

# Backpacker

travel **insurance**.com



## Backpacker Travel Insurance Cover 2010

**Policy Number: BI**

**Premier**

**Premier Plus**

### Health Notice

If You or any person who is travelling has a pre-existing Medical Condition the You must declare that condition to Health Check 0844 871 0265  
Please do not Curtail any Trip or incur inpatient medical expenses without first contacting the Emergency Assistance Service +44 2920 468793

**Voted Best Travel Insurance Product 2005 - 2009  
by Irish & Northern Ireland Travel Trade**

AVA Insurance plc is authorised and regulated in the United Kingdom by the UK Financial Services Authority

# Travel Insurance Policy Schedule

Section/Description	Premier Cover Limit (per Insured Person)	Excess (per Insured Person)
<b>A. Cancellation or Curtailment Charges</b>	Up to £1,500	£100 (Loss of deposit £60)
<b>B. Emergency Medical and Other Expenses*</b>	Up to £3,000,000	£100
Including Emergency Assistance Services and Emergency Dental Pain Relief	Up to £250	
<b>C. Personal Accident*</b>		
Loss of Limbs or Sight	£20,000	N/A
Permanent Total Disablement	£40,000	
Death Benefit	£5,000	
<b>D. Baggage and Passport</b>	Up to £1,000	£100
Single Article Limit	£150	
<b>Valuables</b> Limit in Total	£150	
Replacement of Passport	Up to £250	
Emergency Passport Travel	Up to £250	
<b>E. Personal Money and Documents</b>	Up to £250 in total	£100
Travel Documents/Tickets	Up to £250	
Cash	Up to £250	
<b>F. Credit Card Fraud</b>	£250	£100
<b>G. Personal Liability*</b>	Up to £2,000,000	£200
<b>H. Missed Departure</b>	Up to £500	£100
<b>II. Delayed Departure</b>	£15 for each 12 hrs (Up to Max £150)	N/A
<b>II. Holiday Abandonment</b>	Up to £1,500 (after 24hrs)	£100
<b>J. Overseas Legal Expenses and Assistance</b>	Up to £10,000	£200
<b>K. Programme Participation Costs</b>	Up to £750	£100
Within 28 Days of Commencement		
<b>L. Resumption of Journey</b>	£250	£100
<b>M. Lost/Stolen Inter Rail Tickets</b>	£250	£100
<b>N. Scheduled Airline Failure</b>	£1,000	£100
<b>Wintersports</b> (Available upon payment of additional premium)	(per Insured Person)	(per Insured Person)
<b>01. Ski Equipment*</b> Owned	Up to £400	£100
Hired	Up to £300	
Single Article Limit	£150	
<b>02. Hire of Ski Equipment*</b>	£400 (£40 per day)	N/A
<b>03. Ski Pack*</b>	£400 (£40 per day)	N/A
<b>04. Piste Closure*</b>	£400 (£40 per day)	N/A
<b>05. Avalanche Closure*</b>	Up to £400	£100

\* You are not covered under sections B, C, G and O for **Winter Sports** activities unless an additional premium has been paid and shown on the validation certificate.

# Travel Insurance Policy Schedule

Section/Description	Premier Plus Limit (per Insured Person)	Excess (per Insured Person)
<b>A. Cancellation or Curtailment Charges</b>	Up to £2,500	£50 (Loss of deposit £20)
<b>B. Emergency Medical and Other Expenses*</b>	Up to £6,000,000	£50
Including Emergency Assistance Services and Emergency Dental Pain Relief	Up to £250	
<b>C. Personal Accident*</b>		
Loss of Limbs or Sight	£40,000	N/A
Permanent Total Disablement	£40,000	
Death Benefit	£10,000	
<b>D. Baggage and Passport</b>	Up to £1,500	£50
Single Article Limit	£250	
<b>Valuables</b> Limit in Total	£250	
Replacement of Passport	Up to £250	
Emergency Passport Travel	Up to £250	
<b>E. Personal Money and Documents</b>	Up to £350 in total	£50
Travel Documents/Tickets	Up to £350	
Cash	Up to £350	
<b>F. Credit Card Fraud</b>	£750	£50
<b>G. Personal Liability*</b>	Up to £3,000,000	£200
<b>H. Missed Departure</b>	Up to £750	£50
<b>II. Delayed Departure</b>	£20 for each 12 hrs (Up to Max £200)	N/A
<b>II. Holiday Abandonment</b>	Up to £2,500 (after 24hrs)	£50
<b>J. Overseas Legal Expenses and Assistance</b>	Up to £15,000	£200
<b>K. Programme Participation Costs</b>	Up to £1,500	£50
Within 28 Days of Commencement		
<b>L. Resumption of Journey</b>	£500	£50
<b>M. Lost/Stolen Inter Rail Tickets</b>	£500	£50
<b>N. Scheduled Airline Failure</b>	£2,000	£50
<b>Wintersports</b> (Available upon payment of additional premium)	(per Insured Person)	(per Insured Person)
<b>01. Ski Equipment*</b> Owned	Up to £600	£50
Hired	Up to £400	
Single Article Limit	£300	
<b>02. Hire of Ski Equipment*</b>	£500 (£50 per day)	N/A
<b>03. Ski Pack*</b>	£500 (£50 per day)	N/A
<b>04. Piste Closure*</b>	£500 (£50 per day)	N/A
<b>05. Avalanche Closure*</b>	Up to £500	£50

\* You are not covered under sections B, C, G and O for **Winter Sports** activities unless an additional premium has been paid and shown on the validation certificate.

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# Definitions

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

**Baggage:** means luggage, clothing, personal effects, **Valuables**, golf equipment and other articles (excluding **Ski Equipment** and **Personal Money**) which belong to **You** (or for which **You** are legally responsible) which are worn, used or carried by **You** during any **Trip**.

**Bodily Injury:** means an identifiable physical injury sustained by **You** due to a sudden, external, unexpected and specific event. Injury as a result of **Your** unavoidable exposure to the elements shall be deemed to have been caused by bodily injury.

**Cancellation Period:** means the 14 days following the date the policy is received at new business or the 14 days from the renewal date.

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

**Close Relative:** means mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, aunt, uncle, niece, nephew, step parent, step child, step sister, step brother, foster child, legal guardian, next of kin, fiancé/fiancée, or partner (any couple, including same-sex, in a common law relationship or who have co-habited for at least 6 months).

**Curtailment/Curtail:** means either:

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

**Excess:** Under most sections of the policy, claims will be subject to an excess. This means that **You** will be responsible for paying the first part of each claim, per section, for each separate incident, payable for each **Insured Person**, unless the additional premium has been paid to waive the excess and is shown in the validation certificate.

**Home:** means normal place of residence in the **United Kingdom**.

**Incidental:** means happening on a casual or occasional basis.

**Medical Condition:** means any disease, illness or injury.

**Medical Practitioner:** means a registered practising member of the medical profession recognised by the law of the country where they are practising, who is not related to **You** or any person who **You** are travelling with.

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

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

All other sections of the policy, whichever cover is selected, the insurance commences when **You** leave **Your Home** and terminates at the time of **Your** return to **Your Home** on completion of the **Trip**. However any **Trip** that had already begun when **You** purchased this insurance will not be covered.

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

**Personal Money:** means bank notes currency notes and coins in current use, travellers' and other cheques, event tickets, money cards and credit/debit or charge cards all held for private purposes.

**Policy Schedule:** means the details of cover as outlined on page 2 and 3 of this document.

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

**Single Item:** Any one article pair or set of articles (including golf clubs) or collection which are used or worn together.

