

Family Worldwide Cover

Travel Insurance

TABLE OF CONTENTS:

- 1 Policy Information
- 2 Medical Health Requirements
- 3 Making a Claim
- 4 Claims Evidence
- 5 General Conditions
- 6 General Definitions
- 7 Table of Benefits
- 8 Trip Disruption Sections of Cover
 - Cancelling Your Trip
 - Missed Departure From The UK
 - Delay and Abandonment
 - Cutting Short Your Trip
 - Substitute Accommodation
 - Missed Departure and Connections Outside the UK
- 9 Medical Sections of Cover
 - Emergency Medical Expenses And Medical Repatriation
 - Additional Accommodation and Travelling Expenses
 - Hospital Benefit
 - Overseas Funeral Costs or Repatriation of Remains
- 10 Personal Belongings Sections of Cover
 - Personal Baggage
 - Money and Travel Documents
 - Baggage Delay
- 11 Personal Accident, Personal Liability and Legal Sections
 - Personal Accident
 - Personal Liability
 - Legal Expenses
- 12 Winter Sports
- 13 Overseas Wedding Cover
- 14 Sports and Activities
- 15 How to Make a Complaint
- 16 Data Protection

Policy Information

About your contract of insurance

This policy wording and the **policy certificate** form a contract of insurance between the underwriters, Collinson Insurance and those people specified on **your policy certificate** and must be read together. Please check **your policy certificate** carefully to ensure the cover **you** have purchased meets **your** needs. This contract is only valid when **you** have a valid **policy certificate** and have paid the appropriate premium. Any questions **you** have on the cover can be checked online under the Frequently Asked Questions section or **you** can talk to **our** customer helpline on 0330 333 7971.

Both **we** and **you** are entitled to choose the law applicable to the insurance. **We** propose English Law and in the absence of any agreement to the contrary, English Law will apply.

Travel Insurance is arranged by Chase. Chase is a registered trademark and trading name of J.P. Morgan Europe Limited. J.P. Morgan Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 124579. Registered in England & Wales with company number 938937. Our registered office is 25 Bank Street, Canary Wharf, London, E14 5JP, United Kingdom.

This policy is underwritten by Collinson Insurance. Collinson Insurance is a trading name of Astrenska Insurance Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Their Financial Service Register Number is 202846. These details can be checked on the Financial Services Register at: www.fca.org.uk.

Residential and policy eligibility

This policy covers Single **Account Holders** and a partner or **Joint Account Holder(s)**; and up to **4 children** aged up to 18 (or 24 if in full time education) when they travel with **you**.

Eligibility for cover

- **You** are an **Account holder(s)**, aged under 70.
- **Your** main **home** address is in the **UK**, not including the Channel Islands or Isle of Man.
- **You** are registered with a General Practitioner in the **UK**.
- **You** and **your** partner reside at the same address.
- **Your** children must be travelling with **you** to be covered by this policy.

Period of Insurance

This is a monthly policy, which means **we** will provide the cover shown in **your Policy Certificate** for each month **you** pay the premium. When **you** first take out a Chase Protect policy, **your** premium is adjusted to cover **you** from the date **you** take out the policy until the end of that month. This also applies to any upgrades **you** have purchased, after that **your** monthly policy runs from the 1st to the last day of each calendar month.

Cover under the section "Cancelling your trip" begins when **you** book and pay for **your** travel plans and ends when **you** leave **home** to start **your trip** or from the date **your** Chase Protect policy is cancelled, (whichever occurs first).

Cover under all other sections for each **trip** begins when **you** leave **home** to begin **your** journey and ends when whichever of the following occurs first:

- When **you** return to **your home** address in the **UK**; or
- At midnight on the day, **you** reach **your** stated maximum policy **trip** duration of 31 days; or
- Upon **your** admission to a hospital or medical facility in the **UK** if **we** are repatriating **you home** under Emergency Medical Expenses; or
- The date **your** Chase Protect policy is cancelled (see next section).

Cancellation of This Policy

Cover under this policy will end in the following circumstances:

- Immediately upon closure of **your** Chase Bank Account
- When **you** select to cancel **your** Chase Protect policy. Cover is available until midnight on the date of cancellation.
- The start of the month after **you** reach the maximum age limit of 70. If **you** are travelling at the time **you** turn 70 and **you** are not due to return **home** until after the start of the next calendar month, cover will continue until that **trip** ends.
- If **you** fail to make a monthly payment and the premium is not collected before the start of the next calendar month, cover will cease on the 1st of the following month.

What happens to your premium when Your Chase Protect policy is cancelled?

- Cooling off period - If **you** cancel within 14 days of taking out a Chase Protect policy, **you** will receive a full refund of premium, provided **you** have not travelled or made a claim. For the medical upgrade, **you** can cancel within 14 days of taking out the policy or within 14 days of the annual review notice being sent to **you**.
- If **you** cancel outside of the cooling off period, **we** will refund the number of days left in the current month after the date of cancellation, plus a refund of all premiums paid relating to cover for the following month. Cover continues until midnight on the day **you** cancel. Please note that **your** medical upgrade is subject to a minimum premium (see next section).

Minimum Upgrade Premium

Cancellation of **your** medical upgrade or amendments to the cover that result in an additional or return of premium are subject to a minimum charge of £2.00.

Changes To Your Policy

It may be necessary for **us** to make changes to **your** monthly premium, the cover provided and/or these terms and conditions. Chase Bank will write to **you** notifying of what changes will be made 30 days before they take effect. Changes to premium will take effect from the first day of the month following the 30-day notice period.

Fraud

If a claim is found to be fraudulent in any way, including the use of fraudulent means to obtain any benefit, this policy shall become void meaning it no longer exists from the date of the fraudulent claim and the premium paid will be lost. Any benefits received by **you** for any claim found to be fraudulent, must be repaid to **us**. **We** may inform the police or the appropriate authorities of the circumstances and may incur external costs or expenses to investigate the fraud. For any claim found to be fraudulent, **we** may seek to recover such external costs or expenses from **you**.

We have the right to cancel any other product **you** hold with **us** and share information about **your** behaviour with other organisations to prevent further fraud.

Automatic Trip Extensions

If **you** are unable to return **home** as planned due to a reason covered by this policy, **your** cover will automatically extend until **you** are able to return **home** or until **you** are admitted to a hospital or medical facility in the **UK**.

When **your** return is delayed by an insured reason other than a medical emergency, cover is only extended until travel arrangements can be made to return **home**. All cover will end under this policy for **your** current **trip** if **you** choose not to return **home** as soon as **you** can.

Sums Insured And Excesses

Each section of the policy has a limit on the amount **we** will pay for each **Insured Person**, called the sum insured. Claims under most sections of the policy will be subject to an excess. The sums insured, inner limits and excess amount for each section are set out in the Table of Benefits.

Excesses apply for each claim logged with **us**, for each section of the policy **you** are claiming under and for each **Insured Person** who is making a claim. When **we** are settling a claim directly with **you**, **we** will deduct the excess from the claim payment before **you** receive it. Where **we** are settling claims directly with a medical provider or other supplier, **you** will be responsible for paying **us** the excess.

Upgrades

The following upgrade is available when **you** pay an additional premium:

1. Existing Medical Condition(s)

Existing Medical Condition(s)

The core Chase Protect policy does not provide cover for medical conditions **you** are already experiencing or have experienced in the past. To cover **your** medical conditions, **you** need to declare them to **us**. It is important that **you** read the screening questions set out in the Medical Health Requirements section if **you** are unsure about whether **you** need to declare a medical condition to **us**.

Purchasing Whilst Travelling on a Trip

If **you** purchase the Chase Protect Policy once **you** have left **home** to start a **trip**, cover will only be available for future **trips**.

Covered Area

This policy covers **you** to travel worldwide.

UK Cover

For **trips** taken in the **UK** **you** must have booked and paid for 2 night's accommodation. Cover is more restricted; the following sections apply if **your trip** is solely within the **UK**:

Trip Disruption	Medical Cover	Personal Belongings	Other
Cancelling Your Trip Cutting Short Your Trip	Medical Repatriation, excluding Medical Expenses. Additional Travel and Accommodation Costs Hospital Benefit Repatriation of Remains.	Personal Baggage Money and Travel Documents	Personal Accident Personal Liability

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the FSCS, if **we** are unable to meet **our** obligations. More information can be obtained from the www.fscs.org.uk website.

Medical Health Requirements

Medical conditions **you** are already experiencing when **you** purchase Chase Protect or have experienced in the past, are not automatically covered. If **you** answer “Yes” to any of the Medical Screening Questions, **you** must contact **us** and answer a series of further questions regarding **your** health to determine if **we** can cover them.

Eligibility

There will be no cover under this policy if anyone named on the policy is travelling under the following circumstances:

- If **you** have been diagnosed with a terminal illness.
- **You** travelling with an undiagnosed condition(s) that **you** were undergoing/awaiting tests or consultations at the time of buying the policy or booking the **trip** (whichever **you** do last).
- If **you** are travelling intending to receive medical treatment, including any pre-planned/arranged consultations, reviews or appointments that could lead to treatment.
- If **you** are travelling against the advice of a medical practitioner or would be travelling against their advice if **you** asked for it.

What this means

If any of the points listed above apply to anyone named on the policy during any part of a **trip** then cover will NOT apply under any section of this policy for all insured travelling on that same **trip**, whether they meet the eligibility or not, this exclusion will apply for the full duration of the **trip**.

Screening criteria

If **you** are only declaring any of the following **you** do not need to contact **us** to answer further questions

- Coughs, colds, Influenza (flu) provided **you** have not required any treatment for complications, such as pneumonia, and have not required any hospital admission.
- COVID19 if **you** have not required any hospital admissions.
- Contraceptive device/treatment.
- Any national routine checks e.g. well-woman/well-man, that do not result in a diagnosis of any kind or requires further reviews or investigations.
- **You** have only had one course of antibiotic treatment in the 12 months prior to purchasing this policy and **you** are not taking antibiotics when **you** are travelling.

Medical Screening Questions

All questions must be answered in full and accurately, if they are not, **you** are at risk of **your** claim being declined or not paid in full potentially leaving **you** with very large medical bills to pay.

Please be aware if **you** are answering medical screening questions on behalf of another person to be insured on this policy **you** must be as aware of their full medical record, including any medications they are currently taking and any treatment they are undergoing, as if they are **your** own.

- Q1. Have **you** been prescribed medication in the last 12 months whether **you** are taking it or not? This includes tablets (including Morphine based pain killers), inhalers or injections.
- Q2. Are **you** currently making routine visits to a GP, hospital or clinic for check-ups/consultations or treatments? This includes annual reviews or reviews once every 2 years for a known condition.
- Q3. Are **you** currently visited by a doctor, nurse, or carer for check-ups or treatment (including dressings being changed)?
- Q4. Have **you** been admitted into hospital or undergone surgery in the last 12 months?
- Q5. Have **you** received treatment for heart, stroke, or respiratory related illness in the last 5 years?
- Q6. Are **you** currently waiting for any results of tests/ investigations, awaiting any consultations/referrals or on any waiting lists?

