

love it co♥er it



In partnership with



Policy terms and conditions

Please read and keep safe

Travel Insurance – Useful Information

Emergency Medical Assistance Service – 24/7, 365 days per year

If you are abroad and need urgent assistance, please contact the Emergency Medical Assistance Service on +44 0203 0931749.

Claims Notification

To make a claim under all other sections (**except under the Gadget Extension**) you can submit your claim here:

Claims Portal: [AXA Claims Portal](#)

Tel: +44 0203 0931749

Gadget Extension Claims

To make a claim under the Gadget Extension please contact:

Submit a claim form online: [Claims Form](#)

Email us: gadgetclaim@loveitcoverit.com

Tel: 0300 3030445

Important

This is **your** travel insurance policy. It contains details what is covered, what is not covered and the conditions relating to each **insured person** and is the basis on which all claims will be settled.

Please read this document carefully together with **your** policy certificate to make sure **you** understand the cover including conditions and exclusions.

When **you** purchased this insurance, **you** selected the appropriate level of cover(s) that most suited **your** needs. **We** have not provided **you** with any advice on the suitability of this insurance cover to meet **your** needs and **you** are solely responsible for ensuring that the policy is suitable for **you**.

In return for the payment of **your** premium **we** will provide insurance in accordance with the sections of **your** policy as referred to in **your** policy certificate. The certificate is part of the policy.

If **you** need to make any changes to the details contained in **your** policy certificate, **you** should contact **us** as soon as possible. **We** will then advise if those changes can be made and whether additional premium is required.

This policy may be cancelled at any time, so please refer to cancellation provisions contained in these Insurance terms and conditions.

loveit coverit is a trading name of Pier Insurance Managed Services Limited.

Who provides your insurance

This policy is underwritten by Inter Partner Assistance S.A. UK Branch, with a registered office at 106-118 Station Road, Redhill, RH1 1PR. Inter Partner Assistance S.A. UK Branch is a Branch of Inter Partner Assistance S.A. (Financial Conduct Authority registration number 202664), which is a Belgian firm authorised by the National Bank of Belgium under number 0487. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

Age Limitations

For Single Trips, the maximum age limit for benefits is 70 years inclusive. If **you** reach the age of 71 during a **trip** cover, cover will continue under the policy until the end of that **trip** but not thereafter.

For Annual Multi-Trips, the maximum age limit for benefits is 65 years inclusive. If you reach the age of 66 during a **trip** cover, cover will continue under the policy until the end of that **trip** but not thereafter.

The maximum age limit for children covered under these benefits is 18 years inclusive or 23 years inclusive, if in full time education at the commencement of the **trip**.

Policy Information

Cover is provided for each traveller who is shown as having paid the insurance premiums and whose name appears on the insurance validation documentation.

In the event that **you** have paid for a **trip** on behalf of other individuals not insured on this policy, please be advised that **your** policy only provides cover for **your** proportion of trip costs, as opposed to the amount **you** have paid on behalf of others.

Benefits Table

Section	Sum Insured Up To (Per Insured Person/Per Trip)		
	Essential	Plus	Premium
Excess for all Sections excluding Section 8 – Gadget Cover	£150 per insured person /per incident (max 2)	£100 per insured person /per incident (max 2)	£60 per insured person /per incident (max 2)
Section 1 – Cancelling or Cutting Short Your Trip			
Cancellation or Cutting short your trip	£1,000	£2,500	£5,000
Section 2 – Medical Emergency and Repatriation			
Medical Emergency & Repatriation	£10,000,000	£10,000,000	£15,000,000
Infants born following complications of pregnancy	£75,000 (£200,000 in the USA or Caribbean)	£75,000 (£200,000 in the USA or Caribbean)	£75,000 (£200,000 in the USA or Caribbean)
Emergency Dental	£500	£750	£1,000
Hospital benefit (per day)	£20	£25	£30
Hospital Benefit (total)	£1,000	£1,500	£2,000
Section 3 – Disruption or Delay to Travel Plans			
Missed Departure	£300	£1,000	£1,500
Delayed Departure (per 12hrs)	£100	£250	£500
Travel Disruption	X	£2,500	£5,000
Section 4 – Personal Belongings and Money			
Personal Baggage	£1,500	£2,000	£2,500
Single Article Limit	£200	£250	£300
Valuables	£250	£300	£400
Delayed baggage if lost in transit during the outward journey and not returned to you within 12 hours (if the loss is permanent this will be deducted from your baggage allowance)	£300 (£50 per 12 hours)	£400 (£50 per 12 hours)	£400 (£50 per 12 hours)
Personal Money	£250	£500	£750
Important Documents	£250	£300	£500
Section 5 – Legal and Liability			
Legal Expenses	£20,000	£20,000	£20,000
Personal Liability	£1,000,000	£1,500,000	£2,000,000
Section 6 – Personal Accident			
Personal Accident (max)	£5,000	£10,000	£15,000
Section 7 – Pet Care			
Pet Care (Kennel & Cattery Fees)	X	£200	£500
Section 8 – Gadget Cover (this section is optional, if you have purchased this cover it will be shown on your policy schedule)			
Excess for Section 8 – Gadget Cover, excess applicable per insured person and per incident	£150	£100	£60
Gadgets , add-on	£1,000	£2,000	£3,000
Section 9 – Winter Sports (this section is optional, if you have purchased this cover it will be shown on your policy schedule)			

Ski Equipment - Owned	£500	£750	£1,000
Single Item/Pair/Set limit	£250	£375	£500
Ski Equipment - Hired	£150	£200	£400
Ski Hire	£250	£400	£500
Ski Pack	£250	£500	£750
Piste Closure (including Avalanche)	£250	£400	£500
Ski Hire, Ski Pack and Piste Closure (including Avalanche) per day	£15	£20	£25
Physiotherapy in the United Kingdom	Nil	£200	£350

Definitions

Throughout **your** policy wherever words and phrases appear in bold they are defined as below.

