

Your travel insurance

All insurance policies contain restrictions and exclusions, which **you** should be aware of. It is important that **you** read this policy carefully because it is the basis upon which Fortis settles any claim. Please make sure that the cover meets **your** needs and that **you** can make the declaration below, and agree to condition 1 of 'General conditions' (see page 10). If **you** need more advice, please contact P J Hayman & Company Limited on 0845 260 1628 who will contact **us** for **you**.



Contract of Insurance Policy No. BSAC/08-09

Arranged by Perkins Slade Limited, 3 Broadway, Broad Street, Birmingham, B15 1BQ
Administered by P J Hayman & Company Limited Stansted House, Rowlands Castle, Hampshire, PO9 6DX
Underwritten by Fortis Insurance Limited. Registered address – Fortis House, Tollgate, Eastleigh,
Hampshire, SO53 3YA Registered number: 354568 England

Section 1 Cancellation & Curtalement	Section 2 Medical expenses	Section 3 Hospital benefit	Section 4 Personal accident	Section 5 Personal belongings	Section 6 Temporary Loss of personal belongings	Section 7 Diving Equipment	Section 8 Diving Equipment Hire
£5,000	£10,000,000	£1,000	£25,000	£3,000	£300	£3,000	£300
Excess £50	Excess £50			Excess £50		Excess £50	

Section 9 Dive Pack	Section 10 Money & Documents	Section 11 Loss of passport	Section 12 Missed departure	Section 13 Personal liability	Section 14 Legal Expenses	Section 15 Delay	Section 16 Mugging
£250	£500	£250	£1,000	£2,000,000	£25,000	£150	£500
	Excess £50			Excess £100			

Assistance International – 24-hour worldwide emergency service – This service is only for real emergencies – If **you** need help in a medical emergency, please call: +44 23 8064 4633

The fax number is +44 23 8064 4616

If you or your personal representative need to make a claim – Please ring and ask for a claim form as soon as possible after an event which **you** may want to claim for. The phone number is **0845 122 3280** (+44 23 8031 2323 if **you** are calling from overseas) – The phone line is open 24 hours a day, 365 days a year if **you** need to make a claim.

We may record or monitor calls for training purposes or to improve the quality of **our** service.

Declaration

This policy contains health restrictions. **You** must be able to make the following declaration for yourself, anyone travelling with **you**, a **close relative** or **business associate** who the trip will depend on.

For you or any insured person

As far as I know the following apply.

- Nobody is waiting for an operation, hospital consultation (other than for regular check ups), or other hospital treatment or investigations.
- Nobody has received treatment, other than regular medication, in the last 12 months for:
 - any blood disorder;
 - any psychiatric illness;
 - a transplant;
 - dialysis treatment;
 - any form of cancer leukaemia or tumour;
 - dementia.
- Nobody, diagnosed as HIV positive, has required treatment for HIV or any HIV related illness.
- Nobody has any breathing or heart problem, which has needed hospital treatment in the last 12 months.
- Nobody has been seen by a specialist in the last three months (other than for regular check ups) or been admitted to a hospital overnight.
- Nobody has been given a terminal prognosis by a registered doctor.
- I do not know of any reason (medical or otherwise) why the trip is likely to be cancelled or cut short.

If **you**, or anyone travelling with **you** cannot agree with this declaration when **you** take out the insurance, **you** must phone the Health Line on **0845 260 1628** quoting scheme code **BSAC**. Do this at the time of taking out this insurance and they will tell **you** if **we** can give cover. If **you** cannot contact them at the time of buying this insurance, **you** must contact them within 14 days, but before **you** travel. They will let **you** know if they need any more information. If there is a change in **your** medical condition or the medical condition of anyone travelling with **you** (after **you** have taken out this insurance, but before **you** travel) and **you** can no longer agree with the declaration, **you** must contact the Fortis Health Line immediately.

For a close relative or business associate who is not an insured person and whose health may affect the trip.

If, at the time of taking out this insurance, (or booking the trip if this was later) **your close relative** or **business associate** had a medical condition for which he or she:

- was receiving treatment at a hospital;
 - was waiting for a hospital consultation or treatment;
 - had been given a terminal prognosis or been told that their condition is likely to get worse in the next 12 months;
- we** will not pay for any problem, which has anything to do with that medical condition.

For multi-trip cover, you must agree with this declaration each time you book a trip.

Contract of Insurance

Important information

Please read this policy carefully and remember the following.

1. **Insurers** – The insurers are Fortis Insurance Limited and DAS Legal Expenses Insurance Company Limited for section 14. Fortis Insurance Limited and DAS Legal Expenses Insurance Company Limited are both authorised and regulated by the Financial Services Authority.
2. **Declaration** - This insurance policy contains a declaration which is set out on page 1. **You** must tell **us** about anything **we** have asked in the declaration which may affect this insurance policy.
3. **Limit of cover** - Each section of the personal insurance cover shows the most **you** can claim, but other limits may apply. For example, under section 5 (Personal belongings), the overall limit is £3,000 but there is a limit of £500 for any single item and a total limit of £500 for all **valuables**. We will work out how much **we** will pay **you** for baggage claims based on the value of the items at the time of the loss, not the cost of replacing them.
4. **Looking after your belongings** - Many claims for loss or theft are caused by people being careless with their belongings. If **you** do not take good care of **your** belongings, it can be upsetting and inconvenient for **you** and **we** may not pay **your** claim.
5. **Dangerous activities** – **You** are not covered for taking part in any activity other than those listed on page 3 of this policy. **Your schedule** will show whether **you** have taken out the Low, Medium or High risk category and therefore which of the listed activities are covered.
6. **Cancelling your policy** – **You** can cancel this policy within 14 days from the date **you** receive the policy wording and policy **schedule**. **We** will then refund **your** premium in full. No refund of premium is available after the 14 day period. A refund of premium is only available for a single trip policy if the period from the date of issue of the policy to **your** scheduled return date **home** is greater than 28 days. If **you** want to cancel **your** policy, please contact P J Hayman & Company Limited Limited.
7. **Excesses** - **We** will take an excess off each claim **you** make under certain sections of this insurance. The amount **you** will have to pay towards a claim is shown under each section. If **we** agree to a medical expenses claim (section 2) which has been reduced by **your** using an EHC or private health insurance, the section excess will not apply.
8. **Making a claim** - To help **us** deal with **your** claim quickly and efficiently, please read the claims procedures on page 11. This explains what documents **you** will need to support a claim and when **you** will need this kind of proof. **You** must collect some of the proof **you** need, for example a police report, while **you** are on **your** trip.
9. **What to do in a medical emergency** - In a medical emergency, contact Assistance International for help. (See back page.)

Geographical limits

EU	The United Kingdom, Europe including all countries to the west of the Ural mountains, the Channel Islands, Republic of Ireland, Iceland, Madeira, the Canary Islands, the Azores, Syria, Turkey, Tunisia, Egypt, Israel and all countries bordering the Mediterranean Sea.
WW	Worldwide

What to do if you have a complaint

If **you** have experience a problem with any part of our service, **we** will sort this out as quickly and fairly as possible.

What you should do first

- If **your** complaint is about the way **your** policy was sold to **you**
Please call P J Hayman & Company Limited on 023 9241 9071
- If **you** have a complaint about a claim
Call **your** claim handler first. **You** will find the claim handler's name and phone number on any letters they have sent **you**.

If your problem has still not been sorted out

Step 1

Contact **our** Customer Service Advisor who will make sure that **your** complaint is dealt with at a senior level. **You** can write to **us** at the address below or e-mail **us** through **our** website at: www.fortisinsurance.co.uk (please include **your** policy number and claim number if appropriate).

Customer Service Advisor
Fortis Insurance Limited
Fortis House
Tollgate
Eastleigh
Hampshire
SO53 3YA

Step 2

If this matter has still not been sorted out, **you** can write to Barry Smith, Chief Executive at the same address.

Step 3

If **you** are not satisfied with **our** final decision, **you** can write to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London, E14 9SR

Fortis Insurance Ltd Service standards

We will respond to any letter **you** send **us** within two working days of receiving it. The letter will tell **you** who will be dealing with **your** complaint and when **you** should expect a reply.

