

ENDSLEIGH

independent insurance for career people

comprehensive travel insurance policy

contents of your policy book

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You are recommended to leave Your Policy number with a close friend before leaving Home. This would assist both You and Us considerably in an emergency.

understanding your insurance

‘Cooling Off’ Cancellation Rights

You are entitled to a 14 day cooling off period from the time you receive Your Policy documents. Within this period you can cancel your policy without incurring an administration fee. We will refund your premium less a charge for the time you have been insured, unless your policy has been terminated following a claim, in which case no refund will be due.

This Policy book Explained

Your Endsleigh Travel Insurance Policy is made up of the Policy Summary, Your Schedule and this Policy book. Your Schedule shows the start and end dates of Your cover, the premium You have paid and any special terms which may apply to Your cover. This Policy book tells You exactly what is and what is not covered and lays out all the conditions You must comply with in order to make a claim.

Your Insurer

Goudse Schadeverzekering N.V, a Non Life Insurer, with limited liability of Bouwmeesterplein 1, Gouda, The Netherlands, has underwritten Your policy with limited liability. Endsleigh Insurance Services Ltd will act as an agent for Goudse Schadeverzekering N.V when holding monies owing to this Insurer paid by You (Premium) and when holding monies owing to You paid by this Insurer (such as Claims and Cancellations).

Your Contract of Insurance

Your Travel Insurance Policy is governed by English law. English law will also apply prior to the conclusion of your contract of insurance. Your contract of insurance and all communications before and during your contract of insurance will be provided in English.

We insure You for the period shown in the Schedule in return for payment of the premium. You should pay particular attention to the General Conditions and General Exclusions on pages 11-14. The Legal Expenses has its own additional conditions which apply together with the General Conditions.

You must tell Us immediately if any of the information given to Us on the proposal form changes, as failure to do so may invalidate this cover.

How to make a Complaint

If you wish to register a complaint you can contact us:-

by telephone 0800 085 8698

by post Customer Liaison Department
Endsleigh Insurance Services Ltd.
Shurdington Road,
Cheltenham, GL51 4UE

If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service at the following address:-

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

understanding your insurance

Pre Existing Medical Conditions

This insurance is extended to cover some pre existing medical conditions which You, a Relative or Business Associate have suffered from or been diagnosed. Full details of which pre existing conditions are covered can be found under important definitions on page 5 of this policy which should be read in conjunction with the general conditions and general exclusions.

Travel Destinations

Your Schedule will show whether You are insured in the UK, Europe or Worldwide. Cover is not available in countries where the Foreign and Commonwealth Office has advised against 'all travel' or 'travel unless on essential business'. For up to date information on circumstances affecting Your safety in over 130 countries visit the Foreign & Commonwealth Travel Advice website at www.fco.gov.uk or telephone +44 (0) 845 850 2829 0171 238 4503/4504.

Insured Persons

Your Schedule will show who is covered under this insurance. Cover is not available unless You and anyone else to be insured on this Policy are a UK resident.

Sports and Activities

Your Schedule will show which Sports and Activities You are insured for and any limits to cover that may apply. We do not cover certain Dangerous Sports and Activities and if Your Sport or Activity is not listed on Your Schedule You may not be covered. If You wish to check You may take part in certain activities or to arrange cover please contact Us on 0800 028 3571 or email travelenquiries@endsleigh.co.uk.

Duration of Cover

For a single trip Policy Your Schedule will show the dates You are insured for. For an Annual Multi-Trip Policy there is no limit to the number of trips in any one period of insurance provided any single trip lasts no longer than 42 days.

Cover for a holiday in the United Kingdom, Northern Ireland, Channel Islands, Isle of Man or Eire only applies when accommodation has been pre-booked for two or more nights.

If due to unforeseen circumstances beyond Your control, the Trip cannot be completed within the Period of Insurance stated on Your Schedule, cover will be extended for the minimum time required to complete Your Trip up to a maximum of 30 days.

Make sure You take this Policy book with You and understand the procedures to carry out in an emergency

tips and advice for your trip

health advice

- EHC – A European Health Insurance Card (EHC) entitles you to reduced-cost, sometimes free, medical treatment that becomes necessary while You are in a European Economic Area (EEA) country or Switzerland. The EHC is normally valid for three to five years and covers any medical treatment that becomes necessary during Your trip, because of either illness or an accident. You can apply for an EHC online, by phone or by post. For further information visit the Department of Health web site at www.dh.gov.uk or telephone 0845 606 2030. To apply by post, pick up the EHC form and pre-addressed envelope from the Post Office.
- Flying during pregnancy – Some airlines refuse to accept passengers who are more than 28 weeks pregnant, be sure to check before You depart.
- If You take regular medication, take an extra supply and keep it with You in case Your Luggage is lost, also take a Doctors note as a precaution to explain what the medication is for in case You are stopped by customs.

criminal incidents

- Report any incident to the local Police within 24 hours of the incident occurring and insist they provide You with a report.
- The majority of personal possessions claims are as a result of baggage being left unattended at airports, railway stations, beaches, etc. Ensure You take proper care of Your belongings to avoid Your claim being refused.
- **NEVER** carry any parcels or Luggage through customs or across borders for other people, and be aware of briefcase/Luggage switches in busy airports.
- The British Consulate, situated in most capital cities, should be contacted if You are arrested. They can:
 - issue an emergency passport to get You back to the UK.
 - contact family and friends and offer advice on transferring funds to You from the UK.
 - in an Emergency, advance £100 against a sterling cheque supported by a bankers card.
 - offer advice about local lawyers and the local legal and prison systems.

For up to date information on circumstances affecting Your safety in over 130 countries visit the Foreign & Commonwealth Travel Advice website at <http://www.fc.gov.UK> or telephone 0171 238 4503/4504.

tourism concerns

- Worldwide Fund for Nature – 01483 426 444 – Get advice about products from endangered species in the Country You are travelling to.
- Tourism Concern – 0171 753 3330 – Environmental concerns about tourism.
- 24 hour travel clinic helpline run from the Hospital for Tropical Diseases, (0839) 33 77 33
- Health Literature line, (0800) 555 777.

Make sure You take this Policy book with You and understand the procedures to carry out in an emergency

important definitions

These words are defined for Your understanding and always have the same meaning. Wherever they appear in the Policy book, they will have an initial capital letter to remind You of their importance.

Accident

Sudden, unexpected external, violent and visible event resulting in medically diagnosable physical injury to You or damage to Your property.

Air Rage

The act of an individual committing a crime whilst on board the aircraft which results in the perpetrator being handed to and detained by local police or equivalent authorities on the landing of the aircraft.

Business Associate

A colleague in the same employment as You in the UK, whose absence from work or place of employment, as certified by a senior manager or director of the business, necessitates Your return to work.

Cancellation

Where Your Trip arrangements are cancelled prior to travel.

College

The University, University College, or college at which You are a full time Student.

Dangerous Sports

Sports in this category are not covered, for a full list please see Your Schedule.

Endorsement

The document called 'Endorsement' which forms part of Your Travel Insurance Policy.

Epidemic

A serious disease attacking or affecting many people simultaneously in a community or area.

Europe

This means all countries within the European Union, countries bordering the Mediterranean, Baltic and Black Seas and the Commonwealth of Independent States as far east as the Ural Mountains.

Home

Your residential address in the UK.

ISIS Assistance

Our appointed Emergency Assistance Company who You contact in the event of a Medical Emergency, see "What to do in a Medical Emergency" Page 9.

Luggage

Your clothing, carrying cases and containers, and all personal belongings taken with You or bought during Your travel abroad.