Sections 1 – Cancelling or **Cutting your trip short**, 5 – Legal and Liability, 7 – **Pet Care** and 8 – **Gadget Extension**, have unique ‘words with special meanings’ which can be found at the beginning of the section.

Accident(s)/Accidental shall mean a physical injury caused by sudden, unexpected, external and visible means including injury as a result of unavoidable exposure to the elements.

Adverse weather conditions shall mean rain, wind, fog, thunder or lightning storm, flood, snow, sleet, hail, hurricane, cyclone, tornado or tropical storm which is not caused by or has not originated from a geological or catastrophic event such as but not limited to an earthquake, volcano or tsunami.

Baggage shall mean any items which belong to **you** which are worn, used or carried by **you** during a **trip** (but excluding **valuables, gadgets, sports equipment, ski equipment** and **personal money and important documents**).

Benefit table shall be the table listing the benefit amounts on page 5.

Bodily Injury shall mean an identifiable, physical injury caused by a sudden, violent, external, unexpected specific event. Injury as a result of **your** avoidable exposure to the elements shall be deemed to be a **bodily injury**.

Cancellation period shall mean the 14-days following purchase of the insurance policy or renewal for annual multi **trips**.

Catastrophe shall mean **you** cannot use **your** booked accommodation due to:

- Fire
- Flood
- Earthquake
- Explosion
- Volcanic eruption and/or volcanic ash clouds
- Tsunami
- Landslide
- Avalanche
- Hurricane
- Storm
- Civil commotion and/or civil unrest not assuming the proportions of or amounting to an uprising
- An outbreak of food poisoning or an infectious disease

Close relative shall mean **your** mother, father, sister, brother, fiancé(e), grandparent, in-law, stepfamily, aunt, uncle, niece, nephew, next of kin or guardian.

Country of residence shall mean the **UK**. **You** must have a residential address that **you** can refer to within the **UK** and should be registered with a doctor.

Covered Person(s)/You/Your/Yourself shall mean each person travelling on a **trip** who is named on the policy certificate.

Cut short/Cutting Short shall mean either:

- a) **you cutting short** the **trip** after **you** leave **your home** by direct early return to **your home**.
- b) **you** attending a hospital after **you** leave **your home** as an in-patient or being confined to **your** accommodation due to the compulsory quarantine on the orders of a **medical practitioner**, in either case for more than 24 hours.

Claims will be calculated on the number of nights of **your trip** **you** missed due to **your** early return or the number of nights which **you** were hospitalised, quarantined or confined to **your** accommodation.

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

Excess shall mean the amount **you** pay when **you** make a claim, which is set out in the table of benefits. For all sections, excluding Section 8 – Gadget Cover, where a claim is made for the same incident only one excess will apply per **insured person** (max 2), per **trip**.

If **you** use a Reciprocal Health Arrangement or any other arrangement with another country to reduce **your** medical expenses, **you** won't have to pay an **excess**.

Gadget(s) shall mean one of the following items:

Mobile Phones, Tablets, iPads, E-readers/Kindles, Sat Navs, Handheld Games Consoles, Portable DVD players, Headphones, Wireless Speakers, Cameras, Laptops, iPods/MP3 Players and Smart Watches.

Home shall mean **your home** address listed on **your** certificate.

Homeward journey shall mean travelling to **your home** address in the **country of residence** from **your trip** destination.

Important Documents shall mean passport, travel tickets, visas, travel permits, bio-metric card and driving licence.

Insurance Period shall mean:

If annual multi-**trip** cover is selected: cover is provided for the 12-month period as stated in the policy certificate. During this period any **trip** not exceeding the maximum days shown in **your** policy certificate is covered. Under annual multi-**trip** policies Section 1 - Cancelling or **Cutting short a trip** cover will start from the date stated in the policy certificate or the time of booking any **trip** (whichever is the later date).

If single **trip** cover is selected: cover is provided for the period of the **trip** and finishes when the **trip** ends, providing the **trip** doesn't exceed the period shown in the policy certificate. Under these policies, **you** will be covered under Section 1 - Cancelling or **Cutting short a trip** from the time **you** pay the premium.

Cover for all other sections applies for the length of each **trip**. The **insurance period** is automatically extended in the event that **your** return to **your country of residence** is unavoidably delayed due to an event covered by this policy.

Loss of limb shall mean 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 shall mean total and irrecoverable **loss of sight** in one of 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 (this means being able to see at 3 feet or less what **you** should see at 60 feet).

Manual work shall mean any work above ground level; work using cutting tools, power tools and machinery; work involving hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant; undertaking work of a plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder, or manual labour of any kind, with the exception of bar and restaurant work, wait staff, chalet, maid, au pair and childcare, and occasional light **manual work** at ground level including retail work and fruit picking.