Please be advised that use of this complaints procedure does not affect **your** right to take legal proceedings.

Financial Service Compensation Scheme

In the event that Fortis is unable to meet its liabilities, you may be entitled to compensation from the Financial Service Compensation Scheme. More information can be obtained from Customer Services on 020 7892 7300 or www.fscs.org.uk

Contract of Insurance

Cover and conditions for each insured person

About the cover and conditions

This is **your** contract of insurance. It contains certain conditions in each section and general conditions. **You** must meet the conditions or **we** will not accept **your** claim. This insurance is designed to cover most events that could affect **your** trip, but there are certain things that are not covered.

Please read this policy carefully, especially the declaration on page 1. This policy is only valid if you also have a travel insurance **schedule** showing the correct premium. P J Hayman & Company Limited will give **you** this **schedule**.

The policy describes the cover provided for **you** and the conditions, which **your** cover depends on. **You** must keep the policy and travel insurance **schedule** and send them both to us if **you** make a claim.

In return for the correct premium, **we** will pay **you** or **your** personal representative if **you** make a valid claim. **You** must keep to the terms, conditions and declaration of this insurance.

One-way trips - This insurance is designed to cover a round trip, which starts and finishes at **your** usual **home** in the British Isles. **We** may arrange insurance for one-way trips of up to 17 days. This is restricted to the cover and conditions that would have applied if **you** had arranged to return to the British Isles at the end of the **period of insurance**.

Important information for annual multi-trip insurance

UK trips

Annual multi-trip insurance provides cover for trips in the UK only if the sole purpose of the trip is to take part in the sporting activity for which **you** are insured or if the trip includes an overnight stay (excluding staying with friends or relatives) which **you** have paid for in advance.

Couples and families

Annual multi-trip cover for **couples** and **families** allows the adults covered under the policy to travel either together or separately. A **child** covered under the annual multi-trip **family** policy can travel without the insured adults, only if he or she is travelling with and under the supervision of an adult who is responsible for their care for the length of the trip.

Declaration

The declaration and limits of cover apply to each trip separately.

Definitions

Wherever the following words and phrases appear in this policy or the **schedule** they will always have the meanings shown below.

Acts of terrorism - An act, including but not limited to the use or threat of force or violence, by any person or group, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons, including the intention to influence any government and/or to cause fear to the public, or any section of the public.

Business associate - Anyone who works at **your** place of business and who needs to be in work while **you** are away in order for the business to run properly.

Child - A person aged under 18 years of age. To qualify for the **child** premium, they must be travelling with an adult insured by us.

Close relative - **Your** husband, wife, civil partner, common-law partner, parent, grandparent, parent-in-law, child, grandchild, brother, sister, fiancé or fiancée.

Couple - Two adults, under 65, living at the same address who are married or living together as married.

Diving Equipment - Self contained underwater breathing apparatus, buoyancy compensators, weight belt and weights, fins, masks, snorkels, knives, torches and flares, surface markers, buoys and reels, wet or dry suits, pressure and depth gauges, compasses, dive computers.

Family - Up to two adults, under 65, living at the same address who are married or living together as married, with any number of children under 18 normally living with them and travelling with them.

Home - The address where **you** live in the British Isles.

Period of insurance - The period **you** are covered for. The time that cover for particular sections starts and ends is given in more detail opposite.

- Other than for annual multi-trip insurance, cancellation cover starts when **you** pay the premium. All other cover begins when **you** leave **home** to go on **your** trip and lasts until **you** return **home**, as long as that is within the period of insurance paid for.

- For annual multi-trip insurance, cancellation cover starts when **you** book each trip or on the start date shown on **your** insurance **schedule**, if this is later. Cover under all other sections begins when **you** leave **home** to go on **your** trip and ends when **you** return **home** from that trip.

Live Aboard - A vessel chartered for the purposes typically of diving away from shore upon which the passengers reside for the duration of their trip.

Annual multi-trip insurance will provide cover from the start date as shown on **your** insurance **schedule**. There is no limit to the number of trips **you** may take, but each trip must be shorter than 32 days (unless **you** have paid the additional premium to extend the trip limit. The revised trip limit will be shown on **your** insurance **schedule**). The start and finish dates of the trip must fall within the 12-month period.

For holidays booked during the 12-month period and that start after the end of the **period of insurance**, **we** will provide cancellation cover until the policy ends.

We will extend the period of insurance by up to 30 days, at no extra cost, if **you** have to stay on **your** trip longer because of events which **you** have no control over. If the transport **you** are on is hijacked, **we** will automatically provide worldwide cover. The **period of insurance** will continue for up to 12 months without extra charge.

Schedule - The document attached to this policy which confirms that insurance has been arranged for the named persons on the dates stated and if any additional cover has been arranged.

Valuables - Audio, visual, video, photographic, computer, television, fax, phone and portable satellite equipment; jewellery; furs; precious metals; watches; binoculars; and electronic games.

We, our, us - Fortis Insurance Limited and the other insurers shown on page 12.

Winter sports - On-Piste basic skiing and snowboarding activities only.

Winter sports equipment - snowboards, skis (including bindings), boots and poles.

You, your, yourself - Each insured person named on the travel insurance **schedule** for whom the correct premium has been paid.

Your Sporting Activities.

The following sporting activities are automatically covered by this policy.

Diving (where you have the relevant qualification to make the dive or you are under the supervision of a relevantly qualified instructor.)

Angling, Aerobics, Archery, Athletics, Badminton, Ballooning, Baseball, Basketball, Billiards, Bowls, Bridge, Buggy, Camping, Canoeing, Caravanning, Cricket, Croquet, Curling, Cycling, Dancing, Darts, Dragon-boating, Equestrian, Fencing, Football, Golf, Gymnastics, Handball, Hockey, Ice-skating, Jogging, Kite surfing, Korfball, Keep fit, Lacrosse, Model aircraft flying, Multi activity courses, Modern pentathlon, Netball, Orienteering, Petanque, Pool, Power lifting, Quoits, Racketball, Rafting, Rambling, Roller hockey, Roller skating, Rounders, Rowing, Sail boarding, Sailing, Sand and land yachting, Shinty, Shooting in a target range including clay pigeon shooting (not hunting), Skateboarding, Snooker, Snorkeling, Soft ball, Squash, Stoopball, Surfing, Swimming, Table tennis, Tennis, Tenpin bowling, Ultimate, Volleyball, Water polo, Water skiing, Weightlifting, Windsurfing, Yachting (inland and coastal waters only), Yoga

You will only be covered for the following activities where you have taken out the additional level of cover and this is confirmed in your policy schedule.

Abseiling, Adventure racing, American football, Boxing, Caving, Climbing, Gliding, Hang gliding, Ice hockey, Judo, Martial arts, Mountaineering, Pot holing, Paint-balling, Parachuting, Parascending, Polo, Power boat sailing, Rock climbing, Rugby league, Rugby union, Scrambling, Winter sports Wrestling

NOTE if you require cover for any activity not listed above please contact us on **0845 260 1628** and we will advise if cover can be provided.

Contract of Insurance

Cover and conditions for each insured person

Section 1A If your trip is cancelled - up to £5,000

What is covered

We will repay **you** for expenses **you** have paid or legally have to pay for travel, accommodation, instructors and course fees which **you** do not use if **you** have no choice, but to cancel the trip because of events beyond **your** control which start after the premium has been paid.

Note - Cancellation insurance starts on the date of issue shown on **your** insurance **schedule**. For annual multi-trip cover, each trip is covered when **you** book it or on the start date on **your schedule**, whichever is later.

As well as the general conditions on pages 10 and 11, the following exclusions and conditions apply.