**Ski Equipment:** means skis (including bindings), ski boots, ski poles, snowboards, snowboard bindings and snowboard boots.

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

**Travelling Companion:** means a person(s) with whom **You** have booked to travel or are travelling with on the same booking invoice and without whom **Your** travel plans would be impossible.

**Trip:** means any holiday, business or pleasure trip or journey made by **You** within the area of travel shown in the validation certificate which begins and ends in the **UK** or Ireland during the **Period of Insurance**.

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

**United Kingdom (UK):** means England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.

**Valuables:** means jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, leather goods, cameras, camcorders, photographic, audio, video, computer, game console, television (including CD's, DVD's, tapes, films, cassettes, cartridges and headphones), computer games and associated equipment, telescopes and binoculars, portable DVD players, ipods, MP3/4 players and portable satellite navigation equipment.

**We/Us/Our:** means AXA Insurance UK plc., Registered office 5 Old Broad Street, London. EC2N 1AD England. Registration England No. 78950. AXA Insurance UK plc is authorised and regulated in the **United Kingdom** by the Financial Services Authority.

**Winter Sports:** Guided cross country skiing (Nordic skiing), glacier skiing, mono skiing, off piste skiing or snowboarding except in areas designated as unsafe by local resort management unless accompanied by a locally qualified guide, recreational racing, skiing, snowboarding, snowmobiling and snow sledging.

**You/Your/Insured Person(s):** means each person travelling on a **Trip** whose name appears in the validation certificate.

# Important Conditions Relating to Health

 0844 871 0265

## Medical Screening Line Opening Hours

Monday - Friday 8am - 8pm

Saturday 9am - 5pm

Sunday 10am - 4pm

Quoting Reference: Blue Student Direct UK 2010

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

At the time of taking out this policy:

Do **You** have or have **You** had any **Medical Condition(s)** for which **You** are taking or have taken prescribed medication or are waiting to receive, or have received treatment (including surgery, tests, or investigations) within the last 2 years?

**If No** (including if **You** have had no **Medical Conditions**)

Please read the conditions below to see if they apply to **You**.  
(if none of them apply then **Your Medical Condition(s)** will be covered)

**If Yes**

It is a condition of this policy that **You** will not be covered under Section A – Cancellation or curtailment Charges, Section B – Emergency Medical and Other Expenses, Section C – Personal Accident, Section K – Programme Participation Costs and Section L – Resumption of Journey for any claims arising directly or indirectly from this **Medical Condition(s)** unless **You** contact **Us** on 0844 871 0265 and **We** have agreed in writing to cover **Your Medical Condition(s)**.

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

## In Either Circumstances:

It is a condition of this policy that **You** will not be covered under Section A – Cancellation or curtailment Charges, Section B – Emergency Medical and Other Expenses, Section C – Personal Accident, Section K – Programme Participation Costs and Section L – Resumption of Journey for any claims arising directly or indirectly from:

A. At the time of taking out this policy:

- i) Any **Medical Condition** for which **You** or a **Close Relative** or a **Travelling Companion** are aware of but have not had a diagnosis
- ii) Any **Medical Condition** for which **You** or a **Close Relative** or a **Travelling Companion** have received a terminal prognosis.
- iii) Any **Medical Condition** for which **You** or a **Close Relative** or a **Travelling Companion** are on a waiting list for or have the knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home.

B. At any time

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

**You** should also refer to the general exclusions on page 14.

**Please turn overleaf to see Medical Conditions which do not require screening.**

### Medical Conditions which do not require screening.

(for which **You** do not have to contact **Us** if **You** only have one of these)

- Achilles Tendon Injury
- Acid Reflux
- Acne
- Anal Fissure/Fistula
- Attention Deficit Hyperactivity Disorder (ADHD)
- Allergy (requiring non prescriptive treatment only)
- Benign Prostatic Enlargement
- Bells Palsy
- Blindness
- Broken/Fractured Bones (not head or spine)
- Carpal Tunnel Syndrome
- Cataracts
- Colds or Influenza
- Colitis (no hospital admissions in last 12 months)
- Corneal Graft
- Cosmetic Surgery
- Cuts and Abrasions (non self-inflicted)
- Cyst Breast (Benign)
- Cyst Testicular (Benign)
- Cystitis
- Diarrhoea and/or vomiting (resolved)
- Dislocated Hip
- Dyspepsia
- Eczema
- Epididymitis
- Essential Tremor
- Fungal Nail Infection
- Gall Bladder Removal (if more than 3 months ago)
- Gastric Reflux
- Genital Herpes
- Glandular Fever
- Glaucoma
- Gout
- Hayfever
- Hemorrhoids (Piles)
- Hernia (not Hiatus)
- Hip Replacement
- HRT (Hormone Replacement Therapy)
- Hyperthyroidism
- (Overactive Thyroid)
- Hypothyroidism
- (Underactive Thyroid)
- Hypercholesterolaemia (high cholesterol)
- Hysterectomy (provided carried out more than 6 months ago)
- Irritable Bowel Syndrome
- Macular Degeneration
- Menopause
- Menorrhagia
- Migraine (confirmed diagnosis, no on-going investigations)
- Myalgia (Muscular Rheumatism)
- Myalgic Encephalomyelitis (ME) (if the only symptom is fatigue)
- Nasal Polyp(s)
- Neuralgia, Neuritis
- Nut Allergy
- Osteochondritis
- Osteoporosis,
- Osteopaenia (fragile bones) NO vertebral (backbone) fractures
- Pelvic Inflammatory Disease
- Psoriasis
- Reflex Oesophagitis
- Rheumatism
- Rhinitis (Allergic)
- Shingles (Herpes Zoster)
- Shoulder Injury
- Sinusitis
- Sleep Apnoea
- Tendon Injury
- Tonsillitis
- Underactive thyroid
- Urticaria
- Varicose Veins legs only (if GP has confirmed that client is fit to travel)

## Emergency and Medical Service

### Contact the Emergency Assistance Service on

 +44 2920 468793

Quoting Reference: Blue Student 2010 Policy

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

Private medical treatment is not covered unless authorised specifically by the Emergency Assistance Service.

### Medical Assistance Abroad

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

### Payment for Medical Treatment Abroad

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

### Outpatient Treatment

If **You** need outpatient medical treatment, please provide a copy of **Your** validation certificate to the doctor and **Your** treatment will be paid for by HealthWatch S.A in line with **Your** policy. **You** will need to pay any **Excess** at the time of treatment. Note: Some clinics may not wish to settle their bill directly with **Us** and **You** may be asked to pay for **Your** treatment and claim this back upon **Your** return.



#### Instructions to Outpatient Clinics

Please send details of the treatment provided, costs after the **Excess** deduction and a copy of the patients validation certificate to:

HealthWatch S.A. email: newcase@healthwatch.gr

Out Patient Department Fax: 00 30 2310256455 or 0030 2310 254160

Out Patient Department Tel: 0030 2310 256454

**You** must include your bank account details, IBAN no's and/or Swift code for payment to be processed electronically.

### Reciprocal Health Agreements

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

In the event of liability being accepted for a medical expense which has been reduced by the use of either a European Health Insurance Card or private health insurance, **We** will not apply the deduction of **Excess** under Section B – Emergency Medical and Other Expenses.

### Australia

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

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

# Introduction

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

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

The validation certificate and any endorsements are all part of the policy. **Your** policy is evidence of the contract of insurance.

## Arranged by

This exclusive travel insurance has been organised by Blue Insurances Limited.

