

RAC Travel Insurance

Policy Wording

RAC Travel Insurance Policy Document

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Introduction

This is **your** travel insurance policy. It contains details of what is covered, special conditions and what is not covered, for each **insured person** and is the basis on which all claims will be settled. It is validated by the issue of the schedule which **we** recommend be attached to the policy.

In return for having accepted **your** premium **we** will in the event of **bodily injury**, death, illness, disease, loss, theft, damage, legal liability or other specified events happening within the **period of insurance** provide insurance in accordance with the operative sections of **your** policy as referred to in **your** schedule.

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

United Kingdom residents

This policy is only available to **you** if **you** are permanently resident in the **United Kingdom** and registered with a **medical practitioner** in the **United Kingdom**.

The law applicable to this policy

You and **we** can choose the law which applies to this policy. **We** propose that the law of England and Wales applies. Unless **we** and **you** agree otherwise the law of England and Wales will apply to this policy.

Checking for changes to your cover

If you have purchased additional cover to the basic terms of your policy, this will be stated on your policy certificate.

Age eligibility

Annual multi trip

This policy is not available to anyone aged 86 or over if annual multi trip cover is selected. If **you** are aged under 18 **you** are only insured when travelling with one or both of the insured adults (or accompanied by another responsible adult).

If **you** reach any of the ages mentioned above during the **period of insurance**, cover will continue until the next renewal date but not after that.

Single trip

If single trip cover is selected, this policy is not available to anyone aged 86 or over.

Policy excess

Under most sections of the policy, claims will be subject to an **excess**. This means that **you** will be responsible for paying the first part of each and every claim per incident claimed for, under each section by each **insured person**, unless **you** have paid the additional premium to waive the **excess** as stated in **your** policy schedule.

Helplines

Please carry this policy with **you** in case of an emergency.

Policy information or advice

If **you** would like more information or if **you** feel the insurance may not meet **your** needs, please contact the RAC customer helpline on 0330 159 0410 or by emailing RACTravelService@Hoodtravel.co.uk

Providers under this policy

Who We are

RAC Financial Services Limited ("RAC") works with multiple third party partners in providing you with your RAC travel insurance policy. RAC is the brand owner of **your** insurance product.

AXA Insurance UK plc, part of the AXA Group, is the Insurer **who** provides **you** with insurance services and underwrites **you** RAC travel insurance policy.

If **you** have gadget cover as part of **your** RAC travel insurance policy, AmTrust Europe Limited is the insurer for this part of **your** RAC travel insurance policy. You Gadget Insurance cover is administered by a company called Taurus Insurance Services Limited.

If **you** need to make a claim for airline and/or supplier failure, International Passenger Protection Limited ("IPP"), an insurance company that specifically deals with financial failure products will handle **your** claim for this.

Hood Group Limited and its subsidiary companies (Hood Travel Limited) arrange and administer **your** RAC travel insurance policy. This is the intermediary company that processes your personal information on behalf of RAC and the insurer(s) and shares **your** personal information with all those parties. When **you** provide RAC with **your** personal information, **you** are giving it to Hood Group Limited.

At Hood Travel Limited **we** respect **your** privacy and are committed to protecting the confidentiality of **your** personal data. **We** collect and process **your** personal data in line with all relevant Data Protection legislation.

Under such legislation, the **Data Controllers** of **your** personal data are:

- RAC Financial Services Limited (“RAC”) If **you** would like to view the full Privacy Policy of RAC, please see: <https://www.rac.co.uk/privacy-policy>

- AXA Insurance UK plc If **you** would like to view the full Privacy Policy of AXA Insurance UK, please see: <https://www.axa.co.uk/privacy-policy/>

In cases of Gadget Insurance Cover only:

- AmTrust Europe Limited and Taurus Insurance Services Limited

If **you** would like to view the full Privacy Policy of AmTrust Europe Limited, please see: <https://www.amtrusteurope.com/en-GB/PrivacyStatementandCookiesPolicy/>

For more information on Taurus Insurance Services Limited, please see: <http://www.taurus.gi/>

In case of Airline and/or supplier failure claims only:

- International Passenger Protection limited (“IPP”)

If **you** would like to view the full Privacy Policy of IPP, please see: <http://www.ipplondon.co.uk/privacy.asp>

The Data Processor of **your** personal data is:

- Hood Travel Limited

Hood Group Limited collect, process, share and

transfer **your** data on behalf of each Data Controller dependant on the specific purpose of the processing. For more information on Hood Group Limited, please see:

<http://www.hoodgroup.co.uk/>

In this privacy notice, ‘**we**’ ‘**us**’ and ‘**our**’ refers to all the Data Controllers and Processor of **your** personal data as set out above. It details how all the parties collectively involved in providing your RAC travel insurance policy process **your** personal data.

This privacy notice may be updated from time to time to reflect developments in Data Protection legislation.

What Personal Data we collect and How

We will collect your personal data from both the information **you** provide directly to **us** and data that may be provided about **you** from certain third parties, for example **your** insurance broker or doctors in the event of a medical emergency.

We will collect names, addresses and other contact details provided by **you** when **you** contact **us** with a question, to obtain a quotation for one of **our** products or to provide **you** with **your** insurance policy. **We** will also collect information we need to identify **you**, financial information and other relevant information required to set up and administer **your** insurance policy.

When **you** contact **us** online or by phone, we may collect **your** electronic information identifier, for example **your** Internet Protocol (IP) address or telephone number supplied by **your** service provider. For **your** protection, all calls to customer service are recorded.

We may also collect personal data about other individuals to be named on the insurance policy. Before **you** provide **us** with any personal data about a third party you must obtain consent from the individual(s) concerned and ensure to keep them advised about how their personal data will be processed.

Special Categories of Personal Data

Some of the personal data you provide to **us** may be more sensitive in nature and is treated as a Special Category of personal data. This could be information relating to health or criminal

convictions, and may be required by us for the specific purposes of underwriting or as part of the claims handling process. Such data will only be used for the specific purposes as set out in this policy wording.

How we use your Personal Data

The personal data **you** provide to **us** will only be used for the purpose for which it was collected. The legal basis for this processing **your** personal data is to provide **you** with a contract or service, as a legitimate interest of our business or where appropriate, with **your** express consent.

We use your personal data for the purposes of providing you with your insurance policy and related services, which include:

- Assessing financial and Insurance risks
- Handling claims
- Offering **you** renewal of **your** policy
- Safeguarding against fraud and money laundering
- Meeting **our** general legal or regulatory obligations
- To administer debt recoveries
- Providing **you** with information, products or services that **you** request from **us** or that we think **you** might be interested in
- To better understand how people interact with our websites
- To enhance, modify, personalise or otherwise understand and improve our services/communications for the benefit of our customers
- To develop and test new product and services

From time to time **we** may change the way **we** use your information. Where **we** believe **you** may not reasonably expect such a change we shall inform **you** of this.

Sharing your Personal Data

All personal information is treated with the utmost confidentiality and with appropriate levels of security.

We will only share **your** information if it is allowed by law, authorised by **you**, to prevent fraud or with third parties who perform services on our behalf in administering **your** policy. These include our group companies, affinity partners, brokers, agents, third party administrators, reinsurers, other insurance

intermediaries, insurance reference bureaus, credit agencies, medical service providers, fraud detection agencies, loss adjusters, external law firms, external accountants and auditors, regulatory authorities, and as may be required by law.

We may transfer **your** personal data outside the European Economic Area ("EEA"). Where **we** transfer **your** personal data outside of the EEA, **we** will ensure that it is treated securely and in accordance with all Data Protection legislation.

Automated Decision Making

We may use automated decision making, including profiling, to assess insurance risks, detect fraud, and administer your policy. This helps **us** to decide whether to offer the insurance and determine prices.

An example is when **you** buy a travel insurance product, **we** may accept or reject a potential policyholder for cover based on their age. **We** do not offer insurance for customers above a certain age in the UK. If accepted, the automated calculation of a person's age may be used to calculate the premium payable.

If **you** have any concerns regarding the decision reached, please let **us** know at the contact details set out below and we will arrange for a person to check the accuracy of the result.

Your Rights

You have the right to ask **us** not to process **your** data for marketing purposes at any time; to access the personal data held about **you**; to learn the origin of the data, the purposes and ends of the processing, the details of the data controller(s), the data processor(s) and the parties to whom the data may be shared; to have **your** data deleted (subject to certain exemptions); to have any inaccurate or misleading data corrected or deleted; to ask **us** to provide a copy of **your** data to any controller and to lodge a complaint with the Information Commissioners Officer (ICO). These rights apply whether we hold **your** personal data on paper or in electronic form.

Your data will not be kept for longer than is necessary. In most cases this will be for a period of seven years following the expiry of the

insurance contract, or our business relationship with **you**, unless **we** are required to retain the data for a longer period due to business, legal or regulatory requirements.

For any questions on how **we** process your personal data or to exercise your rights, please contact:

Data Protection Officer
Hood Travel Limited
1st Floor,
Maitland House, Warrior Square
Southend-on-Sea,
Essex
SS1 2JY
Email: dpo@hoodtravel.co.uk

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

Schedule of benefits

The table below shows the maximum benefits you can claim for each insured person (unless otherwise stated). Some sections are optional and these are marked **

Your policy schedule will show if you selected any of these options.

Benefits for Single Trip and Annual Multi-Trip

Section	Benefits	Orange Cover		Silver Cover		Black Cover	
		Sum insured	Excess*	Sum insured	Excess*	Sum insured	Excess*
A	Cancellation and curtailment charges	£2,500	£100	£5,000	£60	£7,500	£50
B	Emergency Medical and other expenses	£10,000,000	£100	£12,500,000	£60	£15,000,000	£50
	Emergency Dental	£300	Nil	£400	Nil	£450	Nil
	Funeral Expenses Abroad	£3,000	Nil	£4,500	Nil	£7,000	Nil
	Return of ashes/remains	£7,000	Nil	£7,000	Nil	£7,000	Nil
C	Hospital Benefit	£25 for each 24 hour period up to £500	Nil	£50 for each 24 hour period up to £1,250	Nil	£50 for each 24 hour period up to £1,500	Nil
D	Personal Accident:						
	Permanent Total Disablement	£10,000 (65 and under) Nil (66 and over)	Nil	£20,000 (65 and under) Nil (66 and over)	Nil	£25,000 (65 and under) Nil (66 and over)	Nil
	Loss of limb(s)/eye(s)	£10,000 (65 and under) Nil (66 and over)	Nil	£20,000 (66 and under) Nil (66 and over)	Nil	£25,000 (65 and under) Nil (66 and over)	Nil
	Death	£7,500 (age 18-65) £2,500 (under 18) Nil (66 and over)	Nil	£10,000 (age 18-65) £5,000 (under 18) £1,000 (66 and over)	Nil	£15,000 (age 18-65) £7,500 (under 18) £1,000 (66 and over)	Nil

Section	Benefits	Orange Cover		Silver Cover		Black Cover	
		Sum insured	Excess*	Sum insured	Excess*	Sum insured	Excess*
E	Baggage	£1,500	£100	£2,000	£60	£3,000	£50
	Single Item/Pair/ Set Limit	£250	Nil	£400	Nil	£500	Nil
	Valuables limit	£250	Nil	£400	Nil	£500	Nil
	Baggage Delay Over 12 hours	£25 after each 12 hour period up to £250	Nil	£50 after each 12 hour period up to £400	Nil	£100 after each 12 hour period up to £500	Nil
E1	Gadget Cover	£200	£100	£250	£60	£300	£50

Benefits for Gadget – Extended Cover**

Section	Benefits	Orange Cover		Silver Cover		Black Cover	
		Sum insured	Excess*	Sum insured	Excess*	Sum insured	Excess*
E2	Accidental Damage/ Theft, Malicious Damage and Loss	£1,000	As per section E1	£2,000	As per section E1	£3,000	As per section E1
	Single Article Limit	£500		£750		£1,000	
	Unauthorised Usage	£1,000	Nil	£1,000	Nil	£1,000	Nil

Benefits for Single Trip and Annual Multi-Trip

Section	Benefits	Orange Cover		Silver Cover		Black Cover	
		Sum insured	Excess*	Sum insured	Excess*	Sum insured	Excess*
F	Personal money	£350	£100	£400	£60	£450	£50
	Cash Limit (over 18)	£300	Nil	£350	Nil	£400	Nil
	Cash Limit (under 18)	£50	Nil	£75	Nil	£100	Nil
	Replacement Passport and Travel Documents	£150	Nil	£300	Nil	£500	Nil
G	Personal Liability	£1,500,000	£100	£2,000,000	£60	£2,000,000	£50
H	Delayed Departure	£50 for each 12 hour delay, up to £500	Nil	£50 for each 12 hour delay, up to £500	Nil	£75 for each 12 hour delay, up to £750	Nil
	Holiday Abandonment	£2,500	£100	£5,000	£60	£7,500	£50

Section	Benefits	Orange Cover		Silver Cover		Black Cover	
		Sum insured	Excess*	Sum insured	Excess*	Sum insured	Excess*
I	Missed Departure	£500	£100	£500	£60	£750	£50
J	Legal Expenses	£15,000 (max £20,000 for 2 or more insured's)	Nil	£30,000 (max £40,000 for 2 or more insureds)	Nil	£50,000 (max £60,000 for 2 or more insureds)	Nil
K1	Hijacking	Nil	Nil	£25 for each 24 hour period up to £250	Nil	£35 for each 24 hour period up to £300	Nil
K2	Mugging	£15 for each 24 hour period as an inpatient up to £100	Nil	£25 for each 24 hour period as an inpatient up to £200	Nil	£35 for each 24 hour period as an inpatient up to £300	Nil

Benefits for Driving Holiday Pack**

Section	Benefits	Orange Cover		Silver Cover		Black Cover		
		Sum insured	Excess*	Sum insured	Excess*	Sum insured	Excess*	
L	Carjacking Benefit	£100	Nil	£200	Nil	£300	Nil	
	Defined Personal Belongings:							
	Mobility Aids	£150	£100	£200	£60	£300	£50	
	Safety & Awareness Kit	£25	Nil	£50	Nil	£100	Nil	
	Alcohol & Tobacco	£50	Nil	£75	Nil	£125	Nil	
	Shopping Cover	£150	Nil	£250	Nil	£500	Nil	
	Pet Passport	£150	Nil	£250	Nil	£500	Nil	
	Camping & Caravan Cover	£250	Nil	£500	Nil	£750	Nil	
	Trailer Contents Cover	£100	Nil	£150	Nil	£250	Nil	
	Emergency Overseas Vet Costs	£25 per day up to £250	Nil	£50 per day up to £350	Nil	£50 per day up to £500	Nil	
	Emergency Car Hire	£350	£100	£400	£60	£500	£50	
	Event & Ticket Cancellation:							
	Cancellation prior to departure	Up to £200 for unused event tickets in total	Nil	Up to £200 for unused event tickets in total	Nil	Up to £200 for unused event tickets in total	Nil	

Section	Benefits	Orange Cover		Silver Cover		Black Cover	
		Sum insured	Excess*	Sum insured	Excess*	Sum insured	Excess*
L	Cancellation after arrival at destination	Up to £100 for unused event tickets in total including up to £100 compensation benefit in total.	Nil	Up to £200 for unused event tickets in total including up to £150 compensation benefit in total.	Nil	Up to £250 for unused event tickets in total including up to £150 compensation benefit in total.	Nil
	Missed Excursion	£25 for each ticket up to a total of £100	Nil	£25 for each ticket up to a total of £150	Nil	£50 for each ticket up to a total of £150	Nil

Benefits for Scheduled Airline Failure Insurance

Section	Benefits	Orange Cover		Silver Cover		Black Cover	
		Sum insured	Excess*	Sum insured	Excess*	Sum insured	Excess*
M1	Insolvency of Scheduled Airline (prior to or after departure)	£2,500	Nil	£2,500	Nil	£2,500	Nil
M2	End Supplier Failure	Nil	Nil	£2,500	Nil	£2,500	Nil

Benefits for Winter Sports Cover**

Section	Benefits	Orange Cover		Silver Cover		Black Cover	
		Sum insured	Excess*	Sum insured	Excess*	Sum insured	Excess*
N	Ski equipment owned	£500	£100	£750	£60	£1,000	£50
	Ski equipment hired	£150	Nil	£250	Nil	£400	Nil
	Single Item/Pair/Set Limit	£250	Nil	£375	Nil	£500	Nil
O	Ski Hire	£15 per day to £250	Nil	£20 per day to £400	Nil	£25 per day to £500	Nil
P	Ski Pack	£250	Nil	£400	Nil	£500	Nil
Q	Piste Closure	£15 per day to £250	Nil	£20 per day to £400	Nil	£25 per day to £500	Nil
R	Avalanche Closure	£15 per day to £250	Nil	£20 per day to £400	Nil	£25 per day to £500	Nil
S	Physiotherapy in the United Kingdom	Nil	Nil	£350	Nil	£500	Nil

Benefits for Travel Disruption Cover**

Section	Benefits	Orange Cover		Silver Cover		Black Cover	
		Sum insured	Excess*	Sum insured	Excess*	Sum insured	Excess*
T	Before you reach your destination:						
	Cancellation or abandonment of your trip after 12 hours delay	£2,500	£100	£5,000	£60	£7,500	£50
T	Additional expenses to reach your destination	£2,500 (including up to £200 for taxis and hire cars and £500 following loss of passport or visa)	£100	£5,000 (including up to £200 for taxis and hire cars and £500 following loss of passport or visa)	£60	£7,500 (including up to £200 for taxis and hire cars and £750 following loss of passport or visa)	£50
	Delayed departure compensation (including delays to outbound connections)	£50 for each 12 hour delay, up to £150	Nil	£50 for each 12 hour delay, up to £250	Nil	£75 for each 12 hour delay, up to £500	Nil
	Abandonment of your trip following missed departure in the United Kingdom, or you not being able to reach your United Kingdom destination for trips solely within the United Kingdom	£2,500	£100	£5,000	£60	£7,500	£50
	Missed departure expenses to enable you to continue your trip if you miss your outbound connections	£500 (including up to £200 for taxis and hire cars)	£100	£500 (including up to £200 for taxis and hire cars)	£60	£750 (including up to £200 for taxis and hire cars)	£50
	While you are at your destination:						
	Alternative accommodation if your booked accommodation cannot be used or abandonment of trip	£2,500	£100	£5,000	£60	£7,500	£50

Section	Benefits	Orange Cover		Silver Cover		Black Cover	
		Sum insured	Excess*	Sum insured	Excess*	Sum insured	Excess*
T	On the way home:						
	Additional expenses to return home or if you have to stay longer abroad	£2,500(including up to £200 for taxis and hire cars and £500 following loss of passport or visa)	£100	£5,000 (including up to £200 for taxis and hire cars and £500 following loss of passport or visa)	£60	£7,500 (including up to £200 for taxis and hire cars and £500 following loss of passport or visa)	£50
	Delayed departure compensation (including delays to inbound connections)	£50 for each 12 hour delay, up to £150	Nil	£50 for each 12 hour delay, up to £250	Nil	£75 for each 12 hour delay, up to £500	Nil
	Missed departure expenses to enable you to return home if you miss your inbound connections (including those within the United Kingdom)	£250 (including up to £200 for taxis and hire cars)	£100	£500 (including up to £200 for taxis and hire cars)	£60	£1,000 (including up to £200 for taxis and hire cars)	£50

Benefits for Golf Cover**

Section	Benefits	Orange Cover		Silver Cover		Black Cover	
		Sum insured	Excess*	Sum insured	Excess*	Sum insured	Excess*
U	Golf Equipment	£1,000	£100	£1,500	£60	£2,000	£50
	Single Item/ Pair/Set Limit	£250	Nil	£375	Nil	£500	Nil
	Golf Equipment Hire	£25 per day up to £250	Nil	£35 per day up to £350	Nil	£50 per day up to £500	Nil
	Non Refundable Golf Fees	£25 per day up to £250	Nil	£35 per day up to £350	Nil	£50 per day up to £500	Nil

Benefits for Wedding/Civil Partnership Cover**

Section	Benefits	Orange Cover		Silver Cover		Black Cover	
		Sum insured	Excess*	Sum insured	Excess*	Sum insured	Excess*
V	Wedding rings	£300 per person	£100	£500 per person	£60	£1,000 per person	£50
	Wedding gifts	£500 (£150 cash) per couple	£100	£750 (£150 cash) per couple	£60	£1,000 (£150 cash) per couple	£50
	Wedding attire	£1,000 per person	£100	£1,500 per person	£60	£2,000 per person	£50
	Photographs/ video recordings	£500 per couple	£100	£750 per couple	£60	£1000 per couple	£50

Benefits for Cruise Cover**

Section	Benefits	Orange Cover		Silver Cover		Black Cover	
		Sum insured	Excess*	Sum insured	Excess*	Sum insured	Excess*
W	Baggage	£2,500	£100	£3,000	£60	£3,500	£50
	Single Item/ Pair/Set Limit	£400	Nil	£500	Nil	£750	Nil
	Valuables Limit	£500	Nil	£500	Nil	£500	Nil
	Unused Excursions	£300	£100	£500	£60	£750	£50

***excess** The amount stated in the schedule of benefits above that you will be responsible for paying under each section, by each insured person, per incident in the event of a claim.