What is not covered

- You** are not covered for claims caused directly or indirectly by the following.
 - Your** deciding **you** no longer want to travel.
 - Labour disputes.
 - Government regulations, acts of parliament or currency restrictions.
 - Your** financial circumstances or unemployment (other than redundancy if **you** are under 65 and have 2 years' continuous employment with the same employer).
 - The tour operator, or anyone **you** have made travel or accommodation arrangements with, failing to provide the arrangements.
 - You** arranging to travel against medical advice or to get medical treatment.
 - If **you** fail to get a valid passport or other travel documents **you** need.
 - Amounts **you** can get back from someone or somewhere else.
- We will not pay the first £50 (£10 for deposit-only claims) of every claim made for each of **you**.

Conditions

- You** must do all that **you** can to get to the airport, port or station **you** are leaving from on time.
- If **you** do not tell the travel agent, tour operator or organisations providing transport and accommodation as soon as **you** need to cancel **your** trip, the amount **we** pay will be limited to the cancellation charges that would have applied at that time.

Section 1B If your trip is cut short: up to £5,000

What is covered

You will be covered for expenses **you** have paid or legally have to pay for travel and accommodation, which **you** do not use if **you** have no choice but to cut short the trip and **you** return home for one of the reasons given below.

- One of the following people is injured, falls ill or dies.
 - You** or the person **you** had arranged to travel or stay with.
 - A **close relative**.
 - A **business associate**.
- Your** home is damaged and not fit to live in, or the police ask **you** to return because **your** home has been burgled.

As well as the general conditions on pages 10 and 11, the following exclusions and conditions apply.

What is not covered

- You** are not covered for claims caused directly or indirectly by the following.
 - Your** taking part in any dangerous activity (other than those listed on page 3 and where **you** have taken out the appropriate category of cover and this is shown on **your schedule**).
 - Deliberately putting **yourself** at risk (unless **you** are trying to save someone's life).
 - Your** taking part in manual work in connection with a profession, business or trade, unless **we** have previously agreed this in writing.
 - Your** suicide or attempted suicide, deliberately injuring yourself, solvent abuse or the effect of alcohol or drugs.
 - Your** motorcycling, as either the driver or a passenger of a motorcycle which is more than 125cc, unless the driver

holds a current licence which allows them to ride a motorcycle of more than 125cc.

- You** travelling against medical advice or to get medical treatment.
- We will not pay the first £50 of every claim made for each of **you**.

Conditions

- If **you** go into hospital and are likely to be in for more than 48 hours, or if **you** have to return home early, someone must contact Assistance International for **you** immediately.
- Before **you** return home early for medical reasons, **you** must get a doctor's certificate to confirm that this is necessary and that **you** are fit to travel.
- If **you** return home early because of an illness or injury to a **close relative** or **business associate**, **you** must get a doctor's certificate confirming that this was necessary.

Section 2 Medical and other expenses - up to £10 million

What is covered

- You** will be covered for the following expenses caused by **your** becoming ill, being injured or dying during the period of insurance, as long as the expenses are necessary and the costs reasonable.
 - Expenses **you** would have to pay, outside the United Kingdom and the country where **you** normally live, within 12 months of the start of **your** illness or injury. The expenses must be for medical, surgical and hospital charges, emergency dental treatment (for pain relief), ambulance (or other rescue service to take **you** to hospital), nursing homes and nursing.
 - Up to £50,000 for the cost of rescuing **you** from a location outside the United Kingdom whilst participating in an insured activity, whether **you** are injured or not.
 - Up to £200,000 for the cost of transporting **you** to a hyperbaric chamber and receiving hyperbaric treatment.
 - The extra cost of returning to **your home**, including returning **you** by air ambulance if this is medically necessary.
 - Extra accommodation (room only) expenses.
 - Extra travel and accommodation (room only) expenses for one person who either has to stay with **you** or has to travel from the British Isles to escort **you home** if **you** are seriously ill or injured.
 - If **you** are unable to travel **home** on the pre-booked return date **we** will pay up to £200 in total for additional kennel or cattery costs until the date of **your** return to the British Isles.
 - The extra cost of funeral expenses abroad or of bringing **your** body or ashes **home** and up to £5,000 for the cost of recovery of **your** body (from a known location or with the approval of independent experts) in the event of death.
 - If **you** are a member of a team and a registered doctor confirms that **you** are unable to continue with the trip **we** will pay up to £1,000 for a replacement to travel to the point at which **you** are unable to continue. Cover is limited to economy class air fare or standard class rail fare and applies only where it is necessary to fulfill the main objective of the trip
- You** will be covered for extra travel expenses which are reasonable and necessary if **you** have to return **home** early because a **close relative** or **business associate** is seriously ill or injured or has died during the period of insurance.

As well as the general conditions on pages 10 and 11, the following exclusions and conditions apply.

What is not covered

- You** are not covered for claims caused directly or indirectly by the following.
 - Your** taking part in any dangerous activity (other than those listed on page 3 and where **you** have taken out the appropriate category of cover and this is shown on **your schedule**).
 - Deliberately putting yourself at risk (unless **you** are trying to save someone's life).

Contract of Insurance
Cover and conditions for each insured person

Section 2 - continued

- c) **You** taking part in manual work in connection with a profession, business or trade, unless **we** have previously agreed this in writing.
 - d) **You** suicide or attempted suicide, deliberately injuring yourself, solvent abuse or the effect of alcohol or drugs.
 - e) **You** motorcycling, as either the driver or a passenger of a motorcycle which is more than 125cc, unless the driver holds a license which allows them to ride a motorcycle of more than 125cc.
 - f) **You** travelling against medical advice or to get medical treatment.
2. **You** are not covered for treatment or surgery which **our** medical advisers and the doctor treating **you** believe is not essential or could wait until **your** return home.
 3. **You** are not covered for extra costs for a single-room or private accommodation.
 4. **You** are not covered for any treatment **you** receive after **you** have returned home.
 5. **We** will not pay the first £50 of every claim made for each of **you** unless **you** have used an EHC or private health insurance.

Conditions

1. If **you** go into hospital and are likely to be in for more than 48 hours, or if **you** have to return **home** early, someone must contact Assistance International for **you** immediately.
2. Before **you** return **home** early for medical reasons, **you** must get a doctor's certificate to confirm that this is necessary and that **you** are fit to travel.
3. If **you** return **home** early because of an illness or injury to a **close relative** or **business associate**, **you** must get a doctor's certificate confirming that this was necessary.
4. **You** must not arrange to be taken **home** without **our** permission. **Our** medical advisers will consult the doctors treating **you** to decide whether it is necessary.
5. **We** may instruct **you** to return if **our** medical advisers and the doctors treating **you** decide that **you** are fit to travel.

Section 3 Hospital benefit - up to £1,000

What is covered

If **you** fall ill or are injured during the **period of insurance** **you** will receive £35 for each full 24 hours that **you** spend as an in-patient in a hospital outside the UK and the country where **you** normally live. **Note** - Any amount **you** receive under this section will be on top of any amount that **you** receive under section 2. **You** can use this cover to help pay for out-of-pocket expenses such as taxi fares and phone calls paid for by **you** or someone travelling with **you** while **you** are in hospital.

As well as the general conditions on pages 10 and 11, the following exclusions apply.

What is not covered

1. **You** are not covered for claims caused directly or indirectly by the following.
 - a) **You** taking part in any dangerous activity (other than those listed on page 3 and where **you** have taken out the appropriate category of cover and this is shown on **your schedule**).
 - b) Deliberately putting yourself at risk (unless **you** are trying to save someone's life).
 - c) **You** taking part in manual work in connection with a profession, business or trade, unless **we** have previously agreed this in writing.
 - d) **You** suicide or attempted suicide, deliberately injuring yourself, solvent abuse or the effect of alcohol or drugs.
 - e) **You** motorcycling, as either the driver or a passenger of a motorcycle which is more than 125cc, unless the driver holds a current licence which allows them to ride a motorcycle of more than 125cc.
 - f) **You** travelling against medical advice or to get medical treatment.

Section 4 Personal accident - up to £25,000

What is covered

If, during the **period of insurance**, **you** are accidentally injured and lose **your** sight, lose a limb, become completely disabled or die within 12 months, directly as a result of the accident, **you** can claim one of the following amounts.