Medical Practitioner

A registered practising member of the medical profession who is not related to You or any person travelling with You.

Money

Coins or bank notes in current circulation, cheques, travellers cheques, gift vouchers, postal orders.

Period of Insurance

The period of time for which You are covered by this insurance as stated on Your Schedule. Cover for Cancellation under Section 4A commences from the date of issue shown on Your Schedule and expires upon commencement of Your outward journey. Cover for Section 2 commences upon commencement of Your outward journey and ends on completion of Your trip.

Policy

This comprises Your Schedule, Your Travel Insurance Policy book and any Endorsements

Pre-Existing Medical Condition

Any disability or medical condition which You, a Relative or Business Associate have suffered from or been diagnosed with up to 12 months before arranging cover, or booking the trip if this was later.

What is covered –

- any Pre-Existing Medical Condition which You have suffered from or were diagnosed with for more than 12 months before arranging cover and which You have effective control of through regular drug treatment.
- severe allergic reactions requiring emergency medical treatment.

What is not covered –

- any Pre Existing Medical Condition which is not effectively controlled through regular medication, diet or treatment.
- any claim, related directly or indirectly to a Pre Existing Medical Condition, where You, a Relative or Business Associate is waiting for an operation, hospital consultation (other than for regular check ups), or other hospital treatment or investigation.
- any claim related directly or indirectly to a Pre Existing Medical Condition, where You, a Relative or Business Associate has, within the last 3 months, been seen by a specialist (other than for regular check ups), had an operation or other hospital treatment or investigation.
- any drugs You need to control the Pre-Existing Medical Condition on a regular basis.
- hospitalisation or treatment of any kind which You could reasonably have anticipated at the time of arranging cover.
- outpatient treatment.
- ongoing regular therapy or treatment of any kind.

Public Transport

Any fare paying passenger on the following regular scheduled forms of transport: Train, Coach, Taxi, Bus, Aircraft, Sea Vessel.

Relative

Spouse, parent, sister, brother, partner, daughter, son, grandparent, grandchild, step-parent, step-child, step-brother, step-sister, parent-in-law, son-in-law, daughter-in-law.

Redundant

The loss of permanent paid employment following a decision by Your employer (other than when You are self-employed) after a continuous working period of 6 months with the same employer, when You are over 18 and under 65.

Schedule

The document detailing the sections of Your Travel Insurance Policy which are operative in Your case, Your sums insured for each category and any special terms and conditions which may apply to Your Policy.

Sporting Activities

You are covered for most Sporting Activities, Your Schedule shows which sports You are not covered for and those which have cover limitations imposed.

Student

A full time Student studying for a degree or similar qualification at a University or College.

Sum Insured

Each section of cover has a corresponding Sum Insured, this is the maximum amount We will pay for a claim under that section.

Total Permanent Disablement

Where disablement entirely prevents You from attending to business or occupation of any and every kind, and which exists for 12 months and is beyond hope of reasonable improvement.

Travel Documents

passports, pre-booked tickets on public transport, tickets for pre-booked excursions and trips, ski passes, admission tickets, student rail/coach cards, phone cards, green cards all belonging to You.

Trip

Your travel during the Period of Insurance.

UK

Means United Kingdom – England, Wales, Scotland, Northern Ireland and the Channel Islands.

UK Resident

A person who has lived lawfully in the United Kingdom for at least 26 weeks in the previous 52 week period immediately prior to the Policy start date.

Unattended

Out of Your sight.

Valuables

Furs, watches, telescopes, binoculars, audio and video and photographic and computer equipment including any ancillary equipment, precious metals and stones or items made from precious metals and stones, jewellery, musical instruments, CDs, DVDs, computer games, sunglasses, sports equipment, hearing aids, and tools.

We/Us/Our/the Insurer

Goudse Schadeverzekeringen N.V and/or Endsleigh acting on its behalf.

You/Your/the Insured

You and any person named on the Schedule or all members of Your party if this Policy is covering a group.

how to make a claim

A. What to do in a Medical Emergency

- Make sure You have Your Policy number with You, this is recorded on the top of Your Schedule.
- Please have available the name, address and telephone number of the hospital or attending Medical Practitioner.
- Please have available the name and number of anyone You would like Us to contact in the UK.
- Contact Our 24 hour medical helpline, ISIS Assistance on +44(0) 2087 628 015, and state that You are insured with Endsleigh Insurance.
- For transmission of urgent medical documents please use Fax. No. +44(0) 2087 487 744.
- Medical claim forms may be completed by You, the Medical Practitioner who has treated You, or the Hospital at which You received treatment. There is a claim form on page 39, and advisory notes for Your Medical Practitioner in four languages on page 38.

This helpline is provided to offer help and advice for Medical Incidents only – please do not use this for Luggage or minor claims.

ISIS Assistance aim to provide any help necessary with Your medical problem, such as arranging hospital treatment, providing assurance of payment to hospitals and monitoring long term treatment.

B. Hospitalisation or Visiting a Doctor in the USA or Canada

You must contact ISIS Assistance on the following number before visiting a doctor or if You expect to be hospitalised in a medical centre in the USA. If You do not notify them immediately You may lose Your right to reimbursement of the expenses.

ISIS Assistance, 8930 State Road 84, Box 315, Davie, FL33324

Tel. +1 888 422 4747 (toll free within USA and Canada)

Tel. +1 9543708468 (collect call from outside the USA).

Fax. +1 9543708130

Neither We nor ISIS Assistance shall be responsible for the availability, quality, or results of any medical treatment or the failure of the insured to obtain medical treatment. In addition, any expenses incurred by Us or ISIS Assistance, which arise in circumstances not covered by the Policy, shall be recoverable in full from You, and this is a condition on which the Policy book is issued.

C. Other Claims

- Read the General Conditions and Exclusions on pages 11-14 to make sure You comply with the Policy book before claiming.
- Ensure that You have obtained everything You need to make a claim from the list entitled “What We need from You” at the bottom of this page.
- Contact:-
Endsleigh Insurance
P.O. Box 432
Cheltenham Spa
Gloucestershire
GL50 3YD
Tel. +44(0) 870 241 3070 Fax. +44(0) 1242 866 957 Email travel.claims@endsleigh.co.uk

D. What We Need from You

We need certain information from You before We can make any claims payments. All claims should be supported by:-

- Full details of the circumstances leading up to and resulting in the event giving rise to a claim.
- Receipts, bills, valuations or repair estimates as appropriate for claims for luggage, travel documents, or medical expenses.
- Police Reports in support of claims for theft or loss, incidents must be reported to the police within 24 hours.
- Irregularity reports from carriers where baggage is lost together with flight tickets and baggage tags.
- Repatriation claims will need to be supported by a medical certificate with reasons why repatriation was necessary.
- Curtailment claims must also be supported by documented proof for the reason why the Trip has had to be cut short.
- Booking invoice/receipts, Cancellation invoice and medical certificate in support of Cancellation claims.
- Full details of Accident, injury or illness and early prognosis for personal Accident claims.
- Written confirmation of when and how delay occurred from the carrier/tour operator together with receipts or accounts of expenses incurred where claims are made for Public Transport service interruption.

Although everything possible will be done to deal with a claim without further correspondence, the claims department reserve the right on behalf of the Insurers to request further information or completion of a more appropriate claim form where necessary.

general conditions

Please read these Conditions carefully as Cover is only operative if they are fulfilled.