Medical condition shall mean any disease, illness or injury.

Medical emergency shall mean a **bodily injury** or sudden and unforeseen illness suffered by **you** while **you** are on a **trip** outside the **country of residence** and a registered **medical practitioner** tells **you** that **you** need immediate medical treatment or medical attention.

Medically necessary shall mean reasonable and essential medical services and supplies, ordered by a **medical practitioner** exercising prudent clinical judgement, needed to diagnose or treat an illness, injury, **medical condition**, disease or its symptoms, and that meet generally accepted standards of medical practice.

Medical practitioner shall mean a registered practising member of the medical profession recognised by the law of the country where they are practising, who is not related to **you** or any person who **you** are travelling with.

Outward journey shall mean travelling from **your home** or a business address in the **country of residence** to **your trip** destination including international flights, sea crossings or rail journeys which are booked prior to **you** leaving **your country of residence** which is directly related to the outbound journey.

Pair or Set shall mean items forming part of a set or which are normally used together.

Period of Cover shall mean:

Single Trip

the period of the **trip**, not exceeding the period shown on the travel insurance certificate. Cover for cancellation of **your trip** begins when **you** purchase the policy and ends at the start of **your trip**.

Annual Multi-Trip

the period stated in the travel insurance certificate. During this period, any **trip** not exceeding 31/45 days is covered.

Winter sports cover is limited to 28 days in total in each **period of cover** (if **you** have paid the appropriate **Winter Sports** premium to include this cover).

Extension to the period of insurance

The **period of cover** is automatically extended for the period of the delay in the event that **your** return to **your country of residence** is unavoidably delayed due to a covered event.

Any **trip** that had already begun when **you** purchased this insurance will not be covered, except where **you** renew an existing annual multi **trip** policy which fell due for renewal during the **trip** and there is no gap in cover.

Permanent total disablement shall mean disablement which, having lasted for a period of at least 12 consecutive months from the date of occurrence will, in the opinion of an independent qualified specialist, prevent **you** from engaging in, or giving any attention to, any business or occupation for the remainder of **your** life.

Personal Money shall mean travellers' and other cheques, event and entertainment tickets and pre-paid vouchers.

Pregnancy Complication shall mean:

- Toxaemia
- Gestational diabetes
- Gestational hypertension

- Pre-eclampsia
- Ectopic pregnancy
- Stillbirths
- Molar pregnancy
- Miscarriage
- Post-partum haemorrhage
- Termination for medical reasons
- Retained placenta membrane
- Placental abruption
- Hyperemesis gravidarum
- Placenta praevia
- Any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) before the expected delivery date

Pre-existing medical condition shall mean:

1. Any **medical condition** for which **you** have been prescribed medication or received treatment (including surgery, tests or investigations) for any disease, illness or injury within the last 12-months
2. Any of the following **medical conditions** for which **you** have received prescribed medication or treatment including surgery, tests or investigation within the last 5 years:
 - Cardiovascular
 - Respiratory
 - Cancer
 - Diabetes
 - Epilepsy
 - Stroke

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

Public Transport shall mean train, tram, bus, coach, ferry service or airline flight operating to a published timetable, and pre-booked taxis.

Redundant/Redundancy shall mean being made unemployed through the loss of permanent paid employment (except voluntary **redundancy**) and at the time of purchasing the policy **you**, or **your travelling companion** had no reason to suspect that **you** would be made **redundant**.

Ski Equipment shall mean skis (including bindings), ski boots, ski poles and snow boards.

Sports & Activities shall mean the activities listed under **Sports and Activities** on page 13.

Sports Equipment shall mean items that are usually worn, carried, used or held in the course of participating in a recognised sport. These items are only covered if in connection with a sport or activity which this policy covers **you** to participate in.

Strike or industrial action shall mean any form of **industrial action** which is carried out with the intention of stopping, restricting or interfering with the production of goods or provision of services.

Territorial Limits shall mean the following:

Area 1

Trips to the following countries will be covered: Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Channel Islands (Bailiwicks of Guernsey and Jersey), Croatia, Cyprus, Czech Republic, Denmark (including Faroe Islands), Estonia, Finland, France (including Corsica),

Georgia, Germany, Gibraltar, Greece (including Greek Isles), Hungary, Iceland, Ireland, Isle of Man, Italy (including Aeolian Islands, Sardinia, Sicily), Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal (including Azores, Madeira Islands), Romania, Russia (west of the Ural mountains), San Marino, Serbia, Slovakia, Slovenia, Spain (including Balearic Islands, Canary Islands), Sweden, Switzerland, Turkey, Ukraine, United Kingdom (England, Scotland, Wales, Northern Ireland, Hebrides, Isle of Man, Orkney Is, Shetland Is) and Vatican City.

Area 2

Trips for all countries except USA, Canada, Mexico and the Caribbean countries, are covered

Area 3

Trips to all countries including USA, Canada, Mexico and the Caribbean countries, are covered.

PLEASE NOTE: Any **trips** to a country, specific area or event when the Foreign, Commonwealth & Development Office (FCDO) or a regulatory authority in a country to/from which **you** are travelling has advised against all travel are not covered.