- a) For death: £10,000
- b) For loss of one or more limbs at or above the wrist or ankle, or permanent loss of all sight in one or both eyes: £25,000
- c) For permanent and complete disability which means that **you** cannot do any kind of paid work: £25,000

Note - For children under the age of 16 the death benefit is limited to £1,000. For people over 64, cover is limited to a and b only.

As well as the general conditions on pages 10 and 11, the following exclusions and condition apply.

What is not covered

1. **You** are not covered for claims caused directly or indirectly by the following.
 - a) **You** taking part in any dangerous activity (other than those listed on page 3 and where **you** have taken out the appropriate category of cover and this is shown on **your schedule**).
 - b) Deliberately putting yourself at risk (unless **you** are trying to save someone's life).
 - c) **You** taking part in manual work in connection with a profession, business or trade, unless **we** have previously agreed this in writing.
 - d) **You** suicide or attempted suicide, deliberately injuring yourself, solvent abuse or the effect of alcohol or drugs.
 - e) **You** motorcycling, as either the driver or a passenger of a motorcycle which is more than 125cc, unless the driver holds a current licence which allows them to ride a motorcycle of more than 125cc.
 - f) **You** travelling against medical advice or to get medical treatment.
2. **You** are not covered under this section for any claim if:
 - a) it was caused by medical or surgical treatment, unless it was necessary after the accident; or
 - b) at the time of the accident, **you** were under the influence of alcohol or drugs, unless the drugs were prescribed by and taken on the instructions of a doctor (except to treat drug addiction).
3. **You** are not covered if the accident was caused by a medical condition that existed before **your** trip.

Conditions

1. If **you** make a claim, **you** must allow our medical advisers to examine **you** as often as they need to. (**We** will pay any costs and **your** expenses for these examinations if **we** accept **your** claim.)
2. **You** are covered only if **you** are injured directly resulting from an accident involving something violent and visible. This does not include sickness or disease; any natural condition; or the result of anything that happens gradually.

Section 5 Personal belongings - up to £3,000

What is covered

If **you** accidentally lose **your** personal belongings, or if they are stolen or damaged, **you** can claim up to £3,000 to replace or repair them. (**We** will take an amount off for wear and tear and loss of value.) There is a limit of £500 for one item, pair or set. The overall limit for **valuables**, golf clubs, compact discs and prerecorded audiotapes is £500.

For an additional premium we will increase the sum insured to £5,000 and the limit for any one item to £1,500.

As well as the general conditions on pages 10 and 11, the following exclusions and conditions apply.

What is not covered

1. **You** are not covered for the following.
 - a) Loss of, theft of or damage to **your** personal belongings during **your** outward or return journey if **you** do not get a written 'carrier's report', or a 'property irregularity report' in the case of an airline. If **you** cannot report the loss, theft or damage to the airline straight away, **you** must do so in writing within seven days.

Contract of Insurance
Cover and conditions for each insured person

Section 5 - continued

- b) Loss or theft of **your** personal belongings at any other time if **you** do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them.
 - c) Breakage of or damage to fragile articles; audio, video or computer equipment (unless the breakage or damage is caused by a malicious or criminal act); and any other loss or damage caused by the breakage.
 - d) Loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure.
 - e) Loss of, theft of or damage to contact or corneal lenses, mobile phones, loose precious stones, securities, deeds, documents or property held for business purposes.
 - f) Loss of, theft of or damage to **valuables** if **you** leave them in baggage which is checked in to the carrier.
 - g) Loss of, theft of or damage to **valuables** **you** are not carrying with **you** unless **you** have kept them in locked accommodation, a safe, or a safety deposit box.
 - h) There is no cover for personal belongings left in a vehicle overnight or left in a vehicle at any other time unless placed in a locked boot or out of sight wherever this is possible.
 - i) Loss, theft or damage to prams, pushchairs or baby buggies except while they are being carried by public transport.
2. Winter sports equipment is not covered under this section (see optional winter sports insurance).
 3. We will not pay the first £50 of every claim made for each of you.

Conditions

1. **You** must take proper care of **your** belongings and act as if **you** did not have this insurance policy.
2. If **your** claim involves a pair or set, **we** will only pay the value of the part of the pair or set which is lost, stolen or damaged.
3. **You** must keep any damaged property so that **we** can inspect it. When **we** make a payment for that property, it will then belong to us.

Section 6 Temporary loss of personal belongings - up to £300

What is covered

If **your** personal belongings are temporarily lost for more than 9 hours on **your** outward journey, **you** can claim up to £300 for the replacements **you** need to buy.

As well as the general conditions on pages 10 and 11, the following exclusion and conditions apply.

What is not covered

1. **You** are not covered for claims if **you** receive compensation from someone else.

Conditions

1. As well as getting an authorised 'carrier's report' or 'property irregularity report' from the carrier or handling agent, **you** must also write to them within 21 days of receiving **your** property back to confirm **you** had to buy replacement items.
2. If **your** personal belongings are never found and **we** agree to pay for permanent loss, **we** will take off any amount already paid for temporary loss.

Section 7 Diving equipment - up to £3,000

What is covered

If **you** accidentally lose **your diving equipment**, or if it is stolen or damaged, **you** can claim up to £3,000 to replace or repair it. (**We** will take an amount off for wear and tear and loss of value.) There is a limit of £500 for one item, pair or set.

For an additional premium we will increase the sum insured to £5,000 and the limit for any one item to £1,500.

Section 8 - Diving equipment hire – up to £300

What is covered

If **your own diving equipment** is lost, stolen or damaged or if it is temporarily lost for more than 12 hours, **you** can claim up to £300 for the cost of hiring replacement **diving equipment**.

Exclusions and conditions for sections 7 and 8

As well as the general conditions on pages 10 and 11, the following exclusions and conditions apply.

What is not covered

1. **You** are not covered for the following.
 - a) Loss of, theft of or damage to **your diving equipment** during **your** outward or return journey if **you** do not get a written 'carrier's report', or a 'property irregularity report' in the case of an airline. If **you** cannot report the loss, theft or damage to the airline straight away, **you** must do so in writing within seven days.
 - b) Loss or theft of **your diving equipment** at any other time if **you** do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them OR if **you** are a live-aboard guest, **you** must report the loss or theft to either the director of **your** trip or to the ship's captain within 24 hours of discovering it and get a written report from them.
 - c) Loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure.
 - d) There is no cover for **diving equipment** left in a vehicle overnight or left in a vehicle at any other time unless placed in a locked boot or out of sight wherever this is possible.
 - e) Loss of, theft of or damage to property or **diving equipment** hired by, leased or entrusted to **you**.
 - f) Damage to cameras, video cameras and housings caused by flooding of the housing, or leaks.
2. We will not pay the first £50 of every claim made for each of you (section 7 only).

Conditions

1. **You** must take proper care of **your** belongings and act as if **you** did not have this insurance policy.
2. If **your** claim involves a pair or set, **we** will only pay the value of the part of the pair or set which is lost, stolen or damaged.
3. **You** must keep any damaged property so that **we** can inspect it. When **we** make a payment for that property, it will then belong to us.

Section 9 – Dive pack – up to £250

What is covered

If you fall ill or are injured during the period of insurance and you are certified by a registered doctor as unfit to make pre-arranged dives, you will receive £50 for each full 24-hour period of lost diving up to a limit of £250. This benefit will also apply in the event that severe weather conditions prevent **you** from diving.

Note – If **you** are a live-aboard guest and where a doctor is not available, **we** will accept the certification of the dive guide that **you** are unfit to make pre-arranged dives.

As well as the general conditions on pages 10 and 11, the following exclusions and conditions apply.

What is not covered

1. **You** are not covered for claims caused directly or indirectly by the following.
 - a) **Your** taking part in any dangerous activity (unless **you** have taken out the appropriate category of cover and this is shown on **your schedule**).
 - b) Deliberately putting yourself at risk (unless **you** are trying to save someone's life).
 - c) **Your** taking part in manual work in connection with a profession, business or trade.
 - d) **Your** suicide or attempted suicide, deliberately injuring yourself, solvent abuse or the effect of alcohol or drugs.
 - e) **Your** motorcycling as either the driver or a passenger of a motorcycle which is more than 125cc, unless the driver holds a current licence which allows them to ride a motorcycle of more than 125cc.
 - f) **You** travelling against medical advice or to get medical treatment.
2. **You** will not be covered for lost diving due to severe weather conditions unless **you** obtain written confirmation from **your** tour operator's local representative that diving was not possible.