Suffolk House, Trade Street, Cardiff CF10 5DT

*Blue Insurances Limited is regulated by the Irish Financial Regulator as a Multi Agency Intermediary.*

## Financial Services Compensation Scheme (FSCS)

**We** are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme in the unlikely event **We** cannot meet **Our** obligations to **You**. This depends on the type of insurance, size of the business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)).

## Master Certificate Number

This evidence of insurance is to confirm that those persons who have paid the appropriate premium are insured under the Master Certificate Number **AV/BL/STUUK/2010** issued to Blue Insurances.

## Period of Cover

This document only constitutes a valid evidence of insurance when it is issued in conjunction with a validation certificate/invoice issued between 01.12.2009 and 31.12.2010 and for holidays or journeys commencing up to 31.12.2011.

## Residency

This policy is only available to **You** if **You** are permanently resident in the **United Kingdom** and have been for the past six months prior to the date of issue.

## Territorial Limits

**Area 1** The **United Kingdom**, Channel Islands, Isle of Man and the Republic of Ireland

**Area 2** The Continent of Europe west of the Ural Mountains, Madeira, Canary Islands, Iceland, the Azores, Mediterranean Islands and non-European countries bordering the Mediterranean (except Algeria, Lebanon, Libya, and Albania)

**Area 3** Australia/New Zealand

**Area 4** Worldwide including the Caribbean but excluding The United States of America, Canada, Alaska and Hawaii

**Area 5** Worldwide including The United States of America, Canada, Alaska, Hawaii and the Caribbean

## The Law Applicable to this Contract

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

## Type of Insurance and Cover

Travel insurance for single **Trip**.

Some **Winter Sports** may also be included upon payment of an appropriate additional premium – **Your** validation certificate will show if **You** selected this option.

## Underwriter

Benefits under this policy are underwritten by AXA Insurance UK plc Registered Office: 5 Old Broad Street, London, EC2N 1AD. AXA Insurance UK plc is authorised and regulated by the by the Financial Services Authority. This can be checked by visiting the FSA website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting 0845 606 1234.

# Sports and Activities

## Sports and Activities: Grade 1 – No Additional Charge

**You** are covered under the Section B – Emergency Medical Expenses and Section C – Personal Accident sections for the following activities automatically, provided that the activity is on an **Incidental** basis **You** do not need to contact **Your** issuing agent.

- Archery
- Badminton
- Baseball
- Basketball
- Beach Games
- Bungee Jump (1)
- Camel/Elephant Riding +
- Canoeing (Grades 1 to 3) – Life jacket and helmet must be worn
- Clay Pigeon Shooting +
- Cricket
- Cycling (excluding Mountain Biking) – wearing a helmet
- Dinghy Sailing +
- Fell Walking
- Fencing
- Fishing
- Flying as a fare paying passenger in a fully licensed passenger carrying aircraft
- Football
- GAA Football
- Golf
- Hiking (under 2,000 metres altitude)
- Hockey
- Horse Riding (up to 7 days, no Polo, Hunting, Jumping) – wearing a helmet
- Ice Skating (Rink)
- Jet Boating +
- Jet Ski-ing +
- Jogging
- Kayaking (Grades 1 to 3)
- Life jacket and helmet must be worn
- Manual Work (bar and restaurant work, amateur musicians and singers, chalet maids, au pair/ nanny, retail work, fruit picking and occasional light manual work at ground level but excluding the use of power tools or machinery)\*\* +
- Marathon Running
- Motorcycling up to 125cc (with the appropriate **UK** motorcycle licence, wearing a crash helmet, no racing) +
- Netball
- Non manual work (including professional administrative or clerical duties only)
- Orienteering
- Paintballing +
- Parascending/Parasailing (over water)
- Pony Trekking – wearing a helmet
- Quad biking up to 50cc (wearing a crash helmet, no racing) +
- Racquetball
- Rambling
- River Canoeing (up to Grade 3) – Life jacket and helmet must be worn
- Roller Skating
- Roller Blading
- Rounders
- Rowing
- Running – sprint/long distance
- Safari (**UK** organised)
- Sail Boarding
- Sailing within territorial waters +
- Scuba Diving\* down to 30 metres if qualified and not diving alone or accompanied by a qualified instructor (see notes below)
- Skate Boarding
- Snorkelling
- Squash
- Surfing (under 14 days)
- Tennis
- Tour Operator Safari
- Track Events
- Trekking (under 2,000 metres altitude)
- Volleyball
- War Games + (with eye protection)
- Water Polo
- Water ski-ing
- White Water Rafting (Grades 1 to 3)
- Windsurfing
- Yachting (racing/crewed inside territorial waters) +

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

- PADI Open Water – 18 metres
- PADI Advanced Open Water – 30 metres\*
- BSAC Ocean Diver – 20 metres
- BSAC Sports Diver – 30 metres\*
- BSAC Dive Leader – 30 metres\*

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

**You** will not be covered under this policy if **You** travel by air within 24 hours after participating in Scuba Diving.

\* For the purposes of diving under Sports and Activities: Grade 1.

\*\* Please see paragraph 7. in the general exclusions applicable to all sections of the policy for details of manual work which cannot be covered under this policy.

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

Continued on the next page

# Sports and Activities

## Sports and Activities: Grade 2 – Subject to Additional Premium 50% Loading to cover all activities or £30 per activity

**You** can be covered under Section B – Emergency Medical Expenses and Section C – Personal Accident sections for the following activities provided that the activity is on an **Incidental** basis (unless stated otherwise below) and subject to an additional premium being paid and shown on the validation certificate.

### Medical Excess increased to £320 Personal Accident Sum insured reduced by 50% Personal Liability Cover is Excluded

- Boxing Training (no contact)
- Bungee Jump (up to 3 additional)
- Black Water Rafting (Grade 1 to 4)  
Life jacket and Helmet must be worn
- Camel/Elephant Riding/Trekking (non **Incidental**)
- Cycle Touring – wearing a helmet
- Go Karting – wearing a crash helmet
- Horse Riding – wearing a helmet (no Polo, Hunting,
- Jumping)
- Hot Air Ballooning – organised pleasure rides only (non **Incidental**)
- Hurling
- Jet Skiing (non **Incidental**)
- Martial Arts (Training only)
- Mountain Biking – wearing a helmet
- Parascending/Parasailing (over water, non **Incidental**)
- Rambling/Trekking between 2,001m and 4,200m
- Safari (non **UK** organised)
- Scuba Diving\* (non **Incidental**/down to 50m if qualified and not diving alone or accompanied by a qualified instructor (see notes below)
- Sea Canoeing
- Sea Fishing (non **Incidental**)
- Surfing
- Triathlon
- Waterskiing/Windsurfing/Snorkelling (non **Incidental**)

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

- PADI Open Water – 18 metres
- PADI Advanced Open Water – 30 metres
- BSAC Ocean Diver – 20 metres
- BSAC Sports Diver – 35 metres\*
- BSAC Dive Leader – 50 metres\*

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

**You** will not be covered under this policy if **You** travel by air within 24 hours after participating in Scuba Diving.

\* For the purposes of diving under Sports and Activities: Grade 2.

## Sports and Activities: Grade 3 – Subject to Additional Premium 100% Loading to cover all activities or £75 per activity

**You** can be covered under Section B – Emergency Medical Expenses and Section C – Personal Accident sections for the following activities provided that the activity is on an **Incidental** basis (unless stated otherwise below) and subject to an additional premium being paid and shown on the validation certificate.

