

Endorsement to the Silver Travel Insurance Terms effective from 5th January 2021



The endorsement below forms part of the travel insurance terms and must be read alongside the terms as one document, specifically with pages 15 and 16.

For trips booked on or after 5th January 2021, if you need to cancel your trip before it starts **you will not be covered** for any of the following reasons:

Quarantine: You will not be covered for cancelling a trip if you, a close relative or travelling companion need to quarantine or self-isolate in the UK or abroad, including as a result of Government or local authority action (such as Test and Trace/Protect) due to COVID-19 or another disease that's declared a pandemic. If you are diagnosed with COVID-19, or another disease that's declared a pandemic, and need to quarantine you will still be covered.

FCDO advice: You will not be covered for cancelling a trip if the Foreign, Commonwealth & Development Office (FCDO) is advising against "All Travel" or "All but essential travel" to your intended destination due to COVID-19 or another disease that's declared a pandemic.

Natural disaster: You will not be covered for cancelling a trip if you are unable to use your pre-booked and pre-paid accommodation because the accommodation or immediate surrounding area is adversely affected by COVID-19 or another disease that's declared a pandemic (this is covered under "natural disaster" in the terms).

As a result of these changes, the following wording – known as an endorsement – will be applied to your travel insurance terms on 5th January 2021:

The following additional exclusion applies to Section A Cancelling your trip of the Silver Travel Insurance Terms for the following cancellation reasons:

- *Bullet 2. Quarantine*
- *Bullet 7. Foreign & Commonwealth advice*
- *Bullet 8. Natural disaster*

There is no cover for any claim arising directly or indirectly or in any way connected to the disease COVID-19 (Coronavirus) or any mutation of it or any disease that is declared a pandemic by the World Health Organization. This includes any steps taken by any entity including but not limited to transport operator, Government, authority or agency, in response to or as a result of COVID-19 or a pandemic. This also includes any claim for any person being quarantined or self-isolating in relation to COVID-19 or a pandemic.

What you are covered for

Your travel insurance will include cover for:

Illness: You will be covered for cancelling a trip if you, a close relative or travelling companion are diagnosed with a serious illness (including COVID-19 or another disease that's declared a pandemic).

Emergency medical treatment: You will be covered for emergency medical treatment while on a trip or for cutting short a trip due to illness (including COVID-19 or another disease that's declared a pandemic), provided you were not suffering from the illness when you booked the trip and you were fit to travel when your trip started.

FCDO advice: You will be covered for cutting short a trip if the FCDO is advising against "All Travel" or "All but essential travel" to your destination (due to reasons including COVID-19 or another disease that's declared a pandemic), providing the advice came into force after you started your trip.

Silver Travel Insurance Terms



NatWest

Welcome

to NatWest Silver European Travel Insurance Underwritten by U K Insurance Limited

This booklet contains everything you need to know about your European travel insurance.

This booklet includes your policy. Keep the booklet safe for when you need it, and remember to take it with you when you travel. Over the next few pages, you'll find useful tips on what to do to make your travels safer and how to make a claim.

Throughout these Terms 'Silver accounts' refers to Select Silver Accounts and Reward Silver accounts.

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How to get help

<p>Before you travel If you:</p> <ul style="list-style-type: none">• Have a medical condition you need to declare. Please see the Medical Declaration on page 12• Want to add any of the optional covers detailed in Part 4 of this policy• Want to alter any of the details outlined in Changes to your insurance on page 10• Wish to discuss anything else about how your insurance works	<p>Please call 0345 601 5219 Lines are open 8am to 8pm Monday to Friday, 9am to 5pm Saturday and 10am to 5pm Sunday</p>
<p>How to make a claim While you are away:</p> <ul style="list-style-type: none">• If you are injured or ill while you are away, call our Emergency Assistance Service • Non-emergency claims • Legal Costs claims	<p>Please call</p> <p>0345 601 5219 +44 1252 308 792 from abroad Lines are open 24 hours a day, 365 days a year</p> <p>0345 601 5219 in the UK +44 1252 308 792 from abroad Lines are open 9am to 5pm Monday to Friday</p> <p>0345 246 2071 in the UK +44 1275 557 946 from abroad Lines are open 24 hours a day, 365 days a year</p>

Your policy

This policy booklet gives full details of your cover. You should read it along with any upgrades and endorsements, and keep all your documents in a safe place but take them with you when you travel.

Your policy is made up of:

- this policy booklet from pages 4 to 41; and
- any upgrades and endorsements, as detailed in the Changes To Your Insurance section on page 10

We promise to always be fair and reasonable and to act quickly whenever you need to make a claim under this policy. If you feel we have not met this promise, we will do everything possible to deal with your complaint quickly and fairly.

This policy is evidence of the contract between us, U K Insurance Limited, and you, our policyholder.

We will provide insurance under this policy, as amended by any upgrades and endorsements, during the period of insurance.

You must take care to provide us with accurate information which is correct to the best of your knowledge. Please check carefully all the policy details and any upgrades and endorsements we have sent you to make sure they meet your needs. If you think there is a mistake or you need to make changes, you should notify us immediately. Failure to provide correct information or inform us of any changes could adversely affect your policy, including invalidating your policy or claims being rejected or not fully paid.

Under European law, you and we may choose which law will apply to this contract. Unless we agree otherwise, if your address is in Scotland:

- Scots law applies between you and us; and
- The Scottish courts have non-exclusive jurisdiction over any disputes arising out of this contract.

If your address is in England or elsewhere:

- English law applies between you and us; and
- The English courts have non-exclusive jurisdiction over any disputes arising out of this contract.

We have supplied this Agreement and other information to you in English and we will continue to communicate with you in English.

We have not given you a personal recommendation as to whether this policy is suitable for your specific needs, so please read carefully to ensure it meets your specific needs and call us if you have any queries.

Policy contents and summary of cover

Section	Page	Limit of cover (per person)	Excess (per person)
Policy definitions	7	-	-
Important information About Silver European Travel Insurance: <ul style="list-style-type: none"> - Operation of cover - Changes to your insurance - Health Issues - Country And Trip Length Issues - Activities Issues - Other Issues 	10	-	-
Medical Declaration	12	-	-
Included Activities and Hazardous Activities	12	-	-
Part 1 – Covers For Your trip			
A. Cancelling Your Trip	15	£5,000	£75
B. Delayed Or Missed Departure	16		
- Missed International Departure		£1,000	£75
- Delayed International Departure		£250	Nil
- Abandoned International Departure		£5,000	£75
C. Cutting Short Your Trip	17	£5,000	£75
Part 2 – Covers For You			
D. Emergency Medical & Related Costs	20		
- Outside your home area		£10,000,000	£75
- Related costs in your home area		£10,000	£75
E. Personal Accident	22		
- Total Permanent Disablement or Death		£25,000 (some age restrictions apply)	Nil
- Loss of limbs or sight		£25,000	Nil
F. Personal Liability	22	£2,000,000	£75
G. Legal Costs	23	£50,000	Nil
Part 3 – Covers For Your Property			
H. Baggage	26		
- Single Item Limit		£1,500	£75
- Valuables Limit		£300	
- Valuables Limit		£500	
I. Delayed Baggage	27	£650 (after 48 hours)	Nil
J. Personal Money	27	£500	£75
K. Lost Passport or Driving Licence	28	£750	£75
L. Winter Sports Cover	28		
- Ski Pack		£150	Nil
- Ski Equipment		£400	£75

Policy contents and summary of cover (continued)

Section	Page	Limit of cover (per person)	Excess (per person)
Part 4 – Optional Extra Covers			
M. Business Cover	31		
– Business Equipment & Samples		£3,000	£75
– Hiring Replacements		£500	Nil
– Business Colleagues		£1,500	Nil
N. Golf Cover	32		
– Golf Equipment		£1,500	£75
– Hiring Replacements		£250	Nil
O. Wedding Cover	34		
– Wedding Attire		£1,500	£75
– Rings		£250	£75
– Wedding Gifts		£1,000	£75
– Photographs And Videos		£750	£75
General Exclusions	36	–	–
General Conditions	37	–	–
Your Information	39	–	–
How To Claim, How To Complain and Our Regulator	41	–	–
– How To Claim			
– How To Complain			
– Details About Our Regulator			

Policy definitions

Wherever the following words or expressions appear in **bold** in **your policy**, they have the meaning given here unless **we** say differently.

Abandon – cutting short and not recommending **your trip** (including where **we** have repatriated **you** to the **UK** as a result of a claim under section D Emergency Medical and Related Costs) or where **you** are admitted as an in-patient in hospital for more than 24 hours while **you** are on **your trip**.

Account holder – the person or people named on the records of NatWest as the holder of a Silver account.

Appointed representative – the **preferred law firm**, solicitor, or other suitably qualified person appointed by **us** to represent **you** under Section G Legal Costs.

Anticipated event – any event or occurrence which **you** or **your immediate family** knew would occur or could reasonably have expected to occur during **your trip** and which **you** or **your immediate family** were aware of at the time **you** became an **insured person** or the date when **you** booked **your trip**, whichever is later.

Baggage – **personal possessions** or **valuable items**.

Business equipment – computer equipment, facsimile machines, photocopiers, fixed telecommunications equipment, business books, stationery and office equipment all owned by **you** or for which **you** are legally responsible.

Business samples – all business stock owned by **you** or for which **you** are legally responsible.

Close business associate – any person whose absence from business for one or more complete working day at the same time as **your** absence prevents the effective continuation of that business.

Close relative – **your partner**; fiancé(e); parent, parent-in-law, step-parent or legal guardian; child, step-child or foster child; sibling; sibling-in-law, half-sibling or step-sibling; grandparent or grandchild.

Costs –

- all properly incurred and proportionate fees, expenses and disbursements charged by the **appointed representative** and agreed by **us**; and
- the costs which **you** are ordered to pay by a **court** and any other costs **we** agree to in writing.

Court – court, tribunal or other suitable authority.

Doctor – a registered practising member of the medical or healthcare profession who is not related to **you** or **your travelling companion**.

Europe –

- the following countries and territories:
Albania, Algeria, Andorra, Austria, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Czech Republic, Denmark, Egypt, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Israel, Italy, Jordan, Latvia, Lebanon, Libya, Liechtenstein, Lithuania, Luxembourg, Macedonia, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Romania, Russia (West of Urals), San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Syria, Tunisia, Turkey, Ukraine, United Kingdom, Vatican City; and
- For the avoidance of doubt the following islands and territories are covered by this **policy**:
Aland, Azores, Balearic Islands, Canary Islands, Channel Islands, Corsica, Cyprus, Faroe Islands, Greek Islands, Isle of Man, Madeira, Malta, Sardinia, Sicily and Svalbard.

Excess – the amount **you** must pay towards any claim. The excess applies separately to:

- each **insured person** claiming; and
- each event that leads to a claim.

Golf equipment – **your** golf bag, its contents and any specialist golf clothing or equipment.

Hazardous activity/activities – an activity or activities that **you** are not covered for participating in, unless **you** have declared it to **us** and it has been accepted by **us** in writing. Details of included activities and hazardous activities are given on page 12 of this **policy**.

Home – the address where the **account holder** permanently lives in the **UK**.

Home area – England, Scotland, Wales, Northern Ireland or the Isle of Man if **your home** is in any of these countries, or the Channel Islands if **your home** is on any of these islands.

Insured couple – the two individuals who are insured by this **policy** that are due to get married during the **trip**. If one of the individuals is not insured by this **policy** **we** will extend the cover provided to include that person for that **trip** once the appropriate additional premium for section O – Wedding Cover has been paid.

Loss of limb – the permanent severing at or above the wrist or ankle or total loss of a complete foot, leg, hand or arm.

Loss of sight – the degree of sight remaining in one eye after correction is 3/60 or less on the Snellen scale or, in both eyes, means **your** name being added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist.

Manual work – paid or unpaid work that involves:

- using, installing or maintaining equipment or machinery;
- building or construction; or
- caring for any child who is not a **close relative**.

Natural disaster - fire, storm, lightning, avalanche, explosion, hurricane, earthquake, flood, tidal wave, medical epidemic or pandemic.