1. General Terms

- a) Each person insured by the Policy shall be deemed to be insured as an individual and personally subject to the terms, conditions and exclusions of this Policy.
- b) Alteration to the terms, conditions and exclusions of this insurance are not valid unless confirmed in writing by Us or the agent who issued the Policy.
- c) If You claim under more than one Endsleigh Travel Policy, We shall not pay more in total than the Sum Insured stated for any cover section
- d) Our liability to make any payment under this Policy will be conditional upon compliance with the terms and conditions of the Policy book by You.

2. Reasonable Care

You must take all reasonable steps to

- a) Prevent accidents, illness, loss or damage or liability.
- b) Get back any lost or stolen articles and You must help the authorities in their efforts to catch and prosecute the person guilty of the crime.

3. Claims Procedure

- a) On discovery of any event which may give rise to a claim You must notify Us within 28 days;
- b) You must supply to Us at Your own expense, all proofs, evidence or other information as might be reasonably required, refer to the “How to make a claim” section on pages 9-10 for further details.
- c)
 - i) You must notify ISIS Assistance before arranging any repatriation, air ambulance or similar service arrangements which is intended to be the subject of a claim.
 - ii) In the event that repatriation is necessary You must supply a doctor’s certificate confirming the necessity of returning Home in support of any claim for curtailment for any medical reason as detailed under Section 1 – Medical Expenses.
 - iii) We reserve the right to repatriate You if You are seriously sick or injured to Your Home at any time, providing this does not go against medical advice.

Failure to comply with this condition could result in immediate cancellation of cover.

- d) Upon payment of any claim under this Policy for total loss or damage to any property, the property concerned shall belong to Us except that You may reclaim it upon repayment to Us of the amount paid under the Policy.
- e) For any claims as a result of a crime, the Police must be advised within 24 hours of the incident.
- f) We will have the right to take over and conduct in Your name the defence or settlement or recovery of any claim, or to prosecute in Your name but for Our own benefit any claim. We shall also have full discretion in the conduct of any proceedings and in the settlement or recovery of any claim, and You must give Us all the assistance We may reasonably require.

4. Fraudulent Claims

If any claim under this Policy is in any way fraudulent, or if any fraudulent means or device is used by You or by any person acting on Your behalf to obtain any benefit under this Policy, We will not pay any part of the claim and all cover provided by this Policy will be forfeited.

5. Alternative Transport

Where the intended method of travel and/or route is unavailable, You must take suitable steps to travel by the most reasonable alternative method or route, and accept any alternative method of travel and/or route provided by Your travel agent, tour operator or carrier.

6. Our Entitlements

- a) You shall reimburse Us within 1 month of the expiry of the Period of Insurance any expenses not covered by this Policy which are incurred on Your behalf.
- b) If We are obliged by the law of any territory to make payment for which We would not otherwise be liable under this Policy, then You must repay such amounts to Us within 1 month of the expiry of the Period of Insurance.

7. Co-Insurance

If any other insurance covers the same loss, damage or liability, this Policy will not pay any amount covered by such insurance. This will not apply in the event of claims under Section 2 except as described by General Condition 1C.

8. Cancellation of Your Policy

- a) Where You have returned Home early or terminated the travel arrangements envisaged when Cover was arranged, You shall be entitled to a pro rata refund of premium less an administration fee of £20.00, except for a Multi-Trip Policy where no refund of premium will be possible under any circumstances.
- b) Where a claim arises under Section 4 – Cancelling Your Trip or Cutting it short, no refund of premium will be possible under any circumstances.

9. Arbitration

If any difference shall arise as to the amount to be paid under this Policy, liability having been admitted, both parties can be referred to an Arbitrator. Settlement of this payment must be finalised before any action may be taken against us.

10. Reciprocal Health Agreements

Wherever possible You must use medical facilities which entitle You to the benefits of any reciprocal health agreements, such as the European Health Insurance Card (EHIC) and Medicare in Australia.

11. Safety

Wherever possible You must check before You start Your Trip that You are not travelling against the advise of the local or national authorities including where the Foreign and Commonwealth Office has advised against ‘all travel’ or ‘travel unless on essential business’. You can visit the Foreign and Commonwealth Travel advice web site at www.fco.gov.uk or telephone +44(0) 845 850 2829 for details.

12. Rights of Recovery

Any rights of recovery which You hold are transferred to Us. This will not apply in the event of claims under Section 2.

general exclusions

We will not cover the following:-

1. Normal Expenses

Any expenses which You would have incurred in the normal course of Your Trip, except under Section 4 – Cancelling Your Trip or Cutting it Short.

2. Anticipated Events

Any claim resulting from circumstances which could reasonably have been anticipated by You at the date of issue of this Policy.

3. Radiation Damage

Any claim or expense of any kind caused directly or indirectly from

- a) ionising radiation or radioactive contamination from any nuclear fuel or nuclear waste created from the burning of nuclear fuels.
- b) the radioactive, toxic, explosive or other hazardous properties of nuclear machinery or any part of it.

4. War Risks, Terrorism, Riot and Civil Commotion

This Policy does not cover death, bodily injury, loss, damage, cost or expense of whatever nature or any consequence resulting directly or indirectly from or in connection with:-

- a) war, invasion, act of foreign enemy hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, coup, riot or civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.
- b) any act of terrorism regardless of any other cause or event contributing at the same time or in any other sequence to the loss.

Terrorism is defined as any act or acts including but not limited to

- i) the use or threat of force and/or violence; and/or
- ii) harm or damage to life or to property (or the threat of such harm or damage) caused or occasioned by any person(s) or group(s) of persons or so claimed in whole or in part for political, religious, ideological or similar purposes.

- c) any action taken in controlling preventing suppressing or in any way relating to (a) or (b) above.

This exclusion does not apply to Section 6 – Hijack & Hostage.

5. Sonic Bangs

Any claim or expense of any kind caused directly or indirectly from pressure waves caused by aircraft or other flying objects moving at or above the speed of sound.

6. HIV and AIDS

Any loss, injury, illness, death, Cancellation, cutting short Your Trip, change of plan, delay, expense, or liability directly or indirectly caused by Human Immunodeficiency Virus (HIV) or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivative or variations thereof however caused.

7. Liability

Any liability arising from any goods, service, advice, or arrangements supplied by any agent acting on Our behalf.

8. Consequential Loss

Any loss which would not have occurred if the incident for which You are claiming had not happened unless it is specifically mentioned in the Policy.

9. Self Inflicted Injury/Suicide

Any claim or expense arising from Your suicide, attempted suicide, insanity, intentional self injury, alcohol, drug or solvent abuse or any wilful act of self exposure to needless peril (except in an attempt to save human life).

10. Date Exclusion

We will not cover You for any loss, injury, damage, illness, death or legal liability arising directly or indirectly from or consisting of the following: the failure or fear of failure or inability of any equipment or any computer program, whether or not You own it, to recognise or to correctly interpret or process any date as its true calendar date, or to continue to function correctly beyond that date.

11. Alcohol, Drugs and Solvents

Any claim, expense or liability caused directly or indirectly by You being affected (temporarily or otherwise) by alcohol, drugs or solvents.

12. Bankruptcy

This policy does not cover anything caused directly or indirectly by bankruptcy / liquidation of any tour operator, travel agent, transportation company or accommodation supplier.

13. Dangerous Sports and Activities

Any claims directly or indirectly from You engaging in Dangerous Sports and Activities are not covered, for a full list please see Your Schedule.

14. Professional Sports

Professional sports of any kind.

15. Pregnancy

Any claims related directly or indirectly to pregnancy or child birth.

16. Residency

Any claims unless You are a UK Resident.

17. Travel Dates

Any claims if You had already commenced the Trip at the Policy issue date.

18. Commencement of Trip

Any claim unless You are travelling on a Trip that commences in the UK or the Republic of Ireland.