Unless you have paid the additional premium to waive the excess as stated in your policy schedule.

Geographical Areas

Europe

Shown as 'Europe inc UK', 'Europe (1)', 'Europe (2)', 'Europe (3)' or 'Europe (4)' on your policy certificate. The continent of Europe, including all countries west of the Ural Mountains, islands in the Mediterranean, Madeira, the Azores and Iceland but not including Egypt, Israel, Morocco and Tunisia.

Australia / New Zealand

Worldwide excluding USA, Canada and the Caribbean

Worldwide including USA, Canada and the Caribbean

Definitions

These definitions apply to the whole of **your** policy except for cover provided under sections E1 and E2 gadget cover and sections M1 Scheduled airline failure and M2 End supplier failure sections where different definitions apply.

If a word or phrase has a defined meaning it will be highlighted in bold print and will have the same meaning wherever it is used in the policy.

We have listed the definitions alphabetically.

Baggage – means luggage, clothing, personal effects and other articles (but excluding **valuables, ski equipment, golf equipment, business equipment, gadgets, personal money** and documents of any kind) which belong to **you** (or for which **you** are legally responsible) which are worn, used or carried by **you** during any **trip**.

See definition of **ski equipment, golf equipment, business equipment, gadgets and personal money** for articles covered under either Section N ski equipment, Section T Golf Cover, Section E1 and E2 gadget Cover or Section F personal money, Passport and documents when the appropriate premium has been paid as detailed in **your** policy schedule.

Bodily injury – means an identifiable physical injury caused by sudden, unexpected, external and visible means including injury as a result of unavoidable exposure to the elements.

Business equipment – means items used by **you** and which belong to **you** in support of **your** business activity including office equipment which is portable by design including, but not restricted to, personal computers, telephones and calculators.

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

Close relative – means mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, domestic partner or fiancé/fiancée.

Couple – means **you** and **your close relative** who lives with **you** in a domestic relationship at the same address as **you** for at least six months at the time of purchasing this policy.

Curtailment /curtail/curtailed – means either:

a) **you** abandoning or cutting short the **trip** after **you** leave **your home** by direct early return to **your home**, in which case claims will be calculated from the day **you** returned to **your home** and based on the number of complete days of **your trip** **you** have not used,

Or

b) **you** attending a hospital outside **your home area** as an in-patient or being confined to **your** accommodation abroad due to compulsory quarantine or on the orders of a **medical practitioner**, in either case for a period in **excess** of 48 hours. Claims will be calculated from the day **you** were admitted to hospital or confined to **your** accommodation and based on the number of complete days for which **you** were hospitalised, quarantined or confined to **your** accommodation.

Curtailment claims under paragraph b) will only be paid for the ill/ injured/ quarantined/ confined **insured person**, but where **we** or the Emergency Medical Assistance Service agree for another **insured person** (including any children travelling with them) to stay with **you**, **we** will also pay for that **insured person's** proportion only of any travel and accommodation costs and expenses (including excursions up to £250) they have incurred, but not used by remaining with **you**.

Excess – means that **you** will be responsible for paying the first part of each and every claim per incident claimed for, under each section by each **insured person**, unless **you** have paid the additional premium to waive the **excess** as stated in **your** policy schedule. If **we** agree to pay for a medical expense which has been reduced because **you** have used either a European Health Insurance Card or private health insurance, **we** will not deduct the excess under Section B- Emergency medical and other expenses.

Family cover – means up to two adults and up to 9 of their children, step children or foster children aged under 18 accompanying the parents or legal guardian insured on the same policy travelling on any **trip** to the same destination. The children are only insured when travelling with one or both of the insured adults, (or accompanied by another responsible adult)

but under annual multi **trip** cover either adult is also insured to travel on their own.

Gadget – means the following item(s) purchased by **you** insured under the gadget insurance sections E1 and E2 as shown in **your** policy schedule:

Mobile Phones, Smart Phones, Laptops, Tablets, Digital Cameras, MP3 Players, CD/DVD Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Ear Phones, Wearable Technology (such as a Smart Watch or a Health and Fitness Tracker).

Golf equipment – means golf clubs, golf balls, golf bag, golf trolley and golf shoes.

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

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

Insured person – See definition of **you/your/yourself/insured person**.

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

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

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

Medical condition – means any disease, illness or injury.

Medical practitioner – means a registered practising member of the medical profession recognised by the law of the country where they

are practising, who is not related to **you** or any person who **you** are travelling with.

Mugging – means a violent, threatening attack by a third party causing actual bodily harm.

Package – means the pre-arranged combination of at least two of the following components when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation:

- a) transport
- b) accommodation
- c) other tourist services not ancillary to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package

As more fully described under the **package** Travel, **package** Holidays and **package** Tour Regulations 1992.

Period of insurance

– means if annual multi **trip** cover is selected: the period of 12 months for which **we** have accepted the premium as stated in the schedule. During this period any **trip** not exceeding the maximum **trip** duration as detailed in **your** policy summary, but limited to 21 days in total in each **period of insurance** for winter sports (provided **you** have paid the appropriate winter sports premium to include this cover). Under these policies Section A – Cancellation cover will be operative from the date stated in the schedule or the time of booking any **trip** (whichever is the later date) and terminates on commencement of any **trip**.

– means if single **trip** cover is selected: the period of the **trip** and terminating upon its completion, but not in any case exceeding the period shown in the schedule. Under these policies Section A – Cancellation cover will be operative from the time **you** pay the premium.

For all other sections of the policy including Section A – **curtailment** cover, whichever cover is selected, the insurance starts when **you** leave **your home** to start the **trip** and ends at the time of **your** return to **your home** on completion of the **trip**.

However any **trip** that had already begun when **you** purchased this insurance will not be covered, except where this policy replaces or **you** renew an existing annual multi **trip** policy which

fell due for renewal during the **trip**.

The **period of insurance** is automatically extended for the period of the delay in the event that **your** return to **your home area** is unavoidably delayed due to an event insured by this policy.

Personal money – means bank notes, currency notes and coins in current use, travellers' and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, event and entertainment tickets, phone cards, money cards and credit/debit or pre-pay charge cards all held for private purposes.

Permanent total disablement – means an injury sustained, resulting in total and permanent disability which medical evidence confirms will prevent **you** from undertaking **your** usual occupation or a similar one for which **you** are qualified and suitably experienced.

Pre-paid charges – means charges **you** have paid before **you** travel, or are contracted to pay for, including but not limited to the following: car hire, car parking, airport accommodation, airport lounge access, kennel and cattery fees, excursions, (where cover under Section U – Golf cover is operative) green fees and (where the appropriate winter sports premium has been paid) ski school fees, lift passes and hired **ski equipment**.

Pre-existing medical conditions

means-

- I. Any of the following pre-existing **medical conditions** from which **you** have suffered from or received medical advice, treatment or prescribed medication within the last 5 years (including surgery, tests, investigations and check-ups by **your** doctor /consultant / specialist).
 - Any respiratory condition relating to the lungs or breathing (including asthma, bronchitis and chronic obstructive pulmonary disease)
 - Any heart-related or blood circulatory condition (including but not limited to high blood pressure and high cholesterol)
 - Any cancerous conditions (including leukaemia, non-hodgkin's lymphoma and any type of skin cancer)
 - Any neurological condition (including

stroke, brain haemorrhage, multiple sclerosis epilepsy and dementia)

- Any psychological or psychiatric condition including stress, anxiety or depression
- Any diabetic condition
- Any renal, kidney or liver condition
- Any chronic condition that can be controlled but not cured (including back pain, crohn's and coeliac disease and ulcerative colitis).

- II. Any other **medical conditions** for which **you** have received any inpatient or outpatient treatment by a hospital specialist within the last twelve months.

Public transport – means any publicly licensed aircraft, sea vessel, train, coach or bus on which **you** are booked or had planned to travel.

Secure baggage area – means any of the following, as and where appropriate:

- a) The locked dashboard, boot or luggage compartment of a motor vehicle
- b) The locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats
- c) The fixed storage units of a locked motorised or towed caravan
- d) A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

Single parent cover – means one adult and up to 9 of his or her children, step children or foster children aged under 18 accompanying the parent insured on the same policy, travelling on any **trip** to the same destination. The children are only insured when travelling with the insured adult, (or accompanied by another responsible adult) but under annual multi **trip** cover the adult is also insured to travel on their own.

Ski equipment – means skis (including bindings), ski boots, ski poles and snowboards.

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

Trip – means any holiday, pleasure trip or journey made by **you** within the area of travel shown in the schedule which begins and ends in **your home area** during the **period of insurance**, but excluding one way trips or journeys.

However any **trip** that had already begun when **you** purchased this insurance will not be covered, except where this policy replaces or **you** renew an existing annual multi trip policy which fell due for renewal during the **trip**.

If annual multi **trip** cover is selected any **trip** not exceeding the maximum **trip** length as confirmed in **your** policy summary is covered, but limited to 21 days in total in each **period of insurance** for winter sports (provided **you** have paid the appropriate winter sports premium to include this cover). If any **trip** exceeds the maximum **trip** length as confirmed in **your** policy summary days (or 21 days in the case of winter sports) there is no cover under this policy for any additional days over the maximum **trip** length as confirmed in **your** policy summary (or 21 day period in respect of winter sports trips), unless **you** have contacted **us** and **we** have agreed in writing to provide cover.

In addition, any **trip** solely within **your home area** is only covered where **you** have pre – booked at least two nights' accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee. Each **trip** under annual multi **trip** cover is considered to be a separate insurance, with the terms, definitions, what is not covered and conditions contained in this policy applying to each **trip**. Where **we** have agreed to cover **your medical condition**, this applies to each **trip** during the **period of insurance**.

Unattended – means when **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property or vehicle.

United Kingdom – means England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

Valuables – means jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, CD's, DVD's, tapes, films, cassettes, cartridges, computer games, telescopes and binoculars.

Violent and forcible entry – means entry evidenced by visible damage to the fabric of the building, room, or vehicle at the point of entry.

We/us/our – means AXA Insurance UK plc. Registered in England No. 78950. Registered Office: 5 Old Broad Street, London, EC2N 1AD.

Except for cover provided under sections E1 and E2 gadget cover and sections M1 Scheduled airline failure and M2 End supplier failure.

Under the Amtrust Europe Limited Data statement on page 41 and sections E1 and E2 of this policy – means AmTrust Europe Limited. Registered in England No.1229676. Registered address: Market Square House, St James's Street, Nottingham NG1 6FG.

Under sections M1 and M2 of this policy – means certain underwriters at Lloyd's.

You/your's/yourself/insured person – means each person travelling on a **trip** whose name appears in the policy schedule

General conditions applicable to the whole policy

These conditions apply throughout **your** policy.

Additional conditions apply to sections E1 and E2 gadget cover, section M1 Scheduled airline failure and section M2 End supplier of **your** policy.

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

If **you** do not comply **we** may cancel the policy as detailed under this section or refuse to deal with any relevant claims or reduce the amount of any relevant claim payments.

1. Dual insurance

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

2. Reasonable precautions

At all times **you** must take all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take all reasonable steps to safeguard **your** property from loss or damage and to recover property lost or stolen.

3. Cancellation

Statutory cancellation rights

You may cancel this policy within 14 days of receipt of the policy documents (new business) and for annual policies the renewal date (the **cancellation period**) by writing to the address shown below or calling us on 0330 159 0410. Any premium already paid will be refunded to **you** providing **you** have not travelled, no claim has been made or is intended to be made.

Hood Travel Limited,
1st Floor Maitland House,
Warrior Square,
Southend-on-Sea,
Essex, SS1 2JY
reference: RAC Travel Insurance Services

Cancellation outside the statutory period

You may cancel this policy at any time after the **cancellation period** by writing to the address detailed above or calling us on 0330 159 0410. If **you** cancel after the **cancellation period** no premium refund will be made.

We reserve the right to cancel the policy by providing 21 days' notice by registered post to **your** last known address on the following grounds:

- a) If **you** make a fraudulent claim as set out in paragraph 4. Fraudulent claims below.
- b) If **you** are or have been engaged in criminal or unlawful activities.
- c) If any policy in **your** name is added to the Insurance Fraud Register.

In each case no refund of premium will be made.

4. Fraudulent claims

Throughout **your** dealings with **us** **we** expect **you** to act honestly.

If **you** or anyone acting for **you**:

- a) knowingly provides information to **us** as part of **your** application for **your** policy that is not true and complete to the best of **your** knowledge and belief; or
- b) knowingly makes a fraudulent or exaggerated claim under **your** policy; or
- c) knowingly makes a false statement in support of a claim; or
- d) submits a knowingly false or forged document in support of a claim; or
- e) makes a claim for any loss or damage caused by **your** wilful act or caused with **your** agreement, knowledge or collusion.

Then

- a) **we** may prosecute fraudulent claimants;
- b) **we** may make the policy void from the date of the fraudulent act;
- c) **we** will not pay any fraudulent claims;
- d) **we** will be entitled to recover from **you** the amount of any fraudulent claim already paid under **your** policy since the start date;
- e) **we** may inform the Police of the circumstances.

5. Automatic renewals on annual multi trip policies

By purchasing this policy **you** have provided **us** with the consent to set up a continuous payment authority. This means **we** are authorised to automatically renew **your** policy and apply for renewal payments from **your** account every year, even if **your** card has expired, until **you** instruct **us** to stop.

We will contact **you** by letter and email at least 21 days before the end of **your period of insurance**. If **you** still meet **our** eligibility criteria, **we** will seek to automatically renew **your** policy by using the latest details **you** provided to **us**. **You** will also be provided with a renewal invitation which **you** should check to ensure all **your** details are still correct and relevant. **Your** renewal invitation will have information on how **you** can make changes to **your** details or tell **us** if **you** do not wish to renew **your** insurance before **your** renewal date.

How to opt-out

Call us on 0330 159 0410 or by emailing RACTravelService@Hoodtravel.co.uk

6. Sanctions

We will not provide cover, be liable to pay any claim or provide any benefit where doing so would expose **us** to:

Any sanctions, prohibitions or restrictions under United Nations resolutions;

or

The trade or economic sanctions, laws or regulations of the European Union, United Kingdom, or United States of America.

Claims Conditions

The first thing you must do

We recommend that **you** check **your** cover. This policy booklet contains details of what is covered and how **we** settle claims. **Your** policy certificate will show what sections are in force.

The following claims conditions apply to sections A-E, F-L and N-W of this policy.

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

If **you** do not comply **we** may void the policy and refuse to deal with any relevant claims or reduce the amount of any relevant claim payment. **You** must contact **us** by phone if **you** want to make a claim using the relevant number given below, depending on the type of claim:

For sections E1 and E2 gadget cover, sections M1 Scheduled airline failure and M2 End supplier failure separate conditions apply.

Claims

To make a claim under all sections (except, Section E1 and E2 **gadget** cover, Section M1 Scheduled airline failure and Section M2 End supplier failure) please contact:

Rightpath Claims,
PO Box 6053,
ROCHFORD,
SS1 9TT

Tel: 020 8667 2464

Online Claims Registration www.rpclaims.com
(Scheme Code: A00805)

To make an Emergency medical assistance claim whilst **you** are abroad please contact:

Emergency Medical Assistance Service

+44 (0) 1473 351756 from anywhere in the world
Available to **you** 24 hours a day, 365 days a year

Further details on how to contact us in an emergency, for a medical assistance claim, can be found on page 28.

To make the claims process as quick as possible please have **your** policy number to hand. This will ensure that **you** are helped quickly and efficiently.

The claim notification must be made within 31 days or as soon as possible after that following any **bodily injury**, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may lead to a claim under this policy.

You must also tell **us** if **you** are aware of any court claim form, summons or impending prosecution. Every communication relating to a claim must be sent to **us** as soon as possible. **You** or anyone acting on **your** behalf must not negotiate, admit or refuse any claim without **our** permission in writing and cooperate fully with **us** in **our** investigations into the circumstance of **your** claim.

Each section of this policy contains Special conditions relating to claims. **You** should refer to the particular section under which **you** are claiming for further details of what **you** must do following the incident or event which has caused the claim.

You or **your** legal representatives must supply at **your** own expense, all information relevant to the claim detailed under Claims evidence at the end of each section. **You** should refer to the particular section under which **you** are claiming for further details of the evidence that **we** need to deal with **your** claim.

We reserve the right to require **you** to undergo an independent medical examination at **our** expense.

We may also request and will pay for a post mortem examination.

You must retain any property which is damaged, and if requested, send it to **us** at **your** own expense. If **we** pay a claim for the full value of the property and it is then recovered it will then become **our** property.

We may refuse to reimburse **you** for any property which **you** cannot provide proof of ownership such as an original receipt, a valuation, original user manual or bank or credit card statements.

Transferring of rights

We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.

How to make a claim relevant to all other sections of the policy:

To make a claim for Section E1 and E2 **gadget** cover please see page 42 where details of how to make a claim under this section can be found.

To make a claim for Section M1 Scheduled airline failure or Section M2 End supplier failure please see page 71 where details of how to make a claim under this section can be found.

Important conditions relating to health

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

You must tell us of all your **pre-existing medical conditions**. If you fail to declare all **pre-existing medical conditions** we may refuse to deal with or reduce the amount of any relevant claims, even if a claim is not related to an undisclosed **pre-existing medical condition**.

It is a condition of this policy that you will not be covered under Section A – Cancellation or curtailment charges, Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident for any claims arising:

Throughout the duration of the policy

1.
 - I. From any **medical condition** you have in respect of which a **medical practitioner** has advised you not to travel (or would have done so had you sought their advice), but despite which you still travel.
 - II. From any surgery, treatment or investigations for which you intend to travel outside of your **home area** to receive (including expenses incurred due to the discovery of other **medical conditions** during and/or complications arising from these procedures).
 - III. From any **medical condition** for which you are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**.
 - IV. If you travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider

At the time of purchasing your policy you will not be covered for any claim arising directly or indirectly:

2.
 - I. From any **medical condition** for which you, a **close relative** or a **travelling companion** have received a terminal prognosis.
 - II. From any **medical condition** for which you, a **close relative** or a **travelling companion**

are on a waiting list for or have knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home

3.
 - I. From any of the following **pre-existing medical conditions** from which you have suffered from or received medical advice, treatment or prescribed medication within the last 5 years (including surgery, tests, investigations and check-ups by your doctor /consultant /specialist)
 - Any respiratory condition relating to the lungs or breathing (including asthma, bronchitis and chronic obstructive pulmonary disease)
 - Any heart-related or blood circulatory condition (including but not limited to high blood pressure and high cholesterol)
 - Any cancerous conditions (including leukaemia, non-hodgkin's lymphoma and any type of skin cancer)
 - Any neurological condition (including stroke, brain haemorrhage, multiple sclerosis epilepsy and dementia)
 - Any psychological or psychiatric condition including stress, anxiety or depression
 - Any diabetic condition
 - Any renal, kidney or liver condition
 - Any chronic condition that can be controlled but not cured (including back pain, crohn's and coeliac disease and ulcerative colitis).
 - II. Any other **medical condition** for which you have received any inpatient or outpatient treatment by a hospital specialist within the last twelve months.

Unless you contact us on Tel: 0330 159 0410 or complete an online Medical Screening at Website RACTravel@Hoodtravel.co.uk and we have agreed, in writing, to cover your **medical condition(s)**.

What is not covered – applicable to all sections of the policy

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

1. War risks, civil commotion and terrorism

War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **terrorism**, revolution, insurrection, civil commotion and/or civil unrest assuming the proportions of or amounting to an uprising, military or usurped power

but this exclusion shall not apply to losses under Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **trip**.

2. Radioactive contamination

Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.

3. Sonic boom

Loss, destruction or damage directly caused by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

4. Winter sports

Your participation in winter sports unless the appropriate winter sports premium has been paid, then cover will apply under those sections shown as covered for winter sports in **your** schedule for:

- a) the winter sports specified in the list on page 29 and
- b) any other winter sports shown as covered in **your** schedule

For a period of no more than 21 days in total in each **period of insurance** under annual multi **trip** policies and for the period of the **trip** under single **trip** policies.

5. Professional sports or entertaining

Your participation in or practice of any professional sports or professional entertaining.

6. Other sports or activities

Your participation in or practice of any other sport or activity, manual work, driving any motorised vehicle or racing unless:

- a) specified in the list on pages 28 and 29 or
- b) shown as covered in **your** schedule.

7. Suicide, drug use or solvent abuse

your wilfully self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, drug use (other than drugs taken in accordance with treatment prescribed and directed by a **medical practitioner**, but not for the treatment of drug addiction) and putting **yourself** at needless risk (except in an attempt to save human life).