Partner – the person the **account holder** lives with at **home** in a relationship, whether married or cohabiting, as if husband and wife or civil partners regardless of gender.

Period of insurance – the period between the dates on which **your policy** starts and ends, which is the same as the period for which the **account holder** holds a Silver account. Cover for each individual **trip** under section A Cancelling Your Trip begins on the date **you** booked the **trip** and ends when **you** leave **your home** on the start date of **your trip**. Cover under all other sections begins when **you** leave **your home** at the start of **your trip** and ends when **your trip** ends. No one **trip** can be more than 22 days' duration. Cover for any future **trip** will continue while **your policy** remains in force.

If **your** return to **your home area** is delayed beyond the scheduled end date of **your trip** for reasons outside **your** control the period of insurance will automatically be extended until **your** new return date.

Personal money – cash (notes and coins in current use, including foreign currency), non-refundable pre-paid travel and admission tickets and pre-paid cards all held for personal use.

Personal possessions – luggage, clothing and personal effects but excluding **personal money** and **valuable items**.

Point of international departure – the airport, port or station from which **you** leave the **UK** or Republic of Ireland on **your trip** or to which **you** return at the end of **your trip**.

Policy – this policy booklet and any additional upgrades, extensions or endorsements applied to **your** policy.

Pre-existing medical condition – any medical condition for which, at the date **you** became an **insured person** or the date when **you** booked **your trip**, whichever is later, **you**:

- had received advice, medication or treatment from a **doctor** during the last 12 months;
- were under investigation or awaiting diagnosis;
- were on a waiting list for treatment as an in-patient or were aware of the need for treatment as an in-patient; or
- have received a terminal prognosis.

Preferred law firm - the law firm **we** choose to provide legal services under Section G Legal Costs. These legal specialists are chosen as they have the expertise to deal with **your** claim and must comply with **our** agreed service standards.

Reasonable prospects of success - **we** and the **appointed representative** agree that there is a better than 50% chance that **you** will obtain a successful judgment; and recover **your** losses or damages or obtain any other legal remedy **we** agree to, including an enforcement of judgment, making a successful defence or making a successful appeal or defence of an appeal under Section G Legal Costs.

Terms of appointment – a separate contract which **we** will require the **appointed representative** to enter into with **us** if the **appointed representative** is not a **preferred law firm**. This contract sets out the amounts **we** will pay the **appointed representative** under **your** policy and their responsibilities to report to **us** at various stages of the claim.

Total permanent disability – a total and permanent disability that prevents **you** from doing any work of any kind for 52 consecutive weeks.

Travelling companion – a person or people booked to travel with **you** on **your trip**.

Trip – a journey that begins and ends at **your home** during the **period of insurance** within **Europe** and which is:

- outside the **UK**; or
- within the **UK**, where **you** are staying in pre-booked accommodation for three or more consecutive days.

UK – England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man.

Unattended – not in **your** full view and where **you** are not in a position to prevent unauthorised taking of **your** property unless it is in a locked room or safe. Property left in a vehicle is unattended unless the vehicle is locked and the items are hidden from view in an enclosed boot, luggage or storage compartment. Property left in a trailer, caravan or storage box is unattended unless it is hidden from view and that trailer, caravan or storage box is locked.

Valuable items –

- cameras, camcorders, binoculars, telescopes and accessories;
- audio, visual and television equipment;
- computers, gaming consoles, electronic book readers, satellite navigation equipment, mobile phones and accessories;
- jewellery, watches, items made of or containing gold, silver, precious metals or precious or semi-precious stones.

We, us, our – U K Insurance Limited and all our agents.

Wedding attire – clothing bought especially for **your** wedding that is to take place during **your trip**, plus hair styling and flowers.

Winter sports equipment – skis, snowboards, bindings, poles, boots or helmets and any other specialist winter sports clothing or equipment.

You, your, insured person(s) – the **account holder**.

Important Information About Silver European Travel Insurance

Operation of cover

Your policy will only operate:

- while there is a valid Silver account under which **you** are entitled to receive the benefit of this **policy**;
- while **you** are aged under 70 years, unless **you** have bought an age extension;
- if **you** tell **us** about medical conditions you wish to be covered for. For any **insured person** aged 70 or over, and any **insured person** of any age with any medical conditions, **you** will need to contact **us** to answer some medical questions. Any **trip** that had already been booked before a new diagnosis will be covered but **you** must contact **us** to ensure new **trips** are covered too;
- for **trips** solely within **Europe**;
- for **trips** up to 22 days; and
- for **trips** that involve a planned return date to **your home**.

Changes to your insurance or to upgrade your cover

You must tell **us** immediately after booking **your trip** if any of the following extra cover is required (an additional premium may apply):

- Medical endorsement: if any **insured person** has any **pre-existing medical conditions**. **You** may then have to pay an additional premium to cover those conditions for the coming year. For some conditions, cover may not be available but **we** will tell **you** this when **you** call, and **we** will confirm this to **you** in writing.
- Age extension: if any **insured person** is aged 70 years or older.
- Hazardous activities: if **you** wish to undertake any **hazardous activities** (as outlined on page 14).
- Golf Cover – as detailed on pages 32-34
- Wedding Cover – as detailed on pages 34-35

The additional benefit provided by any upgrade will only be valid for new events occurring on or after the date **you** buy the upgrade. All upgrades must be bought before **you** depart on a **trip**.

This **policy** automatically covers all Silver **account holders** only, so **we** do not automatically issue any documentation showing their names (other than if **you** add on any of the upgrades outlined above).

If **you** require confirmation of cover, **we** recommend that **you** use this **policy** and a bank statement to show that **you** are entitled to this insurance. If **you** require further confirmation please contact **us** allowing at least 10 working days. There may be an administration fee, but **we** will tell **you** if there is.

Failure to provide correct information or inform **us** of any changes could adversely affect **your policy**, including invalidating **your policy** or causing claims to be rejected or not fully paid.

Health Issues

The Medical Declaration

This **policy** only covers unforeseen emergency medical treatment that occurs while **you** are on a **trip** and for conditions that **you** were unaware of, or that **we** have accepted. For this reason it is very important that **you** read the Medical Declaration on page 12 and provide full details to **us** straight away. This applies to all **insured persons**.

Reciprocal Health Agreements

Full details are available from www.dh.gov.uk/travellers

European Union

If **your trip** includes visits to any country in the European Union, Iceland, Lichtenstein, Norway or Switzerland, **we** strongly recommend that, if **you** are eligible, **you** obtain a European Health Insurance Card (EHIC) and take it with **you** whenever **you** travel.

EHIC enables **you** to benefit from the reciprocal health agreements that are in place with these countries, and which also apply to certain other countries and territories. If **you** use **your** EHIC to reduce the costs of medical treatment **you** receive, **we** will waive the **excess** on any additional claim under section D Emergency Medical and Related Costs.

EHIC is free and valid for five years; application can be made online at www.ehic.org.uk or by calling 0300 330 1350 and a separate card is required for every person travelling.

Before Incurring Any Medical Expenses

Please contact **our** emergency medical assistance service. They will help **you** get the treatment **you** need.

Country And Trip Length Issues

Geographical Limits

As standard **your policy** will cover **you** for travel on **trips** solely within **Europe**.

Trip Duration Limits

No one **trip** can be more than 22 days' duration.

For all policies, if **your** return to **your home area** is delayed beyond the scheduled end date of **your trip** for reasons outside **your** control the **period of insurance** will automatically be extended until **your** new return date.

Foreign & Commonwealth Office (FCO)



We are partners in the Foreign & Commonwealth Office's "Know Before You Go" campaign to keep British travellers safe and healthy abroad.

Before **you** travel **you** should check out the website at www.gov.uk/foreign-travel-advice for travel advice and up to date information about countries **you** plan to visit.

This **policy** does not cover claims where **you** have travelled to areas after the Foreign & Commonwealth Office (FCO) has advised against "All travel". **You** must comply with the most up to date travel advice detailed on the FCO website www.gov.uk/foreign-travel-advice at all times during **your trip**.

Activities Issues

Included Activities and Hazardous Activities

This **policy** will automatically cover **you** for participation in some but not all activities. Full details are on pages 13-14.

Use Of Motor Vehicles – Scooters, Mopeds and Motorcycles

This **policy** will automatically cover **you** on **your trip** for using hired motor vehicles of 125cc or less but **you** must wear a crash helmet and, if **you** are the rider, **you** must hold a valid licence to drive that vehicle type within **your home area**.

You will also be covered for vehicles above 125cc but only if **you** hold a valid licence to drive that vehicle type within **your home area**, it is **your** mode of transport from **your home area** and **you** are wearing suitable protective clothing.

Cover under section F Personal Liability does not apply to the use of any motor vehicle.

Use Of Motor Vehicles – Quad Bikes (All Terrain Vehicles)

No cover is provided for **your** use of a quad bike or all terrain vehicle, whether as a rider or passenger, on road or off road.

Other Issues

Alterations To This Policy

From time to time **we** will alter the terms of **your policy**. **We** will give **you** at least 30 days' written notice before any changes take effect, and any changes will only apply to **trips you** book from the effective date of those changes.

Medical Declaration

Please read this section carefully. Failure to provide correct information or inform us of any changes could adversely affect your policy – see General Condition 1 on page 37.

When you become an insured person or when you book your trip (whichever is later):

You must tell us about each pre-existing medical condition you wish to be covered for any insured person. This is any medical condition for which **you**:

- have received advice, treatment or a prescription for medication (whether taking it or not) from a **doctor** during the last 12 months;
- have a heart or cancer related condition;
- are under investigation or awaiting diagnosis;
- are on a waiting list for treatment as an in-patient or were aware of the need for treatment as an in-patient;
- have received a terminal prognosis.

Between the date you booked your trip and the start date of your trip:

- **You must tell us about any new serious injury or serious illness affecting any insured person.**
- **If you still wish to go on your trip your policy will continue to operate normally.**

At any time:

- No cover is provided if **you** travel against the advice of a **doctor**, or would have been travelling against the advice of a **doctor** if **you** had sought such advice.
- No cover is provided where **you** are travelling in order to receive medical advice or treatment.
- No cover is provided where **you** have failed to take necessary medication, such as inoculations or medication that a **doctor** has prescribed to **you**.

If you are unsure about whether you should disclose any medical conditions you must call us on 0345 601 5219.

Where **we** agree to cover a medical condition **we** will apply those terms for the following 12 months (or until the expiry of any existing upgrade or endorsement, whichever is sooner) so long as there is a valid Silver account under which **you** are entitled to receive the benefit of this **policy** and **you** have paid any premium due. At the end of this period **we** will send **you** a letter; **you** must then call in again so that **we** can ensure **your policy** continues to meet **your** needs.

Included Activities and Hazardous Activities

You are not covered under section D Emergency Medical and Related Costs, section E Personal Accident, or section F Personal Liability if you take part in any activity:

- That is not listed at all under Included Activities below, or is in the Hazardous Activities list below, unless **you** have declared it to **us**, it has been accepted by **us** in writing and **you** have paid any additional premium.
- Where such activities are part of **your** professional duties, or where **you** are receiving financial reward for participating in such activities.
- Where such activities are organised before **you** depart on **your trip** for competitive or racing purposes.