19. Safety

Any Trip where at the Policy Issue Date You intended to visit a country where the Foreign and Commonwealth Travel Advice website at <http://www.fco.gov.uk> advise against 'all travel' or 'travel unless on essential business'.

20. Medical

Any Trip where You are travelling against medical advice or where You are travelling to have medical treatment. Any claims if You have been given a terminal prognosis by a registered doctor. Any claims if You are aware of any reason why a planned Trip is likely to be cancelled or cut short e.g. terminal prognosis or illness of a close Relative, close Business Associate or someone else upon whose health Your Trip depends.

section 1 – medical expenses

What is covered

A Medical Expenses

We will pay up to the amount stated in the Schedule for the following necessary and reasonable costs sustained as a result of illness or injury during the Period of Insurance.

- emergency medical, surgical and hospital treatment including air ambulance.
- hospital and nursing home charges incurred outside the UK.
- repatriation expenses (including air ambulance or the special use of air transport) to return You to the UK provided it is medically necessary and the arrangements are authorised beforehand and made by ISIS Assistance.
- in the event of Your death We will pay for repatriation of Your body or ashes to the UK.

What is not covered

Any medical expenses You have to pay as a result of the following:-

- Dangerous Sports.
- pregnancy or childbirth
- mental or nervous illness, anxiety, or sexually transmissible conditions
- surgery or medical treatment which in the opinion of a Medical Practitioner could be reasonably delayed until Your return Home.
- cosmetic surgery.
- expenses related to a Pre Existing Medical Condition.
- expenses for any drugs or medication which You know You will need at the start of Your Trip.
- medical or related expense arising more than 12 months after the occurrence of the injury or illness to which the claim relates;

What is covered

B Emergency Dental Treatment

We will pay up to the amount stated in the Schedule for emergency dental treatment for the immediate relief of pain.

C Getting someone out to You

We will pay up to the amount stated in the Schedule for reasonable extra travelling and accommodation expenses for a friend or Relative of yours living in the UK who on medical advice must travel to stay with You or accompany You Home. ISIS Assistance must authorise this beforehand.

D Funeral Costs Abroad

We will pay up to the amount stated in the Schedule for the cost of a funeral for You abroad.

E Hospitalisation Benefit

We will pay You up to the amount shown in the Schedule per day for each 24 hours You are admitted to a hospital abroad as an in-patient.

F Search and Rescue

We will pay up to the amount shown on the Schedule towards the costs incurred by official bodies involved in searching for You or rescuing or recovering You if You are reported as missing or have suffered a fatal Accident.

In the event of a claim You or Your representative must produce a statement from the official authorities proving the necessity of this search and/or rescue operation. We reserve the right to refuse any claim where this report has not been produced.

What is not covered

- any medical or related expenses You incur after Your return to the United Kingdom.
- treatment in a private hospital if it is considered medically advisable that treatment can be provided in a ward of a public hospital.
- expense arising from illness or injury if You travelled against the advice of a Medical Practitioner.
- any dental treatment unless for the immediate relief of pain.
- any extra costs from You arranging a single or private room accommodation at a hospital, clinic or nursing home, except where this is necessary for Your treatment.
- any chiropractic treatment, osteopathy, or vaccinations.
- any physiotherapy unless Your Medical Practitioner provides You with a letter of referral.
- we will not pay more than £150 for physiotherapy costs.
- any claim arising on a Trip which is specifically to obtain medical treatment in another country.
- any claim arising in the UK.
- any medical or related expense in the country where You normally reside.
- optical prescriptions.
- telephone charges and taxi fares except where the taxi is used as an ambulance.
- any claim for search and rescue not supported by a written statement from the appropriate authority involved in the search and/or rescue.
- the first £40 of each claim.
- any expense arising from the use of alternative or complementary medicines.
- any expense incurred as a result of a tropical disease where the recommended inoculations or medication have not been undertaken.

section 2 – personal accident and injury benefit

What is covered

We will pay You or Your executors the following percentage of the maximum limit shown in Your Schedule, if You are involved in an Accident which causes You injury and You become permanently disabled or You die because of that injury.

- a) Permanent Total Disablement 100%
- b) Accidental death 25%
- c) Loss of limbs or loss of use of limbs:-

Arm	60%	Thumb	7.5%
Leg	60%	Fingers	7%
Hand	50%	Toes	3%
Foot	40%		
- d) Loss of vision:-

One eye	20%	Both eyes	80%
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- e) Loss of hearing:-

One Ear	15%	Both Ears	50%
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The maximum payable for combined disabilities is 100% of the limit stated in the Schedule.

For loss of use, other than by severance, no payment will be made until the loss of use has lasted for two years from the date of the injury, and at the end of that time is beyond improvement.

Where partial permanent loss arises, a proportionate payment will be calculated based upon an independent medical examination.

Severance of a hand or foot must be above the wrist or ankle.

What is not covered

- cover does not apply to any person who is 66 years old or over when the incident giving rise to a claim occurred.
- each specified benefit is reduced by 50% for any person aged 15 years or less when the incident giving rise to a claim occurred.
- cover does not apply where the incident giving rise to a claim is directly or indirectly connected with:-
 - a) Dangerous Sports specifically excluded under Sporting Activities – page 4.
 - b) pregnancy or childbirth.
 - c) mental or nervous illness, anxiety, or sexually transmissible conditions.
 - d) a Pre-Existing Medical Condition.
- where the incident giving rise to a claim occurred when You travelled against the advice of a Medical Practitioner.

section 3 – personal belongings, luggage and travel documents

What is covered

A Luggage

We will pay up to the amounts stated in the Schedule for theft, accidental loss of or damage to Your Luggage including Valuables during the Period of Insurance.

We will repair or replace Luggage or at Our option give a cash settlement, having made a deduction for wear, tear and depreciation.

B Passports, Tickets and Passes

We will pay up to the amounts stated in the Schedule for theft, accidental loss of or damage to Your Travel Documents, together with reasonable costs incurred in obtaining replacements.

C Luggage Delay

We will pay up to the amount stated in the Schedule for buying essential items if Your Luggage is delayed or lost on the outbound journey only, for more than 12 hours due to any reason beyond Your control.

If Your Luggage is not recovered We will deduct any amount paid under this section from the final total claim for Your Luggage.

What is not covered

- the first £40 of each and every claim.
- contact or corneal lenses, dentures, pedal cycles, glass, china or antiques, pictures, firearms or weapons of any description, sculptures, household goods or equipment, samples or merchandise or any equipment associated with a business or profession, any documents unless covered under Travel Documents.
- theft from a private motor vehicle or motor cycle, unless from a locked boot or glove compartment and evidenced by forcible and violent entry, this cover does not extend to Valuables.
- theft of Valuables whilst left unattended by You in any place with public access, unless the items were left with a travelling companion with whom You began Your Trip.
- theft of Money unless from Your locked self-contained accommodation or a designated hotel security box or from Your person.
- breakage or damage to items of a fragile nature, other than photographic or telescopic lenses.
- sports equipment whilst in use.
- any loss not reported to the Police within 24 hours of discovery of that loss and for which You do not get a written report.
- any items left by You in the custody of another person, unless that person is a travelling companion who has travelled with You since the beginning of Your Trip.
- any items entrusted to You.
- wear, tear, depreciation, moth, vermin, mechanical or electrical breakdown, any process of cleaning, restoration or alteration, atmospheric or climatic conditions or any gradually operating cause.