8. Alcohol abuse/misuse

You drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of **your** physical ability and/or judgement resulting in a claim. **We** do not expect **you** to avoid alcohol on **your** trips or holidays, but **we** will not cover any claims arising because **you** have drunk so much alcohol that **your** judgement is seriously affected or **you** are suffering from alcohol dependence or directly or indirectly from the symptoms of alcohol withdrawal and/or **you** need to make a claim as a result.

9. Jumping from vehicles, buildings, bridges, scaffolding or balconies

you climbing on or jumping from a vehicle, building, bridge, scaffolding, balcony or climbing or moving from any external part of any building to another (apart from stairs, ramps or walkways) and falling regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.

10. Unlawful action

Your own unlawful action or any criminal proceedings against you.

11. Additional loss or expense

Any other loss, damage or additional expense following on from the event for which you are claiming, unless we provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following bodily injury, illness or disease.

12. Armed Forces

Operational duties of a member of the Armed Forces (other than claims arising from authorised leave being cancelled due to operational reasons, as provided for under sub section 4. of Section A – Cancellation or curtailment charges).

13. Travelling against FCO advice

your travel to a country, specific area or event when the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or regulatory authority in a country to/from which you are travelling has advised against all, or all but essential travel (other than claims arising from you not being able to travel and use your booked accommodation or curtailing the trip before completion, as provided for under subsections 1. and 6 c). of what is covered under Section P – Travel disruption cover when operative).

14. Unauthorised access to controlled or restricted areas or the unauthorised use of swimming pools

You gaining access to controlled or restricted areas and/or the unauthorised use of swimming pools outside of the specified opening times.

Sports and activities covered

The following lists detail the sports and activities that this policy will cover without charge when **you** are participating on a recreational and non- professional basis during any **trip**. Any involvement in these sports and/or activities is subject to **your** compliance with local laws and regulations and the use of recommended safety equipment (such as helmet, harness, knee and/or elbow pads and eye protection).

If **you** are participating in any other sports or activities not mentioned, please telephone **our** customer helpline on 0330 1590 410 as **we** may be able to offer cover for an additional premium. Details of those sports and activities which **you** have purchased cover for will be added to **your** policy schedule.

No cover under Section G – Personal liability for those sports or activities marked with *

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

Covered as standard without charge

abseiling (within organisers guidelines)

*administrative, clerical or professional occupations

aerobics

airboarding

amateur athletics (track and field)

archaeological digging (use of hand tools only)

archery

athletics (amateur only)

badminton

ballooning – hot air (organising pleasure rides only)

banana boating/donuts/inflatables behind power boat

baseball (amateur)

basketball (amateur)

battle re-enactment

beach games

billiards/snooker/pool

body boarding (boogie boarding)

bowls

*camel riding

*camp america – counsellor canoeing (up to grade 2 rivers)

*catamaran sailing (if qualified and no racing)

climbing (indoors on climbing wall only)

cricket (amateur)

croquet

cross country running (non- competitive)

curling (amateur)

cycling (wearing a helmet and no racing)

dancing (including instruction)

deep sea fishing

*dinghy sailing (no racing)

*driving motorised vehicles (excluding quad bikes) for which **you** are licenced to drive in the **United Kingdom** (other than in races, motor rallies or competitions) and wearing a helmet if driving a motorbike, moped or scooter, or wearing a seatbelt when travelling in a motorised vehicle where a seatbelt is available for use.

elephant riding/trekking

falconry

fell walking/running (up to 2,500 metres above sea level)

fencing (training only)

fishing

fives

flying as a fare paying passenger in a fully licensed passenger carrying aircraft

flying fox (cable car)

football (american) – amateur only and not main purpose of **trip**.

football (association) – amateur only and not main purpose of **trip**.

frisbee/ultimate frisbee (including competitions)

gaelic football – amateur only and not main purpose of the **trip**

*glass bottom boats/bubbles

*go karting (within organisers guidelines)

golf

handball (amateur)

hiking up to 2500 metres above sea level

*hobie catting (if qualified and no racing)

horse riding (wearing a helmet and excluding competitions, racing, jumping and hunting)

hot air ballooning (organised pleasure rides only)

*hovercraft driving/passenger

hurling (amateur only and not main purpose of **trip**)

husky/horse/reindeer sledging or sleigh riding as an activity as a passenger only with a local driver and not on snow

hydro zorbing

indoor climbing (on climbing wall)

in – line skating/roller blading (wearing pads and helmets)

indoor skating/skateboarding (wearing pads and helmets)

javelin throwing (amateur)

*jet boating (no racing)

jogging
 jousting
 *karting (wearing a helmet and no racing)
 kayaking (up to grade 2 rivers)
 korfbal (amateur)
 netball (amateur)
 octopush
 orienteering
 *paint balling/war games (wearing eye protection)
 parasailing / parascending – over water
 pedalos
 pilates
 pony trekking (wearing a helmet)
 pool/billiards/snooker
 *power boating (no racing and non-competitive)
 racket ball
 rambling
 refereeing (amateur only)
 rifle range shooting
 ringos
 roller skating/blading/in line skating (wearing pads and helmets)
 rounders (amateur)
 rowing (no racing)
 running (non-competitive and not a marathon of any type)
 safari trekking/tracking in the bush (must be organised tour)
 *sailing/yachting (if qualified or accompanied by a qualified person and no racing)
 sail boarding/wind surfing
 sand boarding / sand dunes/surfing / skiing
 *sand yachting (no racing)
 scuba diving up to depth of 18 metres (if qualified or accompanied by qualified instructor and not diving alone, not involved in cave diving and not involved in air travel until more than 24 hours have elapsed after **your** last dive)
 *shooting/small bore target/rifle range shooting (within organisers guidelines)
 skateboarding (wearing pads and helmets)
 snorkelling
 softball (amateur)
 spear fishing (without tanks)
 *speed sailing (no racing)
 sphering
 squash
 surfing (including on board surf simulators)
 swimming
 swimming with dolphins
 swimming/bathing with elephants
 sydney harbour bridge (organised and walking across clipped onto a safety line)
 table tennis
 *tall ship crewing (no racing)
 ten pin bowling
 tennis
 trampolining
 tree canopy walking
 trekking/hiking/walking/hill walking up to 2,500 metres above sea level
 tug of war
 volleyball
 wake boarding
 walking up to 2,500 metres above sea level
 *war games/paintballing (wearing eye protection)
 water polo (amateur)
 water skiing/water ski jumping
 whale watching
 wicker basket tobogganing
 wind surfing/sailboarding
 wind tunnel flying (pads and helmets to be worn)
 *yachting (if qualified)

Covered if the appropriate additional premium has been paid, as shown in your policy schedule

bamboo rafting
 bar/restaurant work
 *blokartering
 body building
 bungee jumping (within organisers guidelines)
 bungee slingshot
 bungee swoop
 bungee trampolining
 canoeing (grade 3, 4 rivers and above)
 capoeira dance movement only
 dune/wadi buggying/bashing
 dune sliding
 elephant polo
 field hockey
 fruit or vegetable picking
 gorilla trekking

grass skiing
 gymnastics
 heptathlon – amateur only
 high diving
 hiking between 2501 and 3500 metres above sea level
 hockey
 husky dog sledding (not on snow)
 jet skiing
 judo
 karate
 kayaking (grade 3,4 rivers and above)
 kite boarding
 lacrosse
 land skiing
 *manual work (but not including the use of manual tools or machinery)
 marathon running (not professional)
 minjin swinging
 mud buggying
 ostrich riding or racing
 paragliding
 paramotoring
 parapenting/paraponting
 parasailing/parascending – overland
 parasailing/parascending – over water
 polo
 polo cross
 pot holing/caving
 quad biking
 rap jumping/running (within organisers guidelines)
 *restaurant/bar work
 *retail trade including manual work (but not including the use of manual tools or machinery)
 rhino trekking
 river tubing
 roller hockey
 rugby – amateur only and not main purpose of the trip)
 scuba diving up to 40 metre (if qualified scuba diver or accompanied by qualified instructor and not diving alone or involved in cave diving)
 sea canoeing/kayaking (within sight of land)
 shinty
 sky jumping (from sky tower in Auckland, New Zealand only)
 sledging/tobogganing (not on snow)
 street hockey (wearing pads and helmets)
 street luge
 superintendence of manual work
 swimming with killer whales/orcas
 tai chi
 telemarking
 trekking between 2501-3500 metres above sea level
 tubing
 via ferrata
 wadi/dune buggying/bashing
 walking between 2501-3500 metres above sea level
 weightlifting
 white water canoeing/kayaking/touring up to grade 4
 white water rafting (within organisers guidelines up to grade 4)

Covered if the appropriate winter sports premium has been paid, as shown in your policy schedule

big foot skiing
 blade skating
 dry slope skiing
 glacier skiing/walking
 husky dog sledding (organised, non-competitive and with experienced local driver)
 ice cricket (wearing appropriate batting pads/gloves/spiked shoes)
 ice fishing
 *ice go karting (within organisers guidelines)
 ice skating
 *ice windsurfing
 kick sledging
 ski – biking
 ski – blading
 ski boarding
 *ski – dooing
 ski run walking
 ski – touring
 skiing alpine

skiing – big foot
skiing – cross country
skiing – mono
skiing – Nordic
skiing on piste**
skiing – off piste** with a guide
sledging/tobogganing on snow
*sledging/sleigh riding as a passenger (pulled by horse or reindeer)
snow biking
snow blading
snow boarding on piste**
snow boarding – off piste** with a guide
snow bobbing
*snow go karting
*snow mobiling (skidoo)
*snow scooting
snow shoe walking
*snowcat driving
tandem skiing
telemarking

How to contact us in an emergency

International Emergency Medical Assistance Service

Available to you 24 hours a day, 365 days a year
Call +44 (0) 1473 351756 from anywhere in the world

You should contact the Emergency Medical Assistance Service when **you** are abroad:

- if **you** are ill or have an accident which means that **you** need to be admitted to hospital as an in-patient; or
- to arrange transport **home** if this is considered medically necessary; or
- to arrange transport **home** if **you** are told about the illness or death of a **close relative**.

It is very important that **you** call the Emergency Medical Assistance Service as soon as possible. If **you** cannot make the call **yourself**, because the condition requires emergency treatment, **you** or someone on **your** behalf should contact the Emergency Medical Assistance Service within 24 hours of hospitalisation or as soon as possible after that.

Reciprocal Health Agreements

State in-patient treatment – EU, EEA or Switzerland

IMPORTANT: If **you** are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland **you**

should obtain a European Health Insurance Card (EHIC). **You** can apply for an EHIC either online at www.ehic.org.uk or by telephoning 0300 3301350. The EHIC entitles **you** to certain free or reduced costs health services in the EU,

EEA or Switzerland. Details of the countries where **you** can use the EHIC are shown at the end of this section together with information on how to replace **your** EHIC if it is lost or stolen while **you** are abroad.

If **you** are admitted to a state hospital or clinic as an in-patient while within the EU, EEA or Switzerland, **you** have a right to state provided emergency treatment if **you** have an EHIC.

If at any time **you** or someone acting on **your** behalf is being pressured to sign for excessive treatment or charges, please call the Emergency Medical Assistance Service for guidance.

Countries where you can use the Ehic

The European Economic Area (EEA) is a free trade zone between countries of the European Union (EU), Iceland, Norway and Liechtenstein. The regulations on access to healthcare in the EEA also apply in Switzerland. Specific guidance on how to access healthcare in the countries listed below is available online at www.ehic.org.uk

Austria	Finland	Latvia	Portugal
Belgium	France	Liechtenstein	Romania
Bulgaria	Germany	Lithuania	Slovakia
Croatia	Greece	Luxembourg	Slovenia
Cyprus	Hungary	Malta	Spain
Czech Republic	Iceland	Netherlands	Sweden
Denmark	Ireland	Norway	Switzerland
Estonia	Italy	Poland	

State in-patient and out-patient treatment – Australia

If **you** need medical treatment in Australia, **you** must enrol with a local MEDICARE office. **You** do not need to enrol when **you** arrive, but **you** must do this after the first occasion **you** receive treatment. In-patient and out-patient treatment at a public hospital will then be available free of charge. Details of how to enrol and the free treatment available can be found by visiting the MEDICARE website on www.medicareaustralia.gov.au. or by emailing medicare@medicareaustralia.gov.au. Alternatively please call the Emergency Medical Assistance Service for guidance.

If **you** are admitted to hospital **you** should contact the Emergency Medical Assistance Service as soon as possible for any treatment not available under MEDICARE.

State in-patient and out-patient treatment – New Zealand

United Kingdom citizens on a short term visit to New Zealand are eligible for treatment (medical, hospital and related) on the same basis as citizens of New Zealand. If the treatment relates to an existing **medical condition** or a new condition arises, then a **medical practitioner** must agree in each case that prompt treatment is needed before **your trip** ends, if treatment is to be provided under the reciprocal agreement. **You** will also need to show **your** UK passport.

You will however have to pay the same charges as New Zealanders for treatment at a doctor's surgery or for prescribed medication.

Private treatment – Worldwide

If **you** are admitted to a private hospital or clinic and no medically suitable state facility is available, **you** or someone on **your** behalf should contact the Emergency Medical Assistance Service as soon as possible before knowingly incurring any expenses over £500.

The Emergency Medical Assistance Service will then arrange for the medical expenses covered by the policy to be paid direct to the hospital/clinic.

Section A – Cancellation or curtailment charges

What is covered

We will pay **you** up to the amount shown in the schedule of benefits for **your** proportion only of any irrecoverable unused travel and accommodation costs and other **pre-paid charges** which **you** have paid or are contracted to pay, together with **your** proportion only of any reasonable additional travel expenses incurred if

- a) cancellation of the **trip** is necessary and unavoidable or
- b) the **trip** is **curtailed** before completion

As a result of any of the following events:

1. The death, **bodily injury**, illness, disease, or complications arising as a direct result of pregnancy of:
 - a) **you**
 - b) any person who **you** are travelling or have arranged to travel with
 - c) any person who **you** have arranged to stay with
 - d) **your close relative**
 - e) **your close business associate**.
2. **You** or any person who **you** are travelling or have arranged to travel with being quarantined, called as a witness at a Court of Law or for jury service attendance.
3. Redundancy of **you** or any person who **you** are travelling or have arranged to travel with which qualifies for payment under current **United Kingdom** redundancy payment legislation, and at the time of booking the **trip** there was no reason to believe anyone would be made redundant.
4. **you** or any person who **you** are travelling or have arranged to travel with, are a member of the Armed Forces, Territorial Army, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **your/their** authorised leave cancelled or are called up for operational reasons, provided that the cancellation or **curtailment**

could not reasonably have been expected at the time when **you** purchased this insurance or at the time of booking any **trip**.

5. The Police or other authorities requesting **you** to stay at or return to **your home** due to serious damage to **your home** caused by fire, aircraft, explosion, storm, flood, subsidence, fallen trees, collision by road vehicles, malicious people or theft.

If the same costs, charges or expenses are also covered under Section T – Travel disruption cover, or Section U – Golf cover **you** can only claim for these under one section for the same event.

Special conditions relating to claims

1. **You** must get the prior approval of the Emergency Medical Assistance Service to confirm the necessity to return **home**, prior to **curtailment** of the **trip** due to death, **bodily injury**, illness, disease or complications arising as a direct result of pregnancy.
2. If **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the **trip**, the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.
3. If **you** cancel the **trip** due to:
 - a) stress, anxiety, depression or any other mental or nervous disorder that **you** are suffering from **you** must provide (at **your** own expense) a medical certificate from either a registered mental health professional if **you** are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field or
 - b) any other **bodily injury**, illness, disease or complications arising as a direct result of pregnancy, **you** must provide (at **your** own expense) a medical certificate from a **medical practitioner**

Stating that this necessarily and reasonably prevented **you** from travelling. **We** need the medical certificate completed as soon as **you** find out it is necessary to cancel the **trip**, as any delay in seeing a **medical practitioner** could mean that **your** symptoms are no longer present. If **you** cannot get an immediate appointment, please make one for as early as possible and keep all details of this to help substantiate **your** claim.

What is not covered

1. The **excess** as shown in the schedule of benefits for each and every claim, per incident claimed for, under this section by each **insured person** unless the **excess** waiver has been purchased as detailed in **your** policy schedule.
2. **We** will only consider the unused pre-paid expenses of a person who is insured under this policy. For example, if **you** are travelling with someone who is not insured under this policy **we** will only pay **your** proportion of the costs not theirs, regardless who has paid for the booking.
3. The cost of **your** unused original tickets where:
 - a) the Emergency Medical Assistance Service or **we** have arranged and/or paid for **you** to come **home** following **curtailment** of the **trip**, or
 - b) **We** have paid **you** for any reasonable alternative and/or additional travel costs incurred by **you** to come **home** following **curtailment** of the **trip**.If however **you** have not purchased a return ticket, **we** reserve the right to deduct the cost of an economy flight (based on the cost applicable on the date **you** come **home**) from any additional costs **we** have incurred which are medically necessary to repatriate **you** to **your home**.
4. The cost of Air Passenger Duty (APD) whether irrecoverable or not.

5. Any claims arising directly or indirectly from:
 - a) **Your** misconduct or misconduct by any person who **you** are travelling with or have arranged to travel with leading to dismissal, **your/their** resignation, voluntary redundancy, **you/they** entering into a compromise agreement, or where **you/they** had received a warning or notification of redundancy before **you** purchased this insurance or at the time of booking any **trip**.
 - b) Circumstances known to **you** before **you** purchased this insurance or at the time of booking any **trip** which could reasonably have been expected to lead to cancellation or **curtailment** of the **trip**.
 6. Travel tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.
 7. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme. In addition any property maintenance costs, fees or charges incurred by **you**, as part of **your** involvement in such schemes is not covered.
 8. Anything mentioned in What is not covered applicable to all sections of the policy.
- You** should also refer to the Important conditions relating to health.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A medical certificate from the treating **medical practitioner** (or in the case of stress, anxiety, depression or any other mental or nervous disorder, either a registered mental health professional if **you** are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field) explaining why it was necessary for **you** to cancel or **curtail** the **trip**.
- In the case of death causing cancellation or **curtailment** of the **trip**, the original death certificate.
- Booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or provider of transport/accommodation.
- In the case of **curtailment** claims, written details from **your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the **trip**.
- **Your** unused travel tickets.
- Receipts or bills for any costs, charges or expenses claimed for.
- In the case of compulsory quarantine, a letter from the relevant authority or the treating **medical practitioner**.
- In the case of jury service or witness attendance, the court summons.
- The letter of redundancy for redundancy claims.
- A letter from the commanding officer concerned, confirming cancellation of authorised leave or call up for operational reasons.
- In the case of serious damage to **your home** a report from the police or relevant authority. Where flooding or other damage is so widespread that the Police or other authorities could not be present, then a report from **your** household insurers or the contractor engaged to carry out repairs to **your home**.
- Details of any travel, private medical or other insurance under which **you** could also claim.

To make a claim under this section please call: +44 (0)20 8667 2464 Or
Register your claim online: www.rpclaims.com
(Scheme Code: A00805)

Section B – Emergency medical and other expenses

What is covered

We will pay **you** up to the amount shown in the schedule of benefits for the following expenses which are necessarily incurred during a **trip** but not covered by any reciprocal health agreement, as a result of **you** suffering unforeseen **bodily injury**, illness, disease and/or compulsory quarantine:

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of **your home area**.
2. Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to the amount shown in the schedule of benefits incurred outside of **your home area**.
3. Costs of telephone calls:
 - a) to the Emergency Medical Assistance Service notifying and dealing with the problem for which **you** are able to provide receipts or other reasonable evidence to show the cost of the calls and the numbers **you** telephoned

- b) incurred by **you** when **you** receive calls on **your** mobile phone from the Emergency Medical Assistance Service for which **you** are able to provide receipts or other reasonable evidence to show the cost of the calls.
4. The cost of taxi fares for **your** travel to or from hospital relating to **your** admission, discharge or attendance for outpatient treatment or appointments and/or for collection of medication prescribed for **you** by the hospital.
5. If **you** die:
- a) outside **your home area** the reasonable additional cost of funeral expenses abroad up to the amount shown in the schedule of benefits plus the reasonable cost of returning **your** ashes to **your home**, or the additional costs of returning **your** body to **your home**
- b) within **your home area** the reasonable additional cost of returning **your** ashes or body to **your home** up to the amount shown in the schedule of benefits.
6. Reasonable additional transport and/or accommodation expenses incurred, up to the standard of **your** original booking (for example full or half board, all inclusive, bed and breakfast, self-catering or room only), if it is medically necessary for **you** to stay beyond **your** scheduled return date.
- This includes, with the prior authorisation of the Emergency Medical Assistance Service, reasonable additional transport and/or accommodation expenses for a travelling companion, friend or **close relative** to stay with **you** or travel to **you** from the **United Kingdom** or escort **you**. Also additional travel expenses to return **you** to **your home** or a suitable hospital nearby if **you** cannot use the return ticket.
7. With the prior authorisation of the Emergency Medical Assistance Service, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate **you** to **your home** if it is medically necessary. These expenses will

be for the identical class of travel utilised on the outward journey unless the Emergency Medical Assistance Service agree otherwise.