Included Activities

- Land based activities:
 - Aerobics
 - Archery (under qualified supervision only, no cover under section F Personal Liability)
 - Badminton
 - Baseball
 - Basketball
 - Beach games (including cricket, football and volleyball)
 - Bowls
 - Camel rides or elephant rides
 - Clay pigeon shooting (under qualified supervision only, no cover under section F Personal Liability)
 - Climbing (on artificial walls, under qualified supervision only)
 - Cricket
 - Croquet
 - Cruises
 - Cycling (but not BMX or off road biking)
 - Dancing
 - Dog sledding
 - Fell walking (up to 3,000 metres above sea level)
 - Fencing (protective equipment must be worn)
 - Football
 - Go-karting (up to 125cc, crash helmet must be worn, no cover under section F Personal Liability)
 - Golf
 - Grass skiing
 - Gymnastics
 - Handball
 - High ropes courses (under qualified supervision only)
 - Hiking (up to 3,000 metres above sea level)
 - Hockey
 - Horse riding or hacking (not hunting, jumping or polo) (helmet must be worn)
 - Ice skating (on rink only, not ice hockey or speed skating)
 - Jogging or running
 - Motorcycling (up to 125cc, crash helmet must be worn, no cover under section F Personal Liability)
 - Netball
 - Orienteering
 - Pony trekking (helmet must be worn)
 - Racquetball
 - Rambling (up to 3,000 metres above sea level)
 - Rifle shooting (under qualified supervision only, no cover under section F Personal Liability)
 - Roller skating or roller blading
 - Rounders
 - Safari
 - Skateboarding
 - Softball
 - Squash
 - Table games (table tennis, snooker, pool, billiards)
 - Tennis
 - Trampolineing
 - Trekking (up to 3,000 metres above sea level)
 - Volleyball
- Water based activities – must be in inland or coastal waters only unless otherwise stated:
 - Angling (pier, freshwater or sea angling)
 - Body or boogie boarding
 - Banana boating (buoyancy aid must be worn)
 - Canoeing or kayaking (grade 1, 2 and 3 only, helmet and buoyancy aid must be worn)
 - Dinghy sailing (buoyancy aid must be worn)
 - Fishing

- Jet skiing or wet biking (helmet and buoyancy aid must be worn, no cover under section F Personal Liability)
- Rafting (grade 1, 2 and 3 only, helmet and buoyancy aid must be worn)
- Rowing
- Scuba diving (to a depth of 18 metres maximum)
- Snorkelling
- Surfing
- Swimming
- Water polo
- Water skiing (buoyancy aid must be worn)
- Windsurfing or sailboarding (buoyancy aid must be worn)
- Yachting (buoyancy aid must be worn, maximum 12 miles from coast)
- Air based activities:
 - Gliding (as a passenger only)
 - Hot air balloon rides (as a passenger only)
 - Parascending (over water)
- Winter Sports activities:
 - Cross-country skiing (on recognised tracks)
 - Dry slope skiing or snowboarding
 - Ice skating
 - Skiing (on piste, or off piste with a qualified guide)
 - Sledging
 - Snowboarding (on piste, or off piste with a qualified guide)
 - Snowmobiling or ski-dooing (no cover under section F Personal Liability)
 - Snow shoeing
 - Tobogganing

Hazardous Activities (only covered if **you** have selected and paid for the Hazardous Activities extension):

- Abseiling
- Ballooning (as a passenger)
- Bridge swinging (one jump only)
- Bungee jumping (one jump only)
- Canoeing or kayaking (grades 4 and 5 only, helmet and buoyancy aid must be worn)
- Canopy walking
- Glacier skiing
- Heli skiing
- Hiking/ trekking (up to 5,450 metres above sea level)
- Ice hockey
- Kite surfing
- Lacrosse
- Land yachting
- Luge
- Mountain bike riding on recognised trails (helmet must be worn)
- Parachuting
- Paragliding
- Parascending (over land)
- Rafting (grades 4 and 5 only, helmet and buoyancy aid must be worn)
- Rappelling
- Shark diving

If you are unsure about whether you are covered for activities that you plan to participate in you must call us on 0345 601 5219.

Part 1 – Covers For Your Trip

Section A Cancelling Your Trip (before you are due to start your trip)

What is covered

We will cover **you** for **your**:

- unused deposits;
- accommodation and travel costs (including car hire, excursions and activities); and
- unused kennel, cattery, professional pet sitter or car parking charges

that **you** have paid or legally have to pay if **you** unavoidably need to cancel **your trip** for one of the following reasons:

- One of the following people dies, is seriously injured or is seriously ill:
 - any **insured person**;
 - **your travelling companion**;
 - a **close relative**;
 - a **close business associate**; or
 - anyone outside **your home area** that **you** had planned to stay with.
- One of the following people is quarantined, is called for jury service or is called as a witness in a **court of law**:
 - any **insured person**;
 - **your travelling companion**; or
 - anyone outside **your home area** that **you** had planned to stay with.
- One of the following people is made redundant and registered for a Jobseeker's Agreement with the Department for Work & Pensions, or is a member of the British armed forces or Emergency Services and authorised leave is cancelled due to an unexpected emergency:
 - any **insured person**; or
 - **your travelling companion**.
- One of the following people is required to stay at their **home** as a result of it being seriously damaged by fire, storm, flood or due to a burglary in the seven days before departure on **your trip**:
 - any **insured person**; or
 - **your travelling companion**.
- **Your** pet cat or dog requiring life saving treatment in the seven days before **your** departure on **your trip**.
- **Your** passport or visa being stolen in a burglary in the seven days before **your** departure on **your trip** and **you** being unable to arrange a replacement in time.
- The Foreign and Commonwealth Office advising against "All Travel" or "All but essential travel" to **your** intended destination, providing the advice came into force after **you** opened **your** Silver account or booked **your trip** (whichever was the later) and was in the 28 days before **your** departure on **your trip**.
- **You** are unable to use **your** pre-booked and pre-paid accommodation because the accommodation or immediately surrounding area is adversely affected by **natural disaster**.

The most we will pay

The most **we** will pay for each **insured person** is £5,000.

Special conditions

- All claims for death, injury, illness or quarantine must be supported by relevant medical certificates from a **doctor**, which must be obtained at **your** own expense.
- **You** must provide **us** with a cancellation invoice, **your** unused tickets and ticket receipts, as well as any other supporting documents that **we** reasonably require in support of **your** claim.
- The amount of any claim will be limited to costs that would have applied at the time **you** first became aware of the need to cancel **your trip**.
- If **you** booked **your** flight or accommodation with Avios or similar promotional schemes **we** will pay for the cost of replacing the used points or miles or, if replacing points or miles is not possible, a monetary alternative at the current published rate.

What is not covered

We will not cover:

- the **excess** amount. This is £75 for every claim for each **insured person**;
- any expenses (including Air Passenger Duty) that **you** can recover from elsewhere;
- an **anticipated event**;
- anything mentioned in the General Exclusions section of this **policy**;

- any claim that is the result of a **pre-existing medical condition**. This exclusion will not apply if that **pre-existing medical condition** had already been declared to **us** and accepted by **us** in writing;
- any claim that is a result of a **close relative, close business associate or travelling companion**:
 - having a medical condition that has resulted in in-patient treatment or being put on a waiting list for hospital treatment;
 - being diagnosed with cancer; or
 - being given a terminal prognosis;
 in the 12 months prior to **you** becoming an **insured person**, or the date when **you** booked **your trip**, whichever is later;
- any claim where, given **your** physical or mental condition, **you** should not have travelled or it would have been reasonable for **you** to have consulted **your doctor** about whether or not it was appropriate to go on **your trip**;
- any claim for administration costs charged by **your** travel or accommodation provider for obtaining a refund for unused travel and accommodation charges;
- any claim resulting from **your** transport operator or their agents refusing to transport **you** or **your travelling companion** because they consider that person is not fit to travel;
- any claim resulting from **you** not wanting to travel or not enjoying **your trip**;
- any claim for unemployment due to **your** misconduct, resignation or voluntary redundancy;
- any claim for fees relating to timeshare properties, including management and maintenance fees but not exchange fees.

Section B Delayed Or Missed Departure (on the day you are travelling)

What is covered

Cover under this section does not apply to any **trip** that is solely within **your home area**.

1. Missed International Departure (outbound or on **your** return)

We will cover **you** for reasonable additional accommodation and travel expenses to get **you** to:

- **your trip** destination on **your** outward journey; or
- return **you** to **your home** on **your** return journey

if **you** fail to arrive at **your point of international departure** in time to board **your** pre-booked aircraft, ship or train as a result of:

- the scheduled public transport or connecting scheduled flight on which **you** are travelling to **your point of international departure** not running to timetable; or
- the private car in which **you** are travelling being involved in an accident or breaking down.

2. Delayed International Departure (outbound or on **your** return)

We will cover **you** for **your** additional accommodation, travel and refreshment costs if **you** have checked in and **your** pre-booked aircraft, ship or train is delayed by more than four hours beyond the time shown on **your** travel itinerary at the **point of international departure**.

3. Abandoned International Departure (outbound only)

We will cover **you** for **your**:

- unused deposits;
- accommodation and travel costs (including car hire, excursions and activities); and
- unused kennel, cattery, professional pet sitter or car parking charges that **you** have paid or legally have to pay if **you** choose to **abandon your trip** because **your** pre-booked aircraft, ship or train is delayed beyond the time shown on **your** travel itinerary at the **point of international departure** from the **UK** by more than:
 - six hours if **your trip** is scheduled to last four nights or less; or
 - 12 hours if **your trip** is scheduled to last five nights or more.

Alternatively, **you** may choose to continue to **your** intended destination by alternative means, in which case **we** will cover **you** for the lower of the costs so incurred or the amount it would have cost to **abandon your trip**.

The most we will pay

The most **we** will pay for each **insured person** is:

- £1,000 for Missed International Departure.
- £250 for Delayed International Departure.
- £5,000 for Abandoned International Departure.

Special conditions

- **You** must provide **us** with **your** booking invoice and travel itinerary showing **your** scheduled departure times along with the actual departure times and reason for the delay from the carrier as well as any other supporting documents that **we** reasonably require in support of **your** claim;
- **You** must provide receipts confirming any additional costs **you** have incurred;
- **You** must seek recompense from the operator where **you** should be entitled to compensation (e.g. due to EU Passenger Rights);
- If **you** are claiming for Missed International Departure as a result of the vehicle in which **you** are travelling being involved in an accident or breaking down **you** must get a report from the vehicle repairer or breakdown assistance provider;
- If **you** booked **your** flight or accommodation with Avios or similar promotional schemes **we** will pay for the cost of replacing the used points or miles or, if replacing points or miles is not possible, a monetary alternative at the current published rate.

What is not covered

We will not cover:

- the **excess** amount. This is £75 for every claim for each **insured person** for Missed International Departure and Abandoned International Departure but there is no **excess** for Delayed International Departure;
- any expenses that **you** can recover from elsewhere, such as compensation, assistance or refund that should be provided by **your** operator or travel agent. If **you** should be entitled to such compensation **we** will not pay any claim unless **you** provide evidence from them showing why such compensation was not given to **you**;
- anything mentioned in the General Exclusions section of this **policy**;
- any claim for both Delayed International Departure and Abandoned International Departure for the same event;
- any claim arising from a strike, any form of industrial action or possible delay that had been announced or commenced either:
 - when **you** became an **insured person**; or
 - when **you** booked **your trip**whichever is the later;
- any claim for any **trip** that is solely within the **UK**, the Channel Islands and/ or the Isle of Man;
- any claim for Delayed International Departure or Abandoned International Departure where **you** have missed the check in time as shown on **your** travel itinerary;
- any claim where the aircraft, ship or train on which **you** are booked to travel is cancelled by the operator;
- any claim for administration costs charged by **your** travel or accommodation provider for obtaining a refund for unused travel and accommodation charges;
- any claim for fees relating to timeshare properties, including management and maintenance fees but not exchange fees;
- any claim for Missed International Departure where **you** are travelling in a vehicle that **you** own and which has not been serviced and maintained in accordance with the manufacturer's instructions.

Section C Cutting Short Your Trip (after your trip has started)

What is covered

1. Curtailment

We will cover **you** for **your**:

- unused accommodation costs and travel costs (including car hire, excursions and activities);
- reasonable additional accommodation costs to allow **you** to return **home** early; and
- reasonable additional travel costs to allow **you** to return **home** early if **you** cannot use **your** return ticket

that **you** have paid or legally have to pay if **you** unavoidably need to **abandon your trip** while **you** are away for one of the following reasons:

- One of the following people dies, is seriously injured or is seriously ill:
 - any **insured person**;
 - **your travelling companion**;
 - a **close relative**;
 - a **close business associate**; or
 - anyone outside **your home area** that **you** were staying with;

- One of the following people is quarantined, is called for jury service or is called as a witness in a **court** of law:
 - any **insured person**;
 - **your travelling companion**; or
 - anyone outside **your home area** that **you** were staying with;
- One of the following people is a member of the British armed forces or Emergency Services and authorised leave is cancelled due to an unexpected emergency:
 - any **insured person**; or
 - **your travelling companion**;
- One of the following people is required to return to their **home** as a result of it being seriously damaged by fire, storm, flood or due to a burglary:
 - any **insured person**; or
 - **your travelling companion**;
- The Foreign and Commonwealth Office advising against “All Travel” or “All but essential travel” to **your** destination, providing the advice came into force after **your** departure on **your trip**;
- **You** are forced to move from **your** pre-booked and pre-paid accommodation because the accommodation or immediately surrounding area are adversely affected by **natural disaster**, in which event **we** will cover the necessary extra travel and accommodation expenses to allow **you** to continue with **your trip** or return to **your home area** if **you** are unable to continue with **your trip**.

