



We recommend that you read this document and in particular the Code of Practice on page 7 and take this document with you on your trip.

This insurance policy is administered by FirstAssist Insurance Services Limited, registered in England and Wales No. 04617110, registered office at Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU; and underwritten by Great Lakes Reinsurance (UK) PLC, registered in England and Wales No. 2189462, registered office at 1 Minster Court, Mincing Lane, London EC3R 7YH, through MPI Brokers, West House, West Street, Haslemere, Surrey, GU27 2AB and in consideration of the premium shown on the certificate attached this is evidence that you are insured in accordance with the authorisation granted under a master policy, scheme No.328.

MPI Brokers is a trading name of Michael Pettifer Insurance Brokers Limited and all the above companies are authorised and regulated by the Financial Services Authority.

travelandinsure.com is a trading name of Travel and Insure Ltd who is an appointed representative of MPI Brokers.



Travel and Insure Ltd. market this insurance in support of Trade Aid International Limited. Trade Aid UK is the trading name of Trade Aid International Limited. Profits from Trade Aid International Limited are donated to help people who are deprived of the basic necessities of life such as water, food, healthcare, education and housing.

SCHEDULE OF SECTIONS AND SUMS INSURED

	Sections	Economy	Excess	Premier	Excess
1	Medical Expenses	£2,000,000	£100	£5,000,000	£75
2	Hospital Benefit (per night)	-	-	£500 (£20)	-
3	Cancellation or Curtailment	£750	£100 (LOD £20)	£3,000	£75 (LOD £20)
4	Personal Liability	£1,000,000	£150 PD**	£2,000,000	£150 PD*
5	Personal Accident	£10,000	-	£20,000	-
6	Missed Departure & Delayed Arrival – Europe	£200	-	£500	-
	– Worldwide	£600	-	£1,000	-
7a	Travel Delay per full 12 hours maximum	-	-	£20 £300	-
7b	Abandonment after 12 hours of delay	£750	£100	£3,000	£75
8	Personal Effects & Baggage (Single Article Limit) (Valuables Limit) (Delayed Baggage after 12 hours)	-	-	£1,500 (£250) (£250) (£200)	£75 -
9	Money	-	-	£500	£75
10	Passport	-	-	£500	-
11	Legal Expenses	-	-	£25,000	-
12	Inconvenience cover	-	-	£750	-
13	Hijack (per day)	-	-	£1,000 (£50)	-
WINTERSPORTS COVER					
		Economy	Excess	Premier	Excess
14	Wintersports Equipment (Delayed Equipment)	-	-	£1,000 (£200)	£75 -
15	Ski Pack	-	-	£500	-
16	Piste Closure (per day)	-	-	£350 (£30)	-
GOLF COVER					
17	Golf Equipment (Delayed Golf Equipment)	-	-	£1,000 (£200)	£75 -
18	Green Fees	-	-	£100	-
19	Hole in one	-	-	£50	-

* Property damage (not injury)

LOD means loss of deposit

ENDORSEMENT

It is hereby noted and agreed that:

Sections 14, 15 and 16 shall only apply if you have booked and paid for wintersports insurance, for single trip. (Under Multi Trip Premier this is automatically included).

It is further noted that sections 17,18 and 19 only apply if you have booked and paid for the Golf extension.

PERIOD OF INSURANCE

Single Trip This insurance is valid for the dates shown on your certificate provided it was issued between 1st September 2006 and the 31st March 2008 for travel commencing before 31st March 2009.

In respect of the Cancellation part of Section 3 and Section 7, cover starts on the date of issue.

Multi Trip This insurance is valid for the dates shown on your certificate provided it was issued between 1st September 2006 and the 31st March 2008. You will be insured under all sections for travel that commences during the period shown on your certificate. If any one trip is longer than the designated number of days shown on your certificate you will be insured for the first continuous period of a trip up to the total number of designated days.

In respect of the Cancellation part of Section 3 and Section 7, the cancellation risk shall attach from the date of booking any trip or commencement of this insurance whichever is the later and ceases at the time of departure or on the expiry of this insurance whichever is the earlier.

This insurance includes trips within the UK provided you have booked a minimum of two nights accommodation.

Single and Multi Trip

In respect of Section 9 - Personal Money, cover starts at the time of collection of currency or 72 hours prior to departure, whichever is the earlier.

All other cover starts when you leave your home or place of business in the United Kingdom, whichever is the later at the start of your trip and finishes immediately you return to your home or place of business, whichever is the earlier, for any reason.

If your return trip is unavoidably delayed for any reason beyond your control, cover will be extended free of charge for the period of the delay.

EXCESSES

Excesses are as shown in the schedule and shall be applied per person per section unless otherwise stated.

HEALTH NOTICE

The travelandinsure.com policy contains exclusions and conditions relating to your health. Please see the exclusions on page 2 and 3 and should these apply to you, you have two options (1) take out this policy with the knowledge that your specific medical conditions will not be covered or (2) call the travelandinsure.com special risks team on 0845 180 0063.

MEDICAL ASSISTANCE

In the event of a medical emergency you must contact us as soon as possible if expenses are likely to be incurred in excess of £500 and in any event if you are admitted to hospital. Please call:-

+44 (0) 208 763 4819

and quote 328 travelandinsure.com

TRAVEL CLAIMS

Please download a claim form at

www.travelandinsure.com

For further details please see pages 6 & 7

TRAVELLERS TIPS

travelandinsure.com would like to make the following recommendations:

- 1 If you are taking valuable items such as jewellery or audio and photographic equipment on holiday, you should insure them under an All Risks section of your household contents insurance.
- 2 Do not pack money, valuable and fragile items in the baggage that you check in at the airport etc. Keep them with you at all times during your journey.
- 3 If you need regular medication, take enough with you to last your holiday. You should also take an extra supply which should be packed separately in case you lose your first supply.
- 4 Think before you dive, check the depths of swimming pools and the sea and only dive if you are sure the water is deep enough.
- 5 The sun abroad can be much more powerful than you are used to at home, particularly at high altitudes or on the water. Use high factor suncreams and wear appropriate hats or caps.
- 6 Make sure all passports, visas, vaccinations and health requirements are up to date, and be sure to take all necessary documents with you, including a European Health Insurance Card.
- 7 In order to keep claims to a minimum and premiums down in the future please act as if uninsured (see General Condition 5).
- 8 Never leave your belongings unattended or with strangers, especially at airports or in vehicles. Split skis wherever possible.
- 9 Always abide by the Skiers Code which is issued by the International Ski Federation (www.fis-ski.com).