If you answer “YES” to any of these questions, please go to the Chase app and use the medical screening service from there.

Following **your** medical screening **you** will be given one of the following outcomes:

- **Your** condition(s) can be covered at no additional cost; or
- **Your** condition(s) can be covered with payment of an additional monthly premium; or
- **We** cannot cover **your** medical condition(s). In this case **you** can keep **your** core Chase Protect policy, but **you** need to consider if the travel insurance cover is suitable for **you** as it will not cover medical conditions.

Changes in your health after you have purchased Chase Protect

If **you** experience a change in health at any time after purchasing this policy **you** need to update **your** medical declaration in the Chase app. Examples of changes in health are being prescribed new or increased medication, referral for tests or a specialist appointment, a new diagnosis or course of treatment. **We** reserve the right to alter the terms of this insurance based on **your** health changing.

Indirectly related claims

This policy does not cover claims that are directly or indirectly related to an undeclared or incorrectly declared medical condition. An indirectly related medical condition means a medical problem that is more likely to happen because of another medical problem **you** already have. For example, if **you**:

- have high blood pressure, high cholesterol, or diabetes, **you** are more likely to have a heart attack or a stroke.
- suffer from asthma (diagnosed over 50), chronic obstructive pulmonary disease, or other lung disease, **you** are more likely to get a chest infection.
- have or have had cancer, **you** are more likely to suffer from a secondary cancer.

Pregnancy

Pregnancy or medical conditions arising from pregnancy are covered provided **you** will not be more than 28 weeks pregnant by the time **your trip** is due to start (or 24 weeks for multiple births), and a medical practitioner or midwife confirms that **you** are fit to travel.

If **you** are confirmed not fit to travel, or if **you** will be more than 28 weeks pregnant at the start of **your trip**, (24 weeks for multiple births), **you** can make a claim under “Cancelling **Your Trip**” provided **you** purchased this policy/booked a **trip** before **you** were aware **you** would not be able to travel.

Making A Claim

First, check **your Policy Certificate** and the appropriate section of **your** policy wording to make sure that what **you** are claiming for is covered. **You** can set up a claim online or by telephone, **you** must ensure that **you** have all relevant documents and any receipts, please see claims evidence below.

Email: chasetravelclaims@collinsongroup.com

Telephone: 0333 333 7971

App: Claims can be initiated within the Chase App or via <https://chaseprotectclaims.collinsoninsurance.com>

All claims must be submitted within 60 days of **your** return from **your trip**. **You** must assist **us** in providing all requested information, including completing forms, or **you** may experience a delay in the processing of **your** claim. When claims settlements are made by BACS (Bank Automated Clearing System) or other electronic banking system method, **you** will be responsible for supplying **us** with the correct bank account details and **your** full authority for **us** to remit monies directly to that account. Provided that payment is remitted to the bank account designated by **you**, **we** shall have no further liability or responsibility in respect of such payment, and it shall be **your** sole responsibility to make collection of any misdirected payment in the event of incorrect details having been provided to **us**.

Claims & assistance services are administered by Collinson Insurance Services Ltd.

24-hour Emergency Medical Assistance

You must contact the medical emergency service once **you** know **you** will be in a medical facility overnight.

Telephone: 0333 333 9446

Claims Evidence

Before a claim can be paid, **you** may be asked to provide supporting documentation to validate cover and the circumstances of the loss. The table below sets out what documentation **you** may be asked to provide. Depending on the details of each claim **we** may ask for additional supporting documentation to that listed below.

Section(s)	Documentation
All sections	<ul style="list-style-type: none"> • Policy Certificate. • Proof that you booked travel and accommodation, such as a booking invoice.
Cancelling your trip , Cutting short your trip , Emergency Medical Expenses and Medical Repatriation	<ul style="list-style-type: none"> • Confirmation of all cancellation(s) including any refunds already given. • Medical reports / medical certificate (and evidence that your Lateral Flow Test is positive if you are claiming for COVID-19). • Booking terms and conditions. • Death certificates. • Invoices and receipts for your expenses. • Receipts or confirmation of any payments you have made. • A letter from your employer proving your redundancy. • A police report for any lost/stolen travel documents.
Delay and Abandonment	<ul style="list-style-type: none"> • Written confirmation from the carrier stating the period of and reason for any delay. • Receipts confirming additional transport costs.
Substitute Accommodation	<ul style="list-style-type: none"> • Evidence from your original accommodation provider of the length and reason for closure of the accommodation. • Evidence of additional costs you have incurred.
Missed Departure (UK and Outside the UK)	<ul style="list-style-type: none"> • Police or motoring authorities report stating any delay and the cause. • Evidence of vehicle recovery or repair. • Evidence of the costs of additional accommodation and transport.
Personal Baggage and Baggage Delay, Personal Money and Travel Documents	<ul style="list-style-type: none"> • Police report or a written report from the travel provider detailing your reported loss. • Police report for any lost/stolen item(s) • Property irregularity report from an airline. • Written confirmation from the airline or travel company stating the length of delay. • Proof of ownership and value of items claimed for such as receipts. • Claims for loss or theft of mobile phones we will ask for proof the service provider has been contacted and asked to discontinue the service. • Evidence of withdrawal of bank notes or currency.

General Conditions

The following conditions apply to all sections of the wording:

1. At the time of purchasing this insurance **you** will have been asked questions to enable **us** to assess **your** risk, failure to answer accurately and honestly could lead to **your** policy being invalid and all claims will be forfeited. If the answers given change after the policy was purchased, **you** must notify **us** of this change.
2. **You** must pay the excess shown in the Table of Benefits
3. **You** must take all reasonable steps to avoid or minimise any claim. At all times **you** must act as if **you** are not insured.
4. **We** can request specific information to assess **your** claim, see Page 8, where **we** have set out what documentation **we** will ask **you** to provide. **We** are entitled to ask for any further evidence not listed on Page 8, if required due to the circumstances of **your** claim, at **your** own cost.
5. If a claim is found to be fraudulent in any way, including the use of fraudulent means to obtain any benefit, this policy shall become void meaning it no longer exists from the date of the fraudulent claim and the premium paid will be lost. Any benefits received by **you** for any claim found to be fraudulent, must be repaid to **us**. **We** may inform the police or other appropriate authorities of the circumstances and may incur external costs or expenses to investigate the fraud. For any claim found to be fraudulent, **we** may seek to recover such external costs or expenses from **you**.
6. **You** must not make any payment; admit liability, offer or promise to make any payment without written consent from **us**.
7. **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against another party.
8. If at the time of any incident, loss or damage there is any other indemnity or insurance which wholly or partly covers the same occurrence, the underwriters shall not be liable to pay or contribute towards the loss or damage except in excess of the sums recovered or recoverable under the other indemnity or insurance.
9. **You** must assist **us** in pursuing a recovery from any third party, government department or other insurers by providing all details required and by completing any necessary forms.
10. **You** must follow the "Important information" where listed under individual sections of the policy.

General Definitions

The words listed below when shown in bold text will always have the meaning set out below.

Account Holder(s)

The person(s) named on the Chase Bank Account

Annual Review Period

The period each year, of 14 days, that starts on or around the date **you** joined Chase Protect, when Chase Bank will write to **you** setting out details of **your** policy for **you** to review the cover purchased.

Child / Children

A child of the **Account holder(s)** aged up to 18 (or 24 if in full time education), including adopted, legally fostered and stepchildren.

Home

The address where **you** live in the United Kingdom, not including the Channel Islands or Isle of Man, and where **you** are registered with a General Practitioner.

Home Country

The United Kingdom, not including the Channel Islands or the Isle of Man

Immediate Relative

Your mother, father, sister, brother, spouse, civil partner, fiancé/e, **your** children (including adopted and fostered), grandparent, grandchild (including step), parent-in-law, daughter-in-law, son-in-law (including step), sister-in-law, brother-in-law, aunt, uncle, cousin, nephew, niece, step-parent, step-child, step-brother, step-sister or legal guardian.

Medical Practitioner

A registered practising member of the medical profession who is not related to **you** or to a **travelling companion** or anyone **you** are intending to stay with.

Policy Certificate

The document issued by **us** which sets out the names of the **Insured Persons**, area of cover, the period of insurance, additional cover options and any other special conditions and terms used to confirm the correct cover is in place when a claim is made.

Public Transport

A company operating under a licence to carry passengers, working to a published timetable and /or published fares. This includes but is not necessarily limited to airlines, taxi firms, coach, ferry and rail operators.

Travelling companion

The person **you** have booked to travel with on the **trip** but not insured on the same travel insurance.

Trip

A single journey that begins and ends in the United Kingdom, starting when **you** leave **your home** address to travel to **your** departure point to begin **your** journey. The start and end dates when cover under all sections of this policy applies, (except for "Cancelling Your Trip"), is the duration limit of each single journey taken. In certain circumstances cover will cease at a different time to the stated duration limit. For clarification, cover under **your trip** ends:

- At midnight of the day **you** reach **your** stated maximum policy **trip** duration. This does not apply if **you** are unable to return **home** due to a claimable event, when **your** policy automatically extends; or
- When **you** return to **your home** address in the **UK** even if this is before **your** booked return date.
- Upon **your** admission to a hospital or medical facility in the **UK** if **we** are repatriating **you home** under Section Emergency Medical Expenses and Repatriation. Cover ends even if this is before **your** booked return date, or before **your trip** is due to end.
- The date **your** Chase Protect policy is cancelled.

Unattended

Where **you** or anyone travelling with **you** who has **your** authority to be in control of **your** personal baggage, are not in full view of **your** property or are not able to stop a third party from taking or interfering with **your** property while not in transit when baggage (excluding **valuables and electronic equipment**) must be held in a hold or luggage area as required by the carrier.

War

Armed conflict between nations, invasion, act of foreign enemy, hostilities (whether war declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

We / Us / Our

Collinson Insurance

You / Your / Insured Person

The **Account holder(s)**, their partner, and **children** when the **children** travel with an insured adult.

UK

Your home country and place of residence as stated in the **Residential Eligibility**.

Table of Benefits

Benefits are per Person per Claim

Trip disruption Sections of Cover	Benefit limit	Excess
Cancelling your trip	£5,000	£50
Missed Departure from the UK	£1,000	£50
Travel Delay – Per 8hrs / max	£35/ £350	
Additional Transport	£500	£50
Substitute Accommodation	£1,000	£50
Abandonment	£5,000	£50
Cutting Short Your Trip	£5,000	£50
Missed Departure and Connections Outside the UK	£1,000	£50

Medical Sections of Cover

Emergency Medical Expenses and Repatriation	£20 Million	£50
Additional Accommodation and Travelling Expenses	£3,000	
Hospital Benefit Per Day/ Max	£25/ £1,000	
Overseas Funeral Costs or Repatriation of Remains	£12,500	
Emergency dental	£500	£50

Personal Belongings Sections of cover

Personal Baggage	£2,000	£50
Valuables	£500	
Single Article Limit	£300	
Business Equipment	£1,500	£50
Money and Travel Documents	£500	£50
Baggage Delay	£300	

Legal Sections of Cover

Personal Accident		
Death aged 18 - 64	£25,000 (£3,000 under 18 and £1,000 over 64)	
Permanent Total Disablement 18-64	£25,000 (£3,000 under 18 and £1,000 over 64)	
Loss of limb or sight	£25,000 (£3,000 under 18 and £1,000 over 64)	
Personal Liability	£3 Million	£50
Legal	£50,000	£50

Winter Sports

Ski equipment	£500	£50
Ski Pack	£200	£50
Ski Hire Per day/ max	£30/ £300	
Piste Closure per day/ max	£30/ £300	
Avalanche cover	£200	£50

Overseas Wedding Cover

Overseas Wedding Cancellation	£2,000	£50
Wedding Clothes and Accessories	£3,000	£50
Wedding Rings	£1,000	£50
Wedding Gifts	£1,500	£50
Wedding Photographs	£1,000	£50

Trip Disruption Sections of Cover

This policy offers cover if **your trip** is disrupted by one of the events listed in each section under “What is Covered”.