What is covered

What is not covered

- motor vehicles and their accessories, watercraft and their accessories, caravans and trailers.
- loss of jewellery (other than wedding rings) whilst swimming or participating in hazardous sports.
- property more specifically insured elsewhere.
- mobile phones including any ancillary equipment and any costs arising from unauthorised use.
- Money unless You can produce a supporting bank slip or statement

section 4 – cancelling your trip or cutting it short

What is covered

A Cancelling Your Trip

We will pay up to the amount shown in the Schedule for any non-refundable costs including Your deposit and any outstanding payments remaining on Your Trip which You are contracted to pay and are unable to use. We will also pay for any unused travel, accommodation and transport which has been paid for in advance, and any pre-paid trips or ski passes if You have to cancel Your Trip as a result of one of the following:-

- a) death, injury or illness of You, or a personal friend with whom You were to travel or intended to stay.
- b) death, injury or illness of a Relative or close Business Associate.
- c) compulsory quarantine, jury service, witness summons, of You, a Relative, a personal friend or Business Associate whom You were to travel or stay with, providing their appearance is required during the Period of Insurance.

What is not covered

The following exclusions apply to the whole of Section 4

- the first £40 of each claim.
- You travelling against the advice of a Medical Practitioner.
- You travelling to get medical treatment abroad.
- pregnancy or childbirth.
- a Pre-Existing Medical Condition.
- You failing to have the required Travel Documents.
- industrial strikes or action which were expected or known about on or before the date You booked Your Trip.
- any claim arising from the operation of law.
- You failing to allow sufficient time to reach Your departure point from the UK in time.
- circumstances You knew about when You began the insurance and You expected would mean You would have to cancel or cut short Your travel.
- cancellation of leave or posting of British Armed Forces, Police or Government Security Personnel.

What is covered

- d) You being made Redundant.
- e) if Your Home is damaged by fire, storm or flood or burgled up to five days before Your departure date.
- f) hijack of the aircraft You are or should be travelling on.
- g) You having to re-sit a University or College exam as part of a full time course of study, providing You made Your travel arrangements and arranged Your travel insurance prior to the date of the exam which You failed.
- h) breakdown, accident or theft of a vehicle in the United Kingdom in which You were due to travel, occurring within 5 days of the commencement of the Period of Insurance.

B Cutting Your Trip Short

We will pay up to the amount shown on Your Schedule for:-

1. The cost of the part of the Trip You have not used if You cannot reclaim these costs from any other source. This will be calculated on a pro rata basis for each day after We receive Your Policy.
2. Any extra reasonable costs for transport or accommodation You have to pay to return to the UK or to allow You to continue Your Trip.

If You have to cut Your Trip short as a direct result of one of the following:-

- a) Death, serious injury or illness of You, or a personal friend or close Business Associate whom You were travelling or staying with.
- b) Death, serious injury or illness of You, a Relative or close Business Associate.

What is not covered

- any claim arising from Dangerous Sports.
- a private vehicle breaking down, where the vehicle was in an unroadworthy or poor mechanical condition due to neglect.
- any extra costs incurred as a result of You not telling the travel company as soon as You know You have to cancel Your Trip.
- We will not make any payment before We have received Your Policy.
- any claim arising from mental or nervous illness or anxiety.

What is covered

- c) You, or someone with whom You are travelling is needed by the Police in the UK following damage to Your or their Home by fire, storm, flood or burglary of Your or their Home, during the Period of Insurance.
- d) You, Your Partner, a Relative, personal friend or Business Associate with whom You are travelling are summoned back to the UK for Jury Service or to act as a witness.

C Missed the boat/plane/cross channel train

We will pay up to the amount stated in the Schedule for extra transport and accommodation charges to allow You to reach Your destination if You arrive at the port or airport too late because:-

- a) The Public Transport on which You are travelling is affected by a strike, industrial action, or breaks down.
- b) A private vehicle in which You are travelling is damaged in an Accident or breaks down.
- c) Adverse weather stops Your chosen method of transport (provided You allowed enough time at the start of the journey).

What is not covered

section 5 – travel delay

What is covered

If the aircraft, sea vessel, coach or pre-booked train on which You are travelling is delayed on Your direct outward journey for at least 12 consecutive hours, due to

- a) strike or industrial action taken by workers with the intention of preventing, restricting or interfering with the provision of services.
- b) adverse weather conditions.
- c) mechanical break down of the aircraft, sea vessel coach or pre-booked train on which You are travelling.

We will pay the following benefits:-

- £20 after a delay of 12 hours from the scheduled departure time.
- a further £20 for each subsequent 12 hour period up to the amount stated in the Schedule.

We will pay this benefit provided You eventually go on Your Trip.

If You are delayed by more than 24 hours You may cancel Your Trip and We will refund any costs not refundable to You by the tour operator, carrier, or travel agent.

What is not covered

The following exclusions apply to the whole of Section 5:

- industrial strikes or action which were expected or known about on or before the date You booked Your Trip or at the date of issue of this Policy.
- delay as a result of the failure of any tour operator, carrier or Your agents (Your agents insurance should cover this event).
- any claim arising from the operation of law.
- You failing to allow sufficient time to reach the departure point from the UK in time.
- any claim not supported by a statement or certificate from Your tour operator or carrier, confirming the period of delay.
- compensation from any other source.

section 6 – hijack and hostage

What is covered

- A. If the Public Transport on which You are travelling is hijacked We will pay You up to the amounts stated in the Schedule :-
- for each 24 hour period You are detained.
 - i) extend the Period of Insurance as necessary without extra charge, up to a maximum of 12 months.
 - ii) extend the geographical limits of Your cover as necessary without extra charge.

All claims must be supported by a written statement from an appropriate authority to confirm the duration of the hijacking.

- B. We will pay up to the amount shown on the Schedule if You are taken hostage or disappear whilst on Your Trip. We will pay travelling expenses and accommodation costs for one Relative or close friend to travel out to the last place You were seen.

What is not covered

The following exclusions apply to the whole of Section 6:

- any costs under part B of this section where You have been missing for less than 1 month.
- The first £40 of each claim.

section 7 – catastrophes and natural disasters

What is covered

We will pay up to the amount stated on Your Schedule should You be forced to move from Your pre-booked and pre-paid Trip accommodation as a result of fire, explosion, storm, flood, explosion, earthquake, medical epidemic, or the local or national government directive which is confirmed in writing by local or national authority.

We will pay for

- i) the cost of alternative accommodation if You have been advised by Your tour operator to leave Your booked accommodation.
- ii) necessary additional travelling expenses incurred so You can continue Your Trip.

What is not covered

- the first £40 of every claim.
- any claim where there has been payment under “Section 4 - Cancelling Your Trip or cutting it short.”
- any expense following Your disinclination to travel or to continue with Your Trip when official directives from the local authorities state that it is safe to do so.
- any claim resulting from You travelling against the advice of the local or national authorities.
- any cost or expense that is recoverable from Your tour operator, hotel, airline, or other provider of services.
- any event that was publicised prior to Your departure from the UK.

section 8 – air rage

What is covered

A. Flight Delay

If Your aircraft is delayed due to an act of Air Rage by an individual or group of individuals We will pay You the following:-

- a) £100 if Your flight is delayed for at least 4 hours.
- b) an additional £100 for every further 4 hours You are delayed, up to a maximum of 24 hours.