Contract of Insurance
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Section 10 Money and documents – up to £500

What is covered

We will repay **you** if **you** lose any of the following or they are stolen. **Your** bank notes, coins, traveller's cheques, travel tickets, admission tickets, meal vouchers and passports.

For cash there is a limit of £250 for each adult and £125 for each **child** under 16.

This cover starts from the time **you** get the money or documents or 72 hours before **you** leave **home** to go on **your** trip, whichever is later.

As well as the general conditions on pages 10 and 11, the following exclusions and condition applies.

What is not covered

1. You are not covered for the following:
 - a) Loss or theft if you have not reported it to the police within 24 hours of discovering the loss or theft and you have not got a police report.
 - b) Loss of value or shortages caused by a mistake.
 - c) Money left in baggage which you have checked in to the carrier or which you do not keep with you, unless it is in locked accommodation, a safety deposit box or a safe.
3. We will not pay the first £50 of every claim made for each of **you**.

Condition

You must take proper care of **your** belongings and act as if **you** did not have insurance.

Section 11 Loss of passport - up to £250

What is covered

You will be covered for all necessary and reasonable extra travel and accommodation expenses involved in getting a replacement passport if it is lost or stolen during the **period of insurance**.

As well as the general conditions on pages 10 and 11, the following exclusion and conditions apply.

What is not covered

You are not covered for loss or theft if **you** have not reported it to the police within 24 hours of discovering the loss or theft and **you** have not got a police report.

Conditions

1. **You** must take proper care of **your** passport and act as if **you** did not have this insurance.

You are not covered for any expenses arising after **you** have returned to the UK or Channel Islands.

Section 12 Missed departure - extra travel and accommodation

expenses: up to £1,000

What is covered

If one of the following takes place during the **period of insurance** **you** will be covered for the cost of reasonable extra accommodation and travel expenses to allow **you** to carry on with **your** trip.

1. Labour dispute, civil disturbance, mechanical breakdown or bad weather which interrupts **your** scheduled public transport services including booked connecting flights.
2. An accident or breakdown involving the car in which **you** are travelling in the British Isles and which causes **you** to arrive at the airport, port or station **you** are leaving from too late to start the journey **you** have booked.

As well as the general conditions on pages 10 and 11, the following conditions apply.

Conditions

1. **You** must do all that **you** can to arrive at the airport, port or station **you** are leaving from on time.
2. In the case of a labour dispute, **you** will only be covered if the dispute is announced and begins during the **period of insurance**.
3. If **you** miss the departure because **your** car breaks down or **you** are involved in an accident, **you** must send us a repairer's report or police accident report.

Section 13 Personal liability - up to £2 million

What is covered

If **you** accidentally injure someone or damage someone else's property during the **period of insurance**, **you** will be covered for **your** legal liability:

- a) to people who do not work for **you** and who are not **your** travelling companions or members of **your** family; and
- b) for accidental damage to property which is not owned or being looked after by **you** or a member of **your** family.

For accidental damage to rented accommodation, **we** will pay up to £100,000 for a single incident which **you** are legally responsible for. This cover includes legal expenses, which **you** have paid with our permission.

As well as the general conditions on pages 10 and 11, the following exclusions and condition apply.

What is not covered

1. This section does not cover liability caused directly or indirectly by **your** owning or using any aircraft, motorised vehicle, motorised boat or any form of motorised leisure equipment.
2. This section does not cover employer's liability or liability caused by **your** carrying out contracts, supplying goods and services, or doing **your** job.
3. **You** will not be covered for damage, injury, illness or disease caused directly or indirectly by an infectious disease.
4. **We** will not pay the first £100 of every claim made for each of **you**, or the first £250 to do with rented accommodation.

Condition

You must send us any writ, summons or other legal documents as soon as **you** receive them. **You** must also give us any information and help **we** need to deal with the case and **your** claim. **You** must not negotiate, pay, settle, admit or deny any claim without our written agreement.

Section 14 Legal expenses: up to £25,000

Definitions which apply to this section only.

We, us, our DAS Legal Expenses Insurance Company Limited

Representative The lawyer, or other suitably qualified person, who **we** have appointed to act for **you** in line with the conditions of this section.

Legal costs All reasonable and necessary costs charged by the **representative** on a standard basis. It also includes the opponent's costs in civil cases if **you** have to pay them, or if **you** pay them with **our** agreement.

Date of the incident The date the incident which may lead to a claim happened. If there is more than one event arising at the same time or from the same cause, the **date of the incident** is the date of the first of these events.

Insured incident An event which causes the death of, or bodily injury to, **you**.

What you are covered for

Under this section, **we** will negotiate for **your** legal rights after an **insured incident**. **We** will also help in appealing or defending an appeal as long as **you** tell **us** within the time limits allowed that **you** want **us** to appeal. Before **we** pay legal costs for appeals, **we** must agree that it is always more likely than not that the appeal will be successful. If **you** use a **representative**, **we** will pay the legal costs for this. The most **we** will pay for all claims for an **insured incident** resulting from one or more event arising at the same time or from the same cause is £25,000.

We agree to provide legal expenses cover, keeping to the conditions and exclusions, as long as:

- any legal proceedings will be dealt with by a court or other body which **we** agree to; and
- in civil claims it is always more likely than not that **you** will recover damages (or other legal remedy) or make a successful defence; and
- the **insured incident** happens during the **period of insurance**

Contract of Insurance

Cover and conditions for each insured person

Section 14 – continued

As well as the general conditions on pages 10 to 11, the following exclusions and conditions apply.

What you are not covered for

1. Any claim reported to us more than 180 days after the date you should have known about the insured incident.
2. Any **legal costs** before **we** agree to pay them.
3. Any claim relating to the following.
 - Any illness which develops gradually or is not caused by a specific or sudden accident.
 - **You** driving a motor vehicle for which **you** do not have valid motor insurance.
 - An application for Judicial Review.
4. Defending **your** legal rights, but defending a counter claim is covered.
5. Any disagreement with **us** that is not in condition 18 of this section.
6. Any legal action **you** take which **we** or the **representative** have not agreed to or where **you** do anything that has a negative effect on **us** or the **representative**.
7. Any legal action against the travel agent, tour operator, carrier or any of the insurers listed on page 8.
8. Fines, damages or other penalties which **you** are ordered to pay.
9. Any **legal costs** that are **you** have to pay under a contingency fee arrangement, (a contingency fee arrangement is when the lawyer takes a percentage of the damages as the fee.)
10. Any **insured incident** intentionally brought about by **you**.
11. Any claim relating to **your** alleged dishonesty or alleged violent behaviour.
12. Any claim relating to written or spoken comments, which damage **your** reputation.

Conditions

You must do the following.

1. Send everything **we** ask for in writing and give us full details of any claim, and any information **we** need, as soon as possible.
2. **We** can take over in **your** name, any claim or legal proceedings at any time. **We** can negotiate any claim on **your** behalf.
3. **You** are free to choose a representative (by sending us a suitably qualified person's name and address) if
 - i) **We** agree to start court proceedings and it becomes necessary for a lawyer to represent **your** interests in those proceedings; or
 - ii) there is a conflict of interest.
4. **We** may choose not to accept **your** choice, but only in exceptional circumstances. If there is a disagreement over the choice of **representative** in these circumstances, **you** may choose another suitably qualified person.
5. In all circumstances except those in 3 above, **we** are free to choose a **representative**.
6. **We** will appoint a **representative** to represent **you** according to our standard conditions of appointment. The **representative** must co-operate fully with **us** at all times.
7. **We** will have direct contact with the **representative**.
8. **You** must co-operate fully with us and the **representative** and must keep **us** up-to-date with the progress of the claim.
9. **You** must give the **representative** any instructions that **we** ask for.
10. **You** must tell us if anyone offers to settle the claim.
11. If **you** do not accept a reasonable offer to settle a claim, **we** may refuse to pay further **legal costs**.
12. **You** must not negotiate or agree to settle a claim without **our** approval.
13. **We** may decide to pay **you** the amount of damages that **you** are claiming or is being claimed against **you** instead of starting or continuing legal proceedings.
14. If **we** ask, **you** must tell the **representative** to have **legal costs** taxed, assessed or audited.
15. **You** must take every step to recover any **legal costs** that **we** have to pay and must pay us any **legal costs** that **you** recover.