Important Information

- [Where to go first for a refund when cancelling your trip](#). This policy is designed to provide a refund of **your** unused **travel and accommodation costs**, at the point **we** are satisfied that these expenses cannot be refunded elsewhere. If **your trip** has been booked or paid for via one or more of the following, **you** must contact them to discuss a refund before claiming from **us**:
 - A Tour Operator.
 - An Airline.
 - Any other travel, accommodation, or service provider.
 - Credit or debit card provider or other payment providers such as PayPal.

If **you** are unable to obtain a refund at first (**we** consider vouchers as **you** are receiving a refund) and **we** assess that **your** travel provider is legally obliged to refund **you**, **we** will ask **you** to make a reasonable attempt to pursue payment from them before **we** consider **your** claim.

- [Compensation while travelling](#). Regulations exist to assist and compensate **you** when delays occur with air travel. Regulation EU261 for example offers protection when **you** are travelling on a European based airline or with any airline in Europe. Please approach **your** airline as soon as **you** are aware of a delay impacting **your** flight. If **you** miss **your** departure, have problems connecting or need to cut **your trip** short, **you** should also check with **your** travel provider, (if **you** booked with a tour operator, the Package Travel Directive, in most circumstances offers **you** financial/non-financial assistance) to discuss if they will arrange and compensate **you** for onward travel.
- [Essential Travel / Foreign, Commonwealth and Development Office \(FCDO\) travel advisories](#). From time to time the FCDO will advise to only undertake *essential* travel to a particular destination. If **you** choose to travel, **we** will only cover a claim if the cause is not linked to the reason for the advice. Please note there is **no cover** under this policy if other government regulations or actions are in place restricting travel (see Government Restrictions below). If the FCDO have advised against *all* travel to **your** destination, there is **no cover** under this policy.
- [Knowing your trip would be disrupted](#). There is no cover if **you** bought this policy or booked **your trip** (whichever is last) when **you** were aware of **your trip** would be cancelled or disrupted. For example, **you** buy a policy/book a **trip** after the FCDO announce against travelling to **your** destination or after the media announce air traffic control are striking at the time **you** will be travelling.
- [Government restrictions](#). Apart from Cancelling **Your Trip** base section, there is **no cover** under this policy where the claim is the result of a regulation, or action of a government restricting travel such as locking down an area, out-lawing travel, shutting borders or revoking visas. This exclusion applies regardless of such restrictions not being in place at the time **you** booked the **trip**. This does not include governments putting health checks or medical testing requirements in place. Please refer to the exclusions listed under each section.

Trip Disruption Definitions

The following list of definitions apply specifically to the “Trip Disruption” sections of cover and appear in bold throughout. See also [General Definitions](#) for the meaning of other bolded words.

Crew

Employed staff that work and operate on a ship, aircraft or train whilst in flight/motion (this does not include ground staff or baggage handlers).

Cyber Terrorism

The actual use or threat of use of disruptive activities against computers and networks, with the intention to cause harm, spread fear or cause disruption of infrastructure.

Event date

The point in time a natural catastrophe or terrorism event occurred as reported in the media or announced by a government, as determined by **us**.

Epidemic

An outbreak of disease that spreads quickly and affects many individuals at the same time in a community.

Natural Catastrophe

Volcanic activity, volcanic ash, earthquake, tsunami, hurricane, cyclone, flooding of more than 50 square kilometres, wildfire of more than 50 square kilometres.

Pandemic

An **epidemic** occurring worldwide, or over a very wide area that crosses international boundaries.

Terrorism Event

An event that has been declared a terrorism event by the **UK** government or by the government of the country where the event happened, not including a terrorist attack that involves the use or threat of nuclear, chemical, or biological devices or cyber terrorism.

Travel and Accommodation Costs

The following costs that have been paid or are contracted to pay; which include accommodation and travel costs including excursions, park tickets, ATOL fees, booking fees, Administration fees, change fees, credit card fees, seat selections, check-in fees, baggage fees, car parking expenses, cattery and kennel fees, car hire, and airport hotel.

Travel Provider

Accommodation provider, airline, cruise operator, ferry operator, hotel, online travel aggregator, travel agent, train operator, tour operator, travel provider.

Trip Disruption Exclusions

The following apply to all “Trip Disruption” sections of cover.

You are not covered for the following:

1. Unused **Travel and accommodation costs** that **you** can get refunded from another source.
2. Any claim where **you** bought this policy or booked the **trip**, knowing **you** would have to claim.
3. Any claim caused by an epidemic or pandemic, (apart from some cover for COVID-19 as set out in the sections to follow).
4. Claims which are the result of **you** not obtaining a visa or a visa being withdrawn.
5. **You** not wanting to go on or continue with the **trip**.
6. Where applicable, the excess for each section.
7. When **your trip** is cancelled or disrupted because **you** do not have the correct vaccinations or proof of vaccinations.
8. More than the maximum sum insured for each section. See the [Table of Benefits](#)
9. When **you** do not provide the documentation **we** ask for to support **your** claim. Please refer to the [claims evidence](#) section.
10. Any claim resulting from the Foreign, Commonwealth and Development Office advising against all travel to **your** destination.
11. The insolvency or failure of any travel provider to provide a service due to inability to trade.
12. Anything not listed under “What is covered” under each section.
13. **We** will not be held liable to provide cover or make any payments or provide any service or benefit to any **Insured Person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **Insured Person** would violate any trade or economic sanctions law or regulation.
14. Any claim caused by **Cyber Terrorism**.
15. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
16. Any claim arising from **war** and **war** like activities whether declared or not.

Cancelling Your Trip

Description of Cover

Cover applies before **you** leave **home** to start **your trip**. **We** will pay up to the sum insured for unused **travel and accommodation costs** when **you** are unexpectedly forced to cancel due to one of the reasons listed under “What is Covered”.

IMPORTANT INFORMATION

- Telling your travel and accommodation provider you need to cancel. **You** must tell **your** travel provider as soon as **you** know **you** must cancel. If **you** delay, the cancellation charges may increase, and **we** will not cover the additional charges. If **you** are claiming following a diagnosis from a medical practitioner, **you** should contact **your** travel provider within 7 days of being made aware that cancellation is necessary.
- Health of non-travelling people. **You** may have to cancel due to the poor health of an **immediate relative, travelling companion** or a person **you** are planning to stay with. For cover to apply **we** require that a medical practitioner confirms in writing that when **you** purchased this policy or booked the **trip**:
 - The non-insured party was not seriously ill in hospital or receiving palliative care and
 - There was no reason to expect their state of health to deteriorate so much that **you** would need to cancel.
- Vouchers, credit notes and reward points. **Trips** already refunded by a voucher or credit note cannot be claimed while still valid. For **trips** paid by reward points **we** will pay the face value of the points not the advertised value of a **trip**.

What is Covered	What is Not Covered
<ol style="list-style-type: none"> 1. The death, injury, or illness of: <ol style="list-style-type: none"> a. You b. An immediate relative c. A travelling companion or their immediate relative d. A person you are planning to stay with 2. A medical practitioner advises against travel due to your or your travelling companions underlying health conditions, including pregnancy. 3. Discovering that you or your travelling companion are pregnant after the date you bought this policy or after the date the trip was booked (whichever you did last). The booked return date must be after you will be 28 weeks pregnant (24 weeks for multiple births). 4. You are called for jury service or as a witness in a court of law, but not as an expert witness or if your employment would normally require you to attend court. 5. You are made involuntarily redundant, provided you qualify for a redundancy payment under current UK legislation. 6. You are a member of the Armed Forces, Police, Fire, certified medical professional and you must stay in your home country because your leave is cancelled, or you must remain on official duty abroad. 7. Your home is damaged and unsafe to leave within 7 days of the start of your trip, as confirmed by an emergency service. 8. Yours or your travelling companion's passport, visa or any other document that prevents you from leaving the UK are stolen within 7 days of the start of your trip, and you are unable to replace them before departure. 9. You are confirmed unable to participate in a pre-planned and pre-paid activity by a medical practitioner, provided the activity is the main purpose of your trip. 10. You are certified as too ill to travel due to COVID-19 by a medical practitioner. 	<ol style="list-style-type: none"> 1. Claims for illness or injury where a medical certificate has not been obtained from a medical practitioner confirming it was necessary to cancel the trip. 2. A claim for an existing medical condition suffered by you unless we have been told of the condition and accepted cover in writing (please see Medical Health Declaration on Page 5). 3. Air passenger duty (which can be reclaimed by you through your travel agent, tour operator or airline). 4. Any costs associated with timeshares, holiday property bonds or similar arrangements apart from direct rental charges for the period of your trip. 5. Alcohol and/or drug abuse or alcohol and/or drug dependency which is evidenced by your medical records or the opinion of a medical practitioner. 6. If you are under the influence and/or misuse of any prescribed/un-prescribed/illegal medication or drug. 7. Claims arising because a government has imposed travel restrictions in your home country or abroad that impacts your travel plans. Such as, but not limited to; locking down geographical regions, making your travel illegal, revoking visas, or closing borders. This excludes Travel advice issued by the Foreign Commonwealth and Development Office. 8. Anything listed under the Trip Disruption Exclusions.

Missed Departure from the UK

Description of Cover

1. Additional **travel and accommodation costs** to get **you** to **your** destination if **you** are delayed on the way to **your** departure point in the **UK** and this causes **you** to miss pre-booked transportation.

Or

2. If the only reasonable alternative transport means **you** will lose more than 50% of **your trip**, **you** can claim for unused **travel and accommodation costs** under "Cutting Short **Your Trip**".

We will pay up to the sum insured if the reason for **you** missing **your** departure is listed under "What is Covered".

Ensure **you** discuss additional travel and accommodation needs with **your** travel provider before claiming from **us**. See "[compensation while travelling](#)".