B. Personal Injury

If You are injured or die as a direct result of an act of Air Rage by an individual or group of individuals travelling on Your aircraft, We will pay You or Your executors the following proportions of the total Sum Insured for Section 8 Part B - Personal Injury which is shown in Your Schedule:-

- a) Death 25%
- b) Permanent Total Disablement 100%
- c) Permanent partial disablement according to the scale of compensation outlined below:-

Loss of limbs or loss of use of limbs:-

Arm	60%
Leg	60%
Hand	50%
Foot	40%
Thumb	7.5%
Fingers	7%
Toes	3%

Loss of use of senses and faculties

One eye	20%
Both eyes	80%

What is not covered

- any claim arising from an incident whilst You were travelling against the advice of a Medical Practitioner.
- any claim arising from an incident whilst You were on a Trip specifically to obtain medical treatment.
- any claim for a nervous or mental condition resulting from Air Rage
- any claim where You, a Relative, a member of Your family or travelling companions knowingly, deliberately or recklessly provoked the perpetrator of the Air Rage.
- each specified benefit is reduced to 50% of the total sum insured for any person aged 15 years or less when the incident giving rise to a claim occurred.
- any claim not supported by a written Police report or report from the appropriate airline authority.
- if You sustain a personal injury which is not recognised specifically under ‘What is covered’, We will base the level of compensation You receive on the severity of Your injury in comparison with those listed under ‘What is covered’.
- We will not pay more than the maximum amount listed of £25,000 for any combination of injuries.
- if a Pre-Existing Medical Condition or disability is exacerbated by the incident for which You are claiming, then the total benefit payable will be reduced in accordance with the level of damage that existed before the incident took place.
- We will not pay any claim where either You or a Relative is responsible for the act of Air Rage.

What is covered

Scale of compensation continued:-

One ear	15%
Both ears	50%
Loss of speech	40%
Loss of sense of smell	30%

Face & skull

Loss of whole lower jaw	60%
General loss of facial tissue necessitating permanent use of a cosmetic mask	35%
General loss of facial tissue, partially capable of surgical reinstatement but with poor cosmetic result	30%

Loss of bony substance of the skull

6 sq cm or more	20%
3-6 cosmetic cm	18%

Prominently raised facial scarring

up to 15cm in length, or 15 sq cm in area	12%
up to 5cm in length or 5 sq cm in area	5%

(unraised scarring shall be compensated up to half the amount payable for raised scarring).

Bodily organs and spinal column

Loss of one kidney	25%
Loss of one whole lung	25%
Severe loss of spinal strength and mobility substantially and continuously restricting normal day to day domestic activities	25%
Partial loss of spinal strength and mobility continuously restricting normal day to day domestic activities	15%

What is not covered

Additional Conditions Applying to Section 8

- maximum payable for combined disabilities, £25,000
- if within 12 months of the date of the incident You die or become permanently disabled as a direct result of an injury covered under part B of this section, We will pay the appropriate benefit for Your death or disablement.
- for loss of use, other than by severance, no payment will be made until the loss of use has lasted for two years from the date of the injury, and at the end of that time is beyond improvement.
- where partial permanent loss arises, a proportionate payment will be calculated based upon an independent medical examination.

section 9 – incarceration

What is covered

We will pay up to the amount shown on the Schedule for travelling and accommodation expenses for **one** Relative to travel out to You if You are arrested and lawfully imprisoned whilst on Your Trip.

You must have been imprisoned for more than 2 weeks with no prospect of release for at least another two weeks.

What is not covered

- any expenses incurred by You in relation to Your imprisonment.
- costs incurred by Your Relative before two weeks of Your imprisonment have expired.
- any costs incurred if there are reasonable prospects of Your release within two weeks of the date Your Relative intends to leave the UK.
- the first £40 of each and every claim.

section 10 – personal liability

What is covered

We will pay up to the amount shown on the Schedule for damages or legal costs You are liable to pay to others as a result of You causing

- a) accidental injury or death to anyone
- b) accidental loss or damage to property

whilst in the course of private pursuits during Your Trip.

You must not admit liability or make any promise of payment without Our consent.

What is not covered

We will not pay for any liability arising from

- death, disease, illness or injury to a Relative or an employee or Your travelling companion.
- the transmission of any communicable disease by You or any person.
- loss or damage to Your property or that of a Relative, employee or travelling companion or any property in Your custody or control.
- any profession, trade, business, employment or practical work in relation to study by You or a Relative.
- any deliberate act or omission by You.
- ownership or occupation of any land or buildings, except Your temporary Trip accommodation.
- Dangerous Sports.
- ownership, custody, control or use of any
 - animals
 - firearms/weapons
 - horse drawn, motorised or mechanically propelled or towed vehicles other than a wheelchair.
 - hovercraft, jetski, watercraft, or aircraft unless You are travelling as a farepaying passenger in a fully licensed, multi-engined, passenger carrying aircraft.
- any agreement entered into by You or to which You are a party, except where You would have incurred the liability even if the agreement had not existed.
- punitive or exemplary damages.
- the ownership, possession or use of animals (other than domestic dogs not included in Section 1(i) of the Dangerous Dogs Act 1991 or horse used solely for hacking or trekking).

section 11 – legal expenses

The meanings of key words used in this section are in addition to those defined on pages 5-8:-

Appointed Representative

The lawyer or other suitably qualified person who has been appointed to act for You in accordance with the terms of this section.

Costs and Expenses

All reasonable and necessary costs chargeable by the Appointed Representative on a standard basis. Also the costs incurred by the opponents if You have been ordered to pay them.

Date of Occurrence

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

What is covered

We will pay up to the amount shown in Your Schedule for Costs and Expenses if You have to

- a) claim compensation, or damages from anyone following Your death or bodily injury, or
- b) appeal against the decision of the Court.

provided that the following conditions have been met:-

- the Date of Occurrence of the incident giving rise to a claim is during the Period of Insurance.
- You must have told Us about the claim within 180 days of the incident.
- all claims must offer reasonable prospects for success, if We decide during the course of the claim that the outcome is likely to be unsuccessful, then We can stop proceedings.

What is not covered

- any claim not reported to Us within 180 days of the incident.
- claims arising from Your business, employment, professional activities or practical work related to Your studies.
- damages, fines, compensation or penalties You are ordered to pay by a court or other authority
- any claim where the estimated amount to be recovered is less than £500.
- any claim related to Dangerous Sports and Activities.
- any deliberate, criminal or malicious act by You.
- any claim where the estimate of Your total legal expenses is greater than the compensation or damages that You are claiming.

What is covered

What is not covered

- the costs of any claim against Us, Our agents or representatives.
- any illness or bodily injury which happens gradually or is not caused by a sudden or specific Accident.
- any Costs and Expenses incurred before Our written acceptance of a claim.
- an application for judicial review.
- any legal action You take which We or the Appointed Representative have not agreed to, or where You have hindered Us or the appointed Representative.
- defence of Your legal rights, but defence of a counter claim is covered.
- any claim in connection with renting or leasing accommodation.
- any claim in connection with motor vehicles unless You are injured or killed while You are a passenger in a vehicle, when You are hit by a vehicle or are injured in an attempt to avoid a vehicle.
- any claim pursuing the settlement of an insurance policy.
- any claim against written or verbal remarks which You claim damage Your reputation.
- contingency Fees.
- the first £40 of each and every claim.