TERMS, CONDITIONS AND EXCLUSIONS

DEFINITIONS

Wherever the following words and phrases appear in the wording in italics, they will always have these meanings.

'Business Colleague' means any person that *you* work closely with.

'Curtailment' 'Curtail' means cutting short *your trip* by early return to the United Kingdom, or *your admission* to hospital as an in-patient or that of a travelling companion.

'Family' means two adults and up to four children under 18 at the time of purchasing this insurance, not necessarily related. This age limit is extended to 21 if *you* are in full time education.

'FirstAssist' means FirstAssist Insurance Services Limited.

'Golf Equipment' means golf clubs, golf bag or golf trolley.

'Hazardous activities' means hazardous activities as described on page 8.

'Insurer' means Great Lakes Reinsurance (UK) PLC.

'Partner' means a couple who are living together who share accommodation as if married.

'Personal Effects' means personal belongings, including *valuables*, if owned or borrowed by *you*, travellers cheques, travel tickets and accommodation vouchers.

'Personal Money' means banknotes, coins and postal orders.

'Public Transport' means any aeroplane, ship, train, coach or taxi on which *you* are booked to travel.

'Relative' means husband or wife, partner (same or different sex), parent, grandparent, parent-in-law, brother, sister, son, daughter, grandchild, brother-in-law, sister-in-law, son-in-law, daughter-in-law, a step-relative sharing any of these listed relationships or fiancé(e).

'Ski Equipment' means skis, snowboards, ski sticks, boots and bindings.

'Trip' means any holiday or journey as stated in the Period of Insurance.

'Unattended motor vehicle' means a motor vehicle which does not contain a driver or passenger.

'Valuables' means photographic, audio and video equipment, avalanche transceivers, prescription glasses, prescription sunglasses, telescopes and binoculars, jewellery, watches, furs and items made of or containing precious or semi-precious stones or metals.

'We, Us and Our' means FirstAssist who administer the policy on behalf of the insurer.

'Yacht' means any sailing vessel, which is more than 6 metres in length, or has an engine capacity in excess of 6 horsepower or has covered accommodation.

'You' and **'your'** means each person under the age of 66 (i.e. 65 and under) at the time of purchasing this insurance shown on the attached schedule resident in the United Kingdom for whom a premium has been paid. Each person is separately insured for each *trip*.

TERRITORIAL LIMITS

'United Kingdom' includes travel to and within the United Kingdom, Channel Islands and Isle of Man.

'Europe' includes travel to and within Europe west of the Ural Mountains, countries bordering the Mediterranean, Madeira, the Canary Islands, Iceland and the Azores.

'Worldwide excluding USA and Canada' includes travel to anywhere in the world other than USA and Canada.

'Australia and New Zealand' includes travel to and within Australia and New Zealand plus up to 48 hours on the outward and return journey anywhere in the world.

'Worldwide' includes travel to anywhere in the world.

SECTION 1

EMERGENCY MEDICAL, REPATRIATION AND ASSOCIATED EXPENSES

We will pay up to the amount shown on the schedule for any one event and in all following a series of events giving rise to a claim under this insurance which declares itself during the period of insurance for necessary and reasonable costs incurred as a result of *your* actual or threatened bodily injury, illness or death during *your trip* in respect of:

- a) all emergency medical treatment which is considered medically essential by the local treating doctor and cannot await *your* return to the United Kingdom, including the cost of medication and drugs, and the cost of hospitalisation. Dental treatment shall be limited to the immediate relief of pain only.
- b) the cost of repatriation to the United Kingdom provided that the local treating doctor has recommended repatriation on medical grounds, and such repatriation has been approved by the assistance company.
- c) *your* rescue by whatever means considered necessary by the rescue services, including the cost of transport (ambulance, taxi or bus) to and from hospital,
- d) additional bed and breakfast accommodation and travel expenses to enable *you* to return to *your* home if *you* are unable to travel as originally booked,
- e) (i) a travelling companion's additional bed and breakfast accommodation if it is medically necessary for them to remain with *you* and accompany *you* to *your* home or hospital or,
 - (ii) one *relative* or friend to travel from or within the United Kingdom if it is medically necessary for them to travel to and stay with *you* and accompany *you* during the journey to *your* home or hospital,
- f) the cost of returning *your* remains to *your* home or the cost of a funeral locally up to £2500,

We will also pay the reasonable additional cost for *you* to return home following the death, serious injury or illness of a *relative*, *business colleague* or travel companion, provided this is necessary and *you* would have returned home early if not insured.

We will also pay for medical and repatriation costs following medical complications if *you* are pregnant provided *you* are booked to return at least 10 weeks before the expected delivery date as shown on the confinement note, or between 10 and 4 weeks provided:

- (i) a doctor's certificate is issued prior to travel, stating that *you* are fit to travel for the intended *trip* and that no complications are expected
- (ii) *you* are only travelling to Europe.

We will not pay

- a) the excess shown on page 1 for each and every loss.
- b) claim(s) if at the time of purchasing this insurance *you*:
 - (i) are aware of any circumstances which could reasonably be expected to give rise to a claim,
 - (ii) have ever suffered from or been treated for any medical condition associated with *your* heart; respiratory system (other than controlled asthma), renal conditions; or cancer,
 - (iii) are suffering from any medical condition for which *you* have or are receiving treatment during the 12 months prior to purchasing this insurance,
 - (iv) have been taking continuous medication and have had a change in medication or increase in dosage in the 6 months prior to booking *your trip* resulting from a deterioration in the condition being treated,
 - (v) have any medical condition for which *you* are on a hospital waiting list or awaiting the results of tests or investigations,
 - (vi) have been advised of a terminal prognosis.