Terrorist Action shall mean the actual or threatened use of force or violence against persons or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communications system, undertaken by any person or group, whether or not acting on behalf of or in connection with any organisation, government, power, authority or military force, when any of the following applies:

- a) the apparent intent or effect is to intimidate or coerce a government or business, or to disrupt any segment of the economy;
- b) the apparent intent or effect is to cause alarm, fright, fear of danger or apprehension of public safety in one or more distinct segments of the general public, or to intimidate or coerce one of more such segments;
- c) the reasonably apparent intent or effect is to further political, ideological, religious or cultural objectives, or to express support for (or opposition to) a philosophy, ideology, religion or culture.

Theft shall mean any **theft** committed by violence, threat of violence, mugging, assault or through a break-in by a third party (a person who is not a relative, **close relative** or **travel companion**).

Travel/Travelling Companion shall mean any person with whom **you** are travelling/staying or have arranged to travel/stay with. This person does not have to be insured by **your** policy.

Trip(s) shall mean the period of time spent away from **your home** on pre-booked business or leisure travel, within the **territorial limits**.

Where **you** have selected an annual multi-**trip** policy the maximum duration of any one **trip** is shown in **your** policy certificate but limited to 28 days in total in each **period of cover** for winter sports (provided **you** have paid the appropriate winter sports premium to include this cover). If any **trip** exceeds **your** maximum number of days, there is no cover under this policy for any additional days.

Your policy is valid for travel within **your country of residence** where **you** have at least 2 nights pre-booked accommodation or pre-booked transport at least 50 miles from **your home** or travelling abroad where the **trip** starts and finishes in the **UK**.

UK shall mean England, Wales, Scotland, and Northern Ireland.

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

Under the influence shall mean if a toxicology has been completed and produces a result above 0.02% BAC (Blood Alcohol Content) or drug screening proves positive. If a toxicology has not been completed, any report from the time of the incident confirming or noting any suspicion or **your** consumption/use of drugs or alcohol.

Valuables shall mean the below list (including any associated equipment):

- jewellery
- watches (excluding smartwatches and fitness trackers)
- telescopes
- binoculars
- cameras (analogue cameras only and excludes digital cameras, which are defined as **Gadgets** under this policy and not as **Valuables**).

We, us, our shall mean the service provider arranged by Inter Partner Assistance S.A. UK Branch.

Exclusions and conditions

These conditions apply throughout **your** policy. **You** must comply with them to have the full protection of **your** policy.

If **you** do not comply with them, **we** may take one or more of the following actions:

- Cancel **your** policy
- Declare **your** policy void (treating **your** policy as if it never existed)
- Change the terms and/or premium of **your** policy
- Refuse to deal with all or part of any relevant claim or reduce the amount of any relevant claim payment.

1. Providing accurate and complete information

When taking out, renewing or making changes to this policy, **you** must take reasonable care to provide accurate and complete answers to all questions. **We** may ask **you** to provide further information and/or documentation to ensure that the information **you** provided when taking out, making changes to or renewing **your** policy was accurate and complete.

2. Changes in **your** circumstances

You must tell **us** as soon as reasonably possible if **your** circumstances change or if any of the information shown in **your** policy schedule changes during the **insurance period**.

3. **We** may not pay **your** claim if **you** do not:

- Take all possible care to safeguard against **accident**, injury, loss, damage or **theft**.
- Give **us** full details of any incident which may result in a claim under **your** policy as soon as is reasonably possible, but within 28 days of **you** becoming aware that **you** need to make a claim.
- Pass on to **us** every claim form, summons, legal process, legal document or other communication in connection with the claim.
- Provide all information and assistance that **we** may reasonably require at **your** expense (including, where necessary, medical certification and details of **your** household insurance).

4. **You** must not admit liability for any event, or offer to make any payment, without **our** prior written consent.

5. The terms of **your** policy can only be changed if **we** agree. **We** may require **you** to pay an additional premium before making a change to your policy.

6. **You** must start each **trip** from **your home** or place of business in the **UK** and return to **your home** or place of business in the **UK** at the end of each **trip**.

7. **You** agree that **we** can:

- Make **your** policy void where any claim is proven to be fraudulent.
 - Share information with other insurers to prevent fraudulent claims via a register of claims. A list of participants is available on request. Any information **you** supply on a claim, together with information **you** have supplied at the inception of **your** policy and other information relating to a claim, may be provided to the register participants.
 - Take over and act in **your** name in the defence or settlement of any claim made under **your** policy.
 - Take over proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under **your** policy.
 - Obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any cancellation of medical claims. No personal information will be disclosed to any third party without **your** prior approval.
8. **We** will not pay **you** more than the amounts shown in the policy limits and **excesses** section, these are subject to per person and per **trip** limits.
 9. **You** agree that **we** only have to pay a proportionate amount of any claim where there is another insurance policy in force covering the same risk. **You** may give **us** details of such other insurance.
 10. **We** will not provide cover, be liable to pay any claim or provide any benefit under any Policy where payment of such claim or provision of such benefit would, in **our** sole opinion, expose **us** to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, the United States of America or any other applicable jurisdiction.