2. Home Care

We will pay for emergency and necessary repairs to secure **your home** following fire, flood or theft while **you** are on a **trip**. **You** must supply written confirmation from the contractor that the work was urgently required, as well as a breakdown of the costs incurred and receipts for expenses that **you** have paid.

The most we will pay

The most **we** will pay for each **insured person** is £5,000. This includes a maximum of:

- £500 for each **insured person** for **natural disaster**.
- £250 for any one event under part 2 Home Care.

Special conditions

- All claims for death, injury, illness or quarantine must be supported by relevant medical certificates from a **doctor**, which must be obtained at **your** own expense as well as any other supporting documents that **we** reasonably require in support of **your** claim.
- **You** must contact **our** emergency assistance service as soon as reasonably possible once **you** become aware of the need to return **home**.
- Claims for unused accommodation will be calculated based on the number of complete days of **your trip** that are lost by **your** early return to **your home** or admission to hospital as an in-patient if **you** remain there for the rest of **your trip**.
- If **you** booked **your** flight or accommodation with Avios or similar promotional schemes **we** will pay for the cost of replacing the used points or miles or, if replacing points or miles is not possible, a monetary alternative at the current published rate.

What is not covered

We will not cover:

- the **excess** amount. This is £75 for every claim for each **insured person**;
- any expenses (including Air Passenger Duty) that **you** can recover from elsewhere;
- an **anticipated event**;
- anything mentioned in the General Exclusions section of this **policy**;
- any claim that is the result of a **pre-existing medical condition**. This exclusion will not apply if that **pre-existing medical condition** had already been declared to **us** and accepted by **us** in writing;
- any claim that is a result of a **close relative, close business associate or travelling companion**:
 - having a medical condition that has resulted in in-patient treatment or being put on a waiting list for hospital treatment;
 - being diagnosed with cancer; or
 - being given a terminal prognosis;

in the 12 months prior to **you** becoming an **insured person**, or the date when **you** booked **your trip**, whichever is later;

- any claim where, given **your** physical or mental condition, **you** should not have travelled or it would have been reasonable for **you** to have consulted **your doctor** about whether or not it was appropriate to go on **your trip**;
- any claim which is the result of **you** not taking:
 - necessary medication which **you** knew at the start of **your trip** that **you** would need while **you** were away (including costs incurred in obtaining or replacing medication); or
 - inoculations for tropical diseases
- any claim for administration costs charged by **your** travel or accommodation provider for obtaining a refund for unused travel and accommodation charges;
- any claim resulting from **your** transport operator or their agents refusing to transport **you** or **your travelling companion** because they consider that person is not fit to travel;
- any claim resulting from **you** not enjoying **your trip**;
- any claim for any costs that were not authorised by **our** emergency assistance service before **you** returned **home**;
- any claim for fees relating to timeshare properties, including management and maintenance fees but not exchange fees;
- any claim for additional travel costs if **you** did not purchase a return ticket to **your home area** before **you** departed on **your trip**;
- any claim for **your** unused return travel tickets if **we** have paid to get **you home** because of injury or illness under Section D Emergency Medical and Related Costs;
- any claim as a result of **you** participating in any **hazardous activity** unless that **hazardous activity** had already been declared to **us** and accepted by **us** in writing;
- any claim as a result of **manual work**;
- any claim as a result of **you** riding or driving any motorised vehicle, unless **you** are licensed to drive that vehicle type within **your home area**;
- any claim as a result of **you** using any motorcycle, moped or scooter:
 - if **you** do not wear a crash helmet;
 - if **you** are the rider and **you** do not hold a valid licence to drive that vehicle type in **your home area**; or
 - if the vehicle is above 125cc, and it is not **your** mode of transport from **your home area** or if **you** are not wearing appropriate protective clothing;
- any claim as a result of **you** using a quad bike or all terrain vehicle as a rider or passenger;
- any claim for **natural disaster** when the local or national authorities have confirmed that it is safe to stay.

Part 2 – Covers For You

Section D Emergency Medical and Related Costs

What is covered

We will cover **you** for the following expenses if **you** die, are injured, become ill or are quarantined while on a **trip**:

1. Emergency Medical Costs outside **your home area**

- Emergency medical, surgical and hospital treatment (including ambulance and rescue service fees to take **you** to hospital) incurred outside **your home area**;
- Emergency dental treatment solely for sudden pain relief incurred outside **your home area**;
- If **you** are claiming for expenses that are covered under this section **we** will also pay **you** hospital benefit for every complete 24 hour period **you** are being treated as an in-patient outside **your home area**.

2. Related Costs outside or inside **your home area**

- Additional travel and accommodation expenses:
 - to get **you** to or from hospital, where such expenses relate to **your** in-patient admission or discharge, or attending for outpatient treatment or appointments;
 - needed to return **you** to **your home area** on the advice of **our** medical advisor;
 - that **you** have to pay to get **home** following emergency medical treatment and where **you** cannot use **your** return ticket;
 - for one person, who is resident in **your home area**, to travel to, remain with or escort **you** back to **your home area** on the advice of **our** medical advisor;
- Additional accommodation costs of a similar standard to the accommodation **you** had booked for **your trip** if it is medically necessary for **you** to stay after the date **you** intended to return **home**;
- Cost of telephone calls:
 - that **you** make to **our** emergency assistance service; or
 - incurred by **you** when **you** receive calls from **our** emergency assistance service;
- If **you** die:
 - the cost of funeral or cremation where **you** die outside **your home area**; or
 - the cost of returning **your** body or ashes to **your home**.

3. Recuperative Holiday

We will pay for the accommodation and travel expenses for **you** to take a recuperative holiday if **we** pay a claim under 1. *Emergency Medical Costs outside **your home area*** that results in **your** in-patient admission for at least five complete days and **us** arranging to return **you** to **your home area** as a result.

4. Emergency Medication for **pre-existing medical conditions**

We will pay for any expenses incurred in **you** obtaining repeat medication where **your** own medication has been lost or stolen while **you** are on **your trip** if **you** have a **pre-existing medical condition** that had already been declared to **us** and accepted by **us** in writing.

5. Physiotherapy

We will pay for necessary further physiotherapy treatment on **your** return to **your home area** if **we** pay a claim under 1. *Emergency Medical Costs outside **your home area*** that results in **your** bodily injury.

The most we will pay

The most **we** will pay for each **insured person** is:

- Emergency Medical Costs and Related Costs outside **your home area**:
 - £10,000,000 overall limit.
 - £1,000 for emergency dental treatment for emergency pain relief.
 - £7,500 for costs of **your** funeral, cremation or returning **your** body or ashes to **your home**.
 - £50 hospital benefit for every complete 24 hour period for which **you** are treated as an in-patient, up to £400 in total.
- Related Costs inside **your home area** £10,000 overall limit.
- Recuperative holiday £1,000.
- Emergency Medication for declared **pre-existing medical conditions** £250.
- Physiotherapy £350.

Special conditions

- **You** must contact **our** emergency assistance service as soon as reasonably possible if **you**:
 - need to go to hospital as an in-patient;
 - are told by **your** treating **doctor** that **you** are going to require tests or other out-patient treatment;
 - need to return to **your home area** as a result of a medical emergency; or
 - need to extend **your trip** as a result of a medical emergency.
- If **you** claim for emergency medical costs, **our** emergency assistance service may arrange to have **you** moved from one hospital to another and/or arrange for **your** repatriation to **your home area**. They will only do this where it is considered safe to do so in the opinion of **our** medical adviser and **your** treating **doctor**.
- **You** must follow the advice given by the Foreign & Commonwealth Office and **your doctor** for the destinations **you** intend visiting on **your trip**. This includes getting all recommended vaccinations and taking sufficient supplies of **your** prescription medication with **you**.
- **You** must try to get any necessary emergency medical treatment in a facility that accepts the reciprocal health agreement (as outlined on page 11) where this is available. **Our** emergency assistance service will give **you** advice when **you** contact them.

What is not covered

We will not cover:

- the **excess** amount. This is £75 for every claim for each **insured person**, which is reduced to nil if **you** have used a European Health Insurance Card or any other reciprocal healthcare arrangement to reduce the costs of **your** treatment;
- any expenses that **you** can recover from elsewhere;
- anything mentioned in the General Exclusions section of this **policy**;
- any claim that is the result of a **pre-existing medical condition**. This exclusion will not apply if that **pre-existing medical condition** had already been declared to **us** and accepted by **us** in writing;
- any claim for costs incurred as a result of an **anticipated event**;
- any claim under 1. *Emergency Medical Costs outside **your home area*** for expenses incurred within **your home area**;
- any further expenses incurred if **you** choose not to move hospital or return to **your home area** after **our** medical adviser and **your** treating **doctor** have deemed it safe for **you** to be moved;
- any claim for costs of in-patient hospital treatment or being returned to **your home area** that have been incurred without the prior permission of **our** emergency medical service;
- any claim for a medical condition if **you** were travelling against the advice of a **doctor**, or would have been travelling against the advice of a **doctor** if **you** had sought such advice;
- any claim where **you** are travelling in order to receive medical advice or treatment;
- any claim which is the result of **you** not taking:
 - necessary medication which **you** knew at the start of **your trip** that **you** would need while **you** were away (including costs incurred in obtaining or replacing medication); or
 - inoculations for tropical diseases;
- any claim for costs of treatment, tests or surgery (including preventative treatment and cosmetic or elective surgery) which is not essential in the opinion of **our** medical adviser or could reasonably have waited until **your** return to **your home area**;
- any dental work involving precious metals or dental fittings;
- any claim for single or private room accommodation, unless it has been deemed medically necessary by **our** medical adviser;
- any claim for treatment or services obtained at a health spa, convalescent or nursing home or any rehabilitation centre;
- any claim as a result of **you** participating in any **hazardous activity** unless that **hazardous activity** had already been declared to **us** and accepted by **us** in writing;
- any claim as a result of **manual work**;
- any claim as a result of **you** riding or driving any motorised vehicle, unless **you** are licensed to drive that vehicle type within **your home area**;
- any claim as a result of **you** using any motorcycle, moped or scooter:
 - if **you** do not wear a crash helmet;
 - if **you** are the rider and **you** do not hold a valid licence to drive that vehicle type in **your home area**; or
 - if the vehicle is above 125cc, and it is not **your** mode of transport from **your home area** or if **you** are not wearing appropriate protective clothing;
- any claim as a result of **you** using a quad bike or all terrain vehicle as a rider or passenger.

Section E Personal Accident

What is covered

We will cover **you** if **you** are accidentally injured on **your trip** and this solely and independently results in **your**:

- death;
- **loss of sight**;
- **loss of limb**; or
- **total permanent disability**.

The most we will pay

The most **we** will pay for each **insured person** is:

- £25,000 for death, which is reduced to £2,000 for each **insured person** aged under 18 years.
- £25,000 for **loss of sight**.
- £25,000 for **loss of limb**.
- £25,000 for **total permanent disability**.

Special conditions

- Any claim payments will be made to **you** or **your** legal representatives.
- If **you** die and do not leave a will, no claim payments will be made until executors have been appointed.
- Death, **loss of sight**, **loss of limb** or **total permanent disability** must occur within one year of the date **you** were accidentally injured.
- **We** will not pay any claim for **total permanent disability** until at least one year has passed from the date **you** were accidentally injured.
- **We** will only pay one benefit under this **policy** for any **insured person** from a single event.

