or less or is a one-way trip. • the operation of law or as a result of an unlawful action by you or criminal proceedings against you or anyone included in your booking. • the curtailment of your trip by the tour operator. • curtailment due to financial circumstances. 	<p>Download or request a curtailment claim form and ensure that the medical certificate in the cancellation claim form is completed by the <u>General Practitioner of the persons whose injury, illness or death has caused the curtailment</u>. As well as providing the claims handlers with required documentation as listed on the front of your claim form.</p> <p>Inform your tour operator/travel agent/flight company immediately of your necessity to cancel and request a cancellation invoice.</p> <p><u>If you need to cut short your trip:</u></p> <p>Due to a <u>medical necessity</u> you must ring to confirm this with our <i>24 hour Emergency Assistance Facilities service</i>.</p> <p style="text-align: center;">+44 (0) 203 829 6745</p> <p><u>curtailment claims will not otherwise be covered.</u></p> <p>You should keep any receipts or accounts given to you and send them in to the claims office.</p>

BE AWARE! If you need to come home early due to your illness you **MUST** contact our emergency assistance service who will be able to assist you. If you need to come home for any other reason you should make your own arrangements. Please also note curtailment claims are calculated from the day you return home and no payment is made for loss of enjoyment however caused.

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 8).
- coming home early due to your existing medical condition where the risk attached to that medical condition has not been accepted by us in writing.
- coming home early due to death or illness of a close relative, the person you are staying with, a travelling companion or a close business associate caused by an existing medical condition or a known complication of it.
- any claim not supported by a detailed letter/certificate from the treating doctor explaining why your early return was medically necessary.
- any resumption of your trip once it has been curtailed. There is no further cover once you have returned to your home country.

We will pay:	For:	Provided:	If you need to claim:
<p>up to £1,000,000 plus costs agreed between us in writing:</p>	<ul style="list-style-type: none"> any amount incurred due to an event occurring during the period of this insurance that you are legally liable to pay that relates to an incident caused directly or indirectly by you and that results in: <ul style="list-style-type: none"> injury, illness or disease of any person. loss of, or damage to, property that does not belong to you or any member of your family and is neither in your charge or control nor under the charge or control of any member of your family. loss of, or damage to, trip accommodation which does not belong to you or any member of your family. 	<ul style="list-style-type: none"> your excess has been paid or deducted from any settlement. liability for loss of or damage to property or injury, illness or disease is not caused or suffered by: <ul style="list-style-type: none"> your own employment, profession or business or anyone who is under a contract of service with you, acting as a carer, whether paid or not, or any member of your family or travelling companion or is caused by the work you or any member of your family or travelling companion employ them to do. your ownership, care, custody or control of any animal. compensation or any other costs are not caused by accidents involving your ownership, possession or control of any: <ul style="list-style-type: none"> land or building or their use either by or on your behalf other than your temporary trip accommodation, mechanically propelled vehicles and any trailers attached to them, aircraft, motorised skis, motorised waterborne craft or sailing vessel, firearms or incendiary devices. 	<p>Never admit responsibility to anyone and do not agree to pay for any damage, repair costs or compensation.</p> <p>Keep notes of any circumstances that may become a claim so these can be supplied to us along with names and contact details of any witnesses as well as any supporting evidence we may require.</p>

BE AWARE! No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 8) (Where you are liable for damage to trip accommodation your excess is increased to £250).
- injury, illness or disease suffered by you or any member of your family or any event caused by any deliberate or reckless act or omission by you or a member of your family.
- claims where an indemnity is provided under any other insurance or where it falls on you by agreement and would not have done if such agreement did not exist. i.e. rental disclaimer.

Accidental death and disability benefit (Policy B Section 4)

We will pay:	For:	Provided:	If you need to claim:
<p>A single payment as shown on your summary of cover:</p> <p>£5,000 —> death (limited to £1,000 when you are under 18 or over 56 at the time of the incident).</p> <p>£5,000 —> total and permanent loss of sight in one or both eyes, or total loss by physical severance or total and permanent loss of use of one or both hands or feet.</p> <p>£5,000 —> permanent and total disablement from engaging in paid employments or paid occupations of any and every kind all occurring within 12 months of the event happening*.</p>	<p>your accidental bodily injury whilst on your trip, that independently of any other cause, results in your:</p>	<ul style="list-style-type: none"> you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness or infection. you are not aged under 18 or over 55 and over and claiming permanent disablement. you are not claiming for more than one of the benefits that is a result of the same injury. 	<p>Download or request a claim form for Personal Accident immediately and complete to the best of your ability.</p> <p>In the event of death we will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and you will be advised what further documentation is required.</p>

BE AWARE! This is a one off lump sum benefit for the death or very serious incapacity, as specified, of an insured person when this is solely caused by an accident occurring during the period of insurance. It is quite separate from costs covered under the medical section

(*Where you are not in paid employments or occupations, this shall be defined as 'all your usual activities, pastimes and pursuits of any and every kind'.)