Note: if any of the above applies to *you* please see the advice on page 1, heading Health Notice.

- c) any claim if *you*:
 - (i) travel against medical advice, or
 - (ii) become ill or suffer a deterioration in a medical condition after purchasing this insurance and fail to obtain medical approval on *your* fitness to travel.
- d) any claim if *you* travel with the intention of receiving medical treatment, or for the cost of continuing medication.
- e) for treatment or surgery:
 - (i) in the United Kingdom
 - (ii) abroad for which it is not immediately necessary and can wait until *you* return home,

- (iii) carried out or continuing to be carried out after 6 months from the expiry of this Insurance,
 - (iv) for exploratory tests, unless they are as a direct result of the condition which required referral to hospital,
 - (v) for any treatment which is experimental,
 - (vi) arising out of pregnancy or childbirth, other than that provided for in this insurance and in any event not within 4 weeks of the date of confinement,
 - (vii) arising out of hazardous activities as defined on page 8.
- f) for the additional cost of single or private room accommodation, unless it is medically necessary or if nothing else is available.
- g) are suffering from, or have suffered from, any stress or anxiety in the 12 months before taking out the insurance

Conditions It is a requirement of this insurance that:

- a) you contact the Assistance Company immediately if you are admitted to hospital as an in-patient or if you have medical treatment which appears likely to cost more than £500 (or its equivalent in local currency). If this is not possible you must notify the Assistance Company as soon as possible. Failure to do so may affect the assessment of your claim.
- b) wherever possible you must use medical facilities which entitle you to the benefits of any reciprocal health agreements, such as European Health Insurance Card in Europe and Medicare in Australia.

Please refer to the Specific Exclusion, General Exclusions and General Conditions on page 6.

SECTION 2

HOSPITAL BENEFIT

We will pay the amount shown on the schedule for each night you spend as an in-patient in a registered hospital outside the United Kingdom.

Please refer to the exclusions and conditions relating to Section 1, which also apply to this section. Please refer to the Specific Exclusion, General Exclusions and General Conditions on page 6.

SECTION 3

CANCELLATION AND CURTAILMENT

We will pay up to the amount shown on the schedule following an event giving rise to a claim under this insurance which declares itself during the period of insurance for any monies you have paid or which you are legally liable to pay, up to the final invoice cost of the trip, excluding the insurance premium, including the cost of locally purchased services, in respect of your travel and accommodation costs and other expenses which are not recoverable elsewhere:

- a) if you have to cancel or curtail your trip as recommended by your usual doctor or for curtailment, a local doctor because of:
 - (i) your death, injury or illness,
 - (ii) the death, injury or illness of a relative, travelling companion or a business colleague,
 - (iii) the death, injury or illness of a relative or a travelling companion or of a person with whom you intended to stay,
 - (iv) medical complications of a pregnancy as certified by your Doctor,
- b) if you cancel or curtail your trip because of:
 - (i) you being called to serve on a jury, as a court witness (but not as an expert witness or where your employment would normally require you to attend court) or being placed in compulsory quarantine,
 - (ii) your redundancy, provided that you are entitled to payment under the current redundancy payments legislation and that at the time of booking your trip you had no reason to believe that you would be made redundant,
 - (iii) the police requiring your presence following fire, flood or burglary at your home within 7 days of your departure, or whilst you are away,
 - (iv) theft, fire or accident to your car within 7 days of your departure. This only applies if you are using your own car for the whole trip,
 - (v) you being unexpectedly and unavoidably required for emergency duty as a member of the armed forces,
 - (vi) you having to cancel or curtail your trip because your pre-booked accommodation is made uninhabitable or inaccessible 7 days prior to your departure or whilst you are away. Alternatively, we will pay for similar accommodation, provided this does not exceed the cost of cancellation or curtailment. This only applies if you have not been compensated elsewhere.

We will not pay

- a) the excess shown on page 1 for each and every loss,
- b) any claim if at the time of purchasing this insurance you:
 - (i) are aware of any circumstances which could reasonably be expected to give rise to a claim,

- (ii) have ever suffered from or been treated for any medical condition associated with your heart; respiratory system (other than controlled asthma), renal conditions; or cancer.
- (iii) suffering from any medical condition for which you have or are receiving treatment during the 12 months prior to purchasing this insurance,
- (iv) have been taking continuous medication and have had a change in medication or increase in dosage in the six months prior to booking your trip resulting from a deterioration in the condition being treated,
- (v) have any medical condition for which you are on a hospital waiting list or awaiting the results of tests or investigations,
- (vi) have been advised of a terminal prognosis,
- (vii) are aware of any medical or mental condition including stress and anxiety of any relative or business colleague whether travelling with you or not on whose state of health your decision to cancel or curtail your trip may depend.

Note: if any of the above applies to you please see the advice on page 1, heading Health Notice.

- c) any claim:
 - (i) if you book or travel against medical advice, or
 - (ii) for curtailment if you become ill or suffer a deterioration to a medical condition after purchasing this insurance and fail to obtain medical approval on your fitness to travel,
- d) if you travel with the intention of receiving medical treatment,
- e) arising out of pregnancy or childbirth, other than that provided for in this insurance and in any event not within 4 weeks of the date of confinement,
- f) for curtailment arising out of participating in a hazardous activity other than that provided for under the heading Hazardous Activities on page 8,
- g) if you are suffering from, or have suffered from, stress or anxiety in the 12 months before taking out this insurance.

Please note:

that curtailment claims will be based on a pro-rata of the full holiday cost and calculated from the day you return to the United Kingdom or you are hospitalised as an in-patient. The cost of unused excursions will be refunded in full,

Conditions It is a requirement of this insurance that:

- a) if you become aware of any circumstances which make it necessary for you to cancel your trip, you must advise your tour operator, travel agent, travel or accommodation supplier in writing within 48 hours. The most we will pay will be limited to the applicable cancellation charges at that time,
- b) you contact the Medical Emergency Helpline immediately if you intend to return home to the United Kingdom for any insured reason or by any method other than as originally planned. Where return home is as a result of injury or illness, medical evidence should be provided to confirm that it is medically necessary for you to curtail your trip.