What is not covered

We will not cover:

- anything mentioned in the General Exclusions section of this **policy**;
- any claim that is the result of a **pre-existing medical condition**. This exclusion will not apply if that **pre-existing medical condition** had already been declared to **us** and accepted by **us** in writing;
- any claim that is the result of a sickness or disease, naturally occurring or degenerative condition;
- any claim for costs incurred as a result of an **anticipated event**;
- any claim for **total permanent disability** if **you** had retired before **your trip** started;
- any claim as a result of **you** participating in any **hazardous activity** unless that **hazardous activity** had already been declared to **us** and accepted by **us** in writing;
- any claim as a result of **manual work**;
- any claim as a result of **you** riding or driving any motorised vehicle, unless **you** are licensed to drive that vehicle type within **your home area**;
- any claim as a result of **you** using any motorcycle, moped or scooter:
 - if **you** do not wear a crash helmet;
 - if **you** are the rider and **you** do not hold a valid licence to drive that vehicle type in **your home area**; or
 - if the vehicle is above 125cc, and it is not **your** mode of transport from **your home area** or if **you** are not wearing appropriate protective clothing;
- any claim as a result of **you** using a quad bike or all terrain vehicle as a rider or passenger.

Section F Personal Liability

What is covered

We will cover **you** if **you** become legally liable, during **your trip** for an accident that causes:

- death or injury to any person; or
- loss of or damage to property that is not owned by any **insured person**.

We will also cover any reasonable and necessary **legal costs** and expenses **you** incur in relation to the accident.

The most we will pay

The most **we** will pay for all claims arising from any one event is £2,000,000.

Special conditions

You must get **our** permission before incurring any costs or expenses.

What is not covered

We will not cover liability arising from:

- anything mentioned in the General Exclusions section of this **policy**;
- death or injury to **your** employees or members of **your** family;
- loss of or damage to property which is owned by or under the control of **you**, a member of **your** family or **your** employees;
- ownership or occupation of any land or building (other than occupation of temporary holiday accommodation, and in which case **we** will not cover the **excess** amount, which is £75);
- **your** profession, business or employment including voluntary work of any kind;
- any fines or damages which have been awarded to punish the person responsible rather than to compensate the affected individual for any losses;
- **you** owning or using any:
 - animal (other than **your** domestic pets);
 - firearm;
 - mechanically propelled or towed vehicles;
 - vessels (other than manually propelled water craft); or
 - aircraft;
- **you** participating in any **hazardous activity** unless that **hazardous activity** had already been declared to **us** and accepted by **us** in writing;
- **your** own deliberate actions or failure to act when **you** should have;
- any claim arising from a **trip** that is solely within **your home area**;
- **you** engaging in **manual work**.

Section G – Legal Costs

Before **you** incur any **costs**, **you** must report **your** claim to the legal helpline.

Legal helpline – 0345 246 2071

You can also ring the legal helpline for practical **UK** legal advice in connection with **your trip**, whether or not it results in a claim. This service is here to help and is available to **you**, 365 days of the year. For extra security, **we** may record all phone calls and keep the recording secure.

What is covered

1. Personal Injury and Holiday Contract Disputes

We will pay for **costs** to help **you** claim damages and compensation:

- for injury, illness or death, which happens during **your trip**; or
- following a breach of contract claim arising out of an agreement **you** have for **your trip**.

2. Detention Abroad

The first consultation that **you** arrange with a local solicitor if **you** are arrested or held by authorities during **your trip**.

We agree to provide this cover if:

- any legal proceedings will be carried out by a **court** which **we** agree to; and
- **we** and the **appointed representative** agree that there are **reasonable prospects of success** which must continue for the duration of the claim.

The most we will pay

The most **we** will pay, including any appeal or counterclaim is:

- £50,000 **costs** for all claims arising from the same incident under 1. *Personal Injury and Holiday Contract Disputes*.
- £250 for the first consultation that **you** arrange with a local solicitor under 2. *Detention Abroad*.

Special Conditions

Observing the policy terms

You must comply with all of the terms and conditions of this policy and take all reasonable precautions to minimise the cost of claims and to prevent a claim from happening.

If **our** position is prejudiced as a result of **you** not observing any of the terms and conditions of this **policy**, **we** have the right to:

- refuse or withdraw from any claim;
- refuse to pay **costs we** have already agreed to meet; and
- claim back from **you costs** that **we** have paid.

Choosing an appointed representative

- If **we** accept **your** claim **we** will appoint a **preferred law firm** to try to settle the matter without having to go to **court**.
- If it is necessary to take **your** claim to **court**, or if there is a conflict of interests, **you** can choose a law firm to act as the **appointed representative**.
- If **you** choose an **appointed representative** who is not a **preferred law firm** they must agree to act for **you** in line with **our terms of appointment** (**you** can ask **us** for a copy). Cover for their **costs** will only commence from the date they agree to **our terms of appointment**.
- The **appointed representative** will enter into a separate contract of appointment directly with **you**. **You** will be responsible for **costs** incurred by the **appointed representative** which are not authorised by **us**.

Co-operating with your appointed representative and us

- If **we** ask, **you** must tell the **appointed representative** to give **us** any documents, information or advice that they have or know about.
- **You** must fully co-operate with the **appointed representative** and **us**, and not take any action that has not been agreed by **your appointed representative** or by **us**.
- **You** must keep **us** and the **appointed representative** promptly informed of all developments relating to the claim and provide **us** and the **appointed representative** immediately with all information, evidence and documents that **you** have or know about.
- **You** must get **our** written permission before instructing a barrister or an expert witness.
- **We** can contact the **appointed representative** at any time, and he or she must co-operate fully with **us** at all times.

Barrister's opinion

If there are conflicting opinions over **reasonable prospects of success**, **you** will be required to obtain an opinion from a barrister; the choice of the barrister needs to be agreed between **you** and **us**. **You** will be responsible for paying for the opinion unless it shows that **your** claim has **reasonable prospects of success**.

Settling or ending your claim

- **You** must tell **us** if anyone makes a payment into **court** or offers to settle **your** claim.
- **You** must not stop, settle, negotiate or withdraw from a claim or withdraw instructions from the **appointed representative** without **our** approval. **We** will not withhold **our** approval without good reason.
- If an **appointed representative** refuses to continue acting for **you** with good reason, or if **you** dismiss them without good reason, cover for **your** claim will end immediately unless **we** agree to appoint another **appointed representative**.
- **We** can decide to settle **your** claim by paying **you** the compensation **you** are likely to be awarded by a **court** instead of starting or continuing **your** claim or legal proceedings. If **your** claim is not for damages, **we** may decide to settle **your** claim by paying **you** the equivalent financial value of **your** claim.
- **We** can refuse to pay further **costs** if **you** do not accept an offer or payment into **court** to settle a claim which **we** or **your appointed representative** considers should be accepted.
- **We** can refuse to pay further **costs** if **we** or the **appointed representative** consider that those **costs** would be disproportionate to the value of the claim.
- **You** must tell **us** if **your** claim no longer has **reasonable prospects of success**.
- **We** can refuse to pay further **costs** if **your** claim no longer has **reasonable prospects of success**.

Assessing and recovering costs

- **We** have the right to have **costs** certified by the appropriate professional body, audited by costs draftsmen **we** choose or assessed by a **court**.
- **You** must tell **your appointed representative** to claim back all **costs** that **you** are entitled to. If **costs we** have paid are recovered, **you** must refund them to **us**.
- **We** and **you** will share any **costs** that are recovered where:
 - **we** refused to pay further **costs** and **you** paid more **costs** to end **your** claim; or
 - **you** chose to pay the difference between the **costs we** offered to the **appointed representative** under **our terms of appointment** and the **costs** charged by the **appointed representative**.
- **We** and **you** will each receive the same percentage of the recovered **costs** as originally paid.

What is not covered

- **We** will not cover any claim arising from or relating to:
 - anything mentioned in the General Exclusions section of this **policy**;
 - defending **your** legal rights in claims against **you**;

- illness or injury which develops gradually or is not caused by a specific or sudden accident;
- psychological injury or mental illness unless it results from a specific or sudden accident that has also caused physical **bodily injury to you**;
- action against another **insured person**, a **close relative**, **your travelling companion** or anyone outside **your home area** that **you** had planned to stay with;
- **costs** that relate to the period before **we** accept **your** claim;
- **costs** and expenses for bringing a legal action in more than one country for the same event;
- fines, penalties, compensation or damages which **you** are ordered to pay by a **court**;
- loss or damage that is insured under another section of this **policy** or any other insurance policy;
- a dispute with **us** about this section of the **policy**, other than as shown in How To Complain on page 41; or
- any appeal where **we** did not provide cover for the original claim.

Part 3 – Covers For Your Property

Section H Baggage

What is covered

We will cover **you** if **your baggage** is lost, stolen or accidentally damaged during **your trip**.

The most we will pay

The most **we** will pay for each **insured person** is £1,500. This is reduced to:

- £300 for any one item (including items that form part of a pair or set of items).
- £500 in total for **valuable items**.

Special conditions

- **You** must report any theft or loss of **baggage** to the police within 24 hours of discovering it or as soon as reasonably possible after that and get a police report from them.
 - If **your baggage** is lost, stolen or damaged while it is in the care of an airline **you** must:
 - get a Property Irregularity Report within the time limit shown in their conditions of carriage; and
 - keep **your** tickets and luggage tags.
 - If **your baggage** is lost, stolen or damaged while it is in the care of a transport or accommodation provider or an authority **you** must get a report from them.
 - **You** must always take reasonable care of **your baggage** to keep it safe and take all reasonable steps to recover **baggage** that is lost or stolen.
 - **You** must provide **us** with proof of ownership and value for the items of **baggage** for which **you** are claiming to substantiate **your** claim. If **you** do not, it may affect **your** claim.
 - **We** will deduct the amount of any claim under section I Delayed Baggage (other than for hire costs) from any claim **you** make under this section if **your baggage** is permanently lost.
 - **We** will at **our** option either:
 - pay the cost of repairing or replacing the item; or
 - make a cash payment to **you**.
- No payment will be more than the original purchase price **you** paid for the item.
- **We** will make a deduction for wear and tear for claims for clothing, including sports clothing.

What is not covered

We will not cover:

- the **excess** amount. This is £75 for every claim for each **insured person**;
- any expenses that **you** can recover from elsewhere;
- anything mentioned in the General Exclusions section of this **policy**;
- any claim for theft or loss of **baggage** that **you** do not report to the police within 24 hours of discovery or as soon as reasonably possible after that, or which is not supported by a police report;
- any claim for **baggage**:
 - that **you** have left **unattended** unless it has been stolen from **your** locked personal accommodation, a safe or safety deposit box or motor vehicle;
 - that is confiscated, detained or delayed by customs or other officials;
- any claim for **valuable items**:
 - not in **your** hand luggage or on **your** person; or
 - left in a motor vehicle or tent;
- any claim for loss or damage caused by:
 - wear and tear or loss of value;
 - moths or vermin; or
 - any cleaning, repairing or restoring process;
- any claim for:
 - property more specifically insured by another policy;
 - pedal cycles, motor vehicles, caravans, trailers or water craft;
 - musical instruments, antiques, pictures or furs;
 - cracking, scratching or breaking of glass (other than lenses in cameras, binoculars, telescopes or spectacles), china or similar fragile items;
 - perishable goods;
 - contact lenses, dental or medical fittings or hearing aids;
 - **personal money**, bonds, negotiable instruments, securities or documents (cover is available for some of these items under section J Personal Money);
 - **winter sports equipment** (cover is available under section L Winter Sports Cover);

- **business equipment** (cover is available under section M Business Cover if **you** have added the Business extension and this has been confirmed by **us** in writing);
- **golf equipment** (cover is available under section N Golf Cover if **you** have added the Golf extension and this has been confirmed by **us** in writing);
- sports equipment and accessories while in use; or
- the cost of replacing any other pieces that form part of a set.