16. If **your representative** refuses to continue acting for **you** or if **you** dismiss **your representative**, the cover **we** provide will end immediately, unless **we** agree to appoint another **representative**.
17. If **you** stop a claim without **our** agreement, or do not give suitable instructions to **your representative**, the cover **we** provide will end immediately and **we** will be entitled to reclaim any legal costs **we** have paid.
18. If **we** and **you** disagree about the choice of **representative**, or about how a claim is handled, **we** and **you** can choose another **representative** to decide the matter. **We** and **you** must both agree to this in writing. If **we** cannot agree with **you** about the choice of second **representative**, **we** will ask the president of a relevant national law society to choose a **representative**. Whoever loses the disagreement will have to pay the costs of settling it.
19. **We** may ask **you** to get (at **your** own expense) an opinion from a barrister chosen by **you** and **us** about whether a claim or proceedings will be successful. If the barrister believes that it is more likely than not **you** will recover damages (or reach a solution that **we** have agreed to) or make a successful defence, **we** will pay the cost of getting the opinion.
20. **We** will not pay any claim covered under any other policy, or any claim that would have been covered by any other policy if this policy did not exist.

Section 15 Delay - up to £150 (£5,000 for cancellation)

What is covered

If the transport **you** are booked to travel on for **your** outward or return journey is cancelled or delayed for reasons which **you** (or the tour operator) cannot control, **you** will receive one of the following

1. Compensation of £20 for the first full 12-hour period that **you** are delayed and a further £10 for each further full 12 hours of delay, up to a limit of £150. **We** will work out the length of the delay based on the difference between **your** scheduled time of arrival and **your** actual arrival time at **your** final destination.
2. **Your** cancellation charges (up to £5,000) if, after a 12 hour delay to the departure of **your** outward journey from the British Isles, **you** decide to cancel the trip.

As well as the general conditions on pages 10 and 11, the following exclusions and conditions apply.

What is not covered

1. **You** are not covered for the following.
 - a) Any claims if **you** took this insurance out within 4 weeks of the date **you** are due to leave and it is public knowledge that the journey could be delayed.
 - b) Claims caused by the tour operator, or any other provider of transport and accommodation, stopping trading.
 - c) Amounts **you** can get back from someone or somewhere else if **you** decide to cancel the trip.

Condition

1. **You** must ask the airline or transport company to confirm in writing:
 - a) the cause of delay or cancellation;
 - b) the period of the delay;
 - c) the scheduled time of departure and arrival; and
 - d) the actual time of departure and arrival.

Section 16 Mugging - up to £ 500

What is covered

If during the period of insurance **you** are mugged and injured and **you** have a valid claim under section 3 – Hospital benefit, **you** will receive a further £100 for each full 24 hours that **you** spend as an inpatient in a hospital outside the United Kingdom and the country where **you** normally live.

As well as the general conditions on pages 10 and 11 the following exclusions and conditions apply.

What is not covered

1. **You** are not covered if **you** do not report the mugging to the police and get a report from them

Contract of Insurance

Cover and conditions for each insured person

Section 17 Hijacking – up to £1,000

What is covered

You will receive £50 for each period of 24 hours during which **you** are unable to reach **your** destination or get **home** because of hijacking.

As well as the general conditions on pages 10 and 11, the following exclusions and conditions apply.

Conditions

1. **You** will only receive compensation if the delay is as a direct result of the hijacking and there is no other cause.
2. Compensation will start from the scheduled arrival time of the aircraft.

Section 18 Catastrophe Cover - up to £ 1,000

What is covered

If fire, flood, earthquake or storm during the **period of insurance** prevents **you** from using **your** accommodation, **you** will be covered for the reasonable extra cost of accommodation and travel, to move to other accommodation.

As well as the general conditions on pages 10 and 11 the following exclusions and conditions apply.

What is not covered

1. **You** are not covered for the following.
 - a) Costs which may be refunded from someone or somewhere else;
 - b) Costs which **you** would have had to pay during **your** trip if the problem had not occurred;
 - c) Any claim where **you** do not produce a receipt for the costs **you** have incurred.

Conditions

1. The accommodation that **you** move to must be near to the accommodation that **you** had originally booked and of a similar standard.
2. **You** must provide written confirmation from the police or the company **you** had booked the original accommodation with confirming that **you** were unable to use it and stating the reason.

Section 19 Green Fees - up to £ 500

What is covered

If **you** fall ill or are injured during the period of insurance, or if adverse weather prevents **you** playing golf at a pre-booked course, **you** will be covered for the costs of the pre paid green fees which **you** are not able to use, up to £50 per day.

As well as the general conditions on pages 10 and 11 the following exclusions and conditions apply.

What is not covered

1. **You** will not be covered for any amount **you** can get back from someone or somewhere else.
2. **You** will not be covered if **you** take out this insurance within 14 days of going on holiday, unless **you** booked the holiday on the same date.

Condition

You must get written confirmation from the appropriate authority to confirm that the golf course was closed, if due to adverse weather.

Extra option - Winter sports

This cover is provided only if **you** have paid the appropriate premium for high risk cover. The following changes are made to the policy where cover is added for **winter sports**. (**You** are not covered for **winter sports equipment** under section 5 (Personal belongings) of the policy. Please see below for details of **winter sports equipment** cover.)

Ski lift passes up to £200 are added to the cover provided by section 7 (Money and documents). The following extra cover is also included.

Section A Winter sports equipment - up to £700

What is covered

You will be covered for the replacement cost (after allowing for wear and tear, and loss of value) of replacing **your** snowboard or skis (including bindings), boots and poles, if they are lost, stolen or damaged. The total limit for hired equipment which is lost, stolen or damaged is £300.

Section B Winter sports equipment hire - up to £300

What is covered

If **your** own equipment is lost, stolen or damaged, **you** will be covered for the reasonable cost of hiring a snowboard or skis (including bindings), boots and poles up to £20 a day.

Conditions applying to Sections A and B

As well as the general conditions on pages 10 and 11 the following exclusions and conditions apply

What is not covered

1. **You** are not covered for the following.
 - a) Loss of, theft of or damage to **your** personal belongings during **your** outward or return journey if **you** do not get a written 'carrier's report', or a 'property irregularity report' in the case of an airline. If **you** cannot report the loss, theft or damage to the carrier straight away, **you** must do so in writing within seven days.
 - b) Loss or theft of **your** personal belongings at any other time if **you** do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them.
 - c) Loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure.
 - d) Loss of or theft of or damage to property left in a vehicle overnight.
 - e) **You** are not covered for claims for which **you** receive compensation from someone else.
 - f) Damage to cameras, video cameras and housings caused by flooding of the housing, or leaks.
2. **You** are not covered for more than £250 for any one snowboard, pair of skis, boots or poles.
3. **We** will not pay the first £50 of every claim made for each of **you**. This does not apply to claims for temporary loss or hire of winter sports equipment under section B.

Conditions

1. **You** must take proper care of **your** belongings and act as if **you** did not have this insurance policy.
2. The following condition applies to claims for temporary loss of personal belongings. As well as getting an authorised 'carrier's report' or 'property irregularity report' from the carrier or handling agent, **you** must also write to them within 21 days of receiving your property back to confirm **you** had to buy replacement items.
3. **You** must keep any damaged property so **we** can inspect it. When **we** make a payment for that property, it will then belong to **us**.

Section C Ski pack (lessons, hire, lift pass): up to £250

What is covered

If **you** fall ill or are injured during the **period of insurance**, **you** will be covered for the costs of the part of the ski pack which **you** are not able to use.