Legal Expenses Cover is subject to the General Conditions and Exclusions on pages 11-14, together with some additional Conditions which apply to legal expenses only. These are listed on page 29 and You should read them carefully before submitting a claim for legal expenses.

additional conditions applying to section 11 – legal expenses

Legal Expenses Cover is subject to the General Conditions and General Exclusions applying to the whole Policy book on pages 11-14 together with the following additional conditions which apply to legal expenses only:-

1. When making a claim You may notify Us of the Appointed Representative whom You wish to act for You and We may accept or refuse the nomination. If We cannot agree with You on an Appointed Representative then the Law Society will be asked to nominate an Appointed Representative and their decision will be final.
2. We must have contact with Your Appointed Representative whenever We need to and access to Your case files if We ask for these. Both You and Your Appointed Representative must co-operate with Us fully and keep Us informed of all developments with the case.
3. You must give all the information and help Your Appointed Representative may need, including a truthful account of all the events related to the claim.
4.
 - a) No agreement to settle will be made without Our prior approval.
 - b) If You refuse to accept a reasonable offer to settle a claim, We may refuse to pay any further Costs and Expenses.
 - c) We may decide to pay You the amount of damages that You are claiming for instead of continuing legal proceedings.
5. If You want to appeal, You must give Us Your reasons and get Our written agreement, before lodging the appeal.
6. If for any reason the Appointed Representative refuses to continue acting for You or if You withdraw Your claim from the Appointed Representative then We will not pay any further Costs or Expenses unless We agree on another Appointed Representative to continue with the claim.
7. You must send Us all bills for Your Appointed Representatives expenses as soon as You receive them. You must confirm to Us that any charges You have to pay to Your Appointed Representative are acceptable and that We may pay the bill for You.
8. You will take all reasonable steps to recover from Your opponent Costs and Expenses. You must pay any recovered Costs and Expenses to Your Appointed Representative who must then reimburse Us.
9. You must tell the Appointed Representative to have Costs and Expenses taxed, assessed or audited if We ask for this.
10.
 - a) You must keep to the terms and conditions of this section.
 - b) You must take all reasonable steps to keep any amount We have to pay as low as possible.
 - c) You must try to prevent anything happening that may cause a claim.
11. We may at Our discretion require You to obtain at Your expense, an opinion from a barrister chosen by You and Us, as to the merits of a claim or proceedings. If the barristers opinion indicates that there are reasonable grounds for the pursuit or defence of a claim or proceedings, the cost of obtaining the opinion will be paid for by Us.

section 12 – group travel

This section is only operative if You have a Group Travel Policy – Your Schedule will show whether You have cover under this section.

What is covered

A Replacement of Group Leader

We will pay up to the amount stated on the Schedule for any additional costs incurred if You have a replacement group leader sent out to Your party following a claim being made under Section 1 - Medical Expenses, by the official group leader.

B Group Money

We will pay up to the amount stated on the Schedule for Money held by the group leader on behalf of persons within the group either,

1. physically carried on the group leaders person, or
2. left in a hotel safety deposit box.

C Group Equipment

We will pay up to the amount stated on the Schedule for accidental damage to or accidental loss of equipment taken by the group on the journey which is intended for use by the whole group.

What is not covered

- the first £40 of each and every claim.
- contact or corneal lenses, dentures, hearing aids, pedal cycles, glass, china or antiques, pictures, firearms or weapons of any description, sculpture, household goods or equipment, samples or merchandise or any equipment associated with a business or profession, any documents unless covered under Travel Documents.
- theft from a private motor vehicle or motor cycle, unless from a locked boot or glove compartment and evidenced by forcible and violent entry, this cover does not extend to Valuables.
- theft of Money unless from a hotel safety deposit box or from the Group Leaders person.
- theft of Valuables whilst unattended in a place with public access unless they were known to be left with a member of the group who has been with the group since the beginning of the Trip.
- breakage or damage to items of a fragile nature, other than photographic or telescopic lenses.
- sports equipment whilst in use.
- any loss not reported to the Police within 24 hours of discovery of that loss and for which You do not get a written report.
- any items left in the custody of a person who does not have an official responsibility for the safekeeping of the property.

What is covered

What is not covered

- any items entrusted to You.
- delay detention or confiscation by Customs or other officials.
- breakage of china, pottery or glass or other brittle articles other than photographic or telescopic lenses.
- wear, tear, depreciation, moth, vermin, mechanical or electrical breakdown, any process of cleaning, restoration or alteration, atmospheric or climatic condition or any gradually operating cause.
- motor vehicles and their accessories, watercraft and their accessories, caravans and trailers.

section 13 – winter sports

This section is only operative if You have a Winter Sports Policy or a Multi-trip Policy – Your Schedule will show whether You have cover under this section.

What is covered

A. Piste Closure

If closure of all the lifts in Your pre-booked ski resort due to lack of snow between the months of December and March means You have to travel an alternative resort for skiing, We will pay up to the amount stated on the Schedule:-

- i) to cover travel costs to the nearest available ski resort.
- ii) if You are unable to ski at a different resort.
- iii) the extra cost of acquiring a new/extended lift pass.

B. Avalanche Cover

We will pay up to the amount stated on Your Schedule for reasonable extra travel and accommodation expenses if Your arrival or departure from Your pre-booked ski resort is delayed by more than 12 hours due to an avalanche.

C. Ski/Ski Boot Hire

If Your skis or boots are lost or delayed for more than 12 hours during Your Trip, We will pay up to the amount shown on the Schedule for hiring alternative skis or ski boots.

D. Specialist Ski Equipment Cover

In addition to Your Luggage cover, We will provide cover for specialist ski equipment belonging to You which You have taken with You on Your Trip. We will pay up to the amount shown in the Schedule for:-

- i) theft of Your equipment.
- ii) accidental damage to Your equipment

What is not covered under Parts A or B

- any claim not supported by a written statement from the management of the resort confirming the reason for the piste closure and the duration of the piste closure.
- We reserve the right to check the duration and extent of the avalanche or piste closure.
- any costs incurred at ski resorts less than 1000 metres above sea level.
- any claim due to closure of the lift system as a result of wind or avalanche.
- any claim where the piste closure was public knowledge prior to Your departure from the UK.
- the first £40 of every claim.

What is not Covered under Part C

- any claim not supported by a report from the carrier responsible for the delay or damage to Your skis or ski boots.
- any claims resulting from theft.
- theft from an Unattended private motor vehicle between the hours of 10p.m. and 8a.m..
- loss or damage to any article or goods on roof racks.
- the first £40 of every claim.

What is not Covered under part D

- any more than £250 for any single article.
- any more than the total amount shown in Your Schedule for any claim.
- any accidental loss.
- any accidental damage whilst Your equipment is in Use.
- the first £40 of every claim.

What is covered

What is not Covered under part D

- wear, tear, depreciation, moth, vermin, mechanical or electrical breakdown, any process of cleaning, restoration or alteration, atmospheric or climatic condition or any gradually operating cause.
- theft from a private motor vehicle between the hours of 10p.m. and 8a.m..
- loss or damage to any article or goods on roof racks.
- property more specifically insured elsewhere.

section 14 – additional sports equipment

This section is only operative if You have an Activity Travel Policy, Your Schedule will show whether this applies in Your case.

What is covered

In addition to Your Luggage cover, We will provide cover for specialist equipment belonging to You which You have taken with You on Your Trip.

We will pay up to the amounts shown in the Schedule for:-

- i) theft of Your equipment.
- ii) accidental damage to Your equipment

What is not covered

- any more than £200 for any single article.
- any more than the total amount shown in Your Schedule for any claim.
- any accidental loss.
- any accidental damage whilst Your equipment is in Use.
- the first £40 of every claim
- wear, tear, depreciation, moth, vermin, mechanical or electrical breakdown, any process of cleaning, restoration or alteration, atmospheric or climatic condition or any gradually operating cause.

section 15 – specified electrical items

This section is only operative if You have a Globetrotter or Studying Abroad Policy, Your Schedule will show whether this cover applies in Your case.

What is covered

We will pay up to the value stated on the Schedule against each item listed for loss or accidental damage during the Period of Insurance whilst You are on Your Trip.