Section I Delayed Baggage

What is covered

We will cover **you** for essential replacement of toiletries, medication and items of clothing and the temporary hire of replacement sports equipment if **your baggage** is temporarily lost for more than four hours following **your** arrival at **your** destination.

The most we will pay

The most **we** will pay for each **insured person** is £650 as follows:

- £100 after four hours;
- A further £150 after 12 hours; and
- A further £400 after 48 hours.
- **We** will not pay more £650 in total for any one event regardless of the number of **you** that are claiming.

Special conditions

- If **your baggage** is lost while it is in the care of an airline **you** must:
 - get a Property Irregularity Report within the time limit shown in their conditions of carriage to show how long **you** were without **your baggage**; and
 - keep **your** tickets and luggage tags.
- **You** must keep the receipts for any essential replacement items **you** buy or hire.
- **We** will deduct the amount of any claim under this section (other than for hire costs) from any claim **you** make under Section H Baggage if **your baggage** is permanently lost.

What is not covered

We will not cover:

- anything mentioned in the General Exclusions section of this **policy**;
- any claim for hire of **winter sports equipment** (cover is available under section L Winter Sports Cover);
- any claim for hire of **business equipment** (cover is available under section M Business Cover if **you** have added the Business extension and this has been confirmed by **us** in writing);
- any claim for hire of **golf equipment** (cover is available under section N Golf Cover if **you** have added the Golf extension and this has been confirmed by **us** in writing);
- any claim for **baggage** that is confiscated, detained or delayed by customs or other officials; or
- any claim for **baggage** that is lost on the day of **your** return **home**.

Section J Personal Money

What is covered

We will cover **you** if **your personal money** is lost or stolen while **you** are on **your trip** or during the 72 hours before **you** are scheduled to leave **your home** to start **your trip**.

The most we will pay

The most **we** will pay for each **insured person** is £500. This includes a maximum of £500 for each **insured person** for cash or bank notes, which is reduced to £100 for each **insured person** aged under 17 years.

Special conditions

- **You** must report any theft or loss to the police within 24 hours of discovering it or as soon as reasonably possible after that and get a police report from them.
- **You** must always take reasonable care of **your personal money** to keep it safe and take all reasonable steps to recover **personal money** that is lost or stolen.
- **You** must provide **us** with proof of ownership and value for the **personal money** for which **you** are claiming to substantiate **your** claim.
- A cash advance can be arranged if **you** are unable to obtain sufficient funds locally. Any cash advance paid will be deducted from **your** claim settlement.

What is not covered

We will not cover:

- the **excess** amount. This is £75 for every claim for each **insured person**;
- any expenses that **you** can recover from elsewhere;

- anything mentioned in the General Exclusions section of this **policy**;
- any claim for **personal money** that **you** do not report to the police within 24 hours of discovery or as soon as reasonably possible after that, or which is not supported by a police report;
- any claim for **personal money** that **you** have left **unattended** unless it has been stolen from **your** locked personal accommodation, a safe or safety deposit box or motor vehicle;
- any claim for **personal money** that is confiscated, detained or delayed by customs or other officials;
- any claim for **personal money** unless **you** can provide a receipt showing the amount of **personal money you** exchanged; or
- any claim for **personal money** as a result of changes in exchange rates or mistakes.

Section K Lost Passport or Driving Licence

We will cover **you** for:

- reasonable extra travel, accommodation and administration costs that **you** have to pay to obtain:
 - evidence of **your** driving licence from the DVLA if **your** driving licence is lost, stolen or destroyed while **you** are on **your trip**; or
 - an Emergency Travel Document if **your** passport is lost, stolen or destroyed while **you** are on **your trip**; and
- the cost of the Emergency Travel Document.

The most we will pay

The most **we** will pay for each **insured person** is £750.

Special conditions

- **You** must report any loss to the police within 24 hours of discovering it or as soon as reasonably possible after that and get a police report from them.
- **You** must always take reasonable care of **your** passport and driving licence to keep them safe and take all reasonable steps to recover any passport or driving licence that is lost or stolen.

What is not covered

We will not cover:

- the **excess** amount. This is £75 for every claim for each **insured person**;
- anything mentioned in the General Exclusions section of this **policy**;
- any claim for loss or theft of a passport or driving licence that **you** do not report to the police within 24 hours of discovery or as soon as reasonably possible after that, or which is not supported by a police report; or
- any claim for a passport or driving licence:
 - that **you** have left **unattended** unless it has been stolen from **your** locked personal accommodation, a safe or safety deposit box or motor vehicle; or
 - that is confiscated, detained or delayed by customs or other officials;
 - any claim for costs relating to the purchase of a new replacement passport.

Section L Winter Sports Cover

We will cover **you** for participating in **winter sports activity** and extend cover as outlined below.

a. Ski pack (hired ski equipment, ski school fees and lift passes)

What is covered

We will cover **you** for unused and non-refundable expenses of hired **winter sports equipment**, lessons from a ski school and ski lift passes if **you** are unable to ski as a result of **your** injury or illness.

The most we will pay

The most **we** will pay for each **insured person** is £150 per week.

Special conditions

All claims for injury or illness must be supported by relevant medical certificates from a **doctor**, which must be obtained at **your** own expense as well as any other supporting documents that **we** reasonably require in support of **your** claim.

b. Winter sports equipment

What is covered

We will cover **you**:

- if **winter sports equipment** that **you** own or have hired is lost, stolen or accidentally damaged during **your trip**;

- for the hire of replacement **winter sports equipment** for the remainder of **your trip** if **winter sports equipment** that **you** own has been lost, stolen or accidentally damaged while on **your trip**, or if it is temporarily lost for more than four hours on **your** outbound **trip**; and
- if **your** lift pass is lost, stolen or accidentally damaged during **your trip**.

The most we will pay

The most **we** will pay for each **insured person** is:

- £400 for repair or replacement of **winter sports equipment** that **you** own or have hired. The amount **we** will pay for replacement of **winter sports equipment** will be today's value less a deduction for wear and tear and loss of value as follows:
 - Up to one year old 90% of the purchase price
 - Up to two years old 70% of the purchase price
 - Up to three years old 50% of the purchase price
 - Up to four years old 30% of the purchase price
 - Up to five years old 20% of the purchase price
 - Over five years old No payment
- £200 for hire of replacement **winter sports equipment** because **yours** is lost, stolen, accidentally damaged or delayed.
- £200 for replacement of **your** lift pass.

Special conditions

- **You** must report any theft or loss of **winter sports equipment** to the police within 24 hours of discovering it or as soon as reasonably possible after that and get a police report from them.
- If **your winter sports equipment** is lost, stolen or damaged while it is in the care of an airline **you** must:
 - get a Property Irregularity Report within the time limit shown in their conditions of carriage; and
 - keep **your** tickets and luggage tags.
- If **your winter sports equipment** is lost, stolen or damaged while it is in the care of a transport or accommodation provider or an authority **you** must get a report from them.
- **You** must always take reasonable care of **your winter sports equipment** to keep it safe and take all reasonable steps to recover **winter sports equipment** that is lost or stolen.
- **You** must provide **us** with proof of ownership and value for the items of **winter sports equipment** for which **you** are claiming to substantiate **your** claim.
- **We** will at **our** option either:
 - pay the cost of repairing or replacing the item; or
 - make a cash payment to **you**.

c. Piste closure

What is covered

We will cover **you** if all the pistes in **your** pre-booked resort are closed due to lack of snow, too much snow or adverse weather conditions.

The most we will pay

The most **we** will pay for each **insured person** is:

- £10 per day for the extra costs of transport or lift passes to get **you** to an alternative site; or
- £30 per day compensation if there are no alternative sites available.
Up to £930 in total for each **insured person** per **trip**.

Special conditions

- **You** must provide confirmation that all the pistes are closed from **your** tour operator or local representative.
- This cover only applies where the dates of **your trip** are within the normal ski season as defined by the local piste authority.

d. Avalanche

What is covered

We will cover **you** for additional travel and accommodation expenses if **your** departure or arrival in **your** pre-booked resort is delayed by avalanche.

The most we will pay

The most **we** will pay for each **insured person** is £200 per **trip**.

What is not covered (applies to all Winter Sports Cover sections)

We will not cover:

- the **excess** amount. This is £75 for every claim for each **insured person** under part b. Winter Sports Equipment only. No **excess** will be charged for claims for other parts of this section;
- any expenses that **you** can recover from elsewhere;
- anything mentioned in the General Exclusions section of this **policy**;
- any claim under part a. Ski pack where there is, or would be, no valid claim for that medical condition under Section D Emergency Medical and Related Costs;
- any claim for costs incurred as a result of an **anticipated event**;
- any claim as a result of **you** participating in any **hazardous activity** unless that **hazardous activity** had already been declared to **us** and accepted by **us** in writing;
- any claim for **winter sports equipment**:
 - that is more than five years old; or
 - that is lost, stolen or damaged as a result of **your** deliberate, wilful or malicious act, carelessness or neglect;
 - caused by wear and tear or loss of value, moths or vermin or any cleaning, repairing or restoring process;
- that is left **unattended** in a motor vehicle
- any claim for piste closure where:
 - the date **you** became an **insured person** or the date when **you** booked **your trip**, whichever is later is less than 14 days before **your** departure date; or
 - the dates of **your trip** are outside the normal ski season as defined by the local piste authority.

Part 4 – Optional Extra Covers

You are not automatically covered for the following sections. If you have any of these covers in force we will notify you by letter. You will have to pay an additional premium if you need any of these covers.

Section M Business Cover

We will extend cover provided by this **policy** as detailed in this section if **you** have added the Business Cover extension and this has been confirmed by **us** in writing.

a. Business Equipment and Business Samples

What is covered

We will cover **you** if **your business equipment** or **business samples** are lost, stolen or accidentally damaged during **your trip**.

The most we will pay

The most **we** will pay for each **insured person** is £3,000. This is reduced to £1,000 for any one item (including items that form part of a pair or set of items).

Special conditions

- **You** must report any theft or loss of **business equipment** or **business samples** to the police within 24 hours of discovering it or as soon as reasonably possible after that and get a police report from them.
- If **your business equipment** or **business samples** are lost, stolen or damaged while they are in the care of an airline **you** must:
 - get a Property Irregularity Report within the time limit shown in their conditions of carriage; and
 - keep **your** tickets and luggage tags.
- If **your business equipment** or **business samples** are lost, stolen or damaged while they are in the care of a transport or accommodation provider or an authority **you** must get a report from them.
- **You** must always take reasonable care of **your business equipment** or **business samples** to keep them safe and take all reasonable steps to recover **business equipment** or **business samples** that are lost or stolen.
- **You** must provide **us** with proof of ownership and value for the items of **business equipment** or **business samples** for which **you** are claiming to substantiate **your** claim.
- **We** will at **our** option either:
 - pay the cost of repairing or replacing the item; or
 - make a cash payment to **you**.
- **We** will not pay more than the market value of **your business equipment** or **business samples** at the time of the loss.

b. Hiring Replacements

What is covered

We will cover **you** to hire emergency replacement **business equipment** for the remainder of **your trip** if **business equipment** that **you** own is lost, stolen or accidentally damaged during **your trip**, or if it is temporarily lost for more than four hours on **your** outbound **trip**.

The most we will pay

The most **we** will pay for each **insured person** is £500.

Special conditions

- **You** must report any theft or loss of **business equipment** to the police within 24 hours of discovering it or as soon as reasonably possible after that and get a police report from them.
- If **your business equipment** is lost, stolen or damaged while it is in the care of an airline **you** must:
 - get a Property Irregularity Report within the time limit shown in their conditions of carriage; and
 - keep **your** tickets and luggage tags.
- If **your business equipment** is lost, stolen or damaged while it is in the care of a transport or accommodation provider or an authority **you** must get a report from them.
- **You** must always take reasonable care of **your business equipment** to keep it safe and take all reasonable steps to recover **business equipment** that is lost or stolen.
- **We** will at **our** option either:
 - pay the cost of repairing or replacing the item; or
 - make a cash payment to **you**.

c. Business Colleagues

What is covered

We will cover **you** to be replaced by a colleague (return travel tickets only) if **you** are treated as an in-patient for at least three days while **you** are on a **trip** or **we** pay a claim under Section C Cutting Short Your Trip (after your trip has started) due to **your** death, injury or illness.