What is Covered	What is Not Covered
<ol style="list-style-type: none"> 1. Delay or cancellation of public transport due to: <ol style="list-style-type: none"> a. Industrial action b. Bad weather not including anything listed as a natural catastrophe. c. Technical fault of transportation including bird strikes d. Shortage of crew 2. The vehicle you are travelling in is involved in an accident, breaks down, is delayed by an incident that causes traffic jams or road closures. 3. The flight you are travelling on is diverted. 	<ol style="list-style-type: none"> 1. Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, revoking visas, or making your travel illegal. This excludes Travel advice issued by the Foreign Commonwealth and Development Office. 2. Costs associated with repair or recovery of a vehicle. 3. Delays caused by a natural catastrophe, or terrorism event. 4. When airspace is closed. 5. Trips taken just within the UK. 6. If you travelled against a non-essential advisory from the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory. See information on Essential Travel. 7. Anything listed under the Trip Disruption Exclusions.

Delay and Abandonment

Description of Cover

1. Delay benefit

Cover is in force for reasons listed below under “what is covered”. Delay benefit payments will apply to **your** whole **trip**, not each time **you** are delayed.

a) Leaving the **UK**

Costs **you** may incur once **you** have arrived at the departure point, such as restaurant meals, refreshments, or additional accommodation, if **your** pre-booked public transport is delayed. This benefit will be awarded for each full 8 hours **your** transport is delayed up to the sum insured.

b) Returning to the **UK**

Costs **you** may incur once **you** have arrived at the departure point, such as restaurant meals, refreshments, or additional accommodation, if **your** pre-booked public transport is delayed. This benefit will be awarded for each full 8 hours **your** transport is delayed up to the sum insured. Or

c) Additional transport costs

If **you** are outside the **UK** and delayed by at least 24 hours beyond **your** original return date, **we** will pay for additional transport costs to return **you home** when these are not paid by **your** travel provider. See information on [compensation while travelling](#).

2. Abandonment

If **you** are on the outward leg of **your** journey (to **your** pre-booked final destination) from the **UK** and delayed by at least 12 hours, **you** can claim for unused **travel and accommodation costs**. Or

If the only reasonable alternative transport means **you** will lose more than 50% of **your trip**, **you** can claim for unused **travel and accommodation costs** under “Cutting Short Your Trip”.

What is Covered	What is Not Covered
<ol style="list-style-type: none"> Industrial action. Bad weather not including anything listed as a natural catastrophe. Technical fault of transportation including bird strikes. Shortage of crew. 	<ol style="list-style-type: none"> Claims caused by a government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, revoking visas or making your travel illegal. Delays caused by a natural catastrophe or a terrorism event. When airspace is closed. Trips taken just within the UK. Claims also paid under Missed Departure. If you travelled against a non-essential advisory from the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory. See information on Essential Travel. Anything listed under the Trip Disruption Exclusions.

Cutting Short Your Trip

Description of Cover

If an emergency listed under “What is covered” forces **you** to end **your trip** earlier than **your** original return date, **we** will pay for the following:

1. The unused part of **your travel and accommodation costs**
2. Additional **travel and accommodation costs** necessary to get **you home** before **your** original return date.

Up to the sum insured for this section.

For claims to be valid **you** must contact **us** before making travel arrangements back to the **UK** so that **we** can authorise additional costs to return **home** early.

(1) Unused Trip Cost

The costs covered under this section must be pre-paid under contract before **your trip** begins.

We pay for each full 24-hour period not used from the time **you**:

- Start the return journey; or
- go into hospital as an inpatient; or
- are confirmed unable to participate in a pre-planned and pre-paid activity by a medical practitioner, provided the activity is the main purpose of **your trip**.

Where **we** are also paying under (2) “Additional costs to Return Home Early”, **we** will not pay for the cost of **your** unused return flight.

(2) Additional Costs to Return Home Early

We will pay necessary additional costs over and above the cost of **your** original return ticket, of the same class **you** were due to travel **home** on. There is no cover if **you** had not purchased a return fare at the time **you** cut short **your trip**, or if **your** travel provider transfers **your** original return ticket to a different flight. In the event that **we** are medically repatriating **you** and **you** have no pre-booked and paid return **trip**, the cost of an economy flight(s) will be deducted from **your** claim.

IMPORTANT INFORMATION

- **Health of non-travelling people.** **You** may have to cut short **your trip** due to the poor health of an **immediate relative, travelling companion** or a person **you** are planning to stay with. For cover to apply **we** require that a medical practitioner confirms in writing that when **you** purchased this policy or booked the **trip**:
 - The non-insured party was not seriously ill in hospital or receiving palliative care and
 - There was no reason to expect their state of health to deteriorate so much that **you** would need to cancel.
- **Vouchers, credit notes and reward points.** For **trips** paid by vouchers, credit notes or reward points **we** will pay the face value of the voucher / points not the advertised value of a **trip**.
- **Contacting Us.** If **you** need to return **home** early **you** must contact **us** before **you** travel back (0333 333 9446) so that **we** can authorise any additional travel or accommodation expense costs.

What is Covered	What is Not Covered
<ol style="list-style-type: none"> 1. The death, injury, or serious illness of: <ol style="list-style-type: none"> a. You b. An immediate relative c. A travelling companion or their immediate relative d. A person you are planning to stay with 2. An emergency service confirms you need to return home early due to an unexpected event happening while you were on your trip that has made your home unsafe to be left uninhabited. 3. You are a member of the Armed Forces, Police, Fire, or a certified medical professional and your leave is cancelled necessitating the end of your trip. 4. Following a positive diagnosis of COVID-19, the death or hospitalisation of: <ol style="list-style-type: none"> a. You. b. An immediate relative. c. A travelling companion. d. A person you are planning to stay with. 	<ol style="list-style-type: none"> 1. Early return home claims when we did not authorise the travel arrangements. 2. Claims where a medical certificate has not been obtained from the attending medical practitioner abroad confirming it was necessary to cut short the trip. 3. A claim arising directly or indirectly from an existing medical condition suffered by you unless we have been told of the condition and accepted cover in writing (see Medical Health Requirements on page 5). 4. Claims for death, illness, or injury when you do not have a valid claim under Emergency Medical Expenses. 5. Claims caused by a government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, revoking visas or making your travel illegal. This does not include Travel advice issued by the Foreign Commonwealth and Development Office. 6. Air passenger duty (which can be reclaimed by you through your travel agent, tour operator or airline). 7. Any additional costs arising from you deciding to travel to any other destination other than your home country. 8. Any costs associated with timeshares, holiday property bonds or similar arrangements apart from direct rental charges for the period of your trip. 9. Claims if you purchase this policy or book a trip after you test positive for COVID-19 and this led to your illness / hospitalisation. 10. If you travelled against a non-essential advisory from the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory. See information on Essential Travel. 11. Claims under early return where you have not booked a return journey. 12. Anything listed under the Trip Disruption Exclusions.

Substitute Accommodation

Description of Cover

This section covers additional accommodation costs if **you** are forced to move from **your** pre-booked accommodation into an alternative at the same destination. **You** must be on **your trip** and checked in to **your** original accommodation which must be uninhabitable for a reason listed under “What is Covered” for at least 24 hours. **We** will pay up to the sum insured for the same standard of accommodation as **you** originally booked when **your** travel provider does not supply an alternative.

What is Covered	What is Not Covered
<ol style="list-style-type: none"> 1. An outbreak of food poisoning at your accommodation that forces it to close. 2. Fire or storm damage (not listed as a natural catastrophe). 3. The following key services not being provided at your booked accommodation; electricity, water (including no hot water), insufficient hotel staff available due to industrial action. 	<ol style="list-style-type: none"> 1. Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making your travel illegal. This does not include Travel advice issued by the Foreign Commonwealth and Development Office. 2. Damage caused by natural catastrophe or a terrorism event. 3. Costs that go above the standard of accommodation you originally booked 4. Trips taken just within the UK. 5. If you travelled against a non-essential advisory from the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory. See information on Essential Travel. 6. Anything listed under the Trip Disruption Exclusions.

Missed Departure and Connections Outside the UK

Description of Cover

This section covers:

1. Additional **travel and accommodation costs** and
2. The cost of essential prescription medication when **your** supply runs out.

If **you** miss **your** pre-booked transportation due to an event listed under “What is Covered”, stranding **you** abroad, **we** will pay up to the sum insured which applies to **your trip** and not each time **your trip** is disrupted.

IMPORTANT INFORMATION

- [Planning Your Connections](#). **You** must plan to leave enough time between arriving at **your** connection point and departing for the next leg of **your** journey, which should be at least the minimum time recommended for transfer by **your** transport provider.
- [Return Journey](#). For cover to apply on **your** return journey to the **UK**, **you** must have a return journey booked.
- [Compensation while travelling](#). Ensure **you** discuss additional travel and accommodation needs with **your** travel provider before claiming from **us**.

What is Covered	What is Not Covered
<ol style="list-style-type: none"> 1. Delay or cancellation of public transport due to: <ol style="list-style-type: none"> a. Industrial action b. Bad weather not including anything listed as a natural catastrophe c. Mechanical fault of transportation including bird strikes d. Shortage of crew 2. The vehicle you are travelling in is involved in an accident, breaks down, is delayed by an incident that causes traffic jams or road closures. 3. Your flight being diverted. 4. Travel documents are lost or stolen whilst you are outside the UK. 	<ol style="list-style-type: none"> 1. Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, revoking visas, or making the travel illegal. This does not include Travel advice issued by the Foreign Commonwealth and Development Office. 2. Costs associated with repair or recovery of a vehicle. 3. Delays caused by natural catastrophe or terrorism event or airspace closure. 4. Trips taken just within the UK. 5. Claims for the return journey when you have no return trip booked. 6. If you travelled against the advice of the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory. See information on Essential Travel. 7. Anything listed under the Trip Disruption Exclusions.

Medical Sections of Cover

The following sections provide cover when **you** are receiving emergency medical treatment because of the onset of an illness or injury during **your trip**.

Medical cover does not automatically apply when **you** take part in certain sports and activities. For sports and activities please check the **Sports and Activities** section of this policy on page 42 to see if cover applies.