Special conditions relating to claims

1. To enable **us** to direct **you** to the most appropriate medical facility **you** must obtain the prior authorisation of the Emergency Medical Assistance Service or **us** before knowingly incurring any expenses (including any out-patient treatment) over £500. If this is not possible because the condition requires emergency treatment **you** or someone on **your** behalf must contact the Emergency Medical Assistance Service as soon as possible.
2. **You** must tell the Emergency Medical Assistance Service as soon as possible of any **bodily injury**, illness or disease which necessitates **your** admittance to hospital as an in-patient or before any arrangements are made for **your** repatriation.w
3. If **you** suffer **bodily injury**, illness or disease **we** reserve the right to move **you** from one hospital to another and/or arrange for **your** repatriation to the **United Kingdom** at any time during the **trip**. **We** will do this, if in the opinion of the Emergency Medical Assistance Service or **us** (based on information provided by the **medical practitioner** in attendance), **you** can be moved safely and / or travel safely to **your home area** or a suitable hospital nearby to continue treatment.
4. The intention of this section is to pay for emergency medical/surgical/dental treatment only and not for treatment or surgery that can be reasonably delayed until **your** return to **your home area**. **Our** decisions regarding the treatment or surgery that **we** will pay for (including repatriation to **your home area**) will be based on this.

If **you** do not accept **our** decisions and do not want to be repatriated, then **we** will cancel **your** cover under the medical related sections being Section A – Cancellation or **curtailment** charges, Section B – Emergency medical and other expenses, Section C –

Hospital benefit and Section D – Personal accident of **your** policy and refuse to deal with claims from **you** for any further treatment and/or **your** repatriation to **your home area**.

Cover for **you** under all other operative sections will however continue for the remainder of **your trip**.

What is not covered

1. The **excess** as shown in the schedule of benefits for each and every claim, per incident claimed for, under this section by each **insured person** unless the **excess** waiver has been purchased as detailed in **your** policy schedule.
 2. Normal pregnancy, without any accompanying **bodily injury**, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
 3. The cost of **your** unused original tickets where:
 - a) the Emergency Medical Assistance Service or **we** have arranged and/or paid for **you** to return to **your home**, or
 - b) **we** have paid **you** for any reasonable alternative and/or additional travel costs incurred by **you** to return to **your home**If **you** cannot use the return ticket.
If however **you** have not purchased a return ticket, **we** reserve the right to deduct the cost of an economy flight (based on the cost applicable on the date **you** come home) from any additional costs **we** have incurred to return **you** to **your home**.
 4. Any claims arising directly or indirectly for:
 - a) The cost of treatment or surgery, including exploratory tests, which are not related to the **bodily injury** or illness which necessitated **your** admittance into hospital.
 - b) Any expenses which are not usual, reasonable or customary to treat **your bodily injury**, illness or disease.
 - c) Any form of treatment or surgery which in the opinion of the Emergency Medical Assistance Service or **us** (based on information provided by the **medical practitioner** in attendance), can be delayed reasonably until **your** return to **your home area**.
 - d) Expenses incurred in obtaining or replacing medication, which **you** know **you** will need at the time of departure or which will have to be continued outside of **your home area**. Where possible and with the agreement of **your medical practitioner**, **you** should always travel with plenty of extra medication in case of travel delays.
 - e) Additional costs arising from single or private room accommodation.
 - f) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by the Emergency Medical Assistance Service.
 - g) Any costs incurred by **you** to visit another person in hospital.
 - h) Any expenses incurred after **you** have returned to **your home area**.
 - i) Any expenses incurred in England, Scotland, Wales, Northern Ireland, the Isle of Man or the Channel Islands which are:
 - i. for private treatment, or
 - ii. are funded by, or are recoverable from the Health Authority in **your home area**, or
 - iii. are funded by a reciprocal health agreement (RHA) between these countries and/or islands.
 - j) Expenses incurred as a result of a tropical disease where **you** have not had the NHS recommended inoculations and/or not taken the NHS recommended medication.
 - k) Any expenses incurred after the date on which **we** exercise **our** rights under this section to move **you** from one hospital to another and/or arrange for **your** repatriation but **you** decide not to be moved or repatriated.
5. Anything mentioned in What is not covered applicable to all sections of the policy.
- You** should also refer to the Important conditions relating to health.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Receipts or bills for all in-patient/out-patient treatment or emergency dental treatment received.
- In the event of death, the original death certificate and receipts or bills for funeral, cremation or repatriation expenses.
- Receipts or bills for taxi fares to or from hospital claimed for, stating details of the date, name and location of the hospital concerned.

- Receipts or bills or proof of purchase for any other transport, accommodation or other costs, charges or expenses claimed for, including calls to the Emergency Medical Assistance Service.
- Details of any travel, private medical or other insurance under which **you** could also claim.

To make a claim under this section please call: +44 (0)20 8667 2464 Or
Register your claim online: www.rpclaims.com (Scheme Code: A00805)
For medical assistance and/or repatriation claims +44 (0) 1473 351756

Section C – Hospital benefit

What is covered

We will pay **you** up to the amount shown in the schedule of benefits for every complete 24 hours **you** have to stay in hospital as an in-patient or are confined to **your** accommodation due to **your** compulsory quarantine or on the orders of a **medical practitioner** outside **your home area**, up to a maximum amount shown in the schedule of benefits as a result of **bodily injury**, illness or disease **you** sustain.

We will pay the amount above in addition to any amount payable under Section B – Emergency medical and other expenses. This payment is meant to help **you** pay for additional expenses such as taxi fares and phone calls incurred by **your** visitors during **your** stay in hospital.

You can only claim benefit under this section or subsection 3 of Section W – Cruise cover for the same event, not both.

Special conditions relating to claims

1. **You** must tell the Emergency Medical Assistance Service as soon as possible of any **bodily injury**, illness or disease which necessitates **your** admittance to hospital as an in-patient, compulsory quarantine or

confinement to **your** accommodation on the orders of a **medical practitioner**.

What is not covered

1. Any claims arising directly or indirectly from:
 - a) Any additional period of hospitalisation, compulsory quarantine or confinement to **your** accommodation:
 - i) relating to treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury**, illness or disease which necessitated **your** admittance into hospital.
 - ii) relating to treatment or services provided by a convalescent or nursing **home** or any rehabilitation centre.
 - iii) following **your** decision not to be repatriated after the date, when in the opinion of the Emergency Medical Assistance Service it is safe to do so.
 - b) Hospitalisation, compulsory quarantine or confinement to **your** accommodation:
 - i) relating to any form of treatment or surgery which in the opinion of the

Emergency Medical Assistance Service or us (based on information provided by the **medical practitioner** in attendance), can be delayed reasonably until **your** return to **your home area**.

- ii) as a result of a tropical disease where **you** have not had the NHS recommended inoculations and/or not taken the NHS recommended medication.
- iii) occurring in England, Scotland, Wales, Northern Ireland, the Isle of Man or the Channel Islands relation to either:
 - i. private treatment; or
 - ii. tests, surgery or other elective or planned treatment the costs of

which are funded by or recoverable from the Health Authority in **your home area**.

- 2. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Confirmation in writing from the hospital, relevant authority or the treating **medical practitioner** of the dates when **you** were admitted and subsequently discharged from hospital, compulsory quarantine or confinement to **your** accommodation.

To make a claim under this section please call: +44 (0)20 8667 2464 Or
Register your claim online: www.rpclaims.com (Scheme Code: A00805)

Section D – Personal accident

What is covered

We will pay one of the benefit amounts shown in the policy schedule of benefits if **you** sustain **bodily injury** which shall solely and independently of any other cause, result within two years in **your** death, **loss of limb**, **loss of sight** or **permanent total disablement**.

Special conditions relating to claims

- 1. **Our medical practitioner** may examine **you** as often as they consider necessary if **you** make a claim.

Provisions

- 2. Benefit is not payable to **you**:
 - a) If the permanent loss of use of an entire hand or foot is only partial and not total and complete (being 100%).
 - b) Until one year after the date **you** sustain **bodily injury**.
- 3. Benefit 1. will be paid to the deceased **insured person's** estate.

What is not covered

- 1. Anything mentioned in What is not covered applicable to all sections of the policy.
- 2. Any claim under permanent total disablement if at the date of the accident **you** are over the statutory age of retirement and not in full time paid employment.
- 3. Any claim arising from any event which exacerbates a previously existing **bodily injury**.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- In the event of death, the original death certificate.
- A medical certificate or report in relation to claims for loss of limb, loss of sight or permanent total disablement.

To make a claim under this section please call: +44 (0)20 8667 2464 Or
Register your claim online: www.rpclaims.com (Scheme Code: A00805)

Section E – Baggage

What is covered

1. We will pay **you** up to the amount shown in the schedule of benefits for the accidental loss of, theft of or damage to **baggage** and **valuables** during **your trip**. The amount payable in the event of a total loss, will be the value at today's prices less a deduction for wear, tear and depreciation (loss of value), or **we** may replace, reinstate or repair the lost or damaged **baggage** and/or **valuables**.

The maximum **we** will pay **you** for any one article, pair or set of items articles is shown in the schedule of benefits.

The maximum amount **we** will pay for all **valuables** is shown in the schedule of benefits.

2. **we** will also pay **you** up to the amount shown in the schedule of benefits, for the emergency replacement of clothing, medication and toiletries if **your baggage** is temporarily lost in transit during the outward journey and not returned to **you** within 12 hours, as long as **we** receive written confirmation from the carrier, confirming the number of hours the **baggage** was delayed.

If the loss is permanent **we** will deduct the amount paid from the final amount to be paid under this section.

If items of **baggage** and/or **valuables** are also covered under Section V – Wedding/Civil partnership cover or Section W– Cruise cover **you** can only claim for these under one section for the same event.

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery, or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **baggage** and/or **valuables**.

2. If **baggage** and/or **valuables** are lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.
3. If **baggage** is lost, stolen or damaged whilst in the care of an airline **you** must give written notice of the claim to the airline within the time limit contained in their conditions of carriage (please keep a copy).

What is not covered

1. The **excess** as shown in the schedule of benefits for each and every claim, per incident claimed for, under this section by each **insured person** (except claims under subsection 2 of What is covered) unless the **excess** waiver has been purchased as detailed in **your** policy schedule.
2. Loss, theft or damage to **gadgets**. Claims for **gadgets** should be made under section E1 or E2 – **gadget** cover.
3. Loss, theft of or damage to **valuables** left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
4. Loss, theft of or damage to **baggage** contained in an **unattended** vehicle:
 - a) overnight between 9 pm and 9 am (local time) or
 - b) at any time between 9 am and 9 pm (local time) unless:
 - i) it is locked out of sight in a **secure baggage area** and
 - ii) **violent and forcible entry** has been used by an unauthorised person to gain entry into the vehicle and evidence of such entry is available.

5. Loss or damage due to delay, confiscation or detention by customs or any other authority.
6. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, motor accessories, documents of any kind, bonds, securities, perishable goods (such as foodstuffs), bicycles, **ski equipment**, **golf equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
7. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or an accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
8. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
9. Loss, theft of or damage to **business equipment**, business goods, samples, tools of trade and other items used in connection with **your** business, trade, profession or occupation.
10. Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
11. Anything mentioned in what is not covered applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission.
- Proof of ownership such as an original receipt, a valuation, original user manual or bank or credit card statements for items lost, stolen or damaged and for all items of clothing, medication and toiletries replaced if **your baggage** is temporarily lost in transit for more than 12 hours.
- A letter from the carrier confirming the number of hours **your baggage** was delayed for.
- Repair report where applicable.
- Details of any household, travel or other insurance under which **you** could also claim

To make a claim under this section please call: +44 (0)20 8667 2464 Or
 Register your claim online: www.rpclaims.com (Scheme Code: A00805)

Section E1 – Gadget cover & *Section E2 – Gadget cover extension (only operative if indicated in the schedule)

Please note: The following sections apply to **your** standard **Gadget Cover** benefit within **your** Travel Insurance Policy and also if **you** have paid the required premium for the **Gadget Cover** extension which will be shown in **your** schedule.

Gadget Cover

Terms and conditions

This **gadget** insurance is arranged and claims administered by Taurus Insurance Services Limited (**Taurus**) an insurance intermediary licenced and authorised in Gibraltar by the Financial Services Commission under Licence Number FSC00757B and authorised by the Financial Conduct Authority in the UK under registration number 444830.

The Insurer is AmTrust Europe Limited (referred to as “**we/us/our**” in this Gadget Insurance Policy) and are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Financial Services Register number 202189. A Member of the Association of British Insurers. Registered in England: company number 1229676. Registered address: Market Square House, St James’s Street, Nottingham NG1 6FG.

We (the Insurer) have entered into a Binding Authority Contract reference number WUKGAD148030 with **Taurus** under which **we** have authorised **Taurus** to issue these documents on **our** behalf.

Confirmation of cover

When **you** purchased **your** **Gadget** Insurance **you** selected the level of cover suitable for **you**. **Your** level of cover will be confirmed in **your** schedule. Please ensure **you** keep **your** schedule together with this **Gadget** Insurance Policy in a safe place.

Definitions

The words and phrases defined below are additional definitions and specific to this section of cover and have the same meaning wherever they appear in **bold** in this **gadget** cover section. All other definitions can be found on page 13.

Accidental damage – means any damage, including fire and liquid damage, caused to the gadget which was not deliberately caused by you or bound to happen.

Gadget – the item(s) insured by this Gadget Insurance Policy, owned by **you** and shown within the relevant **proof of purchase**.

For the purpose of this policy a **gadget** can be any one of the following items:

Mobile phones, smart phones, laptops, tablets, digital cameras, MP3 players, CD/DVD players, games consoles, video cameras, camera lenses, bluetooth headsets, satellite navigation devices, PDAs, E-Readers, head/ear phones, wearable technology (such as a smart watch or a health and fitness tracker).

Gadget Criteria

We can only cover **gadget(s)** that are:

1. purchased from a UK registered company supplied with full UK consumer rights and warranties; or
2. purchased worldwide directly from the manufacturer, a network provider, an online or a high street retailer; or
3. refurbished items purchased directly from the manufacturer, a network provider, an online or a high street retailer and which were supplied with a warranty at the time of purchase; or
4. purchased second hand that have the original proof of purchase (which corresponds to notes 1 to 3 above) and a signed letter from the original owner confirming that you own the gadget(s). This letter must include IMEI (where applicable), serial number and make and model of **your** **gadget(s)**, or
5. gifted to **you** and that **you** have the original proof of purchase (which corresponds to notes 1 to 3 above) and a signed letter from the original owner confirming that **you** own the gadget(s). This letter must include IMEI (where applicable), serial number (where possible), make and model of **your** **gadget(s)** and the date the device was gifted to **you**.

Loss – means that the **gadget** has been accidentally left by **you** in a location and **you** are permanently deprived of its use.

Malicious Damage – the intentional or deliberate actions of third party which causes damage to

your gadget.

Proof of Purchase – the original purchase receipt provided at the point of sale that gives details of the **gadget** purchased, or similar documents that provide proof that **you** own the **gadget**.

Proof of Usage – means evidence that shows **your gadget** has been in use before the event giving rise to the claim. Where the **gadget** is a mobile phone this evidence can be obtained from **your** phone network provider. For other **gadgets**, such as laptops, in the event of an **accidental damage** claim, this may be determined through inspection by **our** repairers.

Taurus – Taurus Insurance Services Limited, Suite 2209-2217 Eurotowers, Europort Road, Gibraltar.

Terrorism – means any act of any person or organisation involving, causing or threatening harm or putting the public or any section of the public in fear if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational nature) or similar nature.

Theft – means the dishonest removal of the **gadget** from **your** possession by a third party with the intention of permanently depriving **you** of it, or the removal of the **gadget** from **you** in person using force, threat of violence or by pickpocket.

Please note: **Theft** and **Loss** needs to be reported to the appropriate local Police authorities and **your** network provider (if applicable) within 24 hours of discovering the incident.

Travel Insurance Policy – **your** RAC Travel Insurance Policy.

Violent and forcible entry – entry evidenced by visible damage to the fabric of the building, room, or vehicle at the point of entry.

We, us, our – the Insurer, AmTrust Europe Limited.

What we will cover

A. Accidental Damage

We will pay the repair or replacement costs if **your gadget** is damaged as the result of an accident.

B. Theft

If **your gadget** is stolen we will replace it. Where only part or parts of **your gadget** have been stolen, we will only replace that part or parts. There must be evidence of **violence** or **forcible entry** if the **theft** of **your gadget** if from an unoccupied premises or vehicle whilst on a **trip**.

C. Malicious Damage

If **your gadget** is damaged as a result of intentional or deliberate actions of someone else we will repair it. Where only part or parts of **your gadget** are damaged, we will only replace that part or parts.

D. Loss

If **your gadget** is lost we will replace it. Where only part or parts of **your gadget** have been lost, we will only replace that part or parts.

E. Unauthorised Usage

If **your gadget** is lost or stolen, and the **loss** or **theft** is covered by **your** policy, we will refund the cost of unauthorised calls, messages and downloads made from it after the time it was lost or stolen. Cover will only apply to unauthorised usage within 24 hours of discovery of the **loss** or **theft** of **your gadget**. Itemised bills must be provided to support **your** claim. This cover will only apply if there is no protection from such losses from **your** network provider.

The limits of our liability

The most we will pay for any one claim will be the replacement value of **your gadget** and in any case shall not exceed **our** maximum liability for **your** chosen level of cover, as shown in the table of benefits.

In the event that **your** claim is authorised it will be at **our** sole discretion to either repair **your gadget**, or if **your gadget** is deemed beyond economical repair or subject to a **theft** or **loss** and will therefore have to be replaced, we will endeavour to replace it with an identical fully refurbished item or new item where a refurbished is not available. Should this not be possible **Taurus**, at their sole discretion, will replace it with a fully refurbished or new item of a comparable specification or the equivalent value (if cash settlement).

Please note it may not always be possible to replace **your gadget** with the same colour.

All replacement **gadgets** are issued with a 12 month warranty (the **gadget** must be returned to **Taurus**).

All repairs to **gadgets** are issued with a 3 month warranty (the **gadget** must be returned to **Taurus**).

What we will not cover:

1. The amount of the **excess** which applies as shown in the table of benefits.
2. Any **loss, theft or accidental damage** of the **gadget** left as checked in **baggage**.
3. Any **loss, theft or accidental damage** to the **gadget** as a result of confiscation of detention by customs, other officials or authorities.
4. Any **theft or loss** unless reported to the appropriate local police authorities within 24 hours of discovering the incident and accompanied by a Police Crime Reference number. Lost Property numbers are not acceptable in support of a **theft** claim.
5. Any claim that occurs whilst not on a **trip**.
6. Any damage which occurred to **your gadget** prior to commencement of **your trip**.
7. Any claim for **loss** where the circumstances of the **loss** cannot be clearly identified, i.e. where **you** are unable to confirm the time and place of the **loss**.
8. Any claim where **proof of usage** cannot be provided or evidenced (applicable only where the **gadget** is a mobile phone or in respect of a laptop/tablet where user history is available).
9. Any claim involving **theft or loss** unless reported to your network provider (if applicable) within 24 hours of discovering the incident and a blacklist placed on the IMEI of the **gadget(s)**.
10. **Theft** of the **gadget** from an unoccupied premises or vehicle whilst on a **trip**, unless there is evidence of **violent and forcible entry** to the premises or vehicle.
11. **Theft** of the **gadget** from the person unless force or threat of violence or pickpocket is

used.

12. **Loss, theft or accidental damage** to the **gadget** whilst in the possession of a third party other than a relative.
13. **Loss, theft or accidental damage** to accessories other than SIM or PCIMA cards which were in the **gadget** at the time of the **loss, theft or damage**.
14. Loss of data
 - loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any computer virus or similar mechanism or as a result of any failure of the Internet; or
 - loss of use, reduction in functionality, cost, expense of whatsoever nature resulting there from, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
15. Repair or other costs for:
 - Routine servicing, inspection, maintenance or cleaning;
 - **Loss** caused by a manufacturer's defect or recall of the **gadget**;
 - Replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials;
 - Repairs carried out by anyone not authorised by **us**;
 - Wear and tear or gradual deterioration of performance;
 - Claims arising from abuse, misuse or neglect;
 - A **gadget** where the serial number has been tampered with in any way.
16. Any kind of damage whatsoever unless the damaged **gadget** is provided for repair to one of our approved repairers.
17. The VAT element of any claim if **you** are registered for VAT.
18. Cosmetic damage only to the **gadget** that has no effect on the functionality of the **gadget**, to include marring, scratching and denting.
19. Any modifications that have been made from

the original specifications of the **gadget**. This would include things like adding gems, precious metals or unlocking your **gadget** from a network provider.