General Exclusions applying to your policy

Your policy does not cover **you** for any claim directly or indirectly resulting from any of the following:

1. Under all sections, any claim arising from a reason not listed in what is covered.
2. Any claims arising directly or indirectly as a result of any **pre-existing medical conditions** unless **you** have declared ALL **pre-existing medical conditions** to **us**, and **we** have written to **you** accepting them for insurance are not covered.
3. Claims arising when **you** are travelling against the advice of a **medical practitioner** (or would be travelling against the advice of a **medical practitioner** had **you** sought their advice) are not covered.
4. Claims arising when **you** are travelling with the intention of obtaining medical treatment or consultation abroad are not covered.
5. Claims arising when **you** have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which **you** are awaiting investigations or consultations, or awaiting results of investigations, where the underlying cause has not been established) are not covered.
6. Any claims where **you** were not fit to undertake **your trip** when booking **your trip** or purchasing **your** policy whichever is the later.
7. **Your** failure to obtain any recommended vaccines, inoculations or medications prior to **your trip**.
8. **Your** inability to travel due to **your** failure to hold, obtain or produce a valid passport or any required visa in time for the booked **trip**.
9. Claims where **you** have not provided the necessary documentation requested by **us** at **your** expense. **We** may also ask for more documentation that what is listed to substantiate **your** claim.
10. **We** will only pay up to the single article limit for any **baggage** or **valuables** (including **Ski Equipment**). The duration of any **trip** may not exceed 31/45 consecutive days with a maximum of 183 travel days in

any 12-month period. Please note that if **your trip** is longer than the maximum duration, benefits will not apply to any part of that **trip**. **Trips** must begin and end in the **country of residence**. **Trips** using one way or one-way open tickets are not covered unless the outbound and inbound travel tickets have been purchased before the **trip** begins. Any **trip** solely within the **country of residence** is only covered where **you** are travelling more than 100 kilometres from **home** and have pre-booked at least two nights' stay at a registered accommodation provider rented for a fee. Winter sports cover is limited to 28 days in total in each **period of cover** (if **you** have paid the appropriate **Winter Sports** premium to include this cover).

11. Any circumstances known to **you** before **you** purchased **your** policy or at the time of booking any **trip** which could reasonably have been expected to lead to a claim under this policy.
12. Events which are caused by any of the following which were already taking place at the beginning of any **trip** or prior to purchasing **your** policy or booking or booking **your trip**:
 - war,
 - invasion,
 - acts of foreign enemies,
 - hostilities or
 - warlike operations (whether war be declared or not),
 - civil war,
 - rebellion,
 - **terrorist action**,
 - revolution,
 - insurrection,
 - civil commotion and/or
 - civil unrest assuming the proportions of or amounting to an uprising, military or usurped power
 - Nuclear, chemical or biological attack.
 - Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
13. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
14. Any virtual currency including but not limited to crypto-currency, including fluctuations in value.
15. **Your** travel to a country, specific area or event when the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or regulatory authority in a country to/from which **you** are travelling has advised against all travel.
16. Confiscation or destruction of property by any Customs, Government or other Authority of any country.
17. Engaging in sports or activities which are not covered on **your** policy, there are many **sports and activities** which are covered as standard under the policy, please refer the **Sports and Activities** Section.
18. **Your** wilfully self-inflicted injury or illness, suicide or attempted suicide.
19. **You** are not covered for any claim arising directly or indirectly from:

- **Your** consumption of alcohol, drugs and/or solvents impairing **your** physical ability and/or judgement.
- **You** abusing alcohol, drugs and/or solvents.
- **You** suffering from the symptoms of or illness due to alcohol, drug and/or solvent dependence and/or withdrawal.

20. **You** putting **yourself** at needless risk (except in an attempt to save human life).

21. **Your** own unlawful action or any criminal proceedings against **you**.

22. Where **you** have selected an annual multi-trip policy the maximum duration of any one **trip** is:

- Essential and Plus policies: 31 consecutive days
- Premium policies: 45 consecutive days

If any **trip** exceeds this duration, there is no cover under this policy for any additional days over that period.

Winter sports cover is limited to 28 days in total in each **period of cover** (if **you** have paid the appropriate **Winter Sports** premium to include this cover).

Your policy automatically extends to provide cover if **you** are unable to return **home** by the end of the **insurance period** due to the death, injury or illness of **you** or a **public transport** delay which is covered under the policy.

23. **Your** work involving **manual work**, electrical and construction work or use of power tools or machinery.

24. **Your** engagement in or practice of: **manual work**, flying except as a fare paying passenger in a full-licensed passenger-carrying aircraft, the use of motorised two or three wheeled vehicles unless an applicable current driving licence is held allowing the use of such vehicles in **your country of residence** and **your trip** destination and a crash helmet is worn (see the **Sports and Activities** Section) professional entertaining, professional sports, racing (other than on foot), motor rallies and motor competitions, trac-driving, or any tests for speed or endurance.

25. **Your** participation in any practice of any sport or activity unless shown as covered without charge in the **Sports and Activities** section or where you have paid the appropriate premium to add Winter Sports cover. **Sports and Activities** are only covered on an incidental, non-competitive and non-professional basis. Under no circumstances will any claims arising from any activities not listed be covered regardless of whether undertaken as part of an organised excursion or event.