As well as the general conditions on pages 10 and 11, the following exclusion applies.

What is not covered

1. **You** taking part in any dangerous activity (unless **you** have taken out the appropriate category of cover and this is shown on **your** schedule).

Section D Piste closure - up to £300

What is covered

This cover is only available for holidays starting after 10 December and ending before 30 April.

If the weather prevents **you** from skiing at the resort **you** are booked into, **you** will be covered for reasonable transport costs to take **you** to a different resort and for the cost of a lift pass there. If it is not possible to arrange transport to a different resort, **you** will receive £30 for each whole day's skiing lost.

As well as the general conditions on pages 10 and 11, the following exclusions and conditions apply.

What is not covered

1. **You** will not be covered for any amount **you** can get back from someone or somewhere else.
2. **You** will not be covered if **you** take out this insurance within 14 days of going on the trip, unless **you** booked the trip at the same time.

Contract of Insurance

Cover and conditions for each insured person

Section D - continued

Conditions

1. Cover will only apply for as long as there are poor snow conditions at **your** resort.
2. **You** must get written confirmation from the appropriate authority to confirm that the piste was closed or that it was not possible to travel to another resort.

Section E Avalanche closure: up to £300

If **your** arrival at, or departure from, **your** resort is delayed due to avalanche, landslide or landslip, **you** will be covered for reasonable additional travel and accommodation expenses.

As well as the general conditions on pages 10 and 11, the following exclusions and conditions apply:

What is not covered

1. **You** will not be covered if the tour operator pays for **your** additional travel and accommodation costs.
2. If **you** receive compensation from someone or somewhere else, this will be deducted from **your** claim.

Conditions

1. **You** must get written confirmation from the appropriate authority that getting to or from **your** resort was not possible for the period claimed, due to avalanche, landslide or landslip.
2. **You** will only be covered if the avalanche, landslide or landslip happens during the **period of insurance**.

Extra option – Wheelchair cover

This cover is provided only if **you** have paid the appropriate premium. The following changes are made to the policy where cover is added for wheelchairs.

(**You** are not covered for wheelchairs under section 5 (Personal belongings) of the policy. Please see below for details of wheelchair cover.)

Section A Wheelchairs – up to £3,000

What is covered

You will be covered for the replacement cost (after allowing for wear and tear, and loss of value) of replacing or repairing **your** wheelchair, if it is lost, stolen or damaged..

Section B Wheelchair hire – up to £100

What is covered

If **your** own wheelchair is lost, stolen or damaged, **you** will be covered for the reasonable cost of hiring a wheelchair up to £100.

Conditions applying to Sections A and B

As well as the general conditions on pages 10 and 11 the following exclusions and conditions apply.

What is not covered

1. **You** are not covered for the following.
 - a) Loss of, theft of or damage to **your** wheelchair during **your** outward or return journey if **you** do not get a written ‘carrier’s report’, or a ‘property irregularity report’ in the case of an airline. If **you** cannot report the loss, theft or damage to the carrier straight away, **you** must do so in writing within seven days.
 - b) Loss or theft of **your** wheelchair at any other time if **you** do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them.
 - c) Loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure.
 - d) Loss of or theft of or damage to property left in a vehicle overnight.
2. **You** are not covered for claims for which **you** receive compensation from someone else.
3. **We** will not pay the first £50 of every claim made for each of **you**.

Conditions

1. **You** must take proper care of **your** belongings and act as if **you** did not have this insurance policy.

2. The following condition applies to claims for temporary loss of wheelchairs. As well as getting an authorised ‘carrier’s report’ or ‘property irregularity report’ from the carrier or handling agent, **you** must also write to them within 21 days of receiving your property back to confirm **you** had to buy replacement items.
3. **You** must keep any damaged property so **we** can inspect it. When **we** make a payment for that property, it will then belong to **us**.

General conditions applying to all sections

1. The information you give us

You must tell **us** any facts **we** ask for in the declaration and which could affect this insurance. If **you** do not, **you** may not be fully covered. In particular, **you** must give **us** any information, which may influence **our** decision to provide or continue **your** cover or the way **we** work out **your** premium (for example, **your** health or the health of a **close relative**). If **you** cannot agree the declaration, **you** must call the Health Line. If **you** are not sure whether **we** need to know a particular fact (not relating to a medical condition), please contact Travel 4 Scuba on **0845 260 1628**

2. **You** will not be covered for the following.

- a) Any other loss resulting directly or indirectly from the cause of **your** claim.
- b) Any claim which **you** could make under any other insurance or any amount **you** can get back from someone or somewhere else. This does not apply to section 4 – Personal accident.
- c) Any claim caused directly or indirectly by the following.
 - i) Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste, or any risk from a nuclear device or other nuclear equipment.
 - ii) **Your** property being held, taken, destroyed or damaged under the order of any government or other authority.
 - iii) Pressure waves caused by aircraft or other flying machines travelling at or above the speed of sound.
 - iv) War, invasion, hostilities (whether war be declared or not), civil unrest, revolution, rebellion, act of foreign enemy or any similar event. (This does not apply to Section 2 – Medical expenses, while you are away from the United Kingdom. You must follow any relevant suggestions or recommendations made by any government or other authority before or during the period of insurance.)
 - v) Acts of Terrorism (This does not apply to Section 2 – Medical expenses, Section 3 – Hospital Benefit, Section 4 – Personal accident, Section 5 – Personal belongings, Section 6 – Temporary loss of belongings, Section 7 – Money & documents, Section 8 Loss of passport, Section 11 – Hijacking and the extra Winter sports and Wheelchair options while you are away from the United Kingdom. You must follow any relevant suggestions or recommendations made by any government or other authority before or during the period of insurance.)
 - vi) The use, release or threat of any nuclear weapon or device or chemical or biological agent.
 - vii) Any equipment, whether or not **you** own it, failing to recognise, deal or work correctly beyond the date change to the year 2000 or any other date change, or from anyone’s fear of the equipment failing to recognise these changes. (This does not apply to section 2 – Medical expenses.)

3. **You** must do all that **you** can to keep **your** claims as low as possible and to prevent theft, loss and damage.

4. If **we** pay any expenses which **you** are not covered for, **you** must pay these back within a month of the end of the **period of insurance**.

5. If **you**, or anyone acting for **you**, deliberately make a false claim or statement, the insurance will end and **we** will not pay any claims.

6. **We** may take action in **your** name to get compensation or security for loss, damage or expenses covered by this insurance. **You** will not pay anything towards this action, but any amount or security handed over will belong to **us**.

Contract of Insurance
Cover and conditions for each insured person

General conditions applying to all sections – continued

7. **You** must adhere to the rules and regulations of **your** Diving Organisation and **you** must not exceed the depth limit relevant to **your** diving qualification. **You** must also use appropriate and suitably maintained **diving equipment**.
8. If **we** have to pay any amounts under the law of another country and **we** would not usually have to pay these amounts under the policy, **you** must repay the amounts to **us**.
9. All the sums insured and limits set out in this policy include VAT.
10. All claims under the insurance will be governed by English law. Any legal disputes will be heard in an English court.
11. We will provide the terms and conditions of this policy and any communications between us in English.
12. The premium for this insurance includes insurance premium tax where necessary.
13. If **we** pay a claim because **your** trip is cancelled, **we** will not pay a claim under any other section of the policy for the same trip.

Signed for the insurers



B.D. Smith
Chief Executive
Fortis Insurance Limited

ONECALL – Claims procedure

If you or your personal representative need to make a claim

Please ring and ask for a claim form as soon as possible after an event which **you** may want to claim for.

The phone number is 0845 122 3280

The phone line is open 24 hours a day, 365 days a year if **you** need to make a claim.

We may record or monitor calls for training purposes or to improve the quality of **our** service.

Fill in the claim form and return it with:

- the relevant proof **we** need
- this policy and
- **your** travel insurance **schedule**

All the certificates, accounts, receipts, information and evidence **you** send must be in the form **we** ask for. Always send originals and not photocopies. **You** must pay any costs involved in providing these documents.