### Medical Excess increased to £650 Personal Accident Sum insured reduced by 50% Personal Liability Cover is Excluded

- Abseiling
- American Football
- Canoeing (Grade 4) – Life jacket and Helmet must be worn
- Cliding
- Kayaking (Grade 4) – Life jacket and Helmet must be worn
- Motorcycling over 125cc (with the appropriate
- **UK** motorcycle licence, wearing a crash helmet, no racing)
- Paragliding
- Rambling/Trekking between 4,201m and 6,000m (professionally organised **Trips** with experienced operators, maximum age 49 years)
- Rugby
- Sand Yachting
- Tandem Skydive (up to 2 jumps maximum)
- White Water Rafting (Grade 4) – Life jacket and Helmet must be worn
- Yachting (racing/crewing) – outside territorial waters
- Zip Lining/Trekking (safety harness must be worn)

Continued on the next page

# Sports and Activities

## Sports and Activities: Grade 4 – Subject to Additional Premium 200% Loading to cover all activities or £112.50 per activity

**You** can be covered under Section B – Emergency Medical Expenses and Section C – Personal Accident sections for the following activities provided that the activity is on an **Incidental** basis (unless stated otherwise below) and subject to an additional premium being paid and shown on the validation certificate.

### Medical Excess increased to £650 Personal Accident Sum insured reduced by 50% Personal Liability Cover is Excluded

- Canyoning
- Hang Gliding
- High Diving under 5m (excluding cliff diving)
- Horse Jumping – wearing a helmet (no Polo, Hunting)
- Kite Surfing
- Micro Lighting
- Parasailing/Parascending (over land, non
- **Incidental**
- Rock Climbing (under 2,000m)
- Rock Scrambling (under 4,000m)

## General Conditions Applicable to Whole Policy

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

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

### 1. Dual Insurance

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

### 2. Reasonable Precautions

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

### 3. Maximum Age Limit

- 49 years at time of booking.

### 4. Statutory Cancellation Rights

**You** may cancel this policy within 14 days of receipt of the policy documents (the **Cancellation Period**) by writing to the issuing agent at the address shown on **Your** validation certificate during the **Cancellation Period**. Any premium already paid will be refunded to **You** providing **You** have not travelled and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. The policy will be cancelled with effect from its date of issue.

#### CANCELLATION OUTSIDE THE STATUTORY PERIOD

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

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

#### NON PAYMENT OF PREMIUMS

**We** reserve the right to cancel this policy immediately in the event of non payment of the premium or in the event that the payment is made by fraudulent use of a credit/debit card or other payment method then the policy automatically becomes null and void.

# General Exclusions Applicable to All Sections of the Policy

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

1. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **Terrorism**, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under Section B – Emergency Medical and Other Expenses and Section C – Personal Accident unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **Trip**.
  2. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
  3. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
  4. The failure or fear of failure or inability of any equipment or any computer programme, whether or not **You** own it, to recognise or to interpret correctly or process any date as its true calendar date, or to continue to function correctly beyond that date.
  5. **Your** pursuit of **Winter Sports** unless Sections O1 – O5 are shown as operative in **Your** validation certificate and appropriate premium paid.
  6. The following **Winter Sports** activities even if Sections O1 – O5 are shown as operative in the validation certificate: Off piste skiing or snowboarding in areas designated as unsafe by local resort management unless accompanied by a locally qualified guide, skiing against local authoritative warning or advice, ski stunting, free-style skiing, ice hockey, bobbing, tobogganing, heli skiing, ski acrobatics, ski flying, ski jumping, ski mountaineering, snowcat skiing, snow carting or the use of bob sleighs, luges or skeletons.
  7. **Your** engagement in or practice of manual work including:
    - hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant (other than in a purely managerial/supervisory, sales or administrative capacity).
    - work in connection with a profession, business or trade for example: plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder.
    - working with wild animals of any kind.
    - work of any other kind except where shown as covered under Sports and Activities: Grade 1.
  8. **Your** engagement in or practice of: flying except as a fare paying passenger in a fully licensed passenger-carrying aircraft, the use of a motorised vehicle unless a full **UK** or Irish driving licence is held permitting the use of such vehicles in the **UK** or Ireland, professional entertaining, professional sports, racing (other than on foot), motor rallies and motor competitions.
  9. **Your** participation in or practice of any sport or activity unless:
    - a) Shown as covered without charge in the Grade 1 list on page 11 or
    - b) Shown as operative in **Your** validation certificate.
  10. **Your** wilfully, self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, alcohol abuse, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a **Medical Practitioner**, but not for the treatment of drug addiction), self-exposure to needless peril (except in an attempt to save human life).
  11. Any circumstances **You** are aware of at the time of taking out this policy that could reasonably be expected to give rise to a claim on this policy.
  12. **Your** own unlawful action or any criminal proceedings against **You**.
  13. Any other loss, damage or additional expense following on from the event for which **You** are claiming unless **We** provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following **Bodily Injury** or illness.
  14. Operational duties as a member of the Armed Forces (other than claims arising from authorised leave being cancelled due to operational reasons, as provided for under sub section 4. of Section A – Cancellation or curtailment Charges).
  15. Loss of enjoyment.
  16. **Your** travel to a country or specific area or event to which the Travel Advice Unit of the Department of Foreign Affairs\* or the World Health Organisation (WHO) or similar body has advised against all or all but essential travel.
- \* **Contact details are:**  
Travel Advice Unit  
Consular Directorate  
Foreign & Commonwealth Office  
Old Admiralty Building  
London, SW1A 2PA  
Telephone: 0845 850 2829  
Fax: 0207 008 0155  
www.fco.gov.uk

# Insurance

## Section A: CANCELLATION OR CURTAILMENT CHARGES

### WHAT IS COVERED

We will pay **You**, up to the amount shown in the **Policy Schedule**, for any irrecoverable unused travel and accommodation costs and other pre-paid charges (including sports, concert and entertainment tickets) which **You** have paid or are contracted to pay together with any reasonable additional travel expenses incurred if

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

as a result of any of the following events occurring:

1. The death, **Bodily Injury**, illness or complications arising as a direct result of pregnancy of:
  - a) **You**
  - b) **Your Travelling Companion**
  - c) any person with whom **You** have arranged to reside temporarily
  - d) **Your Close Relative**
  - e) **Your Close Business Associate**
2. Compulsory quarantine, jury service attendance or being called as a witness at a Court of Law of **You** or **Your Travelling Companion**.
3. Redundancy (which qualifies for payment under the current English redundancy payment legislation and at the time of booking the **Trip** there was no reason to believe anyone would be made redundant) of **You** or **Your Travelling Companion**.
4. **You** or any person who **You** are travelling or have arranged to travel with are a member of the Armed Forces, Garda, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **Your**/their authorised leave cancelled or are called up for operational reasons, provided that such cancellation or **Curtailed** could not reasonably have been expected at the time when **You** purchased this insurance or at the time of booking any **Trip**.
5. In the event of Burglary at **Your Home** within 48 hours of **Your** departure or the police requesting **You** to return to **Your Home** due to serious damage to **Your Home** caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.