IMPORTANT INFORMATION

- **Medical Health Requirements.** This insurance does not automatically provide cover for medical conditions **you** are already experiencing when **you** purchase this policy or for conditions **you** experienced in the past. Please review the **Medical Health Requirements** on page 5.
- **Emergency Cover.** This policy is not private medical insurance; **we** cover treatment which cannot wait until **you** return **home** from **your trip**, with the aim of ensuring **you** are well enough to return to the **UK**, this may include cutting short **your trip**, or continuing **your trip** as planned.
- **Medical Treatment.** Cover applies if **you** are receiving medical treatment for a symptomatic illness or an injury. There is no cover if **you** test positive for a disease but require no medical treatment.
- **Essential Travel / Foreign, Commonwealth and Development Office (FCDO) travel advisories.** From time to time the FCDO will advise to only undertake *essential* travel to a particular destination. If **you** choose to travel, **we** will only cover a claim if the cause is not linked to the reason for the advice (subject to bullet point below). Please note there is no cover under this policy if other government regulations or actions are in place restricting travel (see Government Restrictions below).
- If the FCDO have advised against *all* travel to **your** destination, there is no cover under this policy
- **Travelling in the USA:** For travel to the United States of America, reasonable and necessary medical and hospital expenses means costs that are incurred for approved, eligible medical services or supplies up to 150% of the published medical rates for the same or similar treatment as payable by US Medicare.
- **Requirement to Contact Us.** **You** or someone acting on **your** behalf must contact **us** once **you** are aware **you** will be admitted as an inpatient for at least one night's stay. If **you** do not contact **us** as soon as **you** are aware of **your** admittance and this causes **our** costs to increase, **we** will only pay for the costs **we** would have paid if **you** had contacted **us** straight away. Additional transportation or accommodation costs are only covered when they are pre-authorised by **us**. Telephone number 0333 333 9446
- **Outpatient Treatment.** If **you** are in SPAIN, GREECE, CYPRUS, PORTUGAL, MALTA, EGYPT, BULGARIA or TURKEY and need out-patient medical treatment, please provide a copy of **your** policy documentation to the treating medical practitioner and **your** treatment will be paid by Global Excel Management Europe in line with the policy entitlements. **You** will be asked to fill in a simple form to confirm the treatment. The medical practitioner will send the form to Global Excel together with the balance of the medical bill after deduction of the excess **you** may have paid to the medical practitioner. The medical practitioner can email these details to: newcliniccase@chargecare.net
- **Reciprocal Health Agreements.** Europe: If **you** are a United Kingdom resident **you** are entitled to state-provided medical healthcare when temporarily visiting countries in the European Union (EU) only. **You** will have access to treatment at the same cost as residents of the country **you** are visiting. In some countries, state healthcare is not completely free to residents and there may be a cost for **your** treatment. **You** can apply for a GHIC (Global Health Insurance Card) for **yourself**, partner, and any dependent children under the age of 16. **You** can apply online at www.ghic.org.uk. If **we** agree to pay for a medical expense which has been reduced by a value at least equivalent to the excess because **you** have used a GHIC, **we** will not deduct the excess under "Emergency Medical Expenses, and Medical Repatriation".

Australia: There are reciprocal medical treatment arrangements for United Kingdom nationals travelling in Australia. If **you** need medical treatment in Australia, **you** must enrol with a local MEDICARE office. **You** do not need to enrol when **you** arrive, but **you** must do this after the first occasion **you** receive treatment. In-patient and out-patient treatment at a public hospital will then be available free of charge or at a minimal cost. Details of how to enrol and the free treatment available can be found by visiting the MEDICARE website www.medicareaustralia.gov.au.

Medical Definitions

The following list of definitions apply to all sections of the Medical Cover and appear in bold throughout. See also [General Definitions](#) for the meaning of other bolded words.

Manual Work

Work that is physical, including construction, installation, assembly and building work. Including working with domestic or wild animals, humanitarian, carer, or work in any medical capacity. This does not include bar and restaurant staff, non-professional musicians / singers and fruit pickers (who do not use machinery).

Medical Practitioner

A registered practicing member of the medical profession who is not related to **you** or to a **travelling companion** or is anyone **you** are intending to stay with.

Medical Exclusions

The following exclusions apply to all sections of the Medical Cover.

You are not covered for:

1. Where applicable, the excess for each section.
2. More than the maximum sum insured for each section. See the [Table of Benefits](#).
3. When **you** do not provide the documentation, **we** ask for to support **your** claim. Please refer to the [claims evidence](#) section.
4. Any claim relating directly or indirectly to an existing medical condition unless **you** have told **us** about the condition, and **we** have accepted cover in writing (see [Medical Health Requirements](#) on Page 5).
5. Any claims arising because **you** have been diagnosed with a terminal illness.
6. For claims that are directly or indirectly linked to an undiagnosed condition(s) that **you** were undergoing/awaiting tests or consultations at the time of taking out the policy or booking the **trip** (whichever **you** do last).
7. Any claim where **you** are travelling for the purposes of obtaining medical or dental treatment, or in the knowledge that **you** will need treatment, tests, or investigations.
8. If **you** are travelling against the advice of a medical practitioner or would be travelling against their advice if **you** asked for it
9. Any other loss, damage or additional expense resulting directly or indirectly from the cause of **your** claim, unless **we** provide cover under this insurance. For example, a claim for loss of earnings after **you** have been injured on a **trip** is not covered.
10. Unnecessary exposure to risk or danger, except in an endeavour to save a human life.
11. Deliberately injuring **yourself**.
12. When **you** drink too much alcohol which is evidenced by one of the following:
 - a) a medical practitioner stating that **your** alcohol consumption has caused or actively contributed to **your** injury or illness.
 - b) the results of a blood test which shows that **your** blood alcohol level exceeds 0.19% which is approximately 2.5 times the legal drink driving limit in the **UK**.
 - c) a witness report from a 3rd party or a police incident report.
 - d) **your** own admission.
13. Medical claims arising from alcohol and/or drug abuse or alcohol and/or drug dependency which is evidenced by **your** medical records or the opinion of a medical practitioner.
14. When **you** are under the influence and/or misuse of any prescribed/un-prescribed/illegal medication or drug (including any solvents or substances).
15. **You** or any person climbing, jumping, or moving balcony to balcony or across the outside of a building, regardless of the height.

16. Claims if **you** travel against government restrictions which have been put in place to prevent or limit travel from where **you** live in the **UK** or to the destination **you** are travelling to. If **you** have travelled against the Foreign, Commonwealth and Development Office (FCDO) advising against non-essential **trips** and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the FCDO advisory. See information on [Essential Travel](#).
17. Any claim resulting from the Foreign, Commonwealth and Development Office advising against all travel to **your** destination.
18. Any claim arising because of **you** driving a motor car or riding motorcycle unless **you** have a full **UK** licence, or valid CBT certificate (DL196), are following the local safety laws, ride on recognised roads and in respect of motorcycling the engine capacity is 125cc or lower. Riding/use of quad bikes, ATVs or electronic scooters as a driver or passenger is not covered at any time.
19. Any claim caused by **you** undertaking **manual work**.
20. Any claim where **you** are taking part in or training for any sport or activity in a professional capacity.
21. Claims arising when **you** are taking part in a **sport or activity** that **we** do not cover.
22. Any claim arising or resulting from **you** being involved in any malicious, reckless, illegal, or criminal act including **your** failure to comply with the laws applicable to the country in which **you** are travelling.
23. **We** will not be held liable to provide cover or make any payments or provide any service or benefit to any **Insured Person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **Insured Person** would violate any trade or economic sanctions law or regulation.
24. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
25. Any claim arising from **war** and **war** like activities whether declared or not.

Emergency Medical Expenses and Medical Repatriation

Description of Cover

1. **Emergency Medical Expenses.** This section covers medical expenses, up to the sum insured, if during **your trip** abroad **you** become ill or suffer an injury and it is necessary to receive treatment from a medical practitioner as an inpatient or outpatient. Medical expenses incurred in the **UK** are not covered.
2. **Medical Repatriation** if there is a valid claim under (1), this section provides cover up to the sum insured when **you** are not well enough to return **home** as planned or continue **your** journey as planned. If **you** choose not to follow **our** instructions to be repatriated **home** or to be moved to a medical facility in a different location, coverage under all sections of this policy will end. Costs must be pre-authorised by **us**, as soon as **you** are aware that **you** will be admitted as an inpatient for at least 1 nights stay **you**, or someone acting on **your** behalf must contact **us**. In the event that **we** are medically repatriating **you** and **you** have no pre-booked and paid return **trip**, the cost of an economy flight(s) will be deducted from **your** claim.

What is Covered	What is Not Covered
<ol style="list-style-type: none"> 1. Medical costs arising from treatment received as either an inpatient or outpatient. 2. Medical repatriation or evacuation costs when arranged by us. 3. The cost of services provided by an ambulance or the taxi fare for the first journey to a medical facility. 4. Telephone charges that you incur contacting us up to a maximum of £50. 5. Taxi fares, to and from a medical facility provided the reason for the journey is for you to receive medical treatment or collect prescribed medication up to £50. 6. Emergency dental work for the relief of pain only up to the sum insured. 	<ol style="list-style-type: none"> 1. Any claim relating directly or indirectly to a pre-existing medical condition unless you have told us about the condition, and we have accepted cover in writing (see Medical Health Requirements on Page 5). 2. Any costs which in the opinion of the treating medical practitioner or in our opinion are not medically necessary or can be delayed until your return to your home country. If the treating medical practitioners' opinion is not the same as our doctor's opinion, then our doctor's opinion takes priority. 3. Additional costs incurred if you choose not to follow our repatriation plan. 4. A private room unless approved by us and we agree this is medically necessary. 5. Medication and/or treatment which at the time you started the trip you knew would be needed. 6. Any claim arising from anyone not taking prescribed medication correctly or not managing a condition correctly. 11. Expenses incurred because you have not had vaccinations recommended to travel to your destination to protect against tropical diseases 12. Medical expenses incurred in the UK. 13. Search and rescue costs billed to you by a government, regulated authority or private organisation spent in connection with looking for and rescuing you 14. Costs if you are asymptomatic and not receiving treatment to deal with an illness. 15. Anything listed under the Medical Exclusions.

Additional Accommodation and Travelling Expenses

Description of Cover

If **you** have a covered claim under Emergency Medical Expenses and Medical Repatriation and **we** consider it is medically necessary, this section covers the following:

1. Additional costs for one person to stay with **you**: or
2. Additional costs for one person to travel out from the **UK** to stay with **you**: or
3. Additional costs for accommodation of a similar standard originally booked (if **you** are unable to use **your** original booked accommodation) within the period of the planned **trip**, or if it is medically necessary for **you** to stay after the date **you** were due to return **home**.
4. Where it is necessary, **we** will pay to send one appropriate person to collect a child and escort them **home**.

No transport or accommodation costs are covered unless they are pre-authorized by **us**.

Hospital Benefit

Description of Cover

This section pays a set monetary amount, for each full 24-hour period **you** are hospitalised as an in-patient, up to a maximum number of days, provided **you** have a covered claim under the "Emergency Medical Expenses and Medical Repatriation" Section.

Overseas Funeral Costs or Repatriation of Remains

Description of Cover

In the event of **your** death outside the **UK** this section will cover either the cost of a funeral in the country in which **you** died or the costs of bringing **your** remains back to **your** home **country**. **We** will make all the funeral or repatriation arrangements. Please note costs not authorised by **us** are not covered.

Personal Belongings Sections Of Cover

This policy offers cover if the personal belongings **you** own and take with **you** on a **trip** are lost, stolen, damaged or destroyed.

IMPORTANT INFORMATION

How **we** assess how much **we** will pay **you**:

1. Wear tear and loss of value. What **we** pay is based on the value of the items when they were lost or damaged. A deduction will be made for wear, tear and loss of value based on the age of the property. The amount **we** will deduct is set out in the Depreciation Table below.
2. Limits on single items / valuables and electronic equipment. A limit is applied to each **single item** and to all **valuables and electronic equipment you** have taken with **you**. The limits are set out on the [Table of Benefits](#).

Depreciation Table – the table below sets out the amount deducted from **your** claim.