26. **You** skiing against local authoritative warning or advice, off-piste skiing or snowboarding where an avalanche warning of more than 2 is in place, ski stunting, free-styling skiing, ice hockey, bobbing, tobogganing, heli-skiing, ski acrobatics, ski flying, ski jumping, ski mountaineering, snowcat skiing, snow carting or the use of bob sleighs, luges or skeletons.

27. Any other loss, damage or additional expense following on from the event for which **you** are claiming, unless **we** provide cover under this insurance, this includes any claim for loss of enjoyment for any **trip**. *Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim, loss of earnings following injury, illness or disease or not being able to enjoy the **trip** due not enjoying **your trip** due to poor weather.*

28. Any claim resulting from **your** involvement in a fight, except in self-defence.

29. **You** must claim against **your** private health insurer, state health provider and/or other travel insurer first for any expenses.

30. Any amount recoverable from any other source.

31. If **we** provide transportation or settle **your** claim and as a result **you** have unused travel ticket(s) **you** must surrender those tickets to **us**. If **you** do not, **we** will deduct the amount of those tickets from any

amount paid to **you**.

32. **You** gaining access to controlled or restricted areas and/or the unauthorised use of swimming pools outside of the specified opening times. When travelling **you** must adhere to the guidelines issued for controlled areas, swimming pools etc.
33. **You** climbing on or jumping from a vehicle, building, bridge, scaffolding, balcony or climbing or moving from any part of any building to another (apart from stairs, ramps or walkways) and falling, regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.
34. Any claim where **you** are not wearing a helmet whilst on a motorcycle, moped, scooter, Segway or bicycle.
35. Any claim where **you** are not wearing a seatbelt when travelling in a motor vehicle, where a seatbelt is available.
36. Any person not insured or named on this policy. This policy is not intended to cover any costs which relate to anybody not insured on this policy; with this in mind please ensure that all persons travelling have sufficient insurance to cover their needs. This applies even where **you** have paid for the additional costs for example, if **you** have paid for another persons travel or accommodation costs. The only exception to this is if cover is agreed for someone to remain with **you** in the event of an illness or injury and the Medical Assistance team agree for another person to remain with **you**.
37. Cover for the following benefits are excluded in the **country of residence**: Baggage Delay, Emergency Medical Expenses, Hospital Benefit, Legal Expenses and Winter Sports.

Sports Activities

You are covered when participating in the following activities. Any **sports and activities** marked with * is excluded for Personal Liability under Section 5 – Legal and Liability and Section 6 – Personal Accident.

Sports and activities are excluded if **your** participation in them is the sole or main reason for **your trip** (excluding Winter Sports **trips**).

Abseiling	Archery*	Badminton
Baseball	Basketball	Bowling
Camel Riding	Canoeing (up to grade/class 3)*	Clay pigeon shooting*
Cricket	Cross country skiing*	Elephant Riding*
Fell running*	Fencing*	Fishing
Football	Glacier Skiing*	Go- Karting*
Golf	Hockey	Horse Riding*
Horse Trekking*	Hot air ballooning*	Ice Skating (on recognised ski rinks)*
Jet Biking	Jet Skiing*	Kitesurfing
Monoskiing	Mountain bicycling on tarmac*	Netball
Orienteering	Paintball*	Pony Trekking
Racquetball	Road Cycling	Roller skating
Rounders	Running	Sailing (within 20 Nautical Miles of the coastline)
Sailing (outside 20 Nautical Miles of the coastline)*	Scuba Diving † (see note below)	Ski touring*
Skidoo/snowmobiling	Skiing (on-piste or off-piste with a guide)	Snowblading*
Snowboarding (on-piste or off - piste with a guide)	Snowshoeing	Squash
Surfing	Table Tennis	Tennis
Tobogganing*	Trampolining	Trekking (up to 4000 metres without use of climbing equipment)
Volleyball	War games*	Water polo
Water Skiing	Wind Surfing	

† Scuba diving – **you** are only covered for scuba diving up to the depth of **your** qualification. You must hold the relevant qualification for **your** dive and be diving under the direction of an accredited dive marshal, instructor or guide and within the guidelines of the relevant diving or training agency or organisation.

PLEASE NOTE: **You** are not covered when participating in any training or qualification course.

Your Travel Cover

Section 1 – Cancelling or Cutting short your trip

REGIONAL QUARANTINE

any period of restricted movement or isolation, including national lockdowns, within **your country of residence** or destination country imposed on a community or geographic location, such as a county or region, by a government or public authority.

PERSONAL QUARANTINE

a period of time where **you** are suspected of carrying an infection or have been exposed to an infection and as a result are confined or isolated on the orders of a medical professional or public health board in an effort to prevent disease from spreading.

What is covered?

We will pay **you** up to the amount shown in the **Benefit table** for all **covered persons** travelling together for irrecoverable unused travel and accommodation costs and other **pre-paid charges** if **you** have to cancel or **cut short your trip** following any of the reasons which are shown in the table below.

If **you** need to cancel or **cut short your trip**, any **pre-paid charge** relating to Winter Sports will only be covered if you have paid the premium for the additional cover.