### SPECIAL CONDITIONS RELATING TO CLAIMS

1. **You** must obtain a medical certificate from a **Medical Practitioner** and prior approval of the Emergency Assistance Service to confirm the necessity to return **Home** prior to **Curtailed** of the **Trip** due to death, **Bodily Injury**, illness or complications arising as a direct result of pregnancy.
2. If **You** cancel the **Trip** due to:
  - a) stress anxiety, depression or any other mental or nervous disorder that **You** are suffering from **You** must provide a medical certificate from a consultant specialising in the relevant field; or
  - b) any other **Bodily Injury**, illness or complications arising as a direct result of pregnancy, **You** must provide a medical certificate from a **Medical Practitioner** stating that this necessarily and reasonably prevented **You** from travelling.
3. If **You** fail to notify the travel agent, tour operator or provider of transport/accommodation at the time it is found necessary to cancel the **Trip**, the amount **We** will pay will be limited to the cancellation charges that would have otherwise applied.

### WHAT IS NOT COVERED

1. The **Excess** as shown in the **Policy Schedule**.
2. The cost of recoverable airport charges and levies.
3. Any claims arising directly or indirectly from:
  - a) Redundancy caused by or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy or where a warning or notification of redundancy was given prior to the date this insurance is effected by **You** or the time of booking any **Trip** (whichever is the earlier).
  - b) Circumstances known to **You** prior to the date this insurance is effected by **You** or the time of booking any **Trip** (whichever is the earlier) which could reasonably have been expected to give rise to cancellation or **Curtailed** of the **Trip**.
  - c) Normal pregnancy, without any accompanying **Bodily Injury**, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
4. Travel tickets paid for using any mileage or supermarket reward scheme, for example Air Miles.
5. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.
6. Claims arising directly or indirectly as a result of **Your** failure to comply with the important conditions relating to health shown on pages 7 and 8.
7. **Your** failure to obtain the required passport or visa.
8. Anything mentioned in the general exclusions on page 14.

**YOU SHOULD ALWAYS CONTACT THE EMERGENCY ASSISTANCE SERVICE BEFORE CURTAILMENT.**

## Section B: EMERGENCY MEDICAL AND OTHER EXPENSES

### WHAT IS COVERED

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

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside the **UK** and Ireland.



- Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to a limit of £250 incurred outside the **UK** and Ireland.
- In the event of **Your** death outside the **UK** and Ireland the reasonable additional cost of funeral expenses abroad up to a maximum of £4,000 plus the reasonable cost of conveying **Your** ashes to **Your Home**, or the additional costs of returning **Your** remains to **Your Home**.
- Reasonable additional transport (economy class) or accommodation expenses incurred, up to the standard of **Your** original booking, if it is medically necessary for **You** to stay beyond **Your** scheduled return date. This includes, with the prior authorisation of the Emergency Assistance Service, reasonable additional transport or accommodation expenses for a friend, **Travelling Companion** or **Close Relative** to remain with **You** or travel to **You** from the **UK** or Ireland or escort **You** and additional travel expenses to return **You** to **Your Home** if **You** are unable to use the return ticket.
- With the prior authorisation of the Emergency Assistance Service, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate **You** to **Your Home** if it is medically necessary. Repatriation expenses will be in respect only of the identical class of travel utilised on the outward journey unless the Emergency Assistance Service agree otherwise.

#### SPECIAL CONDITIONS RELATING TO CLAIMS

- You** must give notice immediately to the Emergency Assistance Service of any **Bodily Injury** or illness which necessitates **Your** admittance to hospital as an in-patient or before any arrangements are made for **Your** repatriation.
- In the event of **Your Bodily Injury** or illness **We** reserve the right to relocate **You** from one hospital to another and arrange for **Your** repatriation to the **UK** or Ireland at any time during the **Trip**. **We** will do this if in the opinion of the **Medical Practitioner** in attendance or the Emergency Assistance Service **You** can be moved safely and/or travel safely to the **UK** or Ireland to continue treatment.

#### WHAT IS NOT COVERED

- The **Excess** as shown in the **Policy Schedule**.
- Any claims arising directly or indirectly in respect of:
  - Costs of telephone calls other than:
    - Calls to the Emergency Assistance Service notifying and dealing with the problem for which **You** are able to provide receipts or other reasonable evidence to show the cost of the calls and the numbers **You** telephoned.
    - Any costs incurred by **You** when **You** receive calls on **Your** mobile telephone from the Emergency Assistance Service for which **You** are able to provide receipts or other reasonable evidence to show the cost of the calls.
  - The cost of taxi fares, other than those for travel to or from hospital relating to **Your** admission, discharge, attendance for outpatient treatment or appointments or for collection of medication prescribed by the hospital.
  - The cost of treatment or surgery, including exploratory tests, which are not directly related to the **Bodily Injury** or illness which necessitated **Your** admittance into hospital.
  - Any expenses which are not usual, reasonable or customary to treat **Your Bodily Injury** or illness.
  - Any form of treatment or surgery which in the opinion of the **Medical Practitioner** in attendance and the Emergency Assistance Service can be delayed reasonably until **Your** return to the **UK** or Ireland.
  - Expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside the **UK** or Ireland.
  - Additional costs arising from single or private room accommodation.
  - Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by the Emergency Assistance Service.
  - Any expenses incurred after **You** have returned to the **UK** or Ireland.
  - Expenses incurred as a result of a tropical disease where **You** have not had the recommended inoculations and/or taken the recommended medication.
  - Expenses incurred as a result of **Your** decision not to be repatriated after the date when in the opinion of the Emergency Assistance Service it is safe to do so.
  - Normal pregnancy, without any accompanying **Bodily Injury**, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
- Claims arising directly or indirectly as a result of **Your** failure to comply with the important conditions relating to health shown on pages 7 and 8.
- The cost of private treatment unless authorised specifically by the Emergency Assistance Service.
- Anything mentioned in the general exclusions on page 14.

### Section C: PERSONAL ACCIDENT

#### SPECIAL DEFINITIONS (which are shown in italics)

*Loss of limb* – means loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

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

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

#### WHAT IS COVERED

**We** will pay **You** the amount shown in the **Policy Schedule**, if **You** sustain **Bodily Injury** which shall solely and independently of any other cause, result within two years in **Your** death, *loss of limb*, *loss of sight* or permanent total disablement.

#### SPECIAL CONDITIONS RELATING TO CLAIMS

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

#### PROVISIONS

- Benefit is not payable to **You**:
  - Under more than one of the items shown in the **Policy Schedule**.
  - Under Permanent Total Disablement, until one year after the date **You** sustain **Bodily Injury**
  - Under Permanent Total Disablement, if **You** are able or may be able to carry out any relevant employment or relevant occupation.
- The death benefit payment will be paid into the deceased's estate.

#### WHAT IS NOT COVERED

- Claims arising directly or indirectly as a result of **Your** failure to comply with the important conditions relating to health shown in pages 7 and 8.
- Anything mentioned in the general exclusions on page 14.

### Section D: BAGGAGE AND PASSPORT

#### WHAT IS COVERED

- We** will pay **You** up to the amount shown in the **Policy Schedule** for the accidental loss of, theft of or damage to **Baggage**. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Baggage**). The maximum **We** will pay for any **Single Item**, and in total for **Valuables** is as shown in the **Policy Schedule**.
- We** will also pay **You** up to the amounts shown in the **Policy Schedule** for:
  - Replacement of Passport – reasonable additional travel and accommodation expenses necessarily incurred outside the **UK** or Ireland to obtain a replacement of **Your** lost or stolen passport or visa which has been lost or stolen outside the **UK** or Ireland.
  - Emergency Passport Travel – reasonable additional transport costs if **You** are unable to make **Your** pre booked return flight **Home** following the loss or theft of **Your** passport within 48 hours of **Your** pre booked return flight **Home**.