20. Where you knowingly leave your **gadget** somewhere where you can't see it but others can and it is at risk of being lost, stolen or damaged. For example - in a restaurant or a pub where you go to the toilet or bar leaving your **gadget** on a table instead of taking it with you.
21. Reconnection costs or subscription fees of any kind.
22. The cost of replacing any personalised ring tones or graphics, downloaded material or software.
23. Any expense incurred as a result of not being able to use the gadget, or any loss other than the repair or replacement costs of the gadget.

Conditions and limitations

1. You are required to take all reasonable precautions to prevent damage, **theft** or **loss**. This will include, but not limited to:
 - using your **gadget** in accordance with the manufactures instructions.
 - If left unattended in a vehicle or premises, you are to ensure that the **gadget** is out of sight and that all locks and security devices are actioned.
 - Not handing your **gadget** to a person who is not known to you.
2. The **gadget** must have valid **proof of purchase** and meet the **gadget** criteria detailed in this section.
3. You must provide us with any receipts, documents or **proof of purchase**, that it is reasonable for us to request.
4. Cover excludes costs or payments recoverable from any party, under the terms of any other contract, guarantee, warranty, or insurance.

Gadget Claims procedure

Please comply with the following procedures in

order to allow us to authorise your claim with the minimum of delay. Failure to observe these procedures may invalidate your claim.

Theft and Malicious Damage Claims:

Notify the appropriate local Police authority within 24 hours of discovering the incident and obtain a Police Crime Reference Number and a copy of the Police Crime report. Should you be claiming for the **theft** or **loss** of your mobile phone or another sim enabled device you must also contact your network provider within 24 hours of discovering the incident to blacklist the IMEI of the device.

For all claims (including theft, loss and malicious damage):

Contact **Taurus** on 0330 880 1751 (local rate call) by email racgadget@taurus.gi or Taurus Insurance Services Limited, Suite 2209-2217 Eurotowers, Europort Road, Gibraltar as soon as reasonably possible of discovering the incident (or in the event of an incident occurring outside of the United Kingdom, as soon as reasonably possible of returning to the United Kingdom).

Complete the claim form in accordance with their instructions, and in any event within 30 days of notifying the claim together with any requested supporting documentation including:

- Police Crime Reference Number (if applicable)
- Proof of Blacklist of IMEI (if applicable)
- Proof of reported **theft** or **loss** (if applicable)
- Proof of **violent and forcible entry** (if applicable)
- Proof of travel dates
- Any other requested documentation.

Taurus will assess your claim, and as long as your claim is valid, will authorise the repair or replacement of the **gadget** as appropriate.

Please note: If we replace your **gadget** the damaged or lost **gadget** becomes ours. If it is returned or found you must notify us and send it to us if we ask you to.

Gadget Complaints

If your complaint is in relation to a **gadget** claim, please write to **Taurus**. Their contact details are:

Taurus Insurance Services Limited
Suite 2209-2217 Eurotowers
Europort Road, Gibraltar

Email: gadget.complaints@taurus.gi

Telephone: 0330 880 1751

If **you** are not happy with the response or **your** complaint has not been resolved within eight weeks **you** have the right to ask the Financial Ombudsman Service to review **your** complaint. Their contact details are:

Financial Ombudsman Service
Exchange Tower
London E14 9SR

+44 207 964 1000 - for calls outside the UK

0800 023 4 567 – calls to this number are

normally free for people ringing from a 'fixed line' phone but charges may apply if you call from a mobile phone.

0300 123 9 123 – calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs. 020 7964 1001 (main fax)

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

Web address: www.financial-ombudsman.org.uk

If you wish to complain about an insurance policy purchased online you may be able to use the European Commission's Online Dispute Resolution platform, which can be found at the following address: <http://ec.europa.eu/consumers/odr>.

These procedures do not affect **your** legal rights.

Section F – Personal money, passport and documents

What is covered

1. **We** will pay **you** up to the amounts shown in the schedule of benefits for the accidental loss of, theft of or damage to **personal money** and documents (including the unused portion of passports, visas and driving licences). **We** will also cover foreign currency during the 72 hours immediately before **your** departure on the outward journey.

The maximum **we** will pay **you** for bank notes, currency notes and coins is shown in the schedule of benefits.

The maximum amount **we** will pay for currency notes and coins, if **you** are under the age of 18 is shown in the schedule of benefits.

The maximum amount **we** will pay for all other **personal money** and documents (including the cost of the emergency replacement or temporary passport or visa obtained outside **your home area** and the value of the unused portion of **your** passport, visa or driving licence) is shown in the schedule of benefits.

2. **We** will pay **you** up to the amount shown in the schedule of benefits for reasonable additional travel and accommodation

expenses necessarily incurred outside **your home area** to obtain a replacement of **your** passport (known as an emergency travel document) or visa which has been lost or stolen outside **your home area**.

This includes reasonable additional travel and accommodation expenses incurred because **you** were unable to board the **public transport** on which **you** were booked to return to the **United Kingdom** or continue **your trip** as a result of the accidental loss of, theft of or damage to **your** passport and/or visa.

Special conditions relating to claims

1. **you** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **personal money**, passports or documents.
2. If **personal money**, passports or visas are lost, stolen or damaged while in the care of a hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation. Keep all travel tickets and tags for submission if a claim is to be made under this policy.

3. If documents are lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.
4. If documents are lost, stolen or damaged whilst in the care of an airline **you** must give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy).

What is not covered

1. The **excess** as shown in the schedule of benefits for each and every claim, per incident claimed for, under this section by each **insured person** unless the **excess** waiver has been purchased as detailed in **your** policy schedule.
2. Loss, theft of or damage to **personal money** or **your** passport or visa if left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
3. Loss, theft of or damage to travellers' cheques if **you** have not complied with the issuer's conditions or where the issuer provides a replacement service.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss or damage due to depreciation (loss in

value), variations in exchange rates or shortages due to error or omission.

6. Travel, event or entertainment tickets paid for using any airline mileage or supermarket reward scheme, unless evidence of specific monetary value can be provided.
7. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission.
- Proof of ownership such as an original receipt or bank or credit card statements for items lost, stolen or damaged.
- Receipts or bills or proof of purchase for any transport and accommodation expenses claimed for.
- Receipts or bills or proof of purchase for any replacement or temporary passport or visa claimed for.
- Receipt for all currency and travellers cheques transactions.
- Details of any household, travel or other insurance under which **you** could also claim.

To make a claim under this section please call: +44 (0)20 8667 2464 Or
Register your claim online: www.rpclaims.com (Scheme Code: A00805)

Section G – Personal liability

What is covered

We will pay **you** up to the amounts shown in the schedule of benefits (including legal costs and expenses) against any amount **you** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause for accidental:

1. **bodily injury**, death, illness or disease to any person who is not in **your** employment or who is not a **close relative** or persons residing with **you** but not paying for their accommodation.
2. Loss of or damage to property that does not belong to and is neither in the charge of nor

under the control of **you**, a **close relative** and/or anyone in **your** employment other than any temporary holiday accommodation occupied (but not owned) by **you**.

Special conditions relating to claims

1. **You** must give **us** written notice of any incident, which may result in a claim as soon as possible.
2. **You** must send **us** every court claim form, summons, letter of claim or other document as soon as **you** receive it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** permission in writing.
4. **We** will be entitled to take over and carry out in **your** name the defence of any claims for compensation or damages or otherwise against any third party. **We** will have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** will give **us** all necessary information and assistance which **we** may require.
5. If **you** die, **your** legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this policy.

What is not covered

1. The **excess** as shown in the schedule of benefits for each and every claim, per incident claimed for, under this section by each **insured person** unless the **excess**

waiver has been purchased as detailed in **your** policy schedule.

2. Compensation or legal costs arising directly or indirectly from:
 - a) Liability which has been assumed by **you** under agreement (such as a hire agreement) unless the liability would have existed without the agreement.
 - b) Pursuit of any business, trade, profession or occupation or the supply of goods or services.
 - c) Ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft (other than surfboards or manually propelled rowing boats, punts or canoes).
 - d) The transmission of any contagious or infectious disease or virus.
3. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Full details in writing of any incident.
- Any court claim form, summons, letter of claim or other document must be sent to **us** as soon as **you** receive it.
- Details of any household, travel or other insurance under which **you** could also claim.

To make a claim under this section please call: +44 (0)20 8667 2464 Or
Register your claim online: www.rpclaims.com (Scheme Code: A00805)

Section H – Delayed departure

What is covered

If the **public transport** on which **you** are booked to travel:

1. is delayed at the final departure point from or to the **United Kingdom** and in addition for residents of Northern Ireland any departure point in the Republic of Ireland (but not including delays to any subsequent outbound or return connecting **public transport**) for at

least 12 hours from the scheduled time of departure, or

2. is cancelled before or after the scheduled time of departure

As a result of any of the following events:

- a) strike or
- b) industrial action or
- c) adverse weather conditions or

d) mechanical breakdown of or a technical fault occurring in the **public transport** on which **you** are booked to travel

We will pay you:

1. Up to the amounts shown in the schedule of benefits for the first completed 12 hours delay and each full 12 hours delay after that, up to the maximum amount shown in the schedule of benefits (which is meant to help **you** pay for telephone calls made and meals and refreshments purchased during the delay) provided **you** eventually travel, or
2. Up to up to the amounts shown in the schedule of benefits for **your** proportion only of any irrecoverable unused travel and accommodation costs and other **pre-paid charges** which **you** have paid or are contracted to pay, if:
 - a) after a delay of at least 12 hours, or
 - b) following cancellation, no suitable alternative **public transport** is provided within 12 hours of the scheduled time of departure

You choose to abandon **your trip** before departure from the **United Kingdom** and in addition for residents of Northern Ireland any departure point in the Republic of Ireland.

You can only claim under subsection 1. or 2. above for the same event, not both.

You can only claim under one of either Section H – Delayed departure, Section I – Missed departure or Section T – Travel disruption cover for the same event.

Special conditions relating to claims

1. **You** must check in according to the itinerary given to **you** unless **your** tour operator has requested **you** not to travel to the airport.
2. **you** must comply with the terms of contract of the travel agent, tour operator, carrier or transport provider and seek financial compensation, assistance or a refund of **your** ticket from them in accordance with such terms and/or (where applicable) **your** rights under EU Air Passenger Rights legislation in the event of cancellation or long delay of

flights.

What is not covered

1. The **excess** as shown in the schedule of benefits for each and every claim, per incident claimed for, under this section by each **insured person** unless the **excess** waiver has been purchased as detailed in **your** policy schedule.
2. Claims arising directly or indirectly from:
 - a) Strike or industrial action existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
 - b) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling.
 - c) Any delays to any subsequent outbound or return connecting **public transport** following **your** departure from the final departure point from or to the **United Kingdom** and in addition for residents of Northern Ireland any departure point in the Republic of Ireland.
 - d) Volcanic eruptions and/or volcanic ash clouds.
3. For subsection 2. only of What is covered:
 - a) The cost of Air Passenger Duty (APD) whether irrecoverable or not.
 - b) Travel tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.
 - c) **We** will only consider the unused pre-paid expenses of a person who is insured under this policy. For example, if **you** are travelling with someone who is not insured under this policy **we** will only pay **your** proportion of the costs not theirs, regardless who has paid for the booking.
 - d) Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme. In addition any

property maintenance costs, fees or charges incurred by **you**, as part of **your** involvement in such schemes are not covered.

- e) Any costs incurred by **you** which are recoverable from the providers of the accommodation, their booking agents (or the administrators of either) or for which **you** receive or are expected to receive compensation or reimbursement.
- f) Any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
- g) Any costs incurred by **you** which are recoverable from **your** credit/debit card provider or for which **you** receive or are expected to receive compensation or re-imburement.
- l) Any travel and accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel arrangements within 12 hours of the scheduled time of departure.
- n) Any cost if **your trip** was booked as part of a **package** holiday except for any pre-paid costs or charges which do not form part of **your package** holiday.
- o) Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Full details of the travel itinerary supplied to **you**.
- Written confirmation from the carriers (or their handling agents) of the cancellation, number of hours of delay and the reason for these together with confirmation of **your** check in times and details of any alternative transport offered.
- In the case of cancellation claims, **your** booking confirmation together with written details from **your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation, Air Passenger Duty (APD), taxes, duties, surcharges and other pre-paid costs or charges that made up the total cost of the **trip**.
- **Your** unused travel tickets.
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- Where applicable written confirmation from the **public transport** operator (or their handling agents) and/or provider of accommodation (or their booking agents) that compensation, assistance or reimbursement of any costs, charges and expenses incurred by **you** will not be provided and the reason for this.
- Details of any travel or other insurance under which **you** could also claim.

To make a claim under this section please call: +44 (0)20 8667 2464 Or
Register your claim online: www.rpclaims.com (Scheme Code: A00805)

Section I – Missed departure

What is covered

we will pay **you** up to the amounts shown in the schedule of benefits for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** overseas destination (or in the case of a cruise joining **your** ship at the next possible port of call) or returning to the **United Kingdom**, if **you** fail to arrive at the departure point (including for residents of Northern Ireland any departure point in the Republic of Ireland) in time to board the **public transport** on which **you** are booked to travel on for the initial international outbound and return legs only of the **trip** as a result of:

1. the failure of other **public transport** or
2. an accident to or breakdown of the vehicle in which **you** are travelling or
3. an accident or breakdown happening ahead of **you** on a public road which causes an unexpected delay to the vehicle in which **you** are travelling or
4. strike, industrial action or adverse weather conditions.

If the same expenses are also covered under Section H – Delayed departure or Section T – Travel disruption cover **you** can only claim under one section for the same event.

Special conditions relating to claims

1. **You** must allow enough time for the **public transport** or other transport to arrive on schedule and to deliver **you** to the departure point.

What is not covered

1. The **excess** as shown in the schedule of benefits for each and every claim, per incident claimed for, under this section by each **insured person** unless the **excess** waiver has been purchased as detailed in **your** policy schedule.
2. Claims arising directly or indirectly from:
 - a) Strike or industrial action existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.

- b) An accident to or breakdown of the vehicle in which **you** are travelling when a repairers report or other evidence is not provided.
 - c) Breakdown of any vehicle owned by **you** which has not been serviced properly and maintained in accordance with manufacturer's instructions.
 - d) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling.
 - e) **Your** failure to arrive at the departure point in time to board any connecting **public transport** after **your** departure on the initial international outbound and return legs of the **trip**.
 - f) Volcanic eruptions and/or volcanic ash clouds (except claims under subsection 1. of What is covered).
 - g) **Trips** solely within the **United Kingdom**.
 - h) Additional expenses where the scheduled **public transport** operator has offered reasonable alternative travel arrangements within 12 hours of the scheduled time of departure.
3. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A letter from the **public transport** provider detailing the reasons for failure.
- A letter from the relevant **public transport** provider, carrier or authority confirming details of the strike, industrial action or adverse weather conditions.
- **Your** unused travel tickets.
- Receipts or bills or proof of purchase for any transport, accommodation or other costs, charges or expenses claimed for.
- In the case of an accident to or breakdown of

the vehicle in which **you** are travelling a repairers or breakdown company's report or other evidence from the relevant highway authority or local authority.

- In the case of the breakdown of any vehicle owned by **you** a copy of the last service report

confirming that the vehicle has been serviced properly and maintained in accordance with manufacturer's instructions.

- Details of any travel or other insurance under which **you** could also claim.

To make a claim under this section please call: +44 (0)20 8667 2464 Or
Register your claim online: www.rpclaims.com (Scheme Code: A00805)

Section J – Legal expenses and assistance

Special definition relating to this section

Lawyer

– means the legal representative or other appropriately qualified person acting for **you**.
You have the right to choose the lawyer acting for **you** in the following circumstances:

- a) Where the commencement of court proceedings to pursue **your** claim is required.
- b) Should any conflict of interest or dispute over settlement arise.

Where **we** appoint a lawyer to act on **your** behalf **we** will nominate **our** legal representatives Blake Morgan LLP to pursue any claim.

What is covered

we will pay up to the amounts shown in the schedule of benefits for legal costs to pursue a civil action for compensation, against someone else who causes **you** **bodily injury**, illness or death.

Where there are two or more **insured persons** insured by this policy, then the maximum amount **we** will pay for all such claims shall not exceed the amount shown in the schedule of benefits.

Prospects of success

We will only provide cover where **your** claim or any appeal **you** are pursuing or defending is more likely than not to be successful. If **you** are seeking damages or compensation, it must also be more likely than not that any judgement obtained will be enforced.

If **we** consider **your** claim is unlikely to be successful or any judgement will not be enforced **we** or **you** may request a second opinion from an independent **lawyer**. If **you** seek independent legal advice any costs incurred will not be covered by this policy.

If the independent **lawyer** agrees **your** claim is unlikely to be successful or any judgement is unenforceable then **you** cannot make a claim under this section.

Special conditions relating to claims

1. **We** shall have complete control over the legal case through agents **we** nominate, by appointing agents of **our** choice on **your** behalf with the expertise to pursue **your** claim.
2. **You** must follow **our** agent's advice and provide any information and assistance required within a reasonable timescale.
3. **You** must advise **us** of any offers of settlement made by the negligent third party and **you** must not accept any such offer without **our** permission.
4. **We** may include a claim for **our** legal costs and other related expenses.
5. **We** may, at **our** own expense, take proceedings in **your** name to recover compensation from any third party for any legal costs incurred under this policy. **You** must give **us** any assistance **we** require from **you** and any amount recovered shall belong to **us**.

What is not covered

We shall not be liable for:

1. Legal costs and expenses incurred in pursuit

of any claim against **us**, **our** appointed agents, CEGA, Rightpath Claims, someone **you** were travelling with, a person related to **you**, or another **insured person**.

2. Legal costs and expenses incurred prior to **our** written acceptance of the case.
3. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
4. Any claim where legal costs and expenses are variable depending on the outcome of the claim.
5. Legal costs and expenses incurred if an action is brought in more than one country.
6. Travel, accommodation and incidental costs incurred to pursue a civil action for

Section K1 – Hijacking

Special definitions relating to this section

Hijack – means the unlawful seizure or wrongful exercise of control of an aircraft or sea vessel that **you** are travelling on as a fare paying passenger.

What is covered

If **you** are prevented from reaching **your** scheduled destination as a result of hijack of the aircraft or ship in which **you** are travelling **we** will pay **you** the amount shown in **your** schedule for the first full 24 hours of delay and the amount shown in **your** schedule for each subsequent full 24 hours of delay up to the amount shown in **your** schedule. This benefit is only payable if no claim is made under Section A – Cancellation or **curtailment** charges or Section H – Delayed departure.

Special conditions relating to claims

1. **You** have not engaged in any political or other activity which would prejudice this insurance.
2. **You** have no family or business connections that could be expected to prejudice this insurance or increase **our** risk.
3. All **your** visas and documents are in order.
4. **You** must report the matter to the Police

compensation.

7. The costs of any Appeal.
8. Claims by **you** other than in **your** private capacity.
9. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Relevant documentation and evidence to support **your** claim, including photographic evidence.
- Details of any travel or other insurance under which **you** could also claim.

within 24 hours of **your** release or as soon as possible after that and provide **us** within 30 days of returning from the **trip** with a Police report confirming that **you** were unlawfully detained and the dates of such detention.

What is not covered

1. Any claim relating to payment of ransom monies.
2. Any claim arising out of any act(s) by **you** which would be considered an offence by a court of the **United Kingdom** if they had been committed in the **United Kingdom**.
3. Any claim where the detainment, internment or hijack of **you** has not been reported to or investigated by the local Police or local authority.
4. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A report from the local Police or local authority in the country where the incident occurred confirming that **you** were unlawfully detained and the dates of such detention.

- Details of any travel or other insurance under which **you** could also claim.

To make a claim under this section please call: +44 (0)20 8667 2464 Or
Register your claim online: www.rpclaims.com (Scheme Code: A00805)

Section K2 – Mugging benefit

Special definition relating to this section

Mugging/mugged

Means a violent attack on **you** with a view to theft by the person(s) not previously known to **you**.

What is covered

We will pay **you** the amounts shown in the schedule of benefits if **you** need medical treatment in a hospital outside the **United Kingdom** as a result of **you** sustaining **bodily injury** whilst being mugged if **you** are admitted to a hospital as an inpatient for a period of up to 24 hours and the amount shown in **your** schedule for each additional 24 hour period that **you** remain as an inpatient.

You may claim only under Section L – **mugging** benefit or Section C – Hospital benefit for the same event, not both. Depending on the cover **you** have selected, **you** should always check which section is more specific to the event and/or provides the highest level of cover before claiming.