Please refer to the Specific Exclusion, General Exclusions and General Conditions on page 6.

SECTION 4

PERSONAL LIABILITY

We will pay up to the amount shown on the schedule and in all, in addition to legal costs incurred with our written consent, for your legal liability if you cause:

- a) accidental bodily injury to any person or,
- b) accidental loss or damage to someone else's property, including temporary holiday accommodation and its contents.

We will not pay

- a) for any liability arising from bodily injury, loss or damage to property,
 - (i) owned by you or a member of your family or,
 - (ii) in your care, custody or control, other than temporary holiday accommodation and its contents, not owned by you or a member of your family,
- b) the first £150 of each claim in respect of damage to temporary holiday accommodation and its contents,
- c) for any liability for bodily injury, loss or damage,
 - (i) to your employees or members of your family or household or to their property,
 - (ii) arising out of or in connection with your trade, profession or business, or assumed under contract, unless you would have been liable anyway,
 - (iii) arising out of the ownership, possession, use or occupation of land or buildings, other than temporary holiday accommodation,
 - (iv) arising out of the ownership, possession, or use of: motorised vehicles, yachts or motorised waterborne craft with an engine capacity in excess of 6 horsepower, airborne craft of any description, animals or firearms and weapons,
 - (v) arising out of your criminal, malicious or deliberate acts.

If any incident occurs which is likely to result in a claim, you must immediately notify us in writing. Any correspondence and documentation you receive must immediately

be sent, unanswered, to the Claims Department, Claims International Limited, 14th Floor, Leon House, 201-241 High Street, Croydon, CR9 1ER. You must not discuss or negotiate your claim with any third party without our written consent. Failure to comply with any of the above may affect the assessment of your claim. Please refer to the General Exclusions and General Conditions on page 6.

SECTION 5

PERSONAL ACCIDENT

Specific definitions applying to this section

'Accident' means that you suffer bodily injury as a result of an accidental identifiable external cause.

'Permanent Total Disablement' means that twelve months after your accident you are unable to attend any business or occupation and at the end of which there is no hope of improvement.

'Loss of Limbs' means Physical Loss of a Hand or Foot or complete and permanent loss of use of Hand, Arm or Leg.

'Loss of Sight' means complete and permanent Loss of Sight in one or both eyes.

We will pay a benefit of the amount shown on the schedule if you have an accident whilst you are on your trip which within 12 months is the sole cause of your death, permanent total disablement, loss of sight or loss of a limb. If at the date of the accident you are aged under 16, the amount we will pay in the event of your death is £2000.

We will not pay

Claims arising out of your participation in a hazardous activity other than that provided for under the heading Hazardous Activities on page 8.

Please refer to the Specific Exclusion, General Exclusions and General Conditions on page 6.

SECTION 6

MISSED DEPARTURE AND DELAYED ARRIVAL

We will pay up to the amount shown on the schedule for any one event and in all following a series of events giving rise to a claim under this insurance which declares itself during the period of insurance for necessary additional accommodation and travel expenses that you incur to reach your overseas destination or return to the United Kingdom if you arrive at your departure point too late to commence or continue your trip for any reason beyond your control.

We will also pay for any reasonable additional travel and accommodation expenses (including meals except alcoholic drinks) in the event of delayed travel and arrival at your final destination for any reason beyond your control.

We will not pay

- for a claim following an incident over which you had control, other than a road traffic accident involving a vehicle you were driving,
- for a claim caused by a strike if it had started or been announced before you bought this insurance,
- for a claim under this section and Section 7, caused by the same event.

Conditions It is a requirement of this insurance that you:

- obtain a written report from the carrier confirming the delay and the cause,
- obtain a written report if the vehicle in which you are travelling breaks down or is involved in an accident.

Please refer to the General Exclusions and General Conditions on page 6.

SECTION 7

DELAYED DEPARTURE OR ABANDONMENT

We will pay up to the amount shown on the schedule (7a) if your pre-booked public transport is delayed due to strike, riot, civil commotion, accident, mechanical breakdown bad weather or avalanche, which declares itself during the period of insurance.

However, if after a delay for the periods shown on the schedule on your outward journey from the United Kingdom you choose to cancel your trip instead of a payment for delay we will pay for the cost of the trip up to the maximum shown on the schedule (7b).

We will not pay

- the excess shown on page one for each and every loss,
- for a loss under this section and Section 6 caused by the same event,
- for a loss caused by a strike if it had started or been announced before you bought this Insurance,
- if you fail to check-in on time,
- if transport services are withdrawn as the result of a recommendation or instruction from the Civil Aviation Authority, Port Authority or similar body.

Condition It is a requirement of this insurance that you must be in attendance at the air or sea port or railway station and obtain a written report from the carrier

confirming the delay and its reason.

Please refer to the General Exclusions and General Conditions on page 6.

SECTION 8

PERSONAL EFFECTS

We will pay up to the amount shown on the schedule for any one event and in all following a series of events giving rise to a claim under this insurance which declares itself during the period of insurance for loss or theft of, or damage to, your personal effects and valuables, after making proper allowance for wear, tear and depreciation.

We will also pay for loss or theft of travellers cheques, postal orders, travel tickets and accommodation vouchers, (not ski pass – see section 13) including any reasonable additional costs in obtaining replacements.

We will also pay up to the amount shown on the schedule towards the cost of buying essential personal effects if your baggage is delayed or lost on the outward journey for more than 12 hours. If your baggage is permanently lost, any amount payable will be deducted from the total claim.