Please do not send any documents until **you** send in **your** claim form. **We** will answer all correspondence within five working days of receiving it.

Proof you must provide.

If you cancel the trip

Please give the reason for cancelling the trip and send **us your** booking invoice or receipt and **your** cancellation invoice. **We** will need written proof of the reason for cancellation. If cancellation is due to illness or injury, the medical certificate on the cancellation claim form will need to be filled in by the doctor of the person who was ill or injured.

Cutting the trip short

Please give the reason **you** cut **your** trip short, confirming that **you** had to come **home** early. Before **you** return **home** early for medical reasons, **you** must get a doctor's certificate to confirm that this is necessary and that **you** are fit to travel. **You** must then send this with **your** claim form.

Medical and other expenses

Please send details of the illness or injury and original receipts and bills for any expenses **you** have paid.

Personal accident

Please send full details of the accident and injury.

Personal belongings, diving equipment, temporary loss, winter sports equipment and wheelchairs

Please send full details of the belongings that have been lost, stolen or damaged. **You** should also send receipts to prove their values or bills for the cost of repairs.

For loss or theft claims, **you** must also send a police report (or for loss or theft of **diving equipment**, if **you** are a live-aboard guest and it is not possible to obtain a police report, **you** must report the loss or theft to either the director of **your** trip or to the ship's captain within 24 hours of discovering it and get a written report from them.). If **your** belongings were lost, stolen or damaged while in the care of an airline, **you** must send a 'property irregularity report' as well as the flight tickets and luggage receipts the airline gave **you** when **you** checked in. For temporary loss claims, please send receipts for the replacement items **you** have bought and a 'property irregularity report'.

Diving equipment hire

Please send receipts for the cost of hiring the **diving equipment** and full details of what was lost, stolen or damaged.

Dive pack

You must get a doctor's certificate (or if **you** are a live-aboard guest and a doctor is not available, **you** must get a certificate from the dive guide) confirming that **you** are unfit to make pre-arranged dives. For claims relating to severe weather conditions, **you** must obtain written confirmation from **your** Tour Operator's local representative that diving was not possible.

Money and documents

Please send full details together with a police report and cash withdrawal slips or similar proof of the money **you** withdrew.

Loss of passport

Please send a police report and any bills or receipts for travel and accommodation expenses.

Missed departure - extra travel and accommodation expenses

Please send confirmation of the delay from the carrier or tour operator.

You must also send receipts or bills for **your** expenses.

For car breakdown or accident claims, send the repairer's report or police accident report and details of how **you** got to the port or airport.

Personal liability

You must send **us** any writ, summons or other legal documents as soon as **you** receive them. **You** must also give **us** any information and help **we** need to deal with the case and **your** claim. **You** must not negotiate, pay, settle, admit or deny any claim without **our** written permission.

Legal expenses

Please send full details of the accident and **your** injury.

Delay

When **you** claim **you** must ask the airline or transport company to confirm in writing:

- a) the cause of the delay or cancellation;
- b) the period of the delay;
- c) the scheduled time of departure and arrival; and
- d) the actual time of departure and arrival.

Hijacking

Please send written confirmation of the delay from the carrier or tour operator.

Green Fees

Please ask the relevant authority to confirm in writing that the golf course was closed.

Winter sports equipment hire

Please send receipts for the cost of the snowboard or ski hire and full details of what was lost, damaged or stolen.

Ski pack (lessons, hire, ski pass)

Give the reason for cutting short the use of **your** ski pack and a medical certificate confirming that this was necessary

Piste closure

Please ask the relevant authority to confirm in writing that the piste was closed. **You** must also send **your** receipts for transport to the other resort and the cost of the lift pass.

Avalanche closure

You must get written confirmation from the appropriate authority that getting to or from **your** resort was not possible for the period claimed, due to avalanche, landslide or landslip

Data protection notice

Please read this notice carefully as it contains important information about our use of your personal information. In this notice, we and us and our means the Fortis Group which includes Fortis Insurance Limited and any holding companies, subsidiaries and other linked companies. Your personal information means any information we hold about you or anyone else in connection with any product or service we are providing to you.

By taking out this insurance policy, you confirm that we may use your personal information for the purposes explained below. You should show this notice to anyone else whose name you give to us in connection with your insurance policy as it will also apply to them.

How we use your personal information

We will use your personal information to manage your insurance policy, including handling underwriting and claims and issuing renewal documents and providing renewal information to your agent.

We also may use your personal information and information about your use of our products and services to carry out research and analysis.

We may have to share your personal information with other insurers, regulatory authorities or agents providing services on our behalf. We will only release your personal information to others if:

- we need to do this to manage your policy with us;
- you have given permission to receive promotional material;
- we need to prevent fraud;
- we are required or permitted to do this by law (for example, if we receive a legitimate request from the police or another authority); or
- there are any other circumstances where you have given your permission.

If we change the way that we use your personal information, we will write to you to let you know. If you do not agree to that change in use, you must let us know as soon as possible.

Dealing with others on your behalf

To help you manage your insurance policy, we will deal with you or your husband, wife or partner or any other person whom we reasonably believe to be acting for you if they call us on your behalf in connection with your policy.

Sensitive information

Some of the personal information that we ask you to provide is known as sensitive personal data. This will include information relating to your health, race, religion and any criminal convictions that you have. We will only use sensitive personal data about you to manage your policy and to provide the services described in your policy documents.

Monitoring and recording calls

We may monitor and record telephone calls to monitor and improve our service and to prevent or detect fraud.

Further information

You are entitled to receive a copy of the information we hold about you. Please contact our Data Protection Officer, giving your name, address and insurance policy number. We are entitled to charge you a small administrative fee for this.

Legal advice service

During **your** trip outside the UK and for up to 7 days following **your** return **home**, **we** will provide **you** with 24-hour access to a Legal Advice Helpline. The helpline can do the following:

- Provide confidential advice and help on any legal problem that arises in connection with a trip, or in connection with **your home**.
- Refer **you** to a lawyer, or to the appropriate Embassy or Consulate if necessary.
- Arrange for payment of reasonable emergency legal expenses or bail if **you** previously deposited funds with **us** in the UK.

To get help phone 0117 934 0171. When phoning, please tell **us** **your** policy number. Please do not phone **us** to report a claim under other sections of this policy. **We** will always try to make sure this service is available. However, **we** will not accept responsibility if the helpline service fails for reasons **we** cannot control. This helpline is provided using the services of DAS Assistance Limited.

Assistance International

24-hour worldwide emergency service

This service is only for real emergencies. If **you** need help in a medical emergency, please call:

+44 23 8064 4633

The fax number is +44 23 8064 4616

We may record or monitor calls for training purposes or to improve the quality of **our** service.

When **you** contact Assistance International **you** will need to give the following information.

For medical emergencies:

- **your** name;
- **your** address, phone or fax number abroad;
- policy number BSAC/08-09;
- the date of **your** outward journey; and
- the type of help **you** need.

If **you** go into a hospital abroad and **you** are likely to be in for more than 48 hours or **you** have to return **home** early, someone must contact Assistance International for **you** immediately.

Confirming payment of medical fees

If possible, **you** should pay for **your** medical treatment and then claim these costs when **you** return **home**. If **you** cannot pay the medical costs out of **your** own funds, contact Assistance International.

Getting you home

If **you** are too ill to return **home** using **your** return travel tickets, Assistance International can arrange other travel for **you**. In special circumstances, they will arrange a road or air ambulance. Before you travel, the doctors looking after **you** must provide a certificate confirming that it is medically necessary for **you** to return **home** and that **you** are fit to travel. The conditions of section 2 - 'Medical and other expenses' and condition 5 of the general conditions applying to all sections also apply to the service provided by Assistance International.

Insurers

The insurers are: Fortis Insurance Limited and for section 12 - Legal Expenses the insurer is DAS Legal Expenses Insurance Company Ltd.

Fortis Insurance Limited and DAS Legal Expenses Insurance Company Ltd are both authorised and regulated by the Financial Services Authority.

This insurance is arranged by Perkins Slade Limited and administered by P J Hayman & Company Limited.