Special conditions relating to claims

1. **You** must give notice as soon as possible to the emergency medical assistance service or **us** of any **bodily injury** which necessitates **your** admittance to hospital as an in-patient.
2. **You** must obtain a written report of the **mugging** from the local Police within 24 hours of the incident or as soon as possible after that.

What is not covered

Any claims arising directly or indirectly from:

- Any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury** which necessitated **your** admittance into hospital.

- Hospitalisation relating to any form of treatment or surgery which in the opinion of emergency medical assistance service or **us** (based on information provided by **medical practitioner** in attendance), can be delayed reasonably until **your** return to **your** home area.
- Any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
- Any additional period of hospitalisation following **your** decision not to be repatriated after the date, when in the opinion of emergency medical assistance service it is safe to do so.
- Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Confirmation in writing from the hospital, relevant authority or the treating **medical practitioner** of the dates when **you** were admitted and subsequently discharged from hospital, together with details of **your** injuries.
- Details of any travel or other insurance under which **you** could also claim.

To make a claim under this section please call: +44 (0)20 8667 2464 Or
 Register your claim online: www.rpclaims.com (Scheme Code: A00805)

Section L – Driving Holiday Pack (only operative if indicated in the schedule)

Car Possessions

In addition to section E – **baggage** cover we will provide cover for the items specially defined below when taken or used by **you** on **your trip** during the **period of insurance**.

Special definitions relating to this section

Mobility Aid/Mobility Aids

Means – any crutch, walking stick, walking frame, wheeled walking frame, walking trolley, evacuation chair, wheelchair, powered wheelchair or mobility scooter constructed specifically to aid persons suffering from restricted mobility (but excluding any golf buggy or golf trolley, **valuables** and items listed under the What is not covered section).

Safety and Awareness Kit

Means – visibility vest, triangle, portable breathalyser kit.

Shopping

Means – any goods purchased during **your trip** which **you** carry on **your person** during the trip but excluding **valuables**, **gadgets** **ski equipment** and **golf equipment** and items listed under the what is not covered section.

What is covered

We will pay **you** up to the amount shown in the **Schedule of Benefits** for the accidental loss of, theft of or damage to

- I. **Mobility Aids**
- II. **Safety Awareness Kit**
- III. **Alcohol and Tobacco**
- IV. **Shopping**

The amount payable in the event of a total loss, is the value at today's prices less a deduction for wear, tear and depreciation (loss of value), or **we** may replace, reinstate or repair the lost or damaged items.

If items i) ii) iii) or IV) above are also covered under one of either Section E – **baggage**, Section V – Wedding/Civil partnership cover or Section W – Cruise cover **you** can only claim under one of these sections for the same event.

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery, or as soon as possible after that and get (at **your own expense**) a written report of the loss, theft or attempted theft of all car possessions.
2. If car possessions are lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your own expense**) written confirmation.
3. If car possessions are lost, stolen or damaged whilst in the care of an airline **you** must give written notice of the claim to the airline within the time limit contained in their conditions of carriage (please keep a copy).

What is not covered

1. The **excess** as shown in the schedule of benefits for each and every claim, per incident claimed for, under this section by each **insured person** (except claims under subsection 2 of What is covered) unless the **excess** waiver has been purchased as detailed in **your** policy schedule.
2. Loss, theft or damage to **gadgets**. Claims for **gadgets** should be made under section E1 or E2 – **gadget** cover.
3. Loss, theft of or damage to **valuables** left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport operator**) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
4. Loss, theft of or damage to **baggage**

contained in an **unattended** vehicle:

- a) overnight between 9 pm and 9 am (local time) or
 - b) at any time between 9 am and 9 pm (local time) unless:
 - i. it is locked out of sight in a **secure baggage area** and
 - ii. **violent and forcible entry** has been used by an unauthorised person to gain entry into the vehicle and evidence of such entry is available.
5. Loss or damage due to delay, confiscation or detention by customs or any other authority.
 6. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, motor accessories, documents of any kind, bonds, securities, perishable goods (such as foodstuffs), bicycles, **ski equipment, golf equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
 7. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or an accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
 8. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
 9. Loss, theft of or damage to **business**

equipment, business goods, samples, tools of trade and other items used in connection with **your** business, trade, profession or occupation.

10. Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
11. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission.
- Proof of ownership such as an original receipt, a valuation, original user manual or bank or credit card statements for items lost, stolen or damaged.
- Repair report where applicable.
- Details of any household, travel or other insurance under which **you** could also claim.

To make a claim under this section please call: +44 (0)20 8667 2464 Or
Register your claim online: www.rpclaims.com (Scheme Code: A00805)

Carjacking benefit

Special definitions relating to this section (which are shown in Bold)

Carjacking

Means – The criminal taking of **your** motor vehicle from **you** by force, violence, or intimidation when in use by **you** on **your trip** during the **period of insurance**.

What is covered

We will pay **you** up to the amounts shown in the schedule of benefits as a result of **you** suffering **bodily injury** following **your carjacking** requiring medical treatment which is covered under Section B – emergency medical and other expenses as a direct result of **your carjacking**.

Special conditions relating to claims

You must report the **carjacking** to the local police in the country where the incident occurred within 24 hours of discovery, or as soon as possible after that and get (at **your own expense**) a written report of the **incident**.

1. **You** must report the **carjacking** to the police as soon as possible and obtain (at **your own expense**) from them a written report of the incident.
2. **You** must get (at **your own expense**) written confirmation of **your injuries** and the period of inpatient treatment from the hospital.

What is not covered

1. Claims arising from **your bodily injury**, illness or disease that is not covered under Section B – Emergency medical and other expenses.
2. Anything mentioned under What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at **your own expense**) the following evidence where relevant:

- A written police report in the country where the incident occurred within 24 hours of discovery, or as soon as possible confirming the **carjacking**.

To make a claim under this section please call: +44 (0)20 8667 2464 Or
Register your claim online: www.rpclaims.com (Scheme Code: A00805)

Pet Passport and Driving License cover

Special definitions relating to this section (which are shown in Bold)

Pet

Means – a domesticated cat or dog owned by **you** who meets the necessary requirements of the UK government pet travel scheme.

What is covered

We will pay **you** up to the amount shown in the Schedule of Benefits for the unused proportion of **your** pet passport or driving license which has been lost or stolen during **your trip** outside **your home area** during the **period of insurance**.

Special conditions relating to claims

1. **You** must report to the local police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at **your own expense**) a

written report of the loss, theft or attempted theft of **your** pet passport or driving licence.

2. If **your** pet passport or driving licence is lost, stolen or damaged while in the care of a hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your own expense**) written confirmation. Keep all travel tickets and tags for submission if a claim is to be made under this policy.

What is not covered

1. Loss, theft of or damage to **your** pet passport or driving licence if left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
2. Loss or damage due to delay, confiscation or detention by customs or any other authority.

3. The cost of a rabies vaccination or microchip implantation in support of the re issue of **your** pet passport.
4. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission.
- Proof of issue of the original pet passport from **your** vet confirming the pets name, breed and date issued.
- Receipts or bills or proof of purchase for any replacement pet passport or driving licence claimed for.
- Details of any household, travel or other insurance under which **you** could also claim.

To make a claim under this section please call: +44 (0)20 8667 2464 Or
Register your claim online: www.rpclaims.com (Scheme Code: A00805)

Emergency overseas veterinary costs

What is covered

we will pay **you** up to amount shown in the **Schedule of Benefits** for reasonable emergency veterinary costs necessarily incurred outside **your home area** to treat **your** household cat or dog which suddenly and unexpectedly becomes ill or is injured outside **your home area**.

What is not covered

1. Veterinary fees in countries that do not qualify under the UK Government approved Pets Travel Scheme.
2. Illness of **your** pet due to a condition for which a routine vaccination is available which has not been given.
3. A **medical condition** which has been diagnosed or under investigation by a veterinary surgeon prior to the start of **your** trip.
4. Veterinary treatment or surgery which the veterinary surgeon treating **your** pet advises is not essential or could wait until **your** pet's return **home**.
5. Claims where **you** are taking **your** pet outside the **United Kingdom** for the purpose of receiving veterinary treatment.
6. Any expenses incurred after **you** have returned to **your home area**.

7. Any expenses incurred in obtaining or replacing medication.
8. Anything mentioned in the general exclusions

Claims evidence

- We will require (at **your** own expense) written confirmation from the veterinary surgeon of the injury/illness to **you** cat or dog and the cost of the treatment given.
- **Details** of any pet insurance which **you** could also claim.

Camping and Caravan cover

Special definitions relating to this section (which are shown in Bold)

Camping equipment

Means – tents and camping accessories including sleeping bags, bedding and cooking equipment (excluding **valuables, gadgets, ski equipment and golf equipment**) and items listed under the What is not covered section

Caravan equipment

Means – trailer equipment, household goods and personal belongings that are in **your** caravan, trailer or towing vehicle (excluding items listed under the what is not covered section)

What is covered

We will pay **you** up to the amount shown on the schedule of benefits for the accidental loss of,

theft of or damage to **your camping or caravan equipment** during **your trip**. The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation (loss of value), or **we** may replace, reinstate or repair the lost or damaged items.

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery, or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **baggage** and/or **valuables**.
2. If **baggage** and/or **valuables** are lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.
3. If **baggage** is lost, stolen or damaged whilst in the care of an airline **you** must give written notice of the claim to the airline within the time limit contained in their conditions of carriage (please keep a copy).

What is not covered

1. The **excess** as shown in the schedule of benefits for each and every claim, per incident claimed for, under this section by each **insured person** unless the **excess** waiver has been purchased as detailed in **your** policy schedule.
2. Fixtures and fittings furnishings and furniture televisions, awnings, caravan motor movers, winter wheels, refrigerators, gas bottles, batteries, security devices, stabilisers, generators, satellite dishes, solar panels, water carriers, air conditioning units and toilet tents and audio equipment.
3. **Valuables, gadgets, ski equipment and golf equipment** and any items used solely or partly for business profession or trade purposes.
4. Loss, theft of or damage to **camping and caravan equipment** contained in an **unattended** vehicle, caravan or tent unless forcible and violent means have been used by an unauthorised person to gain entry into the

vehicle and evidence of such entry is available.

5. Loss or damage due to delay, confiscation or detention by customs or any other authority.
6. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, motor accessories, documents of any kind, bonds, securities, perishable goods (such as foodstuffs), bicycles, **ski equipment, golf equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
7. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or an accident to the sea vessel, train or vehicle in which they are being carried.
8. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
9. Loss, theft of or damage to **business equipment**, business goods, samples, tools of trade and other items used in connection with **your** business, trade, profession or occupation.
10. Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
11. Loss or damage incurred as a result of storm or flood that has damaged the Caravan and Camping Equipment rendering it unusable.
12. Loss or damage to Camping Equipment caused by any portable heating or cooking appliances.
13. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A police report from the local Police in the country where the incident occurred for all

loss, theft or attempted theft.

- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission.
- Proof of ownership such as an original receipt, a valuation, original user manual or bank or credit card statements for items lost, stolen or damaged
- Repair report where applicable.
- Details of any household, travel or other insurance under which **you** could also claim.

To make a claim under this section please call: +44 (0)20 8667 2464 Or
Register your claim online: www.rpclaims.com (Scheme Code: A00805)

Emergency Car Hire

What is covered

If **your** vehicle, which is intended to be used for the entire duration of **your trip**, is stolen or cannot be used because of an accident or breakdown up to seven days before **you** are due to start **your trip**, **we** will pay **you** the amount shown in the schedule of benefits to allow **you** to hire a similar vehicle to use for the **trip**.

What is not covered

1. The **excess** as shown in the schedule of benefits for each and every claim, per incident claimed for, under this section by each **insured person** unless the **excess** waiver has been purchased as detailed in **your** policy schedule.
2. Any claim where **you** have purchased this cover within seven days of the start of **your trip**.
3. Loss or damage of **your** vehicle due to confiscation or detention by the police or local authority.
4. Any claim which has not been reported to **your** motor insurer or emergency breakdown provider confirming the loss, theft or damage to **your** vehicle.
5. Claims arising from fire theft or accident

which have not been reported to the police (if the police should have been involved.)

6. Claims where **you** have not taken all reasonable steps to arrange for repairs to the vehicle to be completed before the start of **your trip**.
7. Claims for breakdown where the vehicle has not been serviced and maintained in accordance with manufacturer's instructions.
8. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

- In the case of an accident to or breakdown of **your** vehicle a repairers or breakdown company's report or other evidence confirming the vehicle was involved in an accident or had broken down.
- In the case of the breakdown of **your** vehicle a copy of the last service report confirming that the vehicle has been serviced properly and maintained in accordance with manufacturer's instructions.
- Receipts or bills for Car hire costs which are being claimed for.
- Details of any motor, travel or other insurance under which **you** could also claim

Event Ticket Cancellation

Special definition relating to this section (which is shown in Bold)

Event

- means a ticketed sports, musical, theatre, dance, film, festival or concert which **you** are scheduled to attend during **your trip** outside **your home area**.

What is covered

Cancellation prior to departure

We will pay **you** up to the amount shown in the Schedule of Benefits for any irrecoverable unused **event** ticket costs **you** are unable to claim back from any other source if the pre booked event **you** were scheduled to attend is cancelled

OR

Cancellation after arrival at your destination

If after arriving at **your** destination where the event **you** were scheduled to attend is cancelled, **we** will pay **you**

- I. any irrecoverable unused **event** ticket costs **you** are unable to claim back from any other source and
- II. up to the compensation amount shown in the Schedule of Benefits providing **you** continue **your trip** as originally planned.

As a result of the following events occurring:

1. Insolvency of the company organising or promoting the event, fire, flood, earthquake, explosion, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease causing cancellation of the event or its postponement by the event organiser until after **your** pre booked return date to **your home**.
2. The death, **bodily injury**, illness or disease of any persons competing, performing in or attending the special event causing cancellation of that event or its postponement until after **your** pre booked return date to **your home**.

3. The stadium, arena or venue where the special event was due to take place, or the immediate surrounding area from which the stadium, arena or venue needs to be accessed, is declared unsafe by the police or local authorities and no other reasonable alternative stadium, arena or venue is available to enable the special event to still take place during the **trip**.

If the same costs and charges are also covered under Section A – Cancellation or curtailment charges, Section G – **personal money**, passport and documents or Section T – Travel disruption cover **you** can only claim for these under one section for the same event.

What is not covered

1. Postponement of the event if it is rescheduled before **your** pre booked return date to **your home**.
2. Any costs incurred by **you** which are recoverable from the travel agent, tour operator or the company organising or promoting the special event (or their administrators) or where **you** receive or are expected to receive compensation or reimbursement.
3. Any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your trip**.
4. The cost of **event** tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.
5. The cost of Air Passenger Duty (APD) whether irrecoverable or not.
6. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A cancellation invoice from **your** travel agent, tour operator or provider of transport/accommodation.

- In the case of **curtailment** claims, written details from **your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation, special event tickets and other pre-paid costs or charges that made up the total cost of the trip.
- **Your** unused travel tickets.
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- A letter from the company organising or promoting the special event (or their administrators) or the local Police or authorities confirming the need for cancellation or **curtailment** of the special event and the reason for this.
- Details of any travel or other insurance under which **you** could also claim.

To make a claim under this section please call: +44 (0)20 8667 2464 Or
 Register your claim online: www.rpclaims.com (Scheme Code: A00805)

Section M1 – Schedule Airline Failure Insurance (only operative if indicated in the schedule)

Cover under sections M1 and M2 is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR and is underwritten by Certain Underwriters at Lloyd's. International Passenger Protection Limited is authorised and regulated by the Financial Conduct Authority (Register Number 311958).

Definitions

The words and phrases defined below have the same meaning wherever they appear in bold in this Scheduled Airline Failure Insurance Policy

Financial Failure - means the Airline becoming Insolvent or has an administrator appointed and does not fulfil the booked flight(s)

We, us, our – International Passenger Protection Limited.

What is covered

We will pay up to the amount shown in the table of benefits for each **insured person** named on the Invoice and Airline Ticket for:

1. Irrecoverable sums paid prior to the **financial failure** of the scheduled airline not forming part of an inclusive holiday prior to departure; or
2. In the event of **financial failure** after departure:
 - a) additional pro rata costs incurred by **you** in replacing that part of the flight arrangements to

a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements; or

b) if curtailment of the trip is unavoidable - the cost of return flights to **your home area** to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

Provided that in the case of a. and b. above where practicable **you** have obtained **our** approval prior to incurring the relevant costs by contacting **us** as set below.

What is not covered

1. Scheduled flights not booked within **your home area** prior to departure.
2. Any scheduled airline which is, or which any prospect of **financial failure** is known by the Insured Person or widely known publicly at the date of the **insured person's** application under this policy
3. Any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing Policy, Policies, bond, or is capable of recovery under section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means.
4. The **financial failure** of any travel agent, tour organiser, booking agent or consolidator with whom **you** have booked a scheduled flight.

5. Any losses which are not directly associated with the incident that caused **you** to claim. For example, loss due to being unable to reach a pre booked hotel, villa, car hire or cruise following the financial failure of an airline.

Please also refer to the General exclusions shown on page 25 of this policy wording for details of what is not covered.

Section M2 – End Supplier Failure (only operative if indicated in the schedule)

Definitions

The words and phrases defined below have the same meaning wherever they appear in bold in this Scheduled Airline Failure Insurance Policy

Financial Failure - means the **end supplier** becoming Insolvent or has an administrator appointed and being unable to provide agreed services.

End Supplier - means the company that owns and operates the services listed in point 1 below.

We, us, our – International Passenger Protection Limited.

What is covered

We will pay up to the amount shown in the table of benefits for each **Insured Person** named on the Invoice for:

1. Irrecoverable sums paid prior to **financial failure** of the Scheduled Airline, Hotel, Train Operator including Eurostar, Car Ferries; Villas abroad & Cottages in the UK; Coach Operator, Car Hire company, Caravan Sites, Campsites, Mobile Home, Camper Rental, Safaris; Excursions; Eurotunnel; Theme Parks such as Disney Land Paris all known as the **end supplier** of the travel arrangements not forming part of an inclusive holiday prior to departure; or

2. In the event of **financial failure** after departure:

a) additional pro rata costs incurred by **you** in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements; or

b) if curtailment of the holiday is unavoidable - the cost of return transportation to **your home area** to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

What is not covered

1. Travel and Accommodation not booked within **your home area** prior to departure.

2. Any **end supplier** which is, or which any prospect of **financial failure** is known by the Insured or widely known publicly at the date of the Insured's application under this policy

3. Any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing Policy, Policies, bond, or is capable of recovery from under section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means.

4. The **financial failure** of any travel agent, tour organiser, booking agent or consolidator with whom the **Insured** has booked travel or accommodation

5. Any losses which are not directly associated with the incident that caused you to claim. For example, loss due to being unable to reach **your** pre booked hotel following the financial failure of an airline.

How to make a claim under section M1 – Scheduled Airline Failure and M2 – End Supplier Failure

How to make a claim

Any occurrence which may give rise to a claim under this section should be advised as soon as reasonably practicable to the following by quoting **your** Policy Number, Travel Insurance Policy name and reference ESFI-Vs.18:

IPP Claims at Cunningham Lindsey
Oakleigh House
14-15 Park Place
Cardiff
CF10 3DQ

Telephone: +44 (0)345 266 1872
Email: Insolvency-claims@ipplondon.co.uk
Website: www.ipplondon.co.uk/claims.asp

For claims under all other sections of this policy, please see the How to make a claim section on page 25.

How to make a complaint under section M1 – Scheduled Airline Failure and M2 – End Supplier Failure

Any claims complaint **you** may have should in the first instance be addressed to:

The Claims Manager
IPP Claims Office
IPP House
22-26 Station Road
West Wickham,
Kent, BR4 0PR
Phone: 020 8776 3752

Sections N, O, P, Q, R and S – Winter sports (only operative if indicated in the schedule)

E-mail: info@ipplondon.co.uk

Please make sure that you quote the policy number which can be found on your policy statement.

If you are not satisfied with the response after following the above process you may write to:

Complaints Team
Lloyd's
One Lime Street
London EC3N 7HA
Email: complaints@lloyds.com

Section N – ski equipment (only operative if indicated in the schedule)

Cover for sections N, O, P, Q, R and S only operates:-

1. Under single **trip** policies – if the appropriate winter sports section is shown as operative in the schedule and the appropriate additional premium has been paid.
2. Under annual multi **trip** policies – for a period no more than 21 days in total in each **period of insurance**, providing the appropriate winter sports section is shown as operative in the schedule and the appropriate additional premium has been paid.

What is covered

We will pay **you** up to the amount shown on the schedule of benefits for the accidental loss of, theft of or damage to **your own ski equipment** or up to the amount shown for hired **ski equipment**. The amount payable in the event of a total loss, will be the value at today's prices less a deduction for wear, tear and depreciation (loss of

value – calculated from the table below), or **we** may replace, reinstate or repair the lost or damaged **ski equipment**.