#### SPECIAL CONDITIONS RELATING TO CLAIMS

- You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Baggage**. A Holiday Representative Report is not sufficient.
- If **Baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain an official report from an appropriate local authority. If **Baggage** is lost, stolen or damaged whilst in the care of an airline **You** must:
  - obtain a Property Irregularity Report from the airline.
  - give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
  - retain all travel tickets and tags for submission if a claim is to be made under this policy.
- Receipts for items lost, stolen or damaged or proof of ownership should be retained as these will help **You** to substantiate **Your** claim.

#### WHAT IS NOT COVERED

- The **Excess** as shown in the **Policy Schedule** (except claims under subsection 2. a) above).
- Loss, theft of or damage to **Valuables** or **Your** passport left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
- Loss, theft of or damage to **Baggage** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:
  - overnight between 9pm and 8am (local time) or
  - at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
- Loss or damage due to delay, confiscation or detention by customs or other authority.
- Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, mobile telephones or telecommunications equipment of any kind, deeds, manuscripts, securities, perishable goods, surfboards/sailboards bicycles, marine equipment or craft or any related equipment or fittings of any kind, **Ski Equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
- Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
- Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Baggage**.
- Claims arising for **Personal Money** and travel documents and tickets.
- Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
- Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other items used in connection with **Your** business, trade, profession or occupation.
- Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
- Anything mentioned in the general exclusions on page 14.

## Section E: PERSONAL MONEY AND DOCUMENTS

### WHAT IS COVERED

We will pay **You**, up to the amount shown in the **Policy Schedule**, for the accidental loss of, theft of or damage to **Personal Money**, travel documents and tickets (including driving licence and entertainment tickets).

### SPECIAL CONDITIONS RELATING TO CLAIMS

- You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Personal Money**, travel documents and tickets. A Holiday Representatives report is not sufficient.
- Receipts for items lost, stolen or damaged or proof of ownership (including foreign currency exchange receipts showing the amount) should be retained as these will help **You** to substantiate **Your** claim.
- Please retain all travel tickets and tags for submission if a claim is to be made under this policy.

### WHAT IS NOT COVERED

- The **Excess** as shown in the **Policy Schedule**.
- Loss, theft of or damage to travellers' cheques if **You** have not complied with the issuer's conditions or where the issuer provides a replacement service.
- Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
- Loss, theft of or damage to **Personal Money**, travel documents and tickets left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
- Loss or damage due to delay, confiscation or detention by customs or other authority.
- Anything mentioned in the general exclusions on page 14.

**You** may claim only under Section E – Personal Money and Documents or Section M – Lost/Stolen Inter Rail Tickets for the same event, not both.

## Section F: CREDIT CARD FRAUD

### WHAT IS COVERED

We will pay **You** up to the amount shown in the **Policy Schedule** for losses suffered solely as a result of any credit or cash card for which **You** are responsible, being stolen or lost and/or fraudulently used outside the **UK** and Ireland by any person other than **You** or a **Close Relative** or **Your Travelling Companion**.

### WHAT IS NOT COVERED

- The **Excess** as shown in the **Policy Schedule**.
- Claims where **You** can or could have recovered **Your** losses from any other source.
- Claims where the card's reporting of loss procedures have not been followed.
- Any costs incurred in the replacement or return of the lost or stolen card.
- Claims occurring outside of 31 days from the date of return to **Your** normal country of residence.
- Anything mentioned in the general exclusions on page 14.

## Section G: PERSONAL LIABILITY

### WHAT IS COVERED

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

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

### SPECIAL CONDITIONS RELATING TO CLAIMS

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

### WHAT IS NOT COVERED

- The **Excess** as shown in the **Policy Schedule**.
- Compensation or legal costs arising directly or indirectly from:
  - Liability which has been assumed by **You** under agreement unless the liability would have attached in the absence of such agreement.
  - Pursuit of any business, trade, profession or occupation or the supply of goods or services.
  - Ownership possession or use of vehicles aircraft or watercraft (other than surfboards or

manually propelled rowboats, punts, canoes).

- The transmission of any communicable disease or virus.
  - Ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation where **We** will not pay for the first £300 of each and every claim arising from the same incident).
- Anything mentioned in the general exclusions on page 14.

## Section H: MISSED DEPARTURE

### WHAT IS COVERED

We will pay **You** up to the amount shown in the **Policy Schedule** for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **You** overseas destination or returning to the **United Kingdom** or Ireland (including missing onward connecting flights between the **United Kingdom** and Ireland or mainland Europe only) if **You** fail to arrive at the international departure point in time to board the **Public Transport** on which **You** are booked to travel on **Your** outward journey from the **United Kingdom** or Ireland or on the final part of **Your** return journey to the **United Kingdom** or Ireland, as a direct result of:

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

**You** may claim only under Section I1 – Delayed Departure or Section H – Missed Departure for the same event, not both.

### SPECIAL CONDITIONS RELATING TO CLAIMS

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

### WHAT IS NOT COVERED

- The **Excess** as shown in the **Policy Schedule**.
- Claims arising directly or indirectly from:
  - Strike or industrial action or air traffic control delay existing or publicly announced by the date **You** purchased this insurance or at the time of booking any **Trip** whichever is the later.
  - An accident to or breakdown of the vehicle in which **You** are travelling for which a professional repairers report is not provided.
  - Breakdown of any vehicle in which **You** are travelling if the vehicle is owned by **You** and has not been serviced properly and maintained in accordance with manufacturers instructions.
  - Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any such regulatory body in a country to/from which **You** are travelling.
- You** may claim only under Section I1 – Delayed Departure or Section H – Missed Departure for the same event, not both.
- Anything mentioned in the general exclusions on page 14.

## Section I1/I2: DELAYED DEPARTURE/HOLIDAY ABANDONMENT

### WHAT IS COVERED

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

- at least 12 hours from the scheduled time of departure in respect of subsection I1 – Delayed Departure (see below) due to: or
- at least 24 hours from the scheduled time of departure in respect of subsection I2 – Holiday Abandonment (see below) due to:
  - strike or
  - industrial action or
  - adverse weather conditions or
  - mechanical breakdown of or a technical fault occurring in the scheduled **Public Transport** on which **You** are booked to travel

### We will pay **You**:

- Delayed Departure  
The amount shown in the **Policy Schedule** for the first completed 12 hours delay and an additional amount for each full 12 hours delay thereafter up to the maximum amount shown in the **Policy Schedule**.
- Holiday Abandonment

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

**You** may claim only under subsection I1. or I2. above for the same event, not both.

**You** may claim only under Section I1 – Delayed Departure or Section H – Missed Departure for the same event, not both.

### SPECIAL CONDITIONS RELATING TO CLAIMS

- You** must check in according to the itinerary supplied to **You**.
- You** must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.

3. **You** must comply with the terms of contract of the travel agent, tour operator or provider of transport.
4. In the case of a claim under sub section 12 – Holiday Abandonment **You** must provide **Your** booking confirmation together with written details from **Your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the **Trip**.

#### WHAT IS NOT COVERED

1. The **Excess** as shown in the **Policy Schedule**.
2. Claims arising directly or indirectly from:
  - a) Strike or industrial action or air traffic control delay existing or publicly announced by the date **You** purchased this insurance or at the time of booking any **Trip** whichever is the later.
  - b) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any such regulatory body in a country to/from which **You** are travelling.
3. Anything mentioned in the general exclusions on page 14.