The most we will pay

The most **we** will pay for each **insured person** is £1,500 for each **insured person** per **trip**.

Special conditions

- All claims for death, injury, illness or quarantine must be supported by relevant medical certificates from a **doctor**, which must be obtained at **your** own expense as well as any other supporting documents that **we** reasonably require in support of **your** claim.
- **You** must provide receipts for the travel tickets obtained for **your** colleague.

What is not covered (applies to all Business cover sections)

We will not cover:

- the **excess** amount. This is £75 for every claim for each **insured person** under part a. Business Equipment or Business Samples only. No **excess** will be charged for claims for other parts of this section;
- any expenses that **you** can recover from elsewhere;
- anything mentioned in the General Exclusions section of this **policy**;
- any claim for costs incurred as a result of an **anticipated event**;
- any claim under part a. Business Equipment or Business Samples or part b. Hiring Replacements:
 - for items that are lost, stolen or damaged as a result of **your** deliberate, wilful or malicious act, carelessness or neglect;
 - caused by wear and tear or loss of value, moths or vermin or any cleaning, repairing or restoring process;
 - that **you** do not report to the police as soon as reasonably possible or which is not supported by a police report;
 - for items that **you** have left **unattended** unless they have been stolen from **your** locked personal accommodation, a safe or safety deposit box or motor vehicle;
 - **for valuable items** that are left **unattended** in a motor vehicle;
 - for items that are confiscated, detained or delayed by customs or other officials; or
 - that is more specifically insured elsewhere; or
- any claim under part c. Business Colleagues where there is, or would be, no valid claim for that medical condition under Section D Emergency Medical and Related Costs or Section C Cutting Short Your Trip (after your trip has started).

Section N Golf Cover

We will extend cover provided by this **policy** as detailed in this section if **you** have added the Golf Cover extension and this has been confirmed by **us** in writing.

a. Golf Equipment

What is covered

We will cover **you** if **your golf equipment** is lost, stolen or accidentally damaged during **your trip**.

The most we will pay

The most **we** will pay for each **insured person** is £1,500.

Special conditions

- **You** must report any theft or loss of **golf equipment** to the police within 24 hours of discovering it or as soon as reasonably possible after that and get a police report from them.
- If **your golf equipment** is lost, stolen or damaged while it is in the care of an airline **you** must:
 - get a Property Irregularity Report within the time limit shown in their conditions of carriage; and
 - keep **your** tickets and luggage tags.
- If **your golf equipment** is lost, stolen or damaged while it is in the care of a transport or accommodation provider or an authority **you** must get a report from them.
- **You** must always take reasonable care of **your golf equipment** to keep it safe and take all reasonable steps to recover **golf equipment** that is lost or stolen.
- **You** must provide **us** with proof of ownership and value for the items of **golf equipment** for which **you** are claiming to substantiate **your** claim.

- **We** will at **our** option either:
 - pay the cost of repairing or replacing the item; or
 - make a cash payment to **you**.
- **We** will not pay more than the market value of **your golf equipment** at the time of the loss.

b. Hiring Replacements

What is covered

We will cover **you** to hire emergency replacement **golf equipment** for the remainder of **your trip** if **golf equipment** that **you** own is lost, stolen or accidentally damaged during **your trip**, or if it is temporarily lost for more than four hours on **your** outbound trip.

The most we will pay

The most **we** will pay for each **insured person** is £250.

Special conditions

- **You** must report any theft or loss of **golf equipment** to the police within 24 hours of discovering it or as soon as reasonably possible after that and get a police report from them.
- If **your golf equipment** is lost, stolen or damaged while it is in the care of an airline **you** must:
 - get a Property Irregularity Report within the time limit shown in their conditions of carriage; and
 - keep **your** tickets and luggage tags.
- If **your golf equipment** is lost, stolen or damaged while it is in the care of a transport or accommodation provider or an authority **you** must get a report from them.
- **You** must always take reasonable care of **your golf equipment** to keep it safe and take all reasonable steps to recover **golf equipment** that is lost or stolen.

c. Cancellation or Curtailment

What is covered

We will extend the cover provided under Section A Cancelling Your Trip (before you are due to start your trip) and Section C Cutting Short Your Trip (after your trip has started) because **you** have an injury or illness that prevents **you** from playing golf. All limits, special conditions and restrictions in those sections continue to apply.

d. Green Fees

What is covered

We will cover **you** for **your** unused green fees that **you** have paid or legally have to pay that **you** are unable to use on **your trip** because:

- **you** have an injury or illness that prevents **you** from playing golf; or
- **you** have a valid claim under one or more other section of this **policy** that prevents **you** from playing golf.

The most we will pay

The most **we** will pay for each **insured person** is £250 per trip.

Special conditions

- All claims for injury or illness must be supported by relevant medical certificates from a **doctor**, which must be obtained at **your** own expense.
- If **your** claim is as a result of cancellation or curtailment of **your trip**, **you** must provide **us** with a cancellation invoice, **your** unused tickets and ticket receipts, as well as any other supporting documents that **we** reasonably require in support of **your** claim.
- If **your** claim is as a result of a delay to the start of **your trip**, **you** must provide **us** with **your** booking invoice and travel itinerary showing **your** scheduled departure times along with the actual departure times and reason for the delay from the carrier as well as any other supporting documents that **we** reasonably require in support of **your** claim.

What is not covered (applies to all Golf cover sections)

We will not cover:

- the **excess** amount. This is £75 for every claim for each **insured person** under part a. Golf Equipment only. No **excess** will be charged for claims for other parts of this section;
- any expenses that **you** can recover from elsewhere;
- anything mentioned in the General Exclusions section of this **policy**;
- any claim for costs incurred as a result of an **anticipated event**;

- any claim under part a. Golf Equipment or part b. Hiring Replacements:
 - for items that are lost, stolen or damaged as a result of **you** deliberate, wilful or malicious act, carelessness or neglect;
 - caused by wear and tear or loss of value, moths or vermin or any cleaning, repairing or restoring process;
 - that **you** do not report to the police within or as soon as reasonably possible after that, or which is not supported by a police report;
 - for items that **you** have left **unattended** unless they have been stolen from **you** locked personal accommodation, a safe or safety deposit box or motor vehicle;
 - for items that are confiscated, detained or delayed by customs or other officials; or
 - that is more specifically insured elsewhere; or
- any claim under part c. Cancellation or Curtailment or part d. Green Fees where there is, or would be, no valid claim under any other section of this **policy**.

Section O Wedding Cover

We will extend cover provided by this **policy** as detailed in this section if **you** have added the Wedding Cover extension and this has been confirmed by **us** in writing.

a. Wedding Effects

What is covered

We will cover **you** if **your wedding attire**, rings for the ceremony or wedding gifts are lost, stolen or accidentally damaged during **your trip**.

The most we will pay

The most **we** will pay for each **insured couple** is:

- £1,500 for **wedding attire**.
- £250 for rings for the ceremony.
- £1,000 for wedding gifts.

Special conditions

- **You** must report any theft or loss of wedding effects to the police within 24 hours of discovering it or as soon as reasonably possible after that and get a police report from them.
- If **your** wedding effects are lost, stolen or damaged while they are in the care of an airline **you** must:
 - get a Property Irregularity Report within the time limit shown in their conditions of carriage; and
 - keep **your** tickets and luggage tags.
- If **your** wedding effects are lost, stolen or damaged while they are in the care of a transport or accommodation provider or an authority **you** must get a report from them.
- **You** must always take reasonable care of **your** wedding effects to keep them safe and take all reasonable steps to recover wedding effects that are lost or stolen.
- **You** must provide **us** with proof of ownership and value for the items of wedding effects for which **you** are claiming to substantiate **your** claim.
- **We** will at **our** option either:
 - pay the cost of repairing or replacing the item; or
 - make a cash payment to **you**.
- **We** will not pay more than the market value of **your wedding attire** at the time of the loss.

b. Photographs and Video Recordings

What is covered

We will cover **you** to:

- obtain reprinted photographs or duplicate video recordings if **your** original photographs or video recordings are lost, stolen or accidentally damaged during **your trip**; or
- hire an alternative professional to take photographs or video recordings if **your** pre-booked professional photographer is unable to fulfil their obligations to **you** due to illness, injury or unforeseen transport problems.

The most we will pay

The most **we** will pay for each **insured couple** is £750.

Special conditions

- **You** must report any theft or loss of wedding photographs or video recordings to the police within 24 hours of discovering it or as soon as reasonably possible after that and get a police report from them.

- If **your** wedding photos or video recordings are lost, stolen or damaged while they are in the care of an airline **you** must:
 - get a Property Irregularity Report within the time limit shown in their conditions of carriage; and
 - keep **your** tickets and luggage tags.
- If **your** wedding photographs or video recordings are lost, stolen or damaged while they are in the care of a transport or accommodation provider or an authority **you** must get a report from them.
- **You** must always take reasonable care of **your** wedding photographs or video recordings to keep them safe and take all reasonable steps to recover wedding photographs or video recordings that are lost or stolen.
- **We** will at **our** option either:
 - pay the cost of repairing or replacing the item; or
 - make a cash payment to **you**.

What is not covered (applies to all Wedding cover sections)

We will not cover:

- the **excess** amount. This is £75 for every claim for each **insured couple**;
- any expenses that **you** can recover from elsewhere;
- anything mentioned in the General Exclusions section of this **policy**;
- any claim for costs incurred as a result of an **anticipated event**;
- any claim for **wedding attire** or wedding photographs or video recordings:
 - that are lost, stolen or damaged as a result of **your** deliberate, wilful or malicious act, carelessness or neglect;
 - caused by wear and tear or loss of value, moths or vermin or any cleaning, repairing or restoring process;
 - that **you** do not report to the police within 24 hours of discovery or as soon as reasonably possible after that, or which is not supported by a police report;
 - that **you** have left **unattended** unless they have been stolen from **your** locked personal accommodation, a safe or safety deposit box or motor vehicle;
 - **valuable items** that are left **unattended** in a motor vehicle;
 - that are confiscated, detained or delayed by customs or other officials; or
 - that is more specifically insured elsewhere.

General exclusions and General conditions

General exclusions

General exclusions which apply to sections A to O.

You are not covered for any of the following:

1. War

We will not cover any consequences of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, terrorism or terrorist acts. This exclusion does not apply to section D Emergency Medical and Related Costs or section E Personal Accident.

2. Radioactivity and Pressure Waves

We will not cover any loss or damage to property or any direct or indirect loss, expense or liability caused by or contributed to by:

- ionising radiation or radioactive contamination from any nuclear fuel or waste; or
- the radioactive, toxic, explosive or other dangerous properties of nuclear equipment or its nuclear parts; or
- pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

3. Deliberate Acts

We will not cover any claim resulting from

- suicide or attempted suicide;
- deliberately injuring **yourself**;
- putting **yourself** in danger that can reasonably be predicted (unless **you** were trying to save a person's life);
- sexually transmitted diseases;
- **you** being under the influence or effect of alcohol or drugs (other than drugs taken under medical supervision and not for the treatment of drug addiction). **We** do not expect **you** to avoid drinking on **your trip** but **we** will not cover any claims where **you** have drunk so much alcohol that **your** judgement is seriously affected;
- **you** travelling in an aircraft other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft;
- **you** breaking the law or being dishonest; or
- **you** travelling to a country or area where the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) has advised against all travel before **you** departed on **your trip**.

4. Uninsured Costs

We will not cover any claim for:

- any loss not specifically covered by this **policy** (for example loss of earnings because **you** are not able to return to work after an injury or illness that happened on a **trip** or costs associated with returning **your** vehicle to **your home area**); or
- any payment that **you** would normally have to make during **your trip**.