We will not pay

- the excess shown on page 1 for each and every loss except for delayed baggage,
- for any loss where:-
 - Valuables were left in an unattended motor vehicle, unless left in a locked boot, locked covered luggage area or locked glove compartment of a motor vehicle, and following physical evidence of forcible entry,
 - Valuables in transit on a journey when not in your custody or control.
 - Personal effects were left unattended unless:-
 - left in your locked journey accommodation;
 - left in the locked boot, locked covered luggage area, locked glove compartment or locked roof box of a motor vehicle and following physical evidence of forcible entry.
- for breakage of fragile articles unless caused by fire or by an accident to the aeroplane, ship or vehicle in which they are being carried,
- for loss or theft of, or damage to:
 - bicycles, motor vehicles, trailers, caravans, waterborne craft and their fittings of any kind, watersports and wintersports equipment, sports equipment whilst in use, non-prescription sunglasses, computers, mobile telephones, electronic equipment and accessories of any kind other than that provided for under the definition of valuables, or antiques,
- for any loss or damage caused by moth or vermin or any process of cleaning, repairing or restoring or leakage of powder or fluid from containers carried in your baggage,
- for any personal effects which are detained, seized or confiscated by customs or other officials.

Conditions It is a requirement of this insurance that:

- you obtain a Property Irregularity Report from your airline before you leave the airport if your baggage is lost, delayed or damaged in transit,
- in the event of loss or theft of valuables, accommodation vouchers, travel tickets and any item valued over £100, the loss is reported to the police within 24 hours of the discovery and a written report is obtained.
- all valuables are carried on your person or in hand luggage whilst travelling (i.e. not in luggage placed in the hold of an aircraft, ship, train or an unattended motor vehicle).

Please refer to the General Exclusions and General Conditions on page 6.

SECTION 9

PERSONAL MONEY

We will pay up to the amount shown on the schedule for any one event and in all following a series of events giving rise to a claim under this insurance which declares itself during the period of insurance for loss or theft of personal money.

We will not pay

- the excess shown on page 1 for each and every loss,
- for loss or theft from:-
 - unaccompanied baggage whilst in transit,
 - an unattended motor vehicle, unless left in a locked boot, locked covered luggage area or locked glove compartment, and following evidence of forcible entry,
 - accommodation unless kept in a locked safe or, if not available out of sight,
- for any loss or damage caused by moth or vermin or any process of cleaning, repairing or restoring or leakage of powder or fluid from containers carried in your baggage.

Conditions It is a requirement of this insurance that:

- i) in the event of the loss or theft of *personal money* the loss must be reported to the police within 24 hours of discovery and a written report is obtained,
- ii) *personal money* left in *your* accommodation must be left in a locked safe or, if not available must be out of sight.

Please refer to the General Exclusions and General Conditions on page 6.

SECTION 10

LOSS OF PASSPORT

We will pay up to the amount shown on the schedule for any one event and in all following a series of events giving rise to a claim under this insurance which declares itself during the period of insurance for loss or theft of *your* passport as follows:

- i) travel and accommodation costs to obtain a replacement
- ii) the cost of a replacement, pro rata for the unexpired period

Provided these costs are incurred whilst on *your trip* or within two months of *your* return.

We will not pay

- a) for any cost incurred following the loss or theft of *your* passport from an *unattended motor vehicle* unless kept in a locked glove compartment, nor from unaccompanied baggage whilst in transit,
- b) for any costs incurred where *you* have left *your* passport unattended, other than *your* locked journey accommodation, and following physical evidence of forcible entry.

Conditions It is a requirement of this insurance that:

- i) in the event of the loss or theft of *your* passport the loss must be reported to the police within 24 hours of discovery and a written report obtained,
- ii) *your* passport left in *your* accommodation must be kept in a locked safe or, if not available must be out of sight.

Please refer to the General Exclusions and General Conditions on page 6.

SECTION 11

LEGAL EXPENSES

We will pay up to the amount shown on the schedule for *your* legal costs and expenses incurred to claim for compensation or damages if *you* are injured or die during the period of *your trip*.

We will also pay the costs of presenting information and evidence required to establish the prospects of *your* case being successful, provided *your* claim is subsequently admitted. If *your* claim is not admitted these costs will be *your* responsibility.

We will not pay

- a) costs incurred in the pursuit of any claim against Michael Pettifer Insurance Brokers Limited., Travel and Insure Ltd., Trade Aid International Limited and or any associated companies, the issuing agent, the Claims Company, the *Insurer*, *FirstAssist* or its agents,
- b) legal expenses incurred either prior to the granting of support by us or without written consent,
- c) any claim reported to us more than 180 days after the commencement of the incident giving rise to the claim,
- d) any claim where we think that the costs and expenses will be greater than any award or if we think an action is unlikely to succeed,
- e) any legal costs awarded as a personal penalty against *you* or *your* legal advisor,
- f) costs for legal proceedings if *your* affairs are in the hands of any insolvency practitioner.

Conditions It is a requirement of this insurance that:

- a) we shall have control over the legal proceedings and the selection, appointment and control of a solicitor. If *you* are dissatisfied with *our* chosen solicitor, we may agree to accept a solicitor of *your* choice provided we are satisfied that the solicitor *you* have chosen is competent to handle *your* claim. If we cannot agree on a suitable solicitor with *you*, we will ask the Law Society or Bar Council (or similar organisation abroad) to choose a solicitor.
- b) *You* must:
 - i) repay the costs we have incurred if *you* or *your* legal advisor receive any costs,
 - ii) notify us immediately *you* or *your* legal advisor receive an offer to settle *your* claim or if a payment into court is made,
 - iii) send us all bills for legal costs rendered by the legal adviser immediately they are received,
 - iv) take all reasonable steps to keep any costs as low as possible,
 - v) act in accordance with the pre-action procedures and court rules currently in force and maintain reasonable conduct in proportion to the claim being made,
 - vi) consider all reasonable approaches to settle the dispute without court proceedings including the use of Alternative Resolution Facilities such as mediation,
 - vii) repay all legal costs we have paid or incurred during a claim if *you* withdraw

- from a claim without *our* agreement,
- viii) not withdraw instructions from *your* legal adviser without *our* prior consent,
- ix) not conduct *your* claim in a manner different from that advised by the legal adviser,
- c) any claim made in the United States of America or Canada will follow the contingency fees system operating in North America.