Age of Property	Clothing and Personal Effects	Jewellery	Electronic Equipment	Cosmetics, Toiletries & Perfumes	Winter Sports Equipment
0-1 month	0%	0%	0%	50%	5%
1-6 months	5%	0%	5%	50%	10%
6 – 12 months	10%	0%	10%	50%	15%
1 – 2 years	15%	5%	20%	60%	35%
2 – 3 years	20%	10%	30%	70%	55%
3 – 4 years	25%	15%	40%	80%	70%
4 – 5 years	30%	20%	50%	90%	80%
6 years +	40%	25%	60%	95%	100%

- **You** must take reasonable steps to protect **your** personal baggage from loss, theft, or damage:
 - Unattended items. Do not leave **your** baggage **unattended**. There is no cover if **your** belongings are lost, stolen, damaged or destroyed while **unattended**.
 - While **you** are in transit. **Valuables and electronic equipment, money and travel documents** should be carried with **you** whenever possible. There is no cover for **valuables and electronic equipment, money and travel documents** that are lost or damaged when checked into the hold or left **unattended** unless the **public transport** carrier insists, they are checked in.
 - Storing items while on the trip. When **you** are not traveling and not present in **your** accommodation, **valuables and electronic equipment, money, travel documents** not taken with **you** must be kept in a locked safety deposit. If no safety deposit box is available, they must be stored out of plain view.
- Requirement to report lost or stolen baggage: **You** must report lost or stolen items within 24 hours to the police and provide **us** with a police report. If **your** baggage goes missing while in the custody of a transport provider, **you** need to obtain a property irregularity report from them. This includes bags that are delayed in transit.

Personal Belongings Definitions

The following list of definitions apply specifically to the Personal Baggage sections of cover and appear in bold throughout. See also [General Definitions](#) for the meaning of other bolded words.

Business Equipment

Any equipment **you** use for **your** own business and used for the sole purpose of **your** business but not for the purposes of **manual work**.

Medical Fittings

Dentures, prosthesis, and hearing aids.

Money

Hard currency, i.e. bank notes and coins.

Single Item

Each item carried in **your** personal baggage on a **trip**. A pair or set of items (for example earrings) will be considered a single item.

Travel Documents

Travel tickets, Green Card, driving licence, visas, prepaid car-hire or accommodation vouchers and passports.

Valuables and electronic equipment

Watches, jewellery, items made of or containing precious stones, semi-precious stones, gold, silver or platinum, camcorders and accessories, all photographic/ digital/ optical/ audio/ video media and equipment, iPods, MP3/4 players or similar and/or accessories, E-book readers, satellite navigation systems.

Personal Belongings Exclusions

The following apply to all Personal Baggage sections of cover.

You are not covered for;

1. Where applicable, the excess for each section.
2. More than the maximum sum insured for each section. See the [Table of Benefits](#).
3. When **you** do not provide the documentation, **we** ask for to support **your** claim. Please refer to the [claims evidence](#) section.
4. Sports equipment while in use except Winter sports equipment.
5. Claims for loss or theft when **you** are not able to provide **us** with a police report or a property irregularity report.
6. The following items: **medical fittings**, boats, pedal cycles, motorised vehicles, food or drink or goods containing tobacco.
7. Fragile items are not covered for damage while in transit. For example, anything made of china or glass.
8. Any secondary loss, damage or additional expense arising from **your** claim beyond the actual value of the item **you** are claiming for. For example, cost of replacing locks after losing **your** keys on a **trip** is not covered, or the cost of travelling to an airport to pick up **your** baggage after it has been delayed in transit.
9. Claims if **you** travel against government restrictions which have been put in place to prevent or limit travel from where **you** live in the **UK** or to the destination **you** are travelling to. If **you** have travelled against the Foreign, Commonwealth and Development Office (FCDO) advising against non-essential **trips** and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the FCDO advisory. See information on [Essential Travel](#).
10. Any claim resulting from the Foreign, Commonwealth and Development Office advising against all travel to **your** destination.
11. Loss, damage, or delay caused by confiscation or detention by Customs or other officials or authorities.
12. Loss following any variation in exchange rates.
13. **We** will not be held liable to provide cover or make any payments or provide any service or benefit to any **Insured Person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **Insured Person** would violate any trade or economic sanctions law or regulation.
14. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
15. Any claim arising from **war** and **war** like activities whether declared or not.

Personal Baggage

Description of Cover

This section covers **you** for items owned by **you** that are lost, stolen, damaged or destroyed during **your trip** up to the sum insured.

What is Covered	What is Not Covered
<ol style="list-style-type: none"> 1. Personal baggage items, including business equipment, that are lost, stolen, damaged or destroyed on the trip after a deduction is made for wear, tear and loss of value (see the Depreciation Table) and a limit is applied to each single item and to all valuables and electronic equipment. 	<ol style="list-style-type: none"> 1. Personal baggage, including business equipment left unattended or in the custody of any person unless they are a family member, travelling companion or have an official responsibility for the safety and supervision of your property. 2. Valuables and electronic equipment lost, stolen or damaged in transit that have been checked in unless your carrier insisted the items were checked in. 3. Valuables and electronic equipment not carried with you or kept in a locked safety deposit box in your accommodation when one is available. If a safety deposit box is not available, there is no cover for valuables and electronic equipment not stored safely and hidden from plain view. 4. Personal baggage, including business equipment stolen from an unattended vehicle unless they were kept in a locked glove compartment, roof box, rear boot or luggage compartment and is covered so as not to be visible from the outside of the vehicle and there are signs of forced entry. 5. Anything listed under the Personal Belongings Exclusions.

Money and Travel Documents

Description of Cover

This section covers the following when **your money** or travel documents are lost or stolen during **your trip**:

1. Money in any currency.
2. the cost of replacement travel documents needed to get **you home**.
3. Additional costs **you** incur to organise replacing travel documents apart from additional accommodation or transport costs to return **home** if **you** miss **your** certificated departure. **You** may be able to claim for these costs under **Missed Departure and Connections outside the UK**.

The money limit set out in the **Table of Benefits** relates to the amount carried by one person whether jointly owned or carried on behalf of another person.

What is Covered	What is Not Covered
<ol style="list-style-type: none"> 1. Money and travel documents that are lost or stolen during your trip. Money claims will be settled in GBP and converted on the exchange rate applied when you purchased the currency. 2. Extra costs you incur to organise replacing your travel documents. 	<ol style="list-style-type: none"> 1. Transaction or credit card fees. 2. Money held on pre-paid currency cards, uncashed travellers' cheques. 3. Losses arising due to debit or credit card fraud or any unauthorised use of such cards. 4. Travel documents covered by the issuer. 5. Replacement value of visas that only cover this trip. 6. Money and travel documents not kept with you while you are travelling. 7. Money and travel documents not kept with you or not kept in a locked safety deposit box in your accommodation. 8. Anything listed under the Personal Belongings Exclusions.

Baggage Delay

Description of Cover

Under this section **we** will pay up to the sum insured to contribute towards the purchase or hire of essential items if **your** baggage is delayed reaching **you** by at least 24 hours, provided the delay does not happen in the **UK** or on **your** return journey to the **UK**. If **your** baggage is permanently lost, any claim under the **Personal Baggage** section will be reduced by the amount paid out under Baggage Delay. **You** must keep all receipts for the items **you** have purchased.

Anything listed under the **Personal Belongings Exclusions** are not covered under this section.

Personal Accident, Personal Liability and Legal Covers

The next three sections cover the following:

1. Personal Accident - Payment of a benefit if **you** are permanently injured or die as described in the section.
2. Personal Liability - Compensation **you** are legally responsible to pay someone **you** caused injury to or damage to their property.
3. Legal expenses - Legal costs if **you** have grounds to take legal action against a party.

There is no cover if **you** are participating in certain additional activities. Certain sports and activities do not include cover for Personal Accident or Personal Liability, see [Sports and Activities](#) Section on page 42.

Personal Accident, Personal Liability and Legal Definitions

The following list of definitions apply to the Personal Accident, Personal Liability and Legal sections of cover and appear in bold throughout the wording

Accidental Bodily Injury

A sudden, violent, external, unexpected specific event, which occurs at an identifiable time and place, which solely and independently of any other cause results within 12 months, in the death, Loss of Limb, Loss of Sight or the Permanent Total Disablement of an **Insured Person**.

Immediate relative

Your mother, father, sister, brother, spouse, civil partner, fiancé/e, **your** children (including adopted and fostered), grandparent, grandchild, parent-in-law, daughter-in-law; sister-in-law, son-in-law, brother-in-law, aunt, uncle, cousin, nephew, niece, step-parent, step-child, step-brother, step-sister or legal guardian.

Loss of Limb

Loss by physical severance, or the total and irrecoverable permanent loss of use or function of an arm at or above the wrist joint or a leg at or above the ankle joint.

Loss of Sight

Total and irrecoverable loss of sight in one or both eye's; this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

Manual Work

Work that is physical, including, but not limited to construction, installation, assembly and building work. Including working with domestic or wild animals. Humanitarian, carer or work in any medical capacity. This does not include bar and restaurant staff, non-professional musicians / singers and fruit / vegetable pickers.

Permanent Total Disablement

A disability which has lasted for at least 12 months from which **we** believe **you** will never recover, and which prevents **you** from carrying out any gainful occupation for which **you** are fitted by way of training, education, or experience.

Prospect of success

A view (when supported by independent legal advice) that **you** do have more than 51% chance of winning the case and achieving a positive outcome.

Personal Accident, Personal Liability and Legal Exclusions

The following exclusions apply to Personal Accident, Personal Liability and Legal

You are not covered for;

1. Where applicable, the excess for each section.
2. More than the maximum sum insured for each section. See the [Table of Benefits](#).
3. When **you** do not provide the documentation **we** ask for to support **your** claim. Please refer to the [claims evidence](#) section.
4. If at the time of the loss, injury or damage there is any other indemnity or insurance which wholly or partly covers the same occurrence, the underwriters shall not be liable to pay or contribute towards the loss or damage except in excess of the sums recovered or recoverable under the other indemnity or insurance.
5. Claims if **you** travel at a time when any government has imposed restrictions on travel to the geographical location **you** live in the **UK** or the area **you** are travelling to and **you** break the conditions of those restrictions.
6. Exposure to risk or danger, except in an endeavour to save a human life.
7. **Your** suicide or attempted suicide or deliberately injuring **yourself**.
8. When **you** drink too much alcohol which is evidenced by one of the following;
 - a) a medical practitioner stating that **your** alcohol consumption has caused or actively contributed to **your** injury or illness.
 - b) the results of a blood test which shows that **your** blood alcohol level exceeds 0.19% which is approximately 2.5 times the legal drink driving limit in the **UK**.
 - c) a witness report from a 3rd party.
 - d) **your** own admission.
9. If **you** are under the influence and/or misuse of any prescribed/un-prescribed/illegal medication or drug (including any solvents or substances).
10. **You** or any person climbing, jumping, or moving balcony to balcony or across the outside of a building, regardless of the height.
11. Claims if **you** travel against government restrictions which have been put in place to prevent or limit travel from where **you** live in the **UK** or to the destination **you** are travelling to. If **you** have travelled against the Foreign, Commonwealth and Development Office (FCDO) advising against non-essential **trips** and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the FCDO advisory. See information on [Essential Travel](#).
12. Any claim resulting from the Foreign, Commonwealth and Development Office advising against all travel to **your** destination.
13. Any claim caused by **you** undertaking manual work.
14. Any claim where **you** are taking part in or training for any sport or activity in a professional capacity.
15. Any claim arising from travelling on a cruise.
16. Claims arising when **you** are taking part in a sport or activity that **we** do not cover or excludes personal liability or personal accident cover.
17. Any claim arising or resulting from **you** being involved in any malicious, reckless, illegal, or criminal act including **your** failure to comply with the laws applicable to the country in which **you** are travelling.
18. **We** will not be held liable to provide cover or make any payments or provide any service or benefit to any **Insured Person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **Insured Person** would violate any trade or economic sanctions law or regulation.
19. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
20. Any claim arising from **war** and **war** like activities whether declared or not.