5. Events Beyond The Restrictions Of Your Policy

We will not cover any claim for:

- any claim relating to a **trip** outside the **trip** limits – please see **Period of insurance** in the Definitions section;
- any claim where **you** no longer have a valid Silver account under which **you** are entitled to receive the benefit of this **policy**;
- any claim where **you** are aged 70 years or over, unless **you** have a valid, current age extension at the date of the event leading to **your** claim;
- any claim relating to a **trip** outside **Europe**;
- any claim where **you** have not paid the appropriate premium when due; or
- any claim relating to Part 4 – Optional Covers or **hazardous activities** where the relevant cover has not been selected by **you** and/or the appropriate additional premium has not been paid.

General conditions

General conditions which apply to sections A to O.

1. Providing accurate information

You must take care to provide **us** with accurate information which is correct to the best of **your** knowledge. **You** must tell **us** immediately if the state of health of any **insured person** changes; please refer to the Medical Declaration on page 12. Failure to provide correct information or inform **us** of any changes could adversely affect **your policy**, including invalidating **your policy** and causing claims to be rejected or not fully paid.

2. Notification of Claims

You must tell **us** as soon as reasonably possible about any event which may lead to a claim under this **policy**. If **you** receive any notice of prosecution, inquest or fatal accident inquiry or **you** are sent a writ, summons, claim or letter, **you** must send it to **us**, unanswered, as soon as possible. For claims under section G Legal Costs claims must be submitted no later than 180 days after the date **you** knew about or should have known about the event giving rise to the claim.

3. Claims Procedure – Our Rights and Your Obligations

- **You** must:
 - not admit any liability for or negotiate to settle any claim without our written permission;
 - give **us** any information and help **we** need.
- **We** are entitled to:
 - take over and carry out the negotiation, defence or settlement of any claim in **your** name;
 - take proceedings in **your** name to get back any money **we** have paid under this **policy**;
 - ask **you** to pay **us** back any amounts that **we** have paid to **you** that are not covered by this **policy**;
 - refuse to pay any claim where **you** have not provided sufficient receipts, bills or evidence to support **your** claim.

4. Evidence Of Claims

- **you** or **your** legal representatives must provide at **your** own expense all certificates, information and evidence that **we** need in order to consider **your** claim;
- if **your** claim is for injury or illness **we** may ask for **your** permission that **we** may contact **your doctor** to get access to **your** medical records. If **you** refuse permission **we** may not be able to deal with **your** claim;
- **we** may arrange, at **our** own expense, for **you** to be medically examined on **our** behalf including post-mortem if **you** die.

5. Duty Of Care

You must take all reasonable steps to prevent any loss, damage or accident involving **you** or **your baggage**.

6. Cancellation

- The **account holder** can cancel this **policy** at any time by telling **us** either over the phone or in writing. However, this insurance is included as an integral benefit with **your** Silver account. **You** do not, therefore, pay a separate premium and would not receive any refund as a consequence of cancelling the **policy**.
- The **account holder** can cancel any upgrades or endorsements at any time by telling **us** either over the phone or in writing. **We** will not refund any premium unless the **account holder** cancels the relevant upgrade or endorsement within 14 days from the date of purchase or renewal or the date of receiving the relevant documents or renewal notice, whichever is the later, and so long as no **insured person** has travelled or made a claim.

7. Fraud

You must be honest and truthful in **your** dealings with **us** at all times.

If **you**, any **insured person** or anyone acting on **your** behalf attempts to deceive **us** or knowingly makes a false claim, **we** have the right to refuse claims and retain any premium paid. **We** may recover from **you** any costs **we** have incurred, including the costs of investigating the claim.

We will not pay a claim which is in any way fraudulent, false or exaggerated. **We** will also not deal with any claims following discovery of this behaviour regardless of when the claims occurred.

In addition, **we** have the right to cancel any other products **you** hold with **us** and share details of this behaviour with other organisations to prevent further fraud. **We** may also involve the relevant authorities who are empowered to bring criminal proceedings.

8. Other Insurances

If **you** have other insurance that covers the same loss, damage or liability, **we** will not pay more than **our** share of **your** claim. This does not apply to Section E Personal Accident. Please note: if **you** have a no claims discount (NCD) on **your** household insurance policy, any contribution **we** claim from **your** household insurer should not affect **your** NCD.

9. If You Have Not Paid Your Monthly Account Fee or Upgrade Or Endorsement Premium

We may refuse **your** claim or deduct any unpaid premiums from any claim payment **we** make to **you**.

10. Automatic Renewal

We may automatically renew any upgrades or endorsements to **your** policy on the renewal date. If **we** plan to automatically renew, **we** will let **you** know **we** are planning to do this before **your** cover ends together with sending **you** details of the renewal premium. If **you** do not wish to renew **your** upgrade or endorsement **you** should let **us** know before the renewal date.

11. Rights of Third Parties

Unless otherwise provided for in the **policy**, nothing in the **policy** is intended to confer a directly enforceable benefit on any other party under the Contracts (Rights of Third Parties) Act 1999.

Your Information

NatWest and U K Insurance Limited (UKI) are aware of the trust you place in us when you buy our products and our responsibility to protect your information. This product is underwritten and administered by UKI. This notice describes who UKI are, why they need to collect your information and how they will use it.

NatWest and UKI will share your information and this notice will tell you how UKI will process your data as well as with who and why they may share it.

1 – Privacy

Why we need your information

We will use **your** information to give **you** quotations, and manage **your** insurance **policy**, including underwriting and claims handling.

Your information comprises of all the details **we** hold about **you** and **your** transactions and includes information **we** obtain about **you** from third parties.

We will only collect the information **we** need so that **we** can provide **you** with the service **you** expect from **us**. From time to time **we** may need to change the way **we** use **your** information. Where **we** believe **you** may not reasonably expect such a change **we** will write to **you**. When **we** do so, **you** will have 60 days to object to the change but if **we** do not hear from **you** within that time **you** consent to that change.

Who we will share your information with

Silver European Travel Insurance is underwritten by U K Insurance Limited (UKI).

During the course of **our** dealings with **you** **we** may need to disclose some of **your** information to other insurers, third party underwriters, reinsurers, credit reference and fraud prevention and law prevention agencies and other companies that provide service to **us** or **you**, to:

- assess financial and insurance risks;
- recover debt;
- prevent and detect crime;
- develop **our** products, services, systems and relationships with **you**;
- understand **our** customers' requirements;
- rate and price insurance.

We do not disclose **your** information to anyone else except where:

- **we** have **your** permission;
- **we** are required or permitted to do so by law;
- **we** may transfer rights and obligations under this agreement.

Where we transfer your information

From time to time **we** may require services from suppliers that are based worldwide and **your** information will be shared with them for the purposes of providing that service. Where **we** engage these suppliers **we** make sure that they apply the same levels of protection, security and confidentiality **we** apply. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.

Sensitive Information

Some of the personal information **we** ask **you** for may be sensitive personal information, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). **We** will not use such sensitive personal data about **you** or others except for the specific purpose for which **you** provide it and to provide the services described in **your policy** documents.

You will have been asked to agree to this when **you** first contacted **us** but please ensure that **you** only provide **us** with sensitive information about other people with their agreement.

Dealing with other people

It is **our** policy to deal with **your** spouse or **partner** who calls **us** on **your** behalf, provided they are named on the **policy**. If **you** would like someone else to deal with **your policy** on **your** behalf on a regular basis please let **us** know. In some exceptional cases **we** may also deal with other people who call on **your** behalf, with **your** consent. If at any time **you** would prefer **us** to deal only with **you**, please let **us** know.

Credit Reference Agencies

UKI carries out a consumer search when any application for insurance is submitted. This is done using public data to evaluate insurance risks and no financial information is reviewed as part of this process. There is no visible credit footprint and after 12 months is automatically deleted.

Access to your information

You have the right to see the information **we** hold about **you**. This is called Subject Access Request. If **you** would like a copy of **your** information, please write to:

The Data Protection Officer, Churchill Court, Westmoreland Road, Bromley BR1 1DP quoting **your** reference. A fee may be payable.

2 – Fraud prevention and detection

Please take time to read the following as it contains important information relating to the details **you** have given or should give to **us**. **You** should show this notice to anyone whose data has been supplied to **us** in connection with **your policy**.

To prevent and detect fraud **we** may at any time:

- Share information with other organisations and public bodies including the police although **we** only do so in compliance with the Data Protection Act 1998
- Check and/or file details with fraud prevention agencies and databases and if **we** are given false or inaccurate information and **we** identify fraud, **we** will record this. **We** and other organisations may also use and search these agencies and databases from the UK and other countries to:
 - help make decisions about the provision and administration of insurance, credit and related services for **you** and members of **your** household;
 - trace debtors or beneficiaries, recover debt, prevent fraud, and to manage **your** accounts or insurance policies; or
 - check **your** identity to prevent money laundering, unless **you** provide **us** with other satisfactory proof of identity.
- Law enforcement agencies may access and use this information.
- **We** and other organisations may also access and use this information to prevent fraud and money laundering, for example when:
 - Checking applications for, and managing credit and other facilities and recovering debt;
 - Checking insurance proposals and claims; or
 - Checking details of job applicants and employees.
- **We**, and other organisations that may access and use information recorded by fraud prevention agencies, may do so from other countries.
- **We** can provide the names and addresses of the agencies **we** use if **you** would like a copy of **your** information held by them. Please contact **us** at, UK1, Churchill Court, Westmoreland Road, Bromley BR1 1DP quoting **your** reference. The agencies may charge a fee.

How To Claim, How To Complain and Our Regulator

How to make a claim

While you are away:

- If you are injured or ill while you are away, call our Emergency Assistance Service
- Non-emergency claims
- Legal Costs claims

Please call

0345 601 5219

+44 1252 308 792 from abroad

Lines are open 24 hours a day, 365 days a year

0345 601 5219 in the UK

+44 1252 308 792 from abroad

Lines are open 9am to 5pm Monday to Friday

0345 246 2071 in the UK

+44 1275 557 946 from abroad

Lines are open 24 hours a day, 365 days a year

How to complain

If **you** need to complain:

- For issues relating to the purchase or administration of **your** insurance (including any upgrades and endorsements) or a claim **you** have made:
 - Please call **us** on 0345 601 5219.
 - If **you** wish to write, then please address **your** letter to Customer Relations, P O Box 1150, Churchill Court, Bromley BR1 9WA.
- **You** can refer complaints about claims under Section G to arbitration instead (where an independent person, known as an arbitrator, makes a decision to settle the dispute). The Arbitrator will be a solicitor or barrister or other suitably qualified person that **you** and **we** agree on. If we cannot agree then **we** will ask the Chartered Institute of Arbitrators to decide. The Arbitrator's decision will be final and whoever does not win will have to pay all costs and expenses.

If **we** cannot sort out the differences between **you** and **us**, **you** can take the matter to the Financial Ombudsman Service (FOS). It is an independent organisation that operates according to the rules made by the Financial Conduct Authority.

Their address is: Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Phone: 0800 023 4567 or 0300 123 9 123. **You** can visit the FOS website at www.fos.org.uk

The FOS will contact **us** for **you**. The FOS will tell **you** its decision direct. Being referred to the FOS will not affect **your** legal rights.

If **you** are a business and for any reason **your** complaint falls outside of the jurisdiction of the FOS then **we** will still respond to **your** complaint but if **we** cannot sort out the differences between **us** **you** will not be able to refer the matter to FOS. However, this will not affect **your** legal rights.

Details about our regulator

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms can be visited at www.fca.org.uk, or the Financial Conduct Authority can be contacted on 0800 111 6768. The Prudential Regulation Authority website can be visited at www.bankofengland.co.uk/pru, or the Prudential Regulation Authority can be contacted on 020 7601 4878.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit. For compulsory classes of insurance, Insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme www.fscs.org.uk

We will also be happy to send you any of our brochures, letters or statements in Braille, large print or audio, upon request.

Braille, large print or audio format?

If you'd like this information in another format, call us on:

Contact phone number: 03457 888 444

Relay UK: 18001 03457 888 444

Silver Travel Insurance is underwritten by U K Insurance Limited. Registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales No. 1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

NatWest, Registered Office: 250 Bishopsgate, London EC2M 4AA. Registered Number: 929027, England and Wales, and underwritten by U K Insurance Limited, registered address: The Wharf, Neville Street, Leeds LS1 4AZ. Registered number: 1179980. Both are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.