Please refer to the General Exclusions and General Conditions on page 6.

SECTION 12

INCONVENIENCE EXPENSES

We will pay up to the amount shown on the schedule for necessary additional costs incurred for car parking, domestic animal care (including horses and ponies), house-sitters and childcare (including temporary boarding fees), if *your* return to the United Kingdom or *your* usual country of residence is delayed for reasons beyond *your* control.

We will also pay the additional cost of providing a driver to return *your* car to *your* home address from a UK departure point should *you* be unable (as certified by *your* doctor) to collect and drive the vehicle yourself.

Please refer to the General Exclusions and the General Conditions at the end of this document.

SECTION 13

HIJACK

We will pay up to the amount shown on the schedule for each 24 hours in the event that the aircraft or sea vessel in which *you* are travelling as a fare paying passenger is hijacked.

Please refer to the General Exclusions and the General Conditions at the end of this document.

SECTION 14

WINTERSPORTS EQUIPMENT AND OTHER EXPENSES

We will pay up to the amount shown on the schedule for any one event and in all following a series of events giving rise to a claim under this insurance which declares itself during the period of insurance for loss, theft, specific accidental breakage or damage to or of:

- a) *your ski equipment*, up to a maximum of the amount shown on the schedule, based on the following formula:

Age of Equipment up to (years)	1	2	3	4	5	over 5
Proportion of new purchase price of the same or similar equipment	85%	65%	45%	30%	20%	£50

We will also pay for the cost of hiring *ski equipment* if *yours* is delayed in transit or following an insured loss under this section.

- b) *ski equipment* hired by *you* and for which *you* are legally responsible, up to the amount shown on the schedule.

We will not pay

- a) the excess shown on page 1 for each and every loss except for delay of *your ski equipment*.
- b) for loss or damage
 - (i) caused by any process of cleaning, repairing or restoring or
 - (ii) to *ski equipment* in transit unless reported to the carrier and written acknowledgement obtained.
- c) Theft of *ski equipment* not reported to the police within 24 hours.

Please refer to the General Exclusions and General Conditions on page 6.

SECTION 15

SKI PACK

We will pay up to the amount shown on the schedule and in all following an event giving rise to a claim under this insurance which declares itself during the period of insurance for the value of any unused ski pass, ski hire or tuition fees in the event of loss or theft of *your* ski pass or *you* being unable to ski following an accident or illness, as confirmed in writing by a local doctor.

We will not pay for loss or theft of a ski pass not reported to the police, lift company or tour operator representative within 24 hours of discovery and a written report obtained.

Please refer to the General Exclusions and General Conditions on page 6.

SECTION 16

PISTE CLOSURE

Europe and North America only. (Valid for the period 15th December to 15th April inclusive)

We will pay

- a) up to the amount shown on the schedule per day to enable you to travel to an alternative resort and any additional cost of ski passes or,
- b) the full amount shown on the schedule per day if you are unable to travel to another resort,

if, because of a lack of snow, strike, power failure, or adverse weather you are unable to ski in your pre-booked resort for a complete day or more.

Please refer to the General Exclusions and General Conditions on page 6.

Condition It is a requirement of this insurance that you obtain a written report from a lift company, tour operator or tourist office confirming the reason for closure and the period.

SECTION 17

GOLF EQUIPMENT

We will pay up to the amount shown on the schedule for any one event and in all following a series of events giving rise to a claim under this insurance which declares itself during the period of insurance for loss or, theft of, or damage to, your Golf Equipment.

We will also pay up to the amount shown on the schedule towards the cost of hiring alternative Golf Equipment if yours is delayed or lost on your outward trip for more than 12 hours. If your Golf Equipment is permanently lost, any amount payable will be deducted from the total claim.

We will not pay

- a) for Golf Equipment left unattended
- b) for loss or theft of, or damage to Golf Equipment in transit unless reported to the carrier and written acknowledgement obtained.

Please refer to the General Exclusions and General Conditions on page 6.

SECTION 18

GREEN FEES

We will pay up to the amount shown on the schedule for loss of green fees if you are unable to play in the event of delayed arrival at your destination for any reason beyond your control.

Please refer to the General Exclusions and the General Conditions on page 6.

SECTION 19

HOLE-IN-ONE

We will pay up to the amount shown on the schedule if you score a 'hole-in-one'.

You must submit your score card, signed by you and a witness and countersigned by the club pro.

Please refer to the General Exclusions and the General Conditions on page 6.

SPECIFIC EXCLUSION

Applicable to the Medical, Personal Accident, Cancellation & Curtailment and Hospital Benefit sections

We will not pay your claim(s); for or arising out of riding a Motorcycle or Quad Bike as a driver or pillion unless:

- i) you are wearing a crash helmet, and
- ii) the driver holds a valid driving licence to ride in the country you are visiting,
- iii) the engine capacity of the Motorcycle or Quad Bike is under 125cc, other than for cancellation claims.

N.B. Using a Motorcycle, Quad Bike or Ski-Doo amongst other motorised vehicles is excluded under the Personal Liability section.

GENERAL EXCLUSIONS

Applicable to all sections

We will not pay your claims for or arising out of:

- a) loss, damage, cost or expense directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation, or requisition or destruction of or damage to property by or under the order of any government or public or local authority,
- b) loss, damage, cost or expense directly or indirectly occasioned by an act of terrorism which shall mean an act, including but not limited to the use of force or violence and/or threat by any person or group(s) of person(s) whether they are acting alone or on behalf of or in conjunction with any organisation(s) or government(s) committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public at fear.

In respect of a) and b) above, the Exclusions apply regardless of any other cause or event or sequence of events or action taken in controlling, preventing or

suppressing any event described. If any portion of these Exclusions is found to be invalid or unenforceable the remainder will remain in force.