You must provide Us with proof of purchase for each item You intend to cover at the time of taking out Your Travel Insurance.

Claims will be settled on a replacement only basis – if You are on a long stay Trip and the item is essential to You We can pay You to replace the item, provided You send Us proof of purchase of the replacement item and We feel that this is a satisfactory purchase price.

What is not covered

We will not pay for

- the first £40 of each claim.
- any item not listed on the Schedule.
- any item You have replaced without Our knowledge or authorisation.
- any item You have replaced without giving Us adequate proof of purchase of the replacement item.
- any item on the Schedule which was not supported by an original proof of purchase at the time of taking out Your Travel Insurance Policy.
- any loss not reported to the Police within 24 hours of discovery of that loss and for which You do not get a written report.
- more than £1,000 for any single item.

THE ENDSLEIGH GROUP OF COMPANIES (“ENDSLEIGH, We, Us”) PRIVACY POLICY

It is Endsleigh’s policy to take all necessary steps to ensure that your personal data held is processed fairly and lawfully in accordance with the Data Protection Act 1998 (“the Act”).

We hold personal data relating to you in connection with insurance products and services you have asked Us to provide. Except to the extent We are required or permitted by law, personal data provided to or obtained by Us will be used for the purposes of providing you with the products and services you have requested. It may also be shared within other Endsleigh group companies, (full details of which are available on request), as well as carefully selected third parties who have products and services that We think may be of interest to you. In the process of gathering your details We may collect sensitive information such as about your health or in relation to motoring offences. If you purchase products or services from Us, you will have given Us your consent to use this personal data as detailed in this Privacy Policy. We may wish to contact you from time to time by telephone, e-mail or post about other products and services that may be of interest to you. If at any time you do not wish to receive this information then please write to Endsleigh’s Group Data Protection Officer at: Endsleigh Insurance Services Limited, Shurdington Road, Cheltenham, Glos GL51 4UE. Under the Act, as a data subject, you are granted certain rights. If you would like to know what information We hold about you you can write to Us as above. We may charge you a statutory administration fee to comply with your request.

Should You have any other queries in connection with data protection then please contact Endsleigh’s Group Data Protection Officer as above.

advice for your medical practitioner

Introduction to doctors and/or hospital administration

The bearer of this Endsleigh Insurance Policy book is covered against Hospital and Medical Expenses up to the amounts insured as mentioned in the Schedule and the Policy book.

The cover relates to expenses as a consequence of accidents occurring to the bearer during the Period of Insurance and/or unforeseen illnesses which arise during that period.

You are kindly requested to ask the bearer of the Policy book to fill in the indemnification form and then to sign it yourself. Bills and indemnification forms may be forwarded to the student organisation in Your country as mentioned in this Policy. Alternatively you may forward them to Endsleigh Claims Service, PO. Box 432, Cheltenham, England if there is no student organisation listed. Please indicate on the bills in which way payment has to be made.

On behalf of the persons insured by this special insurance scheme We hereby thank you in anticipation of your co-operation

Goudse Schadeverzekeringen N.V

Wichtige Hinweise für den Arzt/die Krankenhausverwaltung

Dem Inhaber dieses Endsleigh – Zertifikates werden die Arzt-und Krankenhauskosten bis zu dem in seiner Versicherungsform angegebenen Höchstbetrag erstattet. Die Erstattung bezieht sich auf Kosten, die durch Unfall oder Krankheit während des im Büchlein angegebenen Zeitraums erstanden sind.

Sie sind freundlich gebeten den Inhaber der Versicherung die Indemnification-Form ausfüllen zu lassen und sie dann selbst zu unterschreiben.

Die Indemnification-Form ist vom Inhaber des Zertifikates auszufüllen. Rechnungen und Indemnification-Form sind an die studentische Organisation in Ihrem Land – wie im Büchlein angegeben – zu schicken. Für Länder nicht genannt in dieser Liste, schicken Sie bitte die Rechnungen an die folgende Adresse: Endsleigh Claims Service, PO. Box 432, Cheltenham, England. Bitte geben Sie an in welcher Form Sie die Regulierung der Rechnung wünschen.

Im Namen der Personen die dieser Einrichtung angeschlossen sind danken wir Ihnen für Ihre Mithilfe.

Goudse Schadeverzekeringen N.V

Indications pour les médecins et/ou pour les hôpitaux

Le Titulaire d'un certificat Endsleigh est couvert pour les dépenses consécutives à des accidents arrivés au titulaire pendant la période couverte par l'assurance et/ou les maladies survenues pendant cette période.

Nous vous serions reconnaissants de demander au Titulaire du certificat de remplir la demande de remboursement (Indemnification form) et puis placer là votre signature.

Les factures et la demande de remboursement peuvent être envoyées au Bureau de voyages universitaires de votre pays ainsi qu'il est indiqué dans ce livret. Pour pays qui ne sont pas appelés dans cette liste, veuillez envoyer vos factures à Endsleigh Claims Service, PO. Box 432, Cheltenham, Angleterre, Pays-Bas. Veuillez préciser sur les factures comment le paiement doit être effectué.

Au nom des gens qui ont souscrit cette assurance, qui leur est spécialement réservée, nous vous remercions d'avance de votre coopération.

Goudse Schadeverzekeringen N.V

Instrucciones para los Doctores y/o las Administraciones de Hospitales

El titulado de este certificado Endsleigh esta cubierto de gastos médicos y de hospital hasta las cantidades aseguradas seg'n el documento de aplicación del Titulado.

La cobertura corresponda a gastos como consecuencia de accidentes ocurridos al Titulado durante el periodo de validez del Seguro y/o enfermedades imprevistas que comiencen durante este periodo.

Rogamos a Vds., por favor, solicitar del poseedor del Seguro que cumplimente el Formulario de indemnización; entonces firmarlo Vd. también.

Las facturas y Formulario de Indemnización deben ser enviados a las Organizaciones u Oficinas de Viajes de Estudiantes del país, cuyas direcciones figuran en este folleto, o a la Administración de Endsleigh Claims Service, PO. Box 432, Cheltenham, Inglaterra, Rogamos también que indiquen en las facturas la forme en debe hacerse el pago de las mismas.

En nombre de la Administración de este Seguro Especial y del propio poseedor del Certificado SIS, les agradecemos de antemano sus atenciones y colaboración.

Goudse Schadeverzekeringen N.V

medical expenses claim report

important

claims for medical expenses can only be considered if the claim report is filled in completely and accompanied by original invoices.

claimants details

title: _____ surname: _____ forenames: _____

policy number: _____

correspondence address: _____ tel – daytime: _____

_____ tel – evening: _____

_____ postcode: _____ date of birth: _____

name of tour company: _____ tour reference: _____

country: _____ hotel/apartment: _____

date of booking: _____ date of holiday from: _____ to: _____

name and address of school (if appropriate): _____

_____ tel – daytime: _____

name and address of party leader (if appropriate): _____

_____ tel – daytime: _____



details of injury/illness

date of illness/injury: _____ place: _____

details of illness/injury: _____

if hospitalised give dates and time of admission: _____ discharge: _____

have you suffered from this or any other associated condition in the 12 months prior to arranging cover: yes no

if yes, give details with dates of treatment: _____

details of medical expenses to be reimbursed	amount claimed	to be paid to

do you have any other medical insurance policy: yes no

if yes, please give name, policy number and address of company concerned: _____

do you hold a European Health Insurance Card or are you eligible for any other reciprocal medical discounts: yes no

if yes, has the appropriate allowance/reimbursement been made by the relevant health authorities: yes no

I declare that these particulars are true to the best of my knowledge

signed by insured: _____ date: _____