### Section J: OVERSEAS LEGAL EXPENSES AND ASSISTANCE

#### WHAT IS COVERED

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

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

#### SPECIAL CONDITIONS RELATING TO CLAIMS

1. **We** shall have complete control over the legal case through agents **We** nominate, by appointing agents of **Our** choice on **Your** behalf with the expertise to pursue **Your** claim.
2. **You** must follow **Our** agent's advice and provide any information and assistance required within a reasonable timescale.
3. **You** must advise **Us** of any offers of settlement made by the negligent third party and **You** must not accept any such offer without **Our** consent.
4. **We** will decide the point at which **Your** legal case cannot usefully be pursued further. After that no further claims can be made against **Us**.
5. **We** may include a claim for **Our** legal costs and other related expenses.
6. **We** may, at **Our** own expense, take proceedings in **Your** name to recover compensation from any third party in respect of any indemnity paid under this policy. **You** must give such assistance as **We** shall reasonably require and any amount recovered shall belong to **Us**.

#### WHAT IS NOT COVERED

1. The **Excess** as shown in the **Policy Schedule**.
2. Any claim where in the **Our** opinion there is insufficient prospect of success in obtaining reasonable compensation.
3. Legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, **Us**, the Emergency Assistance Service or their agents, Blue Insurances, someone **You** were travelling with, a person related to **You**, or another **Insured Person**.
4. Legal costs and expenses incurred prior to **Our** written acceptance of the case.
5. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
6. Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded on the condition that **Your** action is successful (for example a Contingency Fee Agreement).
7. Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.
8. Legal costs and expenses incurred if an action is brought in more than one country.
9. Any claim where in **Our** opinion the estimated amount of compensation payment is less than £1,000 for each **Insured Person**.
10. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
11. Costs of any appeal.
12. Claims occurring within the **UK** or Ireland.
13. Claims by **You** other than in **Your** private capacity.
14. Anything mentioned in the general exclusions on page 14.

### Section K: PROGRAMME PARTICIPATION COSTS

#### WHAT IS COVERED

**We** will pay **You** up to the amount shown in the **Policy Schedule** in respect of:

1. **Your** costs of participation in **Your** work programme, if during a period of 28 days commencing on **Your** date of departure from the **UK** and Ireland, **You** need to **Curtail Your Trip** due to the death, **Bodily Injury** or illness of:
  - a) **You**
  - b) **Your Travelling Companion**
  - c) **Your Close Relative** resident in the **UK** and Ireland
  - d) **Your Close Business Associate** resident in the **UK** and Ireland.
2. **Your** costs of participation in the J1/work programme, if during a period of 28 days commencing on **Your** date of departure from the **UK** and Ireland, **You** are unable to obtain employment as a direct result of **You** being unable to furnish a Social Security number to a prospective employer as a result of the failure of the local government and **You** have to **Curtail**.

#### SPECIAL CONDITIONS RELATING TO CLAIMS

1. **You** must provide a medical report from a **Medical Practitioner** to confirm **You** are unable to participate in **Your** travel and work programme.
2. **You** must obtain authorisation from the Emergency Assistance Service before **You** **Curtail Your Trip**.

#### WHAT IS NOT COVERED

1. The **Excess** as shown in the **Policy Schedule**.
2. The cost of **Your** flight **Home** should **Your** original flight ticket allow **You** to return to the **UK** and Ireland at the required time.
3. Claims arising directly or indirectly as a result of **Your** failure to comply with the important conditions relating to health shown on pages 7 and 8.
4. Anything mentioned in the general exclusions on page 14.

### Section L: RESUMPTION OF JOURNEY

#### WHAT IS COVERED

**We** will pay **You** up to the amount shown in **Policy Schedule** for the cost of the flights which take **You** back to the destination where **Your** original **Trip** ceased and resume **Your** original **Trip** if:

- a) **You** or a **Travelling Companion** suffer **Bodily Injury** or illness and are repatriated under the provisions of this policy to the **UK** or Ireland or;
- b) **You** have to interrupt **Your Trip** and return to the **UK** or Ireland due to the death, **Bodily Injury** or illness of **Your Close Relative** resident in the **UK** or Ireland.

#### SPECIAL CONDITIONS RELATING TO CLAIMS

1. **You** must recommence **Your Trip** within 21 days of **Your** return to the **UK** and Ireland.
2. **Your** transportation to recommence **Your Trip** must be authorised by the Emergency Assistance Service.

#### PLEASE NOTE

If **You** or **Your Travelling Companion** return **Home** because of illness or **Bodily Injury** to **You**, **Your Travelling Companion** or **Close Relative**, there is no cover for that illness or **Bodily Injury** or related **Medical Condition**, once **You** recommence **Your Trip** under any section of this insurance policy.

#### WHAT IS NOT COVERED

1. The **Excess** as shown in the **Policy Schedule**.
2. Claims arising directly or indirectly as a result of **Your** failure to comply with the important conditions relating to **Your** health shown on pages 7 and 8.
3. Anything mentioned in the general exclusions on page 14.

### Section M: LOST/STOLEN INTER RAIL TICKETS

#### WHAT IS COVERED

**We** will pay **You**, up to the amount shown in the **Policy Schedule**, for the accidental loss of, or theft of **Your** Inter Rail Tickets.

**You** may claim under Section M – Lost/Stolen Inter Rail Tickets or Section E – Personal Money and Documents but not under both.

#### SPECIAL CONDITIONS RELATING TO CLAIMS

1. **You** must report to the local Police, in the country where the incident occurred, within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all Inter Rail Tickets. A Holiday Representatives report is not sufficient.
2. Receipts for items lost, stolen or damaged or proof of ownership should be retained as these will help **You** to substantiate **Your** claim.
3. Please retain all travel tickets and tags for submission if a claim is to be made under this policy.

#### WHAT IS NOT COVERED

1. The **Excess** as shown in the **Policy Schedule**.
2. Loss of, or theft of Inter Rail Tickets left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
3. Loss due to delay, confiscation or detention by customs or other authority.
4. Anything mentioned in the general exclusions on page 14.

### Section N: SCHEDULED AIRLINE FAILURE

#### WHAT IS COVERED

**We** will pay **You** up to the amount shown on the **Policy Schedule** for:

1. Irrecoverable sums paid in advance in the event of insolvency of the scheduled airline provider not forming part of an inclusive holiday prior to departure; or
2. In the event of insolvency of the scheduled airline after **Your** departure:
  - a) additional pro rata costs incurred by **You** in replacing that part of the flight arrangements to a similar standard to that originally booked; or
  - b) if **Curtailed** of the holiday is unavoidable – the cost of return flights to the **UK** or Ireland to a similar standard to that originally booked.

#### WHAT IS NOT COVERED

1. The **Excess** as shown in the **Policy Schedule**.
2. Scheduled flights not booked within the **UK** or Ireland.
3. Scheduled flights not booked through a bonded travel agent or direct with a scheduled airline.
4. The financial failure of:
  - a) any scheduled airline in chapter 11 or national equivalent, or for which a threat of insolvency

was public knowledge, by the date **You** purchased this insurance or at the time of booking any **Trip** whichever is the later.

- b) any scheduled airline who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim); or
  - c) any travel agent, tour organiser, booking agent or consolidator with whom **You** have booked a scheduled flight.
5. Anything mentioned in the general exclusions on page 14.

## Sections 01-05: WINTER SPORTS

*(Only operative if indicated in the validation certificate and additional premium paid).*

### COVER IN RESPECT OF SECTIONS 01-05 ONLY OPERATES:

1. Under Backpacker policies if the appropriate **Winter Sports** extension has been chosen and the appropriate additional premium has been paid.  
Participating in **Winter Sports** is limited to 31 days in total during the **Period of Insurance**.