- c) loss or destruction of/ or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss, or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to by or arising from:
 - (i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,
 - (ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof,
- d) loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds,
- e) failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date. This does not apply to Sections 1, 2 or 5,
- f) you travelling in an aircraft other than as a fare paying passenger in a fully licensed passenger carrying aircraft and for no other purpose,
- g) your suicide or attempted suicide or your deliberate exposure to unnecessary danger (except in an attempt to save human life),
- h) your sexually transmitted diseases, you being under the influence of alcohol (this exclusion shall only apply where it can be proven that the event giving rise to a claim was directly caused by you being under the influence of excess alcohol) or drugs or from Human Immune deficiency Virus (HIV) and/or Acquired Immune Deficiency Syndrome (AIDS) and/or any HIV or AIDS related illness,
- i) your participation in any hazardous activity other than that provided for under the heading Hazardous Activities on page 8,
- j) any loss, death, injury or sickness of yours resulting from you taking part in civil commotions or riots of any kind,
- k) any consequential loss of any kind, except as may be specifically provided for in this insurance,
- l) the breaking of or failure to comply with any law whatsoever,
- m) you holding another policy of insurance covering the event giving rise to a claim (see General Condition 5),
- n) you being aware of any circumstance(s) which could reasonably have been expected to give rise to a claim at the time of purchasing or taking out this insurance.
- o) failure to comply with any conditions within this insurance policy.

GENERAL CONDITIONS

Applicable to all sections

1. You must contact the Medical Emergency Helpline immediately if you are admitted to hospital as an in-patient, or if you have medical treatment which is likely to cost more than £500 (or its equivalent in local currency) If this is not possible you must notify the Medical Emergency Helpline as soon as possible. Failure to do so may affect the assessment of your claim.
2. You must wherever possible use medical facilities which entitle you to the benefits of any reciprocal health agreements, such as European Health Insurance Card in Europe (including Switzerland) and you must register on arrival in Australia with Medicare.
3. All material facts must be disclosed to us. Failure to do so may affect your rights under this Insurance. A material fact is a fact which is likely to influence us in the acceptance of the Insurance. If you are in any doubt as to whether a fact is 'material' then, for your own protection, you should tell us.
4. You must file a claim by completing a claim form with Claims International Ltd, 14th Floor, Leon House, 201-241 High Street, Croydon CR9 1ER within 31 days of the event giving rise to a claim. You must supply them with full details of all circumstances and any other information and documents they may reasonably require at your expense, and be able to prove your loss if so requested. You may obtain a claim form from travelandinsure.com
5. You must advise us of any other insurance policy you hold which may provide cover in respect of any event for which you are claiming (see exclusion m). We may take action in your name but at our expense to recover for our benefit the amount of any payment made under this insurance and you must act as if uninsured and assist us to obtain or pursue a recovery from any third party and/or other insurers (including the Department of Social Security).
6. You must pay us back within 1 month of demand any amounts that we have paid on your behalf which are not covered by this Insurance.
7. You must take all reasonable steps to avoid or minimise any loss which might result in you making a claim under this Insurance.
8. We may at our option discharge any liability under this insurance by replacing or repairing any article or articles lost or damaged.
9. You must comply with all the terms, provisions, conditions and endorsements of this Insurance. Failure to do so may affect the assessment of your claim.

10. A person or company who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

REFUND OF PREMIUM

- a) If, having read the Policy, you decide the insurance does not meet your needs you may cancel the insurance within 14 days from the date you receive it and we will refund the premium. To help us improve our insurance, we would be grateful if you could tell us the reason.
- b) We will only cancel the Policy if you have not travelled and not made a claim.
- c) There may be an administrative charge of £15.00.

APPLICABLE LAW

It is possible to choose the law applicable to a contract of insurance in the United Kingdom. We have chosen Scottish law to apply if you live in Scotland and English law if you live elsewhere in the United Kingdom. The language used in this policy and any communications relating to it will be in English.

HOW TO MAKE A CLAIM

24 HOUR EMERGENCY MEDICAL AND REPATRIATION

If during your trip it becomes necessary for you or a member of your party to go to hospital or travel home other than as originally planned, you must contact the Assistance Company on

Tel: +44 (0)208 763 4819 and quote 328 travelandinsure.com

IMPORTANT NOTICE TO ALL INSURED PERSONS, TREATING DOCTORS AND HOSPITALS

1. UNITED STATES OF AMERICA - Pursuant to the terms and conditions of the treaty of friendship, commerce and navigation persons covered by this insurance are to be accorded "most favoured nation" status.
2. WORLDWIDE, including the United States of America - Any case involving persons covered by this Insurance must be specifically authorised by the Assistance Company if the potential cost of the treatment is likely to exceed £500 or equivalent in other currencies. Failure to obtain proper authorisation will prejudice the reimbursement thereof.

THIS IS NOT a private medical insurance and only gives cover in the event of accident or illness. We will only pay for private treatment if there is no appropriate reciprocal health agreement in existence nor public service available.

In the event of any medical treatment becoming necessary and for which reimbursement will be sought, you will be expected to allow us or our representatives unrestricted access to all your medical records and information.

FOR ALL CLAIMS OTHER THAN MEDICAL EMERGENCIES PLEASE VISIT OUR WEBSITE

travelandinsure.com/claims or telephone Claims International on 0208 760 7232 and quote 328 travelandinsure.com

CODE OF PRACTICE

We wish to draw your attention to some important features of your insurance including:

1. Insurance Document. You should read this carefully. It gives full details of what is and is not covered and the conditions of the cover.
2. Conditions and Exclusions. Specific Conditions and Exclusions apply to individual Sections of your insurance, whilst General Exclusions and Conditions will apply to the whole of your insurance. Where we have asked for you to provide certain documents, failure to do so may affect the process and assessment of your claim.
3. Health. This insurance contains restrictions regarding pre-existing medical problems concerning the health of the people travelling and of other people upon whose health the trip depends. You are advised to read this document carefully.
4. Property Claims. These claims are paid based on the value of the goods at the time you lose them and not on a 'new for old' or replacement cost basis.
5. Limits. This insurance has limits on the amount we will pay under each Section. Some Sections also include other specific limits, for example, for any one item or for valuables in total.
6. Excesses. Under some sections of this insurance, claims will be subject to an excess (see page 1). This means you will be responsible for paying the first part

of the claim. The excesses apply separately to each person claiming.