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 8).
- any payment for permanent disablement when your age is under eighteen (18) or over fifty six (56) at the time of the incident.

ADDITIONAL SPORTS AND HAZARDOUS ACTIVITIES:

Unlike other policies we cover many sports and activities as standard; **no additional premium is required for activities listed in Activity Pack 1.** We have categorised the activities that are not covered as standard into three further bands. If you do not see your chosen activity, do not worry, we may cover it, but you must contact us so we can discuss the activity and what, if any, additional premium is necessary. The activities are covered on the basis that your chosen activity is not the sole purpose of your trip (with the exception of winter sports whereby you can opt to have specific winter sporting activities included, which will be covered for the entire duration of your trip). (All of the activities are covered on a non-professional and non-competitive basis, unless otherwise stated). Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include professional / semi-professional / paid / sponsored racing, timed events – unless otherwise specified, professional, display events, photo shoots, etc...) will not be covered under this policy. Safety guidelines provided from a professional event company or organiser must be followed. Failure to do so will invalidate a claim. If you are unsure please do not hesitate to contact us on 0845 676 9005 and we can discuss your individual requirements. We consider 'professional or competitive' to be activities/sports where you are either paid for participating in, receive any element of sponsorship, fees or prize money in excess of £200. *Please note those activities marked in italics and underlined do not have Personal Accident or Personal Liability cover.*

Activity Pack 1 – Covered as standard Adventure Racing (up to 6 hours), Aerobics, Amateur Athletic Field Events, Amateur Athletic Track Events, Angling/Fishing (freshwater), Animal Sanctuary (non big game), *Archery*, Badminton, Bamboo Rafting, Banana Boating, Bar Work, Baseball, Basketball, Billiards, Bird Watching, Board & Card Games, Body Boarding, Boules, Bowling, Bowls, Bridge Swinging, Bungee Jumping, Camel/Elephant Riding/Trekking (UK booked), Camping, *Canoeing/Kayaking (White Water Grades 1-3)*, Caravanning, *Catamaran Sailing (In-shore)*, *Clay Pigeon Shooting*, Cricket, Croquet, Curling, Cycle Touring/Leisure Biking (up to 1,000m), Dancing, Darts, Disc Golf, Diving (Indoor up to 5m), Dragon Boat Racing, Fell Running (up to 1,000m), Fencing, Fives, Flag Football, *Flying as passenger (private/small aircraft/helicopter)*, Football/Soccer – Practice and Training, Frisbee (recreational), Golf, Gorilla Trekking (Booked pre-trip – requires appropriate trekking altitude pack), Handball - Practice and Training, Highland games, Hockey (Field – Organised Amateur Match), Horse Riding (No Jumping), *Hot Air Ballooning*, Indoor Skating (not ice), *Jet Boating*, *Jet Skiing*, Kiting, Korfball, Laser Tag, Low Ropes, Marathons, Mini-Golf, Model Flying, Model sports, Mountain Biking (up to 1,000m), Netball, Orienteering, Petanque, Peteca, Pigeon Racing, Pony Trekking, Pool, Quoits, Rackets, Racquetball, *Rafting (White Water Grades 1-3)*, Re-Enactment, *Rifle Range*, Ringos, River Punting, Roller Blading/Skating (not ice)/Skate Boarding/Scooters (non motorised), Rounders, *Rowing (inshore –recreational)*, Safari (UK organised), Safari Trekking (UK organised), Sailing/Yachting (recreational - inshore), *Scuba Diving (not solo, up to maximum 30m)*, Segway (supervised, non-competitive), Snorkelling (not open water), Softball, Squash, Stoolball, Swimming (pool - not open water), Swimming off a boat (with a qualified supervisor in attendance – i.e. a lifeguard), Swimming with Dolphins (Pool, not open water), Sydney Harbour Bridge Climbing (Professional organised and supervised), Table Tennis, Ten Pin Bowling, Tennis, Theme Parks, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) all up to 1,000m, *Tubing*, Tug of War, Unicycle riding, Volleyball, Water Parks, Whale Watching (professionally organised), Yachting (Inshore – crewing), Yoga.