## Section 01: SKI EQUIPMENT

*(Only operative if indicated in the validation certificate and additional premium paid).*

### WHAT IS COVERED

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

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

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

### SPECIAL CONDITIONS RELATING TO CLAIMS

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Ski Equipment**.
2. For items damaged whilst on **Your Trip**, **You** must obtain an official report from a retailer confirming the item is damaged and beyond repair.
3. If **Ski Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Ski Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
  - a) obtain a Property Irregularity Report from the airline.
  - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
  - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
4. Receipts for items lost, stolen or damaged or proof of ownership should be retained as these will help **You** to substantiate **Your** claim.

### SPECIAL NOTE

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

### WHAT IS NOT COVERED

1. The **Excess** as shown in the **Policy Schedule**.
2. Loss, theft of or damage to **Ski Equipment** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:
  - a) overnight between 9pm and 8am (local time) or
  - b) at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
3. Loss or damage due to delay, confiscation or detention by customs or other authority.
4. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
5. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Ski Equipment**.
6. Claims arising from loss or theft from **Your** accommodation unless there is evidence of forced entry which is confirmed by a police report.
7. Claims arising from loss or theft or damage of **Ski Equipment** carried on vehicle roof rack unless secured by a lockable ski rack.
8. Anything mentioned in the general exclusions on page 14.

## Section 02: HIRE OF SKI EQUIPMENT

*(Only operative if indicated in the validation certificate and additional premium paid).*

### WHAT IS COVERED

**We** will pay **You**, up to the amount shown in the **Policy Schedule**, for the reasonable cost of hiring replacement **Ski Equipment** as a result of the accidental loss of, theft of or damage to or temporary loss in transit for more than 12 hours of **Your** own **Ski Equipment**.

### SPECIAL CONDITIONS RELATING TO CLAIMS

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Ski Equipment**.
2. For items damaged whilst on **Your Trip**, **You** must obtain an official report from a retailer confirming the item is damaged and beyond repair.
3. If **Ski Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Ski Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
  - a) obtain a Property Irregularity Report from the airline.
  - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
  - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
4. Receipts for items lost, stolen or damaged or proof of ownership should be retained as these will help **You** to substantiate **Your** claim.

### WHAT IS NOT COVERED

1. Loss, theft of or damage to **Ski Equipment** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:
  - a) overnight between 9pm and 8am (local time) or
  - b) at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
2. Loss or damage due to delay, confiscation or detention by customs or other authority.
3. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
4. Anything mentioned in the general exclusions on page 14.

## Section 03: SKI PACK

*(Only operative if indicated in the validation certificate and additional premium paid).*

### WHAT IS COVERED

**We** will pay **You**, up to the amount shown in the **Policy Schedule**:

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

### SPECIAL CONDITIONS RELATING TO CLAIMS

1. **You** must provide written confirmation from a **Medical Practitioner** that such **Bodily Injury** or illness prevented **You** from using **Your** ski pack.
2. **You** must report to an appropriate authority within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss or theft of **Your** ski pass.

### WHAT IS NOT COVERED

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

## Section 04: PISTE CLOSURE

*(Only operative if indicated in the validation certificate and additional premium paid).*

### WHAT IS COVERED

**We** will pay **You**, up to the amount shown in the **Policy Schedule**, for the cost of transport organised by the tour operator to an alternative site if due to lack of snow conditions results in the closure of skiing facilities (excluding cross-country skiing) in **Your** resort and it is not possible to ski. The cover only applies:

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

### SPECIAL CONDITIONS RELATING TO CLAIMS

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

### WHAT IS NOT COVERED

1. Any circumstances where transport costs, compensation or alternative skiing facilities are provided to **You**.
2. Anything mentioned in the general exclusions on page 14.

## Section 05: AVALANCHE CLOSURE

*(Only operative if indicated in the validation certificate and additional premium paid).*

### WHAT IS COVERED

We will pay **You** up to the amount shown in the **Policy Schedule** for the cost of transport organised by the tour operator to an alternative site if an avalanche results in the closure of skiing facilities (excluding cross-country skiing) in **Your** resort and it is not possible to ski. The cover only applies:

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

### SPECIAL CONDITIONS RELATING TO CLAIMS

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

### WHAT IS NOT COVERED

1. The **Excess** as shown in the **Policy Schedule**.
2. Anything mentioned in the general exclusions on page 14.

# Complaints Procedure

## Making Yourself Heard

If **You** have cause for complaint, it is important that **You** know that **We** are committed to providing **You** with an exceptional level of service and customer care. **We** realise that things can go wrong and there may be occasions when **You** feel that **We** have not provided the service **You** expected. When this happens, **We** want to hear about it so that **We** can try to put things right.

## Who to Contact?

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

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

## When **You** Contact Us:

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

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

## Step One – Initiating **Your** Complaint

Does **Your** complaint relate to:

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

If A, **You** need to contact the agent who sold **You** **Your** policy. If B, **You** need to contact **OSG Travel Claims** on 0844 871 0268 or from outside the **UK** +44 871 0268.

Email info@osgtravelclaims.co.uk

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

## Step Two – Contacting AXA Head Office

If **Your** complaint is one of the few that cannot be resolved by this stage contact the Head of Customer Care, who will arrange for an investigation on behalf of the Chief Executive:

Head of Customer Care, AXA Insurance, 7th Floor, Civic Drive, Ipswich IP1 2AN  
Tel: 01473 205926, Fax: 01473 205101, Email: customercare@axa-insurance.co.uk

## Step Three – Beyond AXA

If **We** have given **You** **Our** final response and **You** are still dissatisfied **You** may refer **Your** case to the Financial Ombudsman Service (Ombudsman).

The FOS is an independent body that arbitrate on complaints about general insurance products. It will only consider complaints after **We** have provided **You** with written confirmation that **Our** internal complaints procedure has been exhausted:

The Ombudsman can be contacted at: Insurance Division, Financial Ombudsman Service South Quay Plaza, 183 Marsh Wall, London, E14 9SR Tel: 0845 080 1800 Fax: 020 7964 1001

Please note that **You** have six months from the date of **Our** final response in which to refer **Your** complaint to the Ombudsman.

Referral to the FOS will not affect **Your** right to take legal action against **Us**.

## Our Promise to **You**

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

Calls are recorded and monitored.

# Claims Conditions

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

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

When contacting the claims department, please have the following information to hand:

Ref: Blue Student Direct UK 2010

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

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

## 1. Claims

Obtain a claim form online at [www.osgtravelclaims.co.uk](http://www.osgtravelclaims.co.uk)

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

All Claims Except Legal Expenses

**OSG Travel Claims**

PO Box 1086, Belfast, BT1 9ES

Tel 0844 871 0268 or from outside the **UK** +44 871 0268. Email [info@osgtravelclaims.co.uk](mailto:info@osgtravelclaims.co.uk)

Legal Expenses Only

Stones Solicitors, Linacre House, Southernhay Gardens, Exeter, EX1 1UG, United Kingdom

Tel: 0797 626 5211

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

**You** must also inform **Us** if **You** are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to **Us** without delay.

**You** or anyone acting on **Your** behalf must not negotiate admit or repudiate any claim without **Our** written consent.

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

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

## 2. Subrogation

**We** are entitled to take over and conduct in **Your** name the defence and settlement of any legal action. **We** may also take proceedings at **Our** own expense and for **Our** own benefit, but in **Your** name, to recover any payment **We** have made under this policy to anyone else.

## 3. Fraud

**You** must not act in a fraudulent manner.

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

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

Then

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