- a. The unforeseen death, injury due to an **accident**, illness, disease, or **pregnancy complication** of **you**, **your travel companion**, **your close relative** or **your colleague**.
- b. Compulsory **personal quarantine**, **you** or **your travel companion** being called as a witness at a Court of Law (other than in an advisory or professional capacity), for jury service or the Police or other authorities requesting **you** to stay at or return **home**.
- c. The Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or other regulatory authority in a country in which **you** are travelling advising against all travel or all but essential travel to the area **you** are travelling to/in, but not including where advice is issued due to a pandemic or **regional quarantine**, providing the advice came into force after **you** purchased this insurance or booked the **trip** (whichever is the later) and was within 21 days of **your** departure date.
- d. **Redundancy** of **you** or **your travel companion**, where **you** are in permanent employment, and have passed **your** probationary period.
- e. **You** or **your travel companion** have leave cancelled for operational reasons and are a member of the Armed Forces (including reserves and territorial), Emergency Services, medical or nursing professions (in the public sector) or Senior employees of the Government, provided that such cancellation or curtailment could not reasonably have been expected at the time when **you** purchased this insurance or at the time of booking any **trip** (whichever is the later).
- f. If **your outward journey** on scheduled **public transport** is delayed at the final departure point for more than 24 hours from the scheduled time of departure due to **strike or industrial action**; or **adverse weather conditions**; or mechanical breakdown of or a technical fault occurring in the scheduled **public transport** on which **you** are booked to travel.
- g. If the car which **you** intended to use for **your trip** is stolen, or damaged and is unroadworthy, within seven days of the original departure date, and repairs are unable to be completed by the day of departure, only the costs of an equivalent car hire car will be covered and no cancellation costs will be paid.
- h. **Theft** of **your** passport and/or visa within the 72 hours before **your** scheduled time of departure if **you** are due to travel outside **your country of residence** or during **your trip** meaning **you** are unable to continue **your trip**.

What is not covered?

1. Any claim where **you** cannot travel or choose not to travel because the Foreign and Commonwealth Office (or any other equivalent government body in another country) advises against travel due to a pandemic.
2. The **excess**.
3. Any claim arising from a reason not listed in the 'what is covered' section
4. Any claim where **you** have been unable to evidence **your** loss.
5. Circumstances known to **you** before **you** purchase **your** policy or at the time of booking any **trip** which could reasonably have been expected to lead to cancelling or **cutting short** of the **trip**.

6. Any **pre-existing medical condition** affecting **you** unless **you** have declared ALL **pre-existing medical conditions** to **us**, and **we** have written to **you** accepting them for insurance.
7. Any claim arising from any **pre-existing medical condition** known to **you** prior to purchasing the policy or prior to booking any **trip** (whichever is later) affecting any **close relative** or person with whom **you** are travelling or any person with whom **you** have arranged to stay, if:
 - a. A terminal diagnosis has been received from a **medical practitioner**
 - b. They were on a waiting list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital clinic, or if
 - c. During the 90 days immediately prior to **you** purchasing the policy or prior to booking any **trip** (whichever is later) they had required surgery, inpatient treatment or hospital consultations.
8. Any claim relating to IVF treatment.
9. Any claim due to a **regional quarantine**.
10. Any costs for cancellation or **cutting short your trip** due to **bodily injury** or illness where **you** do not provide a medical certificate from the **medical practitioner** treating the injured/ill person, stating that it was necessary for **you** to cancel and prevented **you** from travelling or returning to **your country of residence** due to **bodily injury** or illness.
11. Any claims relating **travelling companions** if they are not **covered persons**.
12. Any costs paid for using any airline mileage reward scheme, for example Avios (formerly air miles), or any card bonus point schemes, any Timeshare, Holiday Property Bond or other holiday point's scheme and/or any associated maintenance fees.
13. Any used or additional costs incurred by **you** which are recoverable from:
 - The providers of the accommodation, their booking agent or compensation scheme.
 - The providers of the transportation, their booking agents, travel agent, compensation scheme or ATOL.
 - **Your** credit or debit card provider or PayPal
14. Any costs or charges for which the **public transport** provider will compensate **you**.
15. Claims where **you** have not complied with the terms of contract of the travel agent, tour operator or provider of transport.
16. **Strike or industrial action** or air traffic control delay existing or publicly declared by the date these benefits became effective or **you** booked **your trip** (whichever is the earlier).
17. Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Aviation Authority, a Port Authority of any similar body in any country.
18. Any claim resulting from the failure of the provider of any service forming part of **your** booked **trip** to provide any part of **your** booked **trip** (apart from excursions) including error, insolvency, omission or default.
19. Any cancellation or **curtailment** caused by work commitment or amendment of **your** holiday entitlement by **your** employer unless **you** or any **travelling companion** or person **you** are staying with on **your trip** are a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **your**/their authorised leave cancelled for operational reasons.
20. Claims where documented evidence that authorised leave is cancelled for unforeseen operational reasons is not provided.
21. Any claim resulting from **your** inability to travel due to failure to hold, obtain or produce a valid passport or any required visas of any member of the travelling party.
22. Claims where **you** delay or fail to notify the travel agent, tour operator or provider of transport/accommodation, at the time it is found necessary to cancel the **trip**. **Our** liability shall be restricted to the cancellation charged that would have applied had failure or delay not occurred.
23. Claims for unused travel tickets to a destination where **we** have already paid for **your** alternative travel arrangements.
24. Claims for abandonment where **you** have not obtained confirmation from the carriers (or their handling agents) of the length and reason for the delay.
25. Any claim arising from **pregnancy complications** which first arise before booking or paying for the **trip**, whichever is later.
26. Any claim resulting from a change of plans due to **your** financial circumstances except if **you** are made **redundant** whilst in permanent employment with the same employer for 2 years or more.
27. Any rebooking costs that exceed the cost of **your** originally booked **trip**.
28. Claims where **you** have not checked in according to the itinerary supplied to **you**.
29. Abandonment after the first leg of a **trip**.
30. Any expenses when reasonable travel arrangements have been made available within 24 hours of the scheduled departure time.
31. Any claims for abandonment under this section if **you** have claims under MISSED DEPARTURE or under DELAYED DEPARTURE.