Personal Accident

Description of Cover

The amount shown in the [Table of Benefits](#) will be payable to **you** or **your** legal representative if during a **trip you** suffer accidental bodily injury that solely and directly results in one of the outcomes listed below under “What is covered”. **You** can only claim for one benefit under this section.

What is Covered	What is Not Covered
<p>Your:</p> <ol style="list-style-type: none"> 1. Death or 2. Loss of limb or 3. Loss of sight or 4. Permanent total disablement <p>Arising within one year of you suffering accidental bodily injury.</p>	<ol style="list-style-type: none"> 1. If your disablement is caused by mental or psychological trauma not involving your accidental bodily injury. 2. If your death or disability happens over 1 year from the date of your accidental bodily injury. 3. Claims not supported by a medical report or a death certificate. 4. Any claim arising from a sports or activity where Personal Accident cover is specifically excluded under this policy (see Sports and Activities on page 41). 5. Any claim arising as a result of you driving a motor car or riding motorcycle unless you have a full UK licence, or valid CBT certificate (DL196), are following the local safety laws, ride on recognised roads and in respect of motorcycling the engine capacity is 125cc or lower. Riding/use of quad bikes, ATVs or electronic scooters as a driver or passenger is not covered at any time. 6. Anything Specifically listed in the Personal Accident, Personal Liability and Legal Exclusions.

Personal Liability

Description of Cover

This section will cover **you** if during a **trip you** are involved in an accident which results in **you** becoming legally responsible to pay compensation for:

- Accidental bodily injury or death to a party other than an **immediate relative** or a **travelling companion**; and / or
- Accidental loss or damage to property, which is not owned by **you**, an **immediate relative**, or a **travelling companion**.

We will pay up to the sum insured which applies to all people named on the policy, not to each insured, and covers all events occurring on a **trip**.

What is Covered	What is Not Covered
<ol style="list-style-type: none"> 1. All sums you are legally responsible to pay as compensation. 2. Reasonable and necessary legal costs and expenses incurred by you in relation to the accident if you have our agreement before incurring any cost. 	<ol style="list-style-type: none"> 1. Any fines or exemplary damages (this means they are aimed at punishing the person responsible rather than awarding compensation). 2. Claims made by your family or people who work for you. 3. Claims resulting from: <ol style="list-style-type: none"> a) your work or involvement in paid or unpaid manual work of any kind. b) you taking part in any activity where this policy excludes Personal Liability cover (see Sports and Activities Page 42). c) you owning or occupying any land or building, unless you are occupying temporary holiday accommodation, not owned by you. d) any agreement unless liability would have existed without that agreement e) you owning, handling, riding or looking after any animal; or f) you owning, possessing or using a firearm, a horse drawn, mechanical, motorised or towed vehicle, a waterborne vessel or craft (except manually propelled watercraft, an aircraft of any description, including unpowered flight and drones. 4. Wilful or malicious acts. 5. Property belonging to you or held in trust by you. 6. Liability arising due to a contractual agreement which would not exist in law if such an agreement had not been made. 7. Any claims where you admit liability or promise to make payment without our prior written consent. 8. Anything Specifically listed in the Personal Accident, Personal Liability and Legal Exclusions.

Legal Expenses Cover

Description of Cover

This section will cover legal costs up to the sum insured to undertake a civil action for damages if someone else causes **you** bodily Injury or death while **you** are on a **trip**. **You** must obtain **our** agreement to pursue the legal action if **you** are claiming under this section before **you** start proceedings.

IMPORTANT INFORMATION

- **We** shall have complete control over the legal proceedings, though **you** have the right not to agree to use the Lawyers **we** propose.
- **You** must notify **us** as soon as possible of any incident which may give rise to a claim, and at the latest, within 90 days of the incident happening.
- Lawyers appointed must be qualified to practice in the country where the event happened or the defendant's country of residence.
- If **we** cannot agree on which Lawyer to nominate, **we** will ask the relevant national law society to choose a suitably qualified party to represent **you**. While this process is on-going, **we** will appoint a Lawyer to protect **your** interests.
- If **you** are awarded damages, all sums advanced by **us** will be repaid out of the damages once **you** have received payment.
- **We** can choose to conduct legal proceedings instituted in the United States of America or Canada under the contingency fee system operating in North America.
- **We** will not begin legal proceedings in more than one country.

What is Covered	What is Not Covered
<ol style="list-style-type: none"> 1. Reasonable and necessary legal costs to undertake a civil action, up to the sum insured provided you obtain our agreement to pursue the legal action before you start proceedings. 2. Additional travel expenses in the event that a court outside your home country requires you to attend in connection with an event giving rise to an action under this section, up to a maximum per insured person of £1000. 	<ol style="list-style-type: none"> 1. The pursuit of a claim against us, our agent or an Insurer underwriting any section of this policy, or a travel agent, tour operator or public transport provider. 2. Actions between Insured Persons, or actions pursued to obtain satisfaction of a judgement or legally binding decision. 3. Any advice or any claim arising in connection with a trip taken within your home country. 4. Any expenses spent before obtaining our agreement to pursue legal action. 5. Any claim arising as a result of you driving a motor car or riding motorcycle unless you have a full UK licence, or valid CBT certificate (DL196), are following the local safety laws, ride on recognised roads and in respect of motorcycling the engine capacity is 125cc or lower. Riding/use of quad bikes, ATVs or electronic scooters as a driver or passenger is not covered at any time. 6. Any claim where in our opinion there is an insufficient prospect of success in obtaining reasonable compensation. 7. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation. 8. Any claim where the legal costs and expenses are variable depending on the outcome of the claim. 9. The costs of any appeal. 10. Anything Specifically listed in the Personal Accident, Personal Liability and Legal Exclusions.

Winter Sports

IMPORTANT INFORMATION

Which activities are covered: Skiing Air boarding; Big foot skiing; Cross-country or Nordic skiing or Randonnee (on recognized paths); Glacier skiing/walking (organized tour only); Husky or Reindeer sledging; Ice skating (not on a rink); Kick sledging; Langlauf; Mono-skiing; Mogul Skiing; Off Piste Skiing/Snowboarding (within resort boundaries); Ski blading; Skidooing*; Skiing; Snow Blading; Snowboarding; Snow shoe walking; Snow tubing; Snowmobiling* and Tobogganing.

(* exclude Personal Accident and Personal Liability cover).

Provided **you** are not:

- Participating in or training for a competition or
- Taking part on a professional or semi-professional basis or
- Taking part contrary to local advice or warnings:

Trip limitations: **You** are covered to take part in Winter Sports for 21 days in every 12 months.

Winter Sports Definition

Ski equipment

Skis, including bindings, ski boots, ski poles and snowboards.

Winter Sports Exclusions

The following exclusions apply to Winter Sports

You are not covered for;

1. Where applicable, the excess for each section.
2. More than the maximum sum insured for each section. See the [Table of Benefits](#).
3. If **you** participate in winter sports for more than 21 days in any 12 month period.
4. When **you** are unable to provide documentation **we** ask for to support **your** claim. Please refer to the [claims evidence](#) section.
5. If **you** have travelled against the Foreign, Commonwealth and Development Office (FCDO) advising against non-essential **trips** and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the FCDO advisory. See information on [Essential Travel](#).
6. Any claim resulting from the Foreign, Commonwealth Office advising against [all](#) travel to **your** destination.
7. Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, revoking visas or making travel illegal.
8. There is no cover if **you** bought this policy or booked **your trip** (whichever is last) if **you** were aware at the time of an event that led to **you** making a claim.
9. **We** will not be held liable to provide cover or make any payments or provide any service or benefit to any **Insured Person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **Insured Person** would violate any trade or economic sanctions law or regulation.
10. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
11. Any claim arising from **war** and **war** like activities whether declared or not.

Ski Equipment and Lost or Stolen Lift Pass

Description of Cover

This section covers **you** for:

1. **Ski equipment** owned or hired by **you** that is lost, stolen, damaged or destroyed during **your trip**. And
2. The unused portion of **your** lift pass if it is lost or stolen during **your trip**.

Up to the sum insured.

IMPORTANT INFORMATION

Requirement to report lost, stolen or delayed items. **You** must report lost or stolen **ski equipment** within 24 hours to the police and provide **us** with a police report (lift passes can be reported to resort management). If **your ski equipment** goes missing while in the custody of a transport provider, **you** need to obtain a property irregularity report from them within 24 hours, this includes **ski equipment** delayed in transit.

What is Covered	What is Not Covered
<ol style="list-style-type: none"> 1. The cost of ski equipment that is lost, stolen, damaged or destroyed on the trip after a deduction is made for wear, tear, and loss of value (see the Depreciation Table). 2. The unused portion of a lift pass that is stolen or lost during your trip. 	<ol style="list-style-type: none"> 1. Claims for loss or theft not reported to the police, the carrier, or resort management. 2. Items stolen from an unattended vehicle unless they were kept in a locked glove compartment, roof box, rear boot or luggage and is covered so as not to be visible from the outside of the vehicle and there are signs of forced entry. 3. Loss, damage, or delay caused by confiscation or detention by Customs or other officials or authorities. 4. Anything listed under the Winter Sports Exclusions.

Ski Hire

Description of Cover

If **your ski equipment** is lost, stolen or damaged during **your trip** or delayed in reaching **you** by at least 12 hours, **you** can claim for the cost of hiring replacement equipment up to the sum insured. For cover to apply if **your** equipment is delayed, **you** must be able to evidence the length of time **your** equipment is delayed by obtaining a report from **your** carrier, or for loss, theft or damage to have a valid claim under the Ski Equipment section.

Anything listed under the **Winter Sports Exclusions** is not covered.

Ski Pack

Description of Cover

If **you** have a valid claim under **Cancelling your trip** or **Cutting short your trip** for unexpected illness, injury, or death, **we** will pay for the unused ski pack (ski school and lift pass and hired **ski equipment**) costs **you** have paid or contracted to pay provided these costs are not refundable from any other source.

Anything listed under the **Winter Sports Exclusions** is not covered.

Piste Closure

Description of Cover

This section pays a daily benefit when **your** pre-booked ski resort is shut for at least 24 hours preventing **you** from taking part in winter sports due to a lack of snow or adverse weather conditions. Cover is valid if **you** can give **us** evidence from the holiday company or resort management of the reason and length of time the slopes were shut. If **your trip** is within the Northern Hemisphere, cover applies if **your** dates of travel fall between the months of December and April, and in the Southern Hemisphere between the months of May and October.