Activity Pack 2 – Additional Premium required (in addition to the activities listed under Pack 1) Abseiling (Indoor/Outdoor climbing wall up to 25m), Adventure Racing (up to 12 hours), *Airsoft*, American Football (Organised & with Safety Equipment), Angling/Fishing (Sea), Animal Sanctuary (Big Game), Biathlon, Big Foot Skiing, Blade Skating, Breathing Observation Bubble (BOB), Camel/Elephant Riding/Trekking (non-UK booked), *Canoeing/Kayaking (White Water Grade 4)*, Canyoning, *Cat Skiing*, Climbing (Indoor/Outdoor climbing wall up to 25m), Cross Country Running, Diving (Indoor up to 10m), Dry Slope Skiing, Equestrian, Falconry, Fell Running (up to 2,000m), Fly boarding, *Flying (Crew/Pilot)*, *Flying Helicopter (Pilot)*, Football/Soccer - Organised Amateur Match, Frisbee (Ultimate Frisbee), Gaelic Football, Glacier Walking, *Gliding (non-competitive)*, *Go Karting*, Gorge Walking (with ropes), Gorilla Trekking (booked during trip – requires appropriate trekking altitude pack), Gymnastics, Handball (Organised Amateur Match), Harness Racing, Hockey (Ice) With Full Body Protection, Horse Jumping (no Polo, no Hunting), Horse Riding (Eventing), Husky Dog Sledding, Hydro Zorbing, Ice Skating, Iron Man, Judo (Organised Training), Karate (Organised Training), Kendo (Organised Training), Kick Sledging, Lacrosse, Land Skiing, Langlauf, Martial Arts (Organised Training), Modern Pentathlon, Mono-Skiing, Mountain Biking (up to 2,000m), Mountain Boarding, Octopush, *Off Road Motorcycling (up to 250cc)*, Off-piste skiing/snowboarding (with guide), *Paint Balling*, *Parasailing*, *Parascending (Over water)*, Passenger Sledge, *Power Boating (inshore)*, Power lifting, *Quad Bikes (Providing you wear a helmet)*, *Rafting (White Water Grade 4)*, Rap Running/Jumping (Indoor/Outdoor climbing wall up to 25m), *River Tubing*, Rodeo, Roller Hockey, Rugby (Amateur Game), Rugby (Training), Safari (non UK booked), Safari Trekking (non UK booked), Sand Boarding, *Sand Dune Surfing/Skiing*, Sand Yachting, *Sea Canoeing/Kayaking (inshore)*, *Shark Diving/Swimming (Cage)*, Shinty, Ski Boarding, Ski Bobbing, Ski Dooing, Skiing, Skiing – Nordic/Cross Country, Sledging/Tobogganing, Sleigh riding (Reindeer, Horses or Dogs), Snorkelling – Open Water, Snow Biking, Snow Mobile/Ski Doos, Snow Parascending, Snow Scooting, Snow Shoe Walking, Snow Tubing, *Snowcat Driving*, *Speed Sailing (in shore)*, Speed Skating, Speed Trials/Time Trials (Organised, not public roads), Street Hockey, Summer Tobogganing, Surf life-saving (organised competition), *Surfing*, Swimming (open water), Swimming off of a boat (Unsupervised and / or no lifeguard), Telemarking, Tough Mudder, Trampolining, Tree Top Canopy Walking, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) all up to 2,000m, Triathlon, *Under 17 Driving (not public roads)*, up to 1 day Skiing (On Piste)/Dry slope Skiing/Snowboarding (On Piste), War Games/Paint Balling, Water Polo, *Water Skiing (No Jumping)*, Weight Lifting, *Windsurfing/Boardsailing/Sailboarding*, Wrestling (Organised Training), Zorb Football.

Activity Pack 3 - Additional Premium required (in addition to the activities listed under Pack 1 & 2) Abseiling (outdoor above 25m), Blowcarting/Land Yachting/Kite Buggy, Boxing Training, Caving/Pot Holing, Climbing (Rock & Ice), *Devil Karting*, Dirt Boarding, Fell Running (up to 3,000m), Glacier Skiing, Gorge Walking (no ropes), Heli-skiing, High Diving, Hurling, Hydrospeeding, Ice Go Carting, Ice Windsurfing, Jousting, Kite-Boarding/Surfing, *Motorised Buggyng*, Mountain Biking (up to 3,000m), *Paragliding*, *Parascending (over land)*, *Roller Skating (24 hour relay)*, Passenger Sledge, Rap Running/Jumping (Outdoor above 25m), *River Buggyng*, Skeleton, Ski Biking, Ski Blading /Snow Blading, Ski Mountaineering (up to 3,000m), Ski Randonee, Ski Run / Walking (up to 3,000m), Ski Touring (up to 3,000m), Ski Joering, Skiing – Freestyle, Skiing – Glacier, Skiing – Snowcat, *Snow Karting*, Snow Kiting, *Snow Surfing*, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering - in group (up to 3,000m), Via Ferratta, Wake Boarding, Water Skiing (Jumping), *Wind Tunnel Flying/Indoor Sky Diving*, Zorbing/Sphering.