Age of ski equipment	Amount payable
Less than 1 year old	90% of value
Over 1 year old	70% of value
Over 2 years old	50% of value
Over 3 years old	30% of value
Over 4 years old	20% of value
Over 5 years old	No payment

The maximum **we** will pay for any one article, pair or set of articles is the amount payable calculated from the table above up to the amount shown on the schedule of benefits whichever is the less.

Special conditions relating to claims

1. **you** must report to the local Police in the

country where the incident occurred within 24 hours of discovery or as soon as possible after that and get a written report (at **your** own expense) of the loss, theft or attempted theft of all **ski equipment**.

2. If **ski equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.
3. If **ski equipment** is lost, stolen or damaged whilst in the care of an airline **you** must give formal written notice of the claim to the airline, within the time limit set out in their conditions of carriage (please keep a copy).

What is not covered

1. The **excess** as shown in the schedule of benefits for each and every claim, per incident claimed for, under this section by each **insured person** unless the **excess** waiver has been purchased as detailed in **your** policy schedule.
2. Loss, theft of or damage to **ski equipment** contained in or stolen from an **unattended** vehicle:
 - a) overnight between 9 pm and 9 am (local time) or
 - b) at any time between 9 am and 9 pm (local time) unless:
 - i) it is locked out of sight in a **secure baggage area** and
 - ii) **violent and forcible entry** has been used by an unauthorised person to gain entry

into the vehicle and evidence of this entry is available.

3. Loss or damage due to delay, confiscation or detention by customs or any other authority.
4. Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
5. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission.
- Proof of ownership such as an original receipt, valuation or bank or credit card statements for items lost, stolen or damaged.
- Repair report where applicable.
- Details of any household, travel or other insurance under which **you** could also claim

To make a claim under this section please call: +44 (0)20 8667 2464 Or
Register your claim online: www.rpclaims.com (Scheme Code: A00805)

Section 0 – Ski equipment hire (only operative if indicated in the schedule)

What is covered

We will pay **you** up to the amount shown on the schedule of benefits for the reasonable cost of hiring replacement **ski equipment** as a result of the accidental loss of, theft of or damage to or temporary loss in transit for more than 24 hours of **your own ski equipment**.

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of **your own ski equipment**.
2. If **ski equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.
3. If **ski equipment** is lost, stolen or damaged whilst in the care of an airline **you** must give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy).

What is not covered

1. Loss, theft of or damage to **ski equipment** contained in an **unattended** vehicle:
 - a) overnight between 9 pm and 9 am (local time) or
 - b) at any time between 9 am and 9 pm (local time) unless:
 - i) it is locked out of sight in a **secure baggage area** and
 - ii) **violent and forcible entry** has been used by an unauthorised person to gain entry into the vehicle and evidence of this entry is available.

2. Loss or damage due to delay, confiscation or detention by customs or any other authority.
3. Loss or damage caused by wear and tear, depreciation (loss of value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
4. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission.
- Proof of ownership such as an original receipt, valuation or bank or credit card statements for items lost, stolen or damaged together with receipts or bills detailing the costs incurred of hiring replacement **ski equipment**.
- Details of any travel or other insurance under which **you** could also claim.

Section P – Ski pack (only operative if indicated in the schedule)

What is covered

We will pay you:

- a) Up to up to the amount shown on the schedule of benefits for the unused portion of **your** ski pack (ski school fees, lift passes and hired **ski equipment**) following **your bodily injury**, illness or disease.
- b) Up to the amount shown on the schedule of benefits for the unused portion of **your** lift pass if **you** lose it.

You can only claim under Section P – Ski pack or Section T – Travel disruption cover for the same event, not both.

Special conditions relating to claims

1. **You** must provide (at **your** own expense) written confirmation to **us** from a **medical practitioner** that the **bodily injury**, illness or disease prevented **you** from using **your** ski pack.

To make a claim under this section please call: +44 (0)20 8667 2464 Or
Register your claim online: www.rpclaims.com (Scheme Code: A00805)

What is not covered

1. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A medical certificate from the treating **medical practitioner** explaining why **you** were unable to use **your** ski pack.
- Details of any travel or other insurance under which **you** could also claim.

Section Q – Piste closure (only operative if indicated in the schedule)

What is covered

we will pay **you** up to the amount shown in the schedule of benefits for transport costs necessarily incurred by **you**, to travel to and from an alternative site if either lack of or **excess** snow, or an avalanche results in the skiing facilities (excluding cross-country skiing) in **your** resort being closed and it is not possible to ski.

The cover only applies:

- a) To the resort which **you** have pre-booked for a period more than 12 hours and for as long as these conditions continue at the resort, but not more than the pre-booked period of **your** trip and
- b) To **Trips** taken outside the **United Kingdom** during the published ski season for **your** resort.

If no alternative sites are available, we will pay **you** compensation for each day **you** are unable to ski up to the maximum amount detailed

in **your** schedule of benefits.

Special conditions relating to claims

1. **you** must get (at **your** own expense) written confirmation from the relevant authority, ski lift operator or **your** tour operator's representative of the number of days skiing facilities were closed in **your** resort and the reason for the closure.

What is not covered

1. Any circumstances where transport costs, compensation or alternative skiing facilities are provided to **you**.
2. The closure or impending closure of the skiing facilities in **your** resort existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
3. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A letter from the relevant authority, ski lift operator or **your** tour operator's representative of the number of days skiing facilities were closed in **your** resort and the reason for the closure.

- Receipts or bills for any transport costs claimed for.
- Details of any travel or other insurance under which **you** could also claim.

To make a claim under this section please call: +44 (0)20 8667 2464 Or
Register your claim online: www.rpclaims.com (Scheme Code: A00805)

Section R – Avalanche or landslide cover (only operative if indicated in the schedule)

What is covered

We will pay **you** up to the amount shown in the schedule of benefits for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** booked resort or returning **home** if **you** are delayed for more than 12 hours by avalanche or landslide. The cover only applies to **Trips** taken outside the **United Kingdom** during the published ski season for **your** resort.

Special conditions relating to claims

1. **You** must get (at **your** own expense) written confirmation from the relevant authority or **your** tour operator's representative confirming the event.

What is not covered

1. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A letter from the relevant authority or **your** tour operator's representative confirming details of the avalanche or landslide that caused the delay and the period of delay.
- Receipts or bills for any accommodation and travel expenses claimed for.
- Details of any travel or other insurance under which **you** could also claim.

To make a claim under this section please call: +44 (0)20 8667 2464 Or
Register your claim online: www.rpclaims.com (Scheme Code: A00805)

Section S – Physiotherapy in the United Kingdom (only operative if indicated in the schedule)

What is covered

We will pay **you** up to the amount shown in the schedule of benefits for expenses necessarily incurred for a qualified physiotherapist to continue **your** physiotherapy treatment upon return to **your home**, as a result of **your** unforeseen **bodily injury** sustained whilst taking part in a winter sports activity during **your trip**.

Special conditions relating to claims

1. **You** must obtain (at **your** own expense) written confirmation from the treating **medical practitioner** details of the **bodily injury** you sustained during **your trip** and that this **bodily injury** requires continuation of physiotherapy treatment upon **your** return to **your home area**.

What is not covered

1. Any subsequent costs incurred as a result of **your** injury following **your** return to **your home area** that does not constitute as physiotherapy, including but not limited to any private medical, surgical, hospital, ambulance, doctor or nursing fees.
2. Any expenses which are not usual, reasonable or customary to treat **your bodily injury** including any treatment or services provided by a health or holistic spa.
3. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Written confirmation from the treating physiotherapist confirming the **bodily injury** **you** sustained and the continuation of treatment provided
- Receipts or bills for all physiotherapy treatment received.
- Details of any travel or other insurance under which **you** could also claim.

To make a claim under this section please call: +44 (0)20 8667 2464 Or
Register your claim online: www.rpclaims.com (Scheme Code: A00805)

Section T – Travel disruption cover (only operative if indicated in the schedule)

What is covered

Before you reach your destination

1. **we will pay you** for **your** proportion only of any unused travel, accommodation and other **pre-paid charges** that **you** cannot claim back from any other source if **you** cannot travel and have to cancel **your trip** as a result of:
 - a) The **public transport** on which **you** were booked to travel from **your home area** being cancelled or delayed for at least 12 hours from the scheduled time of departure (but not including **your** unused travel costs where the cancellation or delay is caused by the insolvency of the **public transport** operator); or
 - b) **you** being involuntarily denied boarding (because there are too many passengers for the seats available) and no suitable alternative flight could be provided within 12 hours; or
 - c) The Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or other regulatory authority in a country to/from which **you** are travelling advising against all travel or all but essential travel to the country or specific area **you** are travelling to providing the advice came into force after **you** purchased this insurance or booked the **trip** (whichever is the later) and was within 21 days of **your** departure date; or
 - d) The insolvency of the accommodation providers or their booking agents, fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche, hurricane, storm, civil commotion and/or civil unrest not assuming the proportions of or amounting to an uprising or an outbreak of food poisoning or an infectious disease meaning **you** cannot use **your** booked accommodation; or
 - e) The accidental loss of, theft of or damage to **your** passport and/or visa prior to or after leaving **your home** to commence the **trip** and no replacement could be obtained within 12 hours of the scheduled time of departure to allow **you** to make alternative travel arrangements.
2. **we** will pay **you** up to the amount shown in the schedule of benefits for **your** proportion only of any reasonable additional travel (including up to the limit detailed for taxis and hire cars) and accommodation costs which are of a similar standard to that of **your** pre-booked travel and accommodation (but on a room only basis) that **you** cannot claim back from any other source if **you** have to make alternative arrangements to reach **your** destination (or in the case of a cruise to join **your** ship at the next possible port of call) as a result of:
 - a) The **public transport** on which **you** were booked to travel from **your home area** being cancelled or delayed for at least 12 hours from the scheduled time of departure (but not including **your** additional travel costs where the cancellation or delay is caused by the insolvency of the **public transport** operator), or being diverted or re-directed after take-off; or
 - b) **you** being involuntarily denied boarding (because there are too many passengers for the seats available) and no suitable alternative flight could be provided within 12 hours; or
 - c) **You** being denied boarding on the **public transport** on which **you** were booked to travel from **your home area** as a result of the accidental loss of, theft of or damage to **your** passport and/or visa and no replacement could be obtained until after the scheduled time of departure up to the amount shown in the schedule of benefits.
3. If the **public transport** on which **you** were booked to travel from **your home area** (including any onward connecting **public transport**) is cancelled or delayed for at least 12 hours **we** will pay **you** up to the amount shown in the schedule of benefits for the first 12 hours delay and each full 12 hours delay after that up to the maximum of the amount shown in the schedule of benefits providing **you** eventually continue the **trip** (this will help you pay for telephone calls made and meals and refreshments purchased during the delay).

4. **we** will pay **you** up to the amount shown in the schedule of benefits for **your** proportion only of any unused travel, accommodation and other **pre-paid charges** that **you** cannot claim back from any other source if **you** fail to:

- a) arrive at the departure point in the **United Kingdom** in time to board the **public transport** on which **you** are booked to travel on for the initial international outbound leg of the **trip**; or
- b) reach **your** final destination in the case of a **trip** solely within the **United Kingdom** as a result of any of the following events:
 - i. the failure of other **public transport**; or
 - ii. an accident to or breakdown of the vehicle in which **you** are travelling; or
 - iii. an accident or breakdown happening ahead of **you** on a public road which causes an unexpected delay to the vehicle in which **you** are travelling; or
 - iv. strike or industrial action; or
 - v. adverse weather conditions preventing **you** from leaving **your home**, travelling by road, rail or any other means to **your** final destination, or reaching the international departure point or **your** final destination in the **United Kingdom** because they are inaccessible due to the weather conditions

and despite making or attempting to make alternative arrangements to reach **your** destination, **you** choose to cancel **your trip** before departure from the **United Kingdom** (or before reaching **your** destination in the case of a **trip** solely within the **United Kingdom**), because no suitable alternative **public transport** or other transport facilities could be provided in time to enable **you** to safely continue with at least 50% of **your** booked **trip**.

5. **we** will pay **you** up to the amount shown in the schedule of benefits for **your** reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of **your** pre-booked travel and accommodation (but on a room only basis) **you** have to pay to reach

your overseas destination (or in the case of a cruise to join **your** ship at the next possible port of call) that **you** cannot claim back from any other source if **you** fail to arrive at the departure point in time to board any onward connecting **public transport** on which **you** are booked to travel as a result of:

- a) The failure of other **public transport**; or
- b) Strike, industrial action or adverse weather conditions; or
- c) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours.

While you are at your destination

6. **we** will pay **you** up to the amount shown in the schedule of benefits for **your** proportion only of any unused travel, accommodation and other **pre-paid charges** that **you** cannot claim back from any other source together with any reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of **your** pre-booked travel and accommodation (for example full or half board, all inclusive, bed and breakfast, self-catering or room only) if **you** have to:

- a) Move to other accommodation at any point during **your trip** as a result of the insolvency of the accommodation providers or their booking agents, fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche, hurricane, storm, civil commotion and/or civil unrest not assuming the proportions of or amounting to an uprising or an outbreak of food poisoning or an infectious disease meaning **you** cannot use **your** booked accommodation; or
- b) **curtail your trip** with prior authorisation of the Emergency Medical Assistance Service as a result of the insolvency of the accommodation providers or their booking agents, fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche,

- hurricane, storm, civil commotion and/or civil unrest not assuming the proportions of or amounting to an uprising or an outbreak of food poisoning or an infectious disease meaning **you** cannot use **your** booked accommodation and **you** need to be repatriated to **your home**; or
- c) **curtail your trip** with prior authorisation of the Emergency Medical Assistance Service as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or other regulatory authority in the country **you** are in recommending evacuation from the country or specific area **you** have travelled to providing the advice came into force after **you** left **your home area** to commence the **trip**; or
- d) **curtail your trip** with prior authorisation of the Emergency Medical Assistance Service as a result of the accidental loss of, theft of or damage to **your** passport and/or visa which meant that **you** could not continue with **your** planned itinerary and/or were denied boarding on the **public transport** on which **you** were booked to travel, or in the case of a cruise ship stay.
- transport operator**), or being diverted or re-directed after take-off; or
- b) **you** being involuntarily denied boarding (because there are too many passengers for the seats available) and no suitable alternative flight could be provided within 12 hours; or
- c) **you** being denied boarding on the **public transport** on which **you** were booked to travel to **your home area** (including any onward connecting **public transport**) as a result of the accidental loss of, theft of or damage to **your** passport and/or visa and either the temporary replacement **you** obtained was not accepted or no replacement could be obtained until after the scheduled time of departure up to the amount shown in the schedule of benefits.
8. If the **public transport** on which **you** were booked to travel to **your home area** (including any onward connecting **public transport**) is cancelled or delayed for at least 12 hours **we** will pay **you** up to the amount shown in the schedule of benefits for the first 12 hours delay and each full 12 hours delay after that up to the maximum of the amount shown in the schedule of benefits providing **you** return to **your home** on the next available suitable **public transport** (this will help you pay for telephone calls made and meals and refreshments purchased during the delay).

On the way home

7. **we** will pay **you** up to the amount shown in the schedule of benefits for **your** proportion only of any reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of **your** pre-booked travel and accommodation (for example full or half board, all inclusive, bed and breakfast, self-catering or room only) that **you** cannot claim back from any other source if **you** have to make alternative arrangements to return to **your home** or stay longer outside of **your home area** as a result of:
- a) The **public transport** on which **you** were booked to travel to **your home area** (including any onward connecting **public transport**) being cancelled or delayed for at least 12 hours from the scheduled time of departure (but not including **your** unused travel costs where the cancellation or delay is caused by the insolvency of the **public**
- a) The failure of other **public transport**; or
- b) Strike, industrial action or adverse weather conditions; or
9. **we** will pay **you** up to the amount shown in the schedule of benefits for **your** reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of **your** pre-booked travel and accommodation (but on a room only basis) **you** have to pay to return to **your home** that **you** cannot claim back from any other source if **you** fail to arrive at the departure point in time to board any onward connecting **public transport** on which **you** are booked to travel including those within the **United Kingdom** as a result of:

- c) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours.

You can only claim under one of either Section T – Travel disruption cover, Section H – Delayed departure, Section I – Missed departure or Section P – Ski pack for the same event.

Special conditions relating to claims

1. If **you** fail to notify the travel agent, tour operator, **public transport** operator (or their handling agents), or provider of transport or accommodation (or their booking agents) as soon as **you** find out it is necessary to cancel the trip the amount **we** will pay will be limited to the cancellation charges that would have applied otherwise.
2. **You** must get (at **your** own expense) written confirmation or other evidence from the provider of the accommodation, their booking agents (or the administrators of either), the local Police or relevant authority that **you** could not use **your** accommodation and the reason for this.
3. **You** must give notice as soon as possible to the Emergency Medical Assistance Service of any circumstances making it necessary for **you** to return home and before any arrangements are made for **your** repatriation.
4. **You** must check in according to the itinerary supplied to **you** unless **your** tour operator, the **public transport** operator (or their handling agents) have requested **you** not to travel to the departure point.
5. **You** must allow enough time for the **public transport** or other transport to arrive on schedule and to deliver **you** to the departure point.
6. **You** must get (at **your** own expense) written confirmation or other evidence from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or being denied boarding and the reason for these together with details of any alternative transport offered.

7. **You** must comply with the terms of contract of the **public transport** operator (or their booking agents) and seek financial compensation, assistance or a refund of **your** ticket from them in accordance with such terms and/or (where applicable) **your** rights under EU Air Passenger Rights legislation in the event of denied boarding, cancellation or long delay of flights.

Whether **you** have booked a **package** holiday or just a flight, compensation will normally be available to **you** from financial protection schemes arranged or overseen by the Civil Aviation Authority (CAA) such as the Air Travel Organisers' Licensing (ATOL) scheme and Flight-Only and Flight-Plus Arrangements, or by way of a bond held by a trade association such as the Association of British Travel Agents (ABTA) scheme if **your package** holiday does not include a flight.

8. Where applicable **you** must get (at **your** own expense) written confirmation or other evidence from the **public transport** operator (or their handling agents) and/or provider of accommodation or their booking agents (or the administrators of either) that compensation, assistance or reimbursement of any costs, charges and expenses incurred by **you** will not be provided and the reason for this.
9. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of **your** passport or visa.
10. If **your** passport or visa is lost, stolen or damaged while in the care of a hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation. Keep all travel tickets and tags for submission if a claim is to be made under this policy.

What is not covered

1. The **excess** as shown in the schedule of benefits for each and every claim, per incident claimed for, under this section by each **insured person** unless the **excess** waiver has been purchased as detailed in **your** policy schedule (except claims under subsections 3. and 8. of What is covered).
2. Claims arising within the first 7 days after **you** purchased this insurance or the date **you** booked any **trip** (whichever is the later) which relate to an event which was occurring or **you** were aware could occur at the time **you** purchased this insurance or booked the **trip** (whichever is the later).
3. Claims arising directly or indirectly from:
 - a) Strike, industrial action or the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or other regulatory authority issuing a directive prohibiting all travel or all but essential travel to the country or specific area or event to which **you** were travelling, existing or being publicly announced by the date **you** purchased this insurance or booked the **trip** (whichever is the later).
 - b) An accident to or breakdown of the vehicle in which **you** are travelling when a repairers report or other evidence is not provided.
 - c) Breakdown of any vehicle owned by **you** which has not been serviced properly and maintained in accordance with manufacturer's instructions.
 - d) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any similar body in any country.
 - e) Denied boarding due to **your** drug use, alcohol or solvent abuse or **your** passport, visa or other documentation required by the **public transport** operator or their handling agents was invalid.
 - f) The accidental loss of, theft of or damage to **your** passport or visa if left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
4. Any claims arising whilst **you** are on a day-trip.
5. The cost of Air Passenger Duty (APD) whether irrecoverable or not.
6. Travel tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.
7. **We** will only consider the unused pre-paid expenses of a person who is insured under this policy. For example, if **you** are travelling with someone who is not insured under this policy **we** will only pay **your** proportion of the costs not theirs, regardless who has paid for the booking.
8. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme. In addition any property maintenance costs or fees incurred by **you** as part of **your** involvement in such schemes are not covered.
9. Any costs incurred by **you** which are recoverable from the providers of the accommodation, their booking agents (or the administrators of either) or for which **you** receive or are expected to receive compensation or reimbursement.
10. Any costs incurred by **you** which are recoverable from the **public transport** operator or their booking agents, **your** tour operator or travel agent (or their administrators), or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.