7. Reasonable Care. You need to take all reasonable care to protect yourself and your property, as you would if you were not insured.
8. Dangerous Sports and Pastimes. If you are going to take part in dangerous sports or pastimes where there is a risk of injury, check that this insurance covers you, or ask travelandinsure.com on hazardous sports on 0845 180 0064.
9. Date Change Exclusion. Changes in dates, could see widespread failures of computer and other systems containing computer chips, which depend on date-related information in order to work properly. This insurance excludes anything directly or indirectly caused by the failure of any computer hardware or software or any other electrical equipment to recognise or process any date as the true calendar date.
10. Customer Service. We always try to provide a high level of service. However, if you think we have not lived up to your expectations, please refer to the wording which outlines our Complaints Procedure.
11. Cooling-off Period. This insurance contains a 14 day 'cooling off period' during which you can return it and get a refund if you have a justifiable reason for being dissatisfied with the cover provided.
12. Fraudulent Claims. It is a criminal offence to make a fraudulent claim.
13. Financial Services Compensation Scheme (FSCS). We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limited. Further information about the compensation scheme arrangements is available from FSCS.

COMPLAINTS PROCEDURE

If, for any reason, you consider that we have not kept our promise or you have any cause for complaint regarding this insurance, you may contact;

For Claims

Customer Relations Department
FirstAssist Insurance Services Limited
1 Drake Circus, Plymouth PL1 1QH
Telephone 0870 060 0190 Fax 01752 258564

For Sales

Travel and Insure Ltd
2 Chapel Street
Chichester
West Sussex
PO19 1BU
Telephone 0845 180 0064

What to do if you are still not satisfied.

Complaints that cannot be resolved by the above may be referred to the Financial Ombudsman Service, South Quay Plaza 2, 183, Marsh Wall, London E14 9SR within 6 months of receipt of the final response to your complaint to one of the above companies.

DATA PROTECTION ACT

All personal data provided is protected under the Data Protection Act 1998.

Such data will not be passed to third parties, other than where necessary for the completion of this insurance, to the insurance company, the Broker and their agents. Your details will not be passed to any other company for marketing or advertising purposes unless we specifically ask you.

If you make a claim under the policy, you will be requested to provide personal details to us or our agents, including some which may be 'sensitive' under the Act. You will be asked to sign a specific declaration when claiming, consenting to the processing and use of this data as necessary by the insurance company, the Broker and their agents, and within the controls of the Data Protection Act.

HAVE A SAFE TRIP

We are working with the Foreign and Commonwealth Office to do all that we can to help British Travellers stay safe overseas. Before you go overseas, we suggest you check out the FCO website at www.fco.gov.uk/knowbeforeyougo

It is packed with essential travel advice and tips, and up to date country specific information.

HAZARDOUS ACTIVITIES

The description of activities below applies to all sections of the policy other than the cancellation part of Section 3.

The following activities are included in the policy at no additional premium	The following activities are included at no additional premium provided they are professionally organised and supervised and you wear relevant safety equipment and take appropriate safety precautions	The following activities are not included in this policy however we may be able to insure these or any other activities not listed at an additional premium if you call us on 0845 180 0064
Aerobics Badminton Baseball Basketball Boogie Boarding Bowls Cricket Croquet Curling Cycling (no racing) Fell Walking Fishing Golf Ice Skating Jogging Manual Work at ground level involving no machinery Marathon Running Mountain Biking on recognised routes Rambling Rounders Sailing (within territorial waters) Scuba Diving (down to 30m accompanied by a qualified diver or instructor) Snorkelling Softball Squash Surfing Swimming Table Tennis Tennis Ten Pin Bowling Volleyball Walking Water Polo	Abseiling Archery Banana Boating Black Water Rafting Bungee Jumping Canoeing/Kayaking - no white water Clay Pigeon Shooting Fencing Flotilla Sailing (with professional leader) Go Karting Gymnastics Hiking under 6,000m Horse Riding (no jumping) Hot Air Ballooning Indoor Rock Climbing (with belays) Jet Biking Jet Skiing Paint Balling Parascending over water Pony Trekking River Tubing (no white water) Shooting (not Big Game) Sleigh riding as a passenger Swimming with Dolphins Trampolineing Water Skiing (no jumping) White Water Rafting Zorbing	Base Jumping Big Game Hunting BMX Stunt Riding Bouldering Boxing Canyoning Caving/ Pot Holing Coasteering Cycle Racing Flying except as a fare paying passenger Free / High Diving Gliding Hang Gliding Horse Jumping / Hunting Judo / Karate / Martial Arts Kite Surfing Lacrosse Micro Lighting Motor Cycling unless on machines of less than 125cc and where you have held a motorcycle licence for at least 3 years and are conviction free Mountaineering Organised Team Sports Parachuting Paraponting Paragliding Parascending over land Polo Professional / Semi Professional Sports Quad Biking Rock Climbing Sailing outside territorial waters Scuba Diving below 30m Shark Diving Ski Touring Water Ski Jumping Weightlifting Wrestling

Winter Sports (other than curling or ice skating) are excluded unless an additional premium has been paid and shown on *your* certificate. Where Winter Sports cover has been purchased under a single trip policy *you* are covered for the dates shown on your certificate. Under the Premier multi trip policy Winter Sports is included up to 21 days in all during the policy period.

The following activities are covered:

- On piste skiing or snowboarding on piste
- Off-piste skiing or snowboarding where accompanied by a qualified guide or instructor
- Cross country skiing on recognised routes
- Cross country skiing outside recognised routes with a qualified guide (cross country skiing means nordic skiing not ski touring)
- Ski racing arranged by ski schools for their pupils
- Sledging

Examples of Winter Sports activities not covered are: Bobsleighting, Heli skiing, Ice Hockey, Lugging, the use of Skeletons, Ski Acrobatics, Ski Jumping or Freestyle Skiing. We may be able to arrange cover for these activities, please call 0845 180 0064.