Activity Pack 4 - Additional Premium required (in addition to the activities listed under Pack 1-3) Adventure Racing (up to 24 hours), Assault Courses including High Ropes, *Black Water Rafting*, BMX Freestyle & Racing, Bull Riding, *Canoeing/Kayaking (White Water Grade 5)*, Cave Diving, Cave Tubing, Cycling Racing, Cyclo Cross, Downhill Mountain Biking, Fell Running (up to 4,000m), Freestyle Skateboarding, *Gliding (competition)*, Hang Gliding, *Micro Lighting*, *Motocross*, *Motor Racing/Rallies/Competitions (amateur)*, Mountain Biking (up to 4,000m), Off-Piste Skiing/Snowboarding (Without a Guide), *Parapenting/Paraponting*, Polo, Polo cross, *Power Boating (off shore)*, *Power Gliding*, Power Kiting, *Rafting (White Water Grade 5)*, *Scuba Diving (not solo - to 40m)*, *Ski Flying*, Slack-Lining, *Tandem Skydive (up to 2 jumps maximum)*, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering - in group (Inca - Trail), Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 4,000m), Wicker Basket Tobogganing, *Yachting (racing/crewing) - outside territorial waters (offshore)*, Zip Trekking.

If you need to claim



We have appointed Travel Claims Facilities to look after your claim. If you require a claim form please download it on the internet at: www.policyholderclaims.co.uk

Alternatively please advise the section of the insurance on which you want to claim and master policy number and policy reference to:

Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4HA Telephone: 0203 829 6761

You need to:

- produce your insurance validation documentation confirming you are insured before a claim is admitted.
- give us full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- provide all necessary information and assistance we may require at your own expense (including where necessary medical certification and details of your National Health number or equivalent and Private Health Insurance).
- pass on to us immediately every writ, summons, legal process or other communication in connection with the claim.
- provide full details of any House Contents and All Risks insurance policies you may have.
- ensure that all claims are notified within 3 months of the incident occurring.
- not abandon any property to us or the claims office.
- not admit liability for any event or offering to make any payment without our prior written consent.

We can:

- make your policy void where a false declaration is made or any claim is found to be fraudulent.
- take over and deal with in your name the defence/settlement of any claim made under the policy.
- subrogate against the responsible party and take proceedings in your name but at our expense to recover for our benefit the amount of any payment made under the policy.
- obtain information from your medical records (with your permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without your prior approval.
- only make claims payments by electronic BACS transfer, unless otherwise agreed by us.
- cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the trip.
- not make any payment for any event that is covered by another insurance policy.
- only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance.
- settle all claims under the law of the country that you live in within the United Kingdom, the Channel Islands or EIRE unless we agree otherwise with you.
- submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country that you live in within the United Kingdom, the Channel Islands or EIRE.

DATA PROTECTION ACT – PERSONAL INFORMATION

How Travel Insurance Facilities collects data:

You should understand that any information you have given Travel Insurance Facilities will be processed in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims or complaints, if any, which may necessitate providing such information to other parties.

You have a right of access to, and correction of, information that Travel Insurance Facilities hold about you. If you would like to exercise either of these rights you should contact: **The Data Protection Compliance Officer, Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY**

It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur by both sides. If you do not feel that the matter has been dealt with to your satisfaction or you have some new evidence which we have not seen, you may bring this to the claims manager's attention in writing. **The Claims Manager, Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4HA**

Your right to complain

If your complaint is regarding the selling of your policies: Operations Manager, Bennett Gould & Partners Limited, 18D Ley Court, Barnett Way, Barnwood, Gloucester, GL4 3RT

Or if you would like to complain about the outcome of your claim, or assistance provided, please forward details of your complaint in the first instance as follows:

- Write to the Quality and Improvements Manager, URV, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4HA or call on 0203 829 6604 who will review the claims office decision.

If you are still not satisfied with the outcome you may:

- Ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, Harbour Exchange Square, London, E14 9SR. Their telephone advice line is 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile, or visit www.fos.org.uk
- You are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify FOS on your behalf.

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