Anything listed under the [Winter Sports Exclusions](#) is not covered.

Avalanche

Description of Cover

This section covers additional costs for travel and accommodation **you** pay to reach **your** destination or to return **home** if **your** travel is delayed by at least 24 hours due to an avalanche or a landslide. The sum insured applies to **your** whole **trip** regardless of the number of times **you** are delayed. **You** must be able to provide a report from a relevant authority (tour operator, airline, or resort management for example) confirming the length and cause of the delay.

Anything listed under the [Winter Sports Exclusions](#) is not covered.

Overseas Wedding Cover

Overseas Wedding Definitions

Wedding items

Clothing, accessories, make-up, and flowers bought especially for **your** wedding.

Overseas Wedding Exclusions

You are not covered for:

1. Where applicable, the excess for each section.
2. More than the maximum sum insured for each section. See the [Table of Benefits](#).
3. When **you** do not provide the documentation, **we** ask for to support **your** claim. Please refer to the [claims evidence](#) section.
4. Claims for loss or theft when **you** are not able to provide **us** with a police report or a property irregularity report.
5. **UK** based weddings.
6. Claims if **you** travel against government restrictions which have been put in place to prevent or limit travel from where **you** live in the **UK** or to the destination **you** are travelling to. If **you** have travelled against the Foreign, Commonwealth and Development Office (FCDO) advising against non-essential **trips** and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the FCDO advisory. See information on [Essential Travel](#).
7. Any claim resulting from the Foreign, Commonwealth and Development Office advising against all travel to **your** destination.
8. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
9. Any claim arising from **war** and **war** like activities whether declared or not.

Overseas Wedding Cancellation

For full details of what is covered and what is not covered please refer to the section “Cancelling your trip” on page 16. The Overseas Wedding cover includes the following costs under “Cancelling Your Trip”: venue hire, catering, live music or DJ, professional photography, and floristry.

Baggage Cover for Overseas Wedding Items, Gifts, Rings, Photography and Recordings

What is Covered	What is Not Covered
<ol style="list-style-type: none"> We will pay up to the sum insured for Wedding items, rings, gifts, professional photographs, or recordings that are lost, stolen or accidentally damaged during the trip. Please note a deduction is made for wear, tear, and loss of value. We will pay up to the sum insured for the cost of hiring another professional photographer if the pre-booked one is unable to make it to the wedding. 	<ol style="list-style-type: none"> Claims made under "Overseas Wedding Cover" and "Personal Belongings" section of cover relating to the same item. Any claim for wedding items, wedding rings or wedding gifts that are left unattended. Wedding rings which are not with you, or in a locked safety deposit box. If a safety box is not available, there is no cover for valuables not stored safely and hidden from plain view. Anything listed under Overseas Wedding Exclusions.

Sports and Activities

This policy automatically provides cover for a wide range of sports and activities which **you** may participate in during **your trip** without the need to pay an additional premium provided, the activity is accessible to the general public and does not require specialist training or qualifications. Cover is subject to **you** using recommended safety equipment (such as a helmet, harness, knee and/or elbow pads), and following safety procedures, rules and instructions of qualified instructors. If the sport or activity is provided by a local operator **you** must ensure they are appropriately qualified and licenced.

To see a full list of activities covered under this policy:- click [here](#)

Eligibility

We are unable to provide cover for anyone participating in any sport or activity if **you** are participating in or training:

- For a competition or a tournament.
- On a professional or semi-professional basis.
- For any sport or activity listed under “**Sports and Activities** not Covered”.

No Cover Under Personal Accident and Personal Liability for the following sports and activities

- | | |
|---|--|
| <ul style="list-style-type: none"> • Archery • Baseball • Board Sailing • Canoeing/Kayaking/Rafting/White Water Rafting grade 1 to 3 • Clay Pigeon Shooting/small bore shooting/rifle range • Cycling (not including Mountain Biking/BMX or Touring) • Camel/Elephant/Horse/Mule/Llama/Ostrich/Pony Riding/Trekking or working with wild animals • Dragon Boat Racing • Fencing • Go Karting (up to 120cc, wearing a helmet) • Ice Cricket | <ul style="list-style-type: none"> • Ice Surfing • Jet Boating/Power Boating/ Speed boating (passenger only) • Snow Mobiling • Lacrosse • Paint Balling/War Games (wearing eye protection) • Racquet Ball/Rackets/Squash • Riding Motorcycles/mopeds (up to 125cc only)* • River Bugging/Tubing/Sledging • Sandboarding/ Sand Surfing/Sand Skiing/Sand Yachting • Sailing/Yachting/Catamaran/Dinghy/Hobie Cat • Skydiving/Parachuting (Tandem only) • Swimming/Bathing with Elephants • Tall Ship Crewing |
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* Motorcycling - **You** must have a full **UK** licence, or a valid CBT certificate (DL196), insured under a motor policy, are following local safety laws and riding on recognised roads.

Sports and Activities NOT Covered – there is no cover available under ANY Section of the policy apart from Cancellation

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| <ul style="list-style-type: none"> • Amateur Athletics • Battle Re-enactment • Bungee Jumping • Cycle Touring • Canoeing/Kayaking/Rafting/White Water Rafting grades 4, 5 & 6 • Canyoning • Cave Diving or Pot holing • Cliff or Base Diving/Jumping • Cycling: Mechanically assisted bikes, E-bikes, and E-Scooters • Dry Slope Skiing • Endurance Activities (up to 2,500 metres above sea level) • Flying (as a pilot) • Gliding/Hang Gliding/Paragliding • Gymkhana • High Diving • Hockey/Shinty • Hot Air Ballooning (as a pilot) • Hunting, any use of firearms • Jet Skiing • Jousting • Kite Boarding/Surfing • Kite Buggy • Lacrosse • Marathon Running • Martial Arts • Micro Lighting • Motorcycling/mopeds with an engine capacity over 125cc • Motor Sports/Racing of any kind Land/Sea • Mountain Biking/BMX Biking | <ul style="list-style-type: none"> • Polo • River bugging/Sledging/tubing grades 4 to 6 • Sailing/Boating/Yachting of any kind outside of 12 nautical miles from the coastline or outside of European waters • Scuba Diving 30-50 metres • Sea Kayaking • Segway • Slacklining • Squash • Tightrope/high rope walking • Trampolining • Quad Biking/ATV's • Walking/Fell Walking/Running/Trekking/Hiking/Orienteering/Rambling above 4,000 metres |
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How To Make a Complaint

If **your** complaint relates to the sales literature, the way in which **your** policy was sold to **you** or regarding information about **your** policy, please visit:

<https://www.chase.co.uk/gb/en/support/making-a-complaint/>

If **your** complaint relates to the Medical Screening Service, a claim, or assistance **you** received whilst travelling, please contact:

Quality Department,
Sheencroft House,
10-12 Church Road,
Haywards Heath,
RH16 3SN

Call: 0333 333 7971

Email: Complaints@collinsoninsurance.com

Our promise of service - **we** will aim to provide **you** with a full response within 4 weeks of the date **we** receive **your** complaint, and **our** response will be **our** final decision based on the evidence presented. If for any reason there is a delay in completing **our** investigations, **we** will explain why and tell **you** when **we** hope to reach a decision. In any event, should **you** remain dissatisfied or fail to receive a final answer within 8 weeks of **us** receiving **your** complaint, **you** may have the right to refer **your** complaint to an independent authority for consideration. That authority is:

Financial Ombudsman Service (FOS)
Exchange Tower
Harbour Exchange Square,
London E14 9SR

Telephone: 0800 0234 567 or 0300 1239 123

More information can be found on their website - www.financial-ombudsman.org.uk. Please note that if **you** wish to refer this matter to the FOS **you** must do so within 6 months of **our** final decision. **You** must have completed the above procedure before the FOS will consider **your** case. **Your** legal rights are not affected.

Data Protection

How we use the information about you

As an insurer and data controller: **We** collect and process information about **you** so that **we** can provide **you** with the products and services **you** have requested. **We** also receive personal information from J.P. Morgan Europe Limited on a regular basis while **your** policy is still live. This may include **your** name, address, health information, risk details and other information which is necessary for **us** to:

- Meet **our** contractual obligations to **you**;
- issue **you** this insurance policy;
- deal with any claims or requests for assistance that **you** may have; service **your** policy including claims and policy administration, payments, and other transactions); and detect, investigate, and prevent activities which may be illegal or could result in **your** policy being cancelled or treated as if it never existed.
- Protect **our** legitimate interests

Some of the personal information that **you** provide may be sensitive information. This includes details about **your** health or medical records. Where **we** need **your** consent to collect and process **your** sensitive information, this will be obtained from **you** at the relevant time. Please note that, in these cases, **we** may not be able to sell **you** an insurance policy or deal with a claim if **you** do not agree to **us** processing relevant sensitive information.

In order to administer **your** policy and deal with any claims, **your** information may be shared with trusted third parties. This will include members of The Collinson Group, contractors, investigators and claims management organisations where they provide administration and management support on **our** behalf. Some of these companies are based outside of the European Union where different Data privacy laws apply. Wherever possible, **we** will have strict contractual terms in place to make sure that **your** information remains safe and secure.

We will not share **your** information with anyone else unless **you** agree to this, or **we** are required to do this by **our** regulators (e.g. the Financial Conduct Authority) or other authorities.

The personal information **we** have collected from **you** will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify **your** identity. If fraud is detected, **you** could be refused certain services, finance, or employment. Further details of how **your** information will be used by **us** and these fraud prevention agencies and databases and **your** data protection rights can be found by visiting www.insurancefraudbureau.org/privacy-policy/.

Processing your data:

Your data will generally be processed on the basis that it is: necessary for the performance of the contract that **you** have with **us**; is in the public or **your** vital interest; or for **our** legitimate business interests. If **we** are not able to rely on the above, **we** will ask for **your** consent to process **your** data.

How we store and protect your information:

All personal information collected by **us** is stored on secure servers which are either in the United Kingdom or European Union. **We** will need to keep and process **your** personal information during the period of insurance and after this time so that **we** can meet **our** regulatory obligations or to deal with any reasonable requests from **our** regulators and other authorities. **We** also have security measures in place in **our** offices to protect the information that **you** have given **us**.

How you can access your information and correct anything which is wrong

You have the right to request a copy of the information that **we** hold about **you**. If **you** would like a copy of some or all of **your** personal information, please contact **us** by email or in writing as shown below.

Data Protection Officer: Quality Department, Sheencroft House, 10-12 Church Road, Haywards Heath, RH16 3SN
Email: data.protection@collinsongroup.com.

We may make a reasonable charge for this service or refuse to give **you** this information if **your** request is clearly unjustified or excessive. **We** want to make sure that **your** personal information is accurate and up to date. **You** may ask **us** to correct or remove information **you** think is inaccurate. If **you** wish to make a complaint about the use of **your** personal information, please contact **our** Data Protection Officer using the details above. **You** can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk/>.