11. **You** unused and/or additional travel costs where the cancellation or delay is caused by the insolvency of the **public transport** operator.
 12. Any costs incurred by **you** which are recoverable from **your** credit/debit card provider or for which **you** receive or are expected to receive compensation or re-imburement.
 13. Any travel and accommodation costs, charges and expenses where the **public transport** operator (or their handling agents) has offered reasonable alternative travel arrangements within 12 hours of the scheduled time of departure.
 14. Any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your trip** (except as provided for under subsections 6. and 7. of What is covered where **you** have to move to other accommodation or stay longer outside of **your home area**).
 15. For subsection 4. only of What is covered, **your** reluctance to travel or make or attempt to make alternative arrangements to reach **your** destination where reasonable alternative travel facilities were available and no severe weather warnings for the area concerned or notices of road closures on **your** planned route had been issued.
 16. Any cost if **your trip** was booked as part of a **package** holiday except under:
 - a) subsections 3 and 8 of What is covered; or
 - b) subsections 1 and 7 of What is covered for any cost relating to **pre-paid charges** which do not form part of **your package** holiday; or
 - c) subsections 1, 2, 4, and 5 of What is covered if **you** failed to reach **your** overseas destination to commence the **package** holiday due to an event covered under this section and because of this **you** were not entitled to claim compensation, assistance or reimbursement of any costs, charges and expenses incurred by **you** from the tour operator.
 17. The cost of **your** unused original tickets where:
 - a) the Emergency Medical Assistance Service or **we** have arranged and/or paid for **you** to come **home** following **curtailment** of the **trip**, or
 - b) **We** have paid **you** for any reasonable alternative and/or additional travel costs incurred by **you** to come **home** following **curtailment** of the **trip**.

If however **you** have not purchased a return ticket, **we** reserve the right to deduct the cost of an economy flight (based on the cost applicable on the date **you** come **home**) from any additional costs **we** have incurred which are medically necessary to repatriate **you** to **your home**.
 18. Anything mentioned in What is not covered applicable to all sections of the policy.
- Claims evidence**
- We** will require (at **your** own expense) the following evidence where relevant:
- A copy of the advice against all travel or all but essential travel issued by the Foreign & Commonwealth office (FCO) or other regulatory authority.
 - A letter from the **public transport** provider detailing the reasons for failure.
 - A letter from the relevant **public transport** provider, carrier or authority confirming details of the strike or industrial action.
 - In the case of adverse weather conditions a report from the Met Office, **public transport** provider, carrier or authority, relevant highway agency, local authority, local radio station or newspaper confirming details of the adverse weather conditions and if road closures on **your** planned route were made and/or red or amber severe weather warnings issued for the area concerned
 - In the case of cancellation or **curtailment** claims, **your** booking confirmation together with written details (such as a cancellation invoice) from **your** travel agent, tour operator, provider of transport/accommodation (or their booking agents) of the separate costs of

Transport, accommodation, Air Passenger Duty (APD), taxes, duties, surcharges and other pre-paid costs or charges that made up the total cost of the trip.

- **Your** unused travel tickets.
- Written confirmation from **your public transport** operator (or their handling agents) of the cancellation, number of hours delay or denied boarding and the reason for these together with confirmation of **your** check in times and details of any alternative transport offered.
- Written confirmation from the company providing the accommodation or their booking agents (or the administrators of either), the local police or relevant authority that **you** could not use **your** accommodation and the reason for this.
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- Written confirmation from the provider of transport/accommodation or **your** tour operator that compensation, assistance or reimbursement of any costs, charges and expenses incurred by **you** will not be provided and the reason for this.
- In the case of an accident to or breakdown of the vehicle in which **you** are travelling a repairers or breakdown company's report or other evidence from the relevant highway authority or local authority.
- In the case of the breakdown of any vehicle owned by **you** a copy of the last service report confirming that the vehicle has been serviced properly and maintained in accordance with the manufacturer's instructions.
- Details of any travel or other insurance under which **you** could also claim.

To make a claim under this section please call: +44 (0)20 8667 2464 Or
Register your claim online: www.rpclaims.com (Scheme Code: A008005)
For curtailment and/or repatriation
claims +44 (0) 1473 351756

Section – U Golf cover (only operative if indicated in the schedule)

This extension to the policy provides the following amendments to the insurance, specifically for any golfing **Trips** taken by **you**.

Loss of green fees

What is covered

In addition to the cover provided under Section A – Cancellation or **curtailment** charges, **we** will pay **you** up to the amount shown in the schedule of benefits per day, up to the maximum amount detailed for any irrecoverable unused green fees which **you** have paid or are contracted to pay if

- a) cancellation of the **trip** is necessary and unavoidable or
- b) the **trip** is **curtailed** before completion

As a result of any of the events detailed under What is covered in Section A – Cancellation or **curtailment** charges occurring.

Golf equipment cover

What is covered

In addition to the cover provided under Section E – **baggage**, **we** will pay **you**:

1. Up to the amount shown in the schedule of benefits for the accidental loss of, theft of or damage to **golf equipment**. The amount payable will be the value at today's prices, less a deduction for wear, tear and depreciation (loss of value), or **we** may replace, reinstate or repair the lost or damaged **golf equipment**.

- Up to the amount shown in the schedule of benefits for the emergency replacement of **golf equipment** if **your golf equipment** is temporarily lost in transit during the outward journey and not returned to **you** within 12 hours, as long as **we** receive written confirmation from the carrier, confirming the number of hours the **golf equipment** was delayed.

If the loss is permanent, **we** will deduct the amount already paid from the final amount to be paid under this section.

- Up to the amount shown in the schedule of benefits for the reasonable cost of hiring replacement **golf equipment** as a result of the accidental loss of, theft of or damage to, or temporary loss in transit during the outward journey for more than 24 hours of **your own golf equipment**, as long as **we** receive written confirmation from the carrier, confirming the number of hours the **golf equipment** was delayed.

Liability for golf buggies whilst in use

What is covered

In addition to the cover provided under Section G – Personal liability, **we** will pay **you** and each **insured person** up to the amount shown in the schedule of benefits (including legal costs and expenses) against any amount **you** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause for accidental:

- bodily injury**, death, illness or disease to any person who is not in **your** employment or who is not a **close relative** or member of **your** household or
- Loss of or damage to property that does not belong to and is neither in the charge of or under the control of **you**, a **close relative**, anyone in **your** employment or any member of **your** household

arising from **your** ownership, possession or use of a golf buggy.

Special conditions relating to claims

- You** must get (at **your** own expense) a medical certificate from a **medical practitioner** and the prior approval of the Emergency Medical Assistance Service to confirm the necessity to return **home** prior to **curtailment** of the **trip** due to death, **bodily injury**, illness or disease.
- If **you** fail to notify the travel agent, tour operator or golf club as soon as **you** find out it is necessary to cancel the **trip**, the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.
- If **you** cancel the **trip** due to:
 - stress, anxiety, depression or any other mental or nervous disorder that **you** are suffering from **you** must provide (at **your** own expense) a medical certificate from either a registered mental health professional if **you** are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field or
 - any other **bodily injury**, illness, disease or complications arising as a direct result of pregnancy, **you** must provide (at **your** own expense) a medical certificate from a **medical practitioner**

stating that this necessarily and reasonably prevented **you** from travelling. **We** need the medical certificate completed as soon as **you** find out it is necessary to cancel the **trip**, as any delay in seeing a **medical practitioner** could mean that **your** symptoms are no longer present. If **you** cannot get an immediate appointment, please make one for as early as possible and keep all details of this to help substantiate **your** claim.

- You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **golf equipment**.
- If **golf equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in

writing and get (at **your** own expense) written confirmation.

6. If **golf equipment** is lost, stolen or damaged whilst in the care of an airline **you** must give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please keep a copy).
7. **You** must give **us** written notice of any incident, which may result in a claim as soon as possible.
8. **You** must send **us** every court claim form, summons, letter of claim or other document as soon as **you** receive it.
9. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** permission in writing.
10. **We** will be entitled to take over and carry out in **your** name the defence of any claims for compensation or damages or otherwise against any third party. **We** shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** must give **us** all necessary information and assistance which **we** may require.
11. If **you** die, **your** legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this policy.

What is not covered

1. The **excess** as shown in the schedule of benefits for each and every claim, per incident claimed for, under this section by each **insured person** unless the **excess** waiver has been purchased as detailed in **your** policy schedule.
2. Any claims arising directly or indirectly from:
 - a) **your** misconduct or misconduct by any person who **you** are travelling with or have arranged to travel with leading to dismissal, **your**/their resignation, voluntary redundancy, **you**/them entering into a compromise agreement, or where **you**/they had received a warning or notification of redundancy before **you** purchased this insurance or at the time of booking any **trip**.

b) Circumstances known to **you** before **you** purchased this insurance or at the time of booking any **trip** which could reasonably have been expected to lead to cancellation or **curtailment** of the **trip**.

3. Loss, theft of or damage to **golf equipment** contained in an **unattended** vehicle
 - a) overnight between 9 pm and 9 am (local time) or
 - b) at any time between 9 am and 9 pm (local time) unless:
 - i) it is locked out of sight in a **secure baggage area** and
 - ii) **violent and forcible entry** has been used by an unauthorised person to gain entry into the vehicle and evidence of such entry is available.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
6. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A medical certificate from the treating **medical practitioner** (or in the case of stress, anxiety, depression or any other mental or nervous disorder, either a registered mental health professional if **you** are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field) explaining why it was necessary for **you** to cancel or **curtail** the **trip**.
- In the case of death causing cancellation or **curtailment** of the **trip**, the original death certificate.
- Booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or golf club.

- In the case of **curtailment** claims, written details from **your** travel agent, tour operator or golf club of the separate costs of green fees that made up part of the total cost of the **trip**.
- **Your** unused travel tickets.
- Receipts or bills for any costs, charges or expenses claimed for.
- In the case of compulsory quarantine a letter from the relevant authority or the treating **medical practitioner**.
- In the case of jury service or witness attendance the court summons.
- The letter of redundancy for redundancy claims.
- A letter from the commanding officer concerned, confirming cancellation of authorised leave or call up for operational reasons.
- In the case of serious damage to **your home** a report from the police or relevant authority. Where flooding or other damage is so widespread that the Police or other authorities could not be present, then a report from **your** household insurers or the contractor engaged to carry out repairs to **your home**.
- A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission.
- Proof of ownership such as an original receipt, a valuation, original user manual or bank or credit card statements for items lost, stolen or damaged and for all items of **golf equipment** replaced if **your golf equipment** is temporarily lost in transit for more than 12 hours.
- Receipts or bills detailing the costs incurred in hiring replacement **golf equipment**.
- A letter from the carrier confirming the number of hours **your golf equipment** was delayed for.
- Repair report where applicable.
- Full details in writing of any incident involving the use of a golf buggy on a golf course.
- Any court claim form, summons, letter of claim or other document must be sent to us as soon as **you** receive it.
- Details of any household, travel or other insurance under which **could** also claim.

To make a claim under this section please call +44 (0)20 8667 2464 Or
 Register your claim online: www.rpclaims.com (Scheme Code: A00805)

Section V – Wedding/Civil partnership cover (only operative if indicated in the schedule)

Special definitions relating to this section

You/your's/insured person – means each person travelling to be married or to enter into a civil partnership whose names appear in the policy schedule.

Insured couple – means the **couple** travelling to be married or to enter into a civil partnership whose names appear in the policy schedule.

Wedding – means the religious or civil ceremony at which the **couple** become married or register as civil partners of each other.

Wedding attire – means dress, suits, shoes and other accessories bought specially for the wedding and make-up, hair styling and flowers paid for or purchased for the wedding, forming part of your **baggage**.

What is covered

1. **we** will pay **you** up to the amount shown in the schedule of benefits for the accidental loss of, theft of or damage to the following items detailed below forming part of your **baggage** or **valuables**:

- a) Wedding ring taken or purchased on the **trip** for each insured person
- b) Wedding gifts (including up to £150 for bank notes and currency notes) taken or purchased on the **trip** for the insured couple
- c) Wedding attire which is specifically to be worn by the insured couple on their wedding day.

The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation (loss of value), or **we** may replace, reinstate or repair the lost or damaged **baggage** and/or **valuables**.

2. **we** will pay the insured couple up to the amount shown in the schedule of benefits for the reasonable additional costs incurred to reprint/make a copy of or retake the photographs/video recordings either at a later date during the **trip** or at a venue in the **United Kingdom** if:

- a) the professional photographer who was booked to take the photographs/video

recordings on your wedding day is unable to fulfil their obligations due to **bodily injury**, illness or unavoidable and unforeseen transport problems, or

- b) the photographs/video recordings of the wedding day taken by a professional photographer are lost, stolen or damaged within 15 days after the wedding day and whilst you are still at the holiday/honeymoon location.

You can only claim under one of either this section, Section E – **baggage**, Section F – **personal money** or Section W – Cruise cover for loss of, theft of or damage to the items of **baggage** and/or **valuables** shown above arising from the same event.

Special conditions relating to claims

1. You must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **baggage** and/or **valuables**.
2. If **baggage** and/or **valuables** are lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or your accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.
3. If **baggage** is lost, stolen or damaged whilst in the care of an airline you must give formal written notice of the claim to the airline, within the time limit contained in their conditions of carriage (please keep a copy).

What is not covered

1. The **excess** as shown in the schedule of benefits for each and every claim, per incident claimed for, under this section by each **insured person** unless the **excess** waiver has been purchased as detailed in **your** policy schedule.
2. Loss, theft of or damage to **valuables**, bank notes and currency notes left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator)

unless deposited in a hotel safe, safety deposit box or left in your locked accommodation.

3. Loss, theft or damage to **gadgets**. Claims for **gadgets** should be made under section E1 and E2 – **gadget** cover.
4. Loss, theft or or damage to **baggage** contained in an **unattended** vehicle:
 - a) overnight between 9 pm and 9 am (local time) or
 - b) at any time between 9 am and 9 pm (local time) unless:
 - i) it is locked out of sight in a **secure baggage area** and
 - ii) **violent and forcible entry** has been used by an unauthorised person to gain entry into the vehicle and evidence of this entry is available.
5. Loss or damage due to delay, confiscation or detention by customs or any other authority.
6. Loss, theft or or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods (such as foodstuffs), bicycles, **ski equipment, golf equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
7. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
8. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.

9. Loss, theft of or damage to **business equipment**, business goods, samples, tools of trade, motor accessories and other items used in connection with your business, trade, profession or occupation.
10. Loss or damage caused by wear and tear, depreciation (loss of value), variation in exchange rates, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
11. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at your own expense) the following evidence where relevant:

- A police report from the local Police in the country where the incident occurred for all loss, damage, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission.
- Proof of ownership such as an original receipt, a valuation, original user manual or bank or credit card statements.
- Repair report where applicable.
- A medical certificate from the treating **medical practitioner** or relevant transport provider or authority explaining why the professional photographer was unable to fulfil his/her obligations.
- Details of any household, travel or other insurance under which **could** also claim.

To make a claim under this section please call +44 (0)20 8667 2464 Or
Register your claim online: www.rpclaims.com (Scheme Code: A00805)

Section W – Cruise cover (only operative if indicated in the schedule)

This extension to the policy provides the following amendments to the insurance, specifically for any cruise taken by **you**.

Special definition relating to this section

Cruise – means a **trip** involving a sea voyage of more than five days total duration, where transportation and accommodation is primarily on an ocean going passenger ship.

What is covered

1. Under Section E – **baggage**:
 - a) the **baggage** limit under paragraph 1. is increased to the amount shown in the schedule of benefits under Section W – Cruise cover.
 - b) the maximum the **we** will pay for any article, pair or set of articles is increased to the amount shown in the schedule of benefits under Section W – Cruise cover.
 - c) the total for all **valuables** is increased to the amount shown in the schedule of benefits under Section W – Cruise cover.
2. **we** will pay **you** up to the amount shown in the schedule of benefits for each scheduled unused pre-paid shore **trip** missed, as a result of the ship on which **you** are travelling being unable to dock at the scheduled destination.

You can only claim under one of either subsection 1. of What is covered, Section E – **baggage** or Section V – Wedding/Civil partnership cover for the accidental loss of, theft of or damage to any item of **baggage** and/or **valuables** arising from the same event.

Special conditions relating to claims

1. **you** must report to the local Police or Port Authority in the country where the incident occurred (or where appropriate the ships purser or the cruise operator's representative) within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **baggage** and/or **valuables**.

2. If **baggage** and/or **valuables** are lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.
3. If **baggage** is lost, stolen or damaged whilst in the care of an airline **you** must give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please keep a copy).

What is not covered

1. The **excess** as shown in the schedule of benefits for each and every claim, per incident claimed for, under this section by each **insured person** unless the **excess** waiver has been purchased as detailed in **your** policy schedule.
2. Loss, theft of or damage to **valuables** left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel or ship's safe, safety deposit box or left in **your** locked cabin or other accommodation.
3. Loss, theft of or damage to **baggage** contained in an **unattended** vehicle:
 - a) overnight between 9 pm and 9 am (local time) or
 - b) at any time between 9 am and 9 pm (local time) unless:
 - c) it is locked out of sight in a **secure baggage area** and
 - d) **violent and forcible entry** has been used by an unauthorised person to gain entry into the vehicle and evidence of this entry is available.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing

aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods (such as foodstuffs), bicycles, **ski equipment, golf equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).

6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or an accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
8. Loss, theft of or damage to **business equipment**, business goods, samples, tools of trade, motor accessories and other items used in connection with **your** business, trade, profession or occupation.
9. Loss or damage caused by wear and tear, depreciation (loss of value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
10. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A police report from the local Police or Port Authority in the country where the incident occurred (or where appropriate the ship's purser or the cruise operator's representative) for all loss, theft or attempted theft.
- A Property Irregularity Report from the

airline or a letter from the carrier where loss, theft or damage occurred in their custody.

- A letter from **your** cruise operator's representative, hotel or accommodation provider where appropriate, including details of any missed shore trip.
- All travel tickets and tags for submission.
- An original receipt, proof of ownership or valuations for items lost, stolen or damaged.
- Repair report where applicable.
- Confirmation in writing from the ship's doctor or other treating **medical practitioner** of the dates when **you** were confined to **your** cabin.
- Details of any household, travel or other insurance under which **you** could also claim.
- If the service **you** have received does not meet **your** expectations, **we** want to hear about it so **we** can try to put things right.

All complaints received are taken seriously. The following will help **us** understand **your** concerns and give **you** a fair response.

To make a claim under this section please call +44 (0)20 8667 2464 Or
Register your claim online: www.rpclaims.com (Scheme Code: A00805)

Making a complaint

Making your complaint

If **your** complaint relates to a claim on **your** policy, please contact the department dealing with **your** claim as follows:

For all claim complaints (except, Section E1 and E2 **gadget** cover and Section M1 Scheduled airline failure and Section M2 End supplier failure) please contact:

Rightpath Claims,
PO Box 6053
ROCHFORD
SS1 9TT
Tel: 020 8667 2464

To make a complaint in relation to Section E1 and E2 **gadget** cover please contact:

Taurus Insurance Services Limited
Suite 2209-2217 Eurotowers
Europort Road, Gibraltar

Email: gadget.complaints@taurus.gi
Telephone: 0330 880 1751

To make a complaint in relation to Section M1 Scheduled airline failure or Section M2 End supplier failure please contact:

IPP Claims at Cunningham Lindsey
Oakleigh House
14-15 Park Place
Cardiff
CF10 3DQ
Phone: +44 (0)345 266 1872
Email: Insolvency-claims@ipplondon.co.uk
Website: www.ipplondon.co.uk/claims.asp

To make a complaint in relation to an emergency medical assistance claim please contact:

+44 (0) 1473 351756

If **your** complaint relates to **your** policy please contact:

RAC Travel Complaints Team
1st Floor Maitland House,
Warrior Square,
Southend-on-Sea,
Essex,
SS1 2JY
Phone: 0330 159 0410

E-mail: racravelservice@hoodtravel.co.uk

When **you** make contact please provide the following information:

- **Your** name, address and postcode, telephone number and e-mail address (if **you** have one)
- **Your** policy and/or claim number, and the type of policy **you** hold
- The reason for **your** complaint
- Any written correspondence should be headed '**COMPLAINT**' and **you** may include copies of supporting material.

Should **you** remain dissatisfied following **our** final written response, **you** may be eligible to refer **your** case to the Financial Ombudsman Service.

The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products. **You** have six months from the date of **our** final response to refer **your** complaint to the Financial Ombudsman Service. This does not affect **your** right to take legal action.

If **we** cannot resolve **your** complaint **you** may refer it to the Financial Ombudsman Service at the address given below.

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR
Tel: 0300 123 9123 or 0800 023 4567
Fax: 020 7964 1001

Email:

complaint.info@financial-ombudsman.org.uk

Our promise to you

We will

- Acknowledge all complaints promptly.
- Investigate quickly and thoroughly.
- Keep **you** informed of progress.
- Do everything possible to resolve **your** complaint.
- Use the information from complaints to continuously improve **our** service.

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