32. Any claim resulting from the delay or change to **your** booked **trip** because of Government action or restrictive regulations.
33. Anything mentioned in the Exclusions and Conditions section which are applicable to all sections of the policy.

Section 2 – Medical Emergency and Repatriation

If **you** become unexpectedly ill, injured or have a complication of pregnancy and **you** require in-patient treatment, repatriation or it is likely that the costs will exceed £500 then **you** must contact **us** on +44 0203 0931749.

We may:

- Move **you** from one hospital to another; and/or
- Return **you** to **your home** in the **country of residence**; or move **you** to the most suitable hospital in the **country of residence**;

at any time, if **we** and the treating **medical practitioner** believes that it is **medically necessary** and safe to do so. If **our** Chief Medical Officer advises a date when it is feasible and practical to repatriate **you**, but **you** choose not to be repatriated, **our** liability to pay any further costs under this section after that date will be limited to what **we** would have paid if **your** repatriation had taken place.

What is covered?

We will pay **you** up to the amounts shown in the **Benefit table** for the following expenses which are necessarily incurred during a **trip** as a result of **you** suffering unforeseen injury due to an **accident**, illness, disease:

- a. All reasonable and necessary expenses which arise as a result of a **medical emergency** involving **you**. This includes **medical practitioner's** fees, hospital expenses, medical treatment and all the costs of transporting **you** to the nearest suitable hospital, when deemed necessary by a recognised **medical practitioner**.
- b. All reasonable and necessary emergency medical expenses for all infants born following **complications of pregnant** during a **trip**. Claims involving multiple births are considered to be one event.
- c. Up to the amount shown in the **Benefit table** for every complete 24-hour period **you** are in hospital or confined to **your** accommodation on the advice of a **medical practitioner**.
- d. Emergency dental treatment for the immediate relief of pain and/or emergency repairs to dentures or artificial teeth solely to relieve distress in eating.
- e. With **our** prior authorisation, additional travelling costs to repatriate **you** to **your home** when recommended by **our** Chief Medical Officer, including the cost of a medical escort if necessary. Repatriation expenses will be in the identical class of travel utilised on the **outward journey** unless **we** agree otherwise.
- f. With **our** prior authorisation and if deemed **medically necessary** by **our** Chief Medical Officer:
 - All necessary and reasonable accommodation (room only) and travel expenses incurred if it is **medically necessary** for **you** to stay beyond **your** scheduled return date, and including travel costs, back to **your country of residence** if **you** cannot use **your** original ticket.
 - All necessary and reasonable accommodation (room only) and travel expenses incurred by any one other person if required on medical advice to accompany **you** or escort a child **home to your country of residence**.
 - All necessary and reasonable accommodation (room only) and travel expenses for a friend or **close relative** to travel from the **country of residence** to escort **covered persons** under the age of 18 to **your home** in the **country of residence** if **you** are physically unable to take care of them and are travelling alone. If **you** cannot nominate a person, **we** will then select a competent person. If the original pre-booked return ticket(s) for the child cannot be used, **we** will pay for economy one way travel to return the child to the **home**. **We** will not pay for travel and/or accommodation that has not been arranged through **us** or incurred without **our** prior approval.
- g. If **you** die abroad:

- Cremation or burial charges in the country in which **you** die; or
- Transportation charges for returning **your** body or ashes back to **your country of residence**.

What is not covered?

1. The **excess**.
2. Any **pre-existing medical condition** affecting **you** unless **you** have declared ALL **pre-existing medical conditions** to **us**, and **we** have written to **you** accepting them for insurance.
3. Any claim arising from **pregnancy complications** which first arise after departing on **your trip**. Normal pregnancy or childbirth or travelling when **your medical practitioner** has recorded **your** pregnancy as being at heightened risk of premature birth, would not constitute an unforeseen event.
4. Claims where **you** reasonably refuse the medical repatriation services **we** agree to provide and pay for under this policy. If **you** choose alternative medical repatriation services, **you** must notify **us** in writing in advance and it will be at **your** own risk and own cost.
5. Any costs **you** incur outside the **country of residence** after the date **our** Chief Medical Officer says **you** should return **home**, or **we** arrange for **you** to return **home**. (**Our** liability to pay further costs under this section after that date will be limited to what **we** would have paid if **your** repatriation had taken place).
6. Any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury.
7. Any expenses which are not usual, reasonable or customary to treat **your bodily injury** or illness.
8. Any treatment or diagnostic testing that was pre-planned or pre-known by **you**.
9. Any form of treatment or surgery which in the opinion of **our Chief Medical Officer** can be reasonably delayed until **your** return to the **country of residence**.
10. Expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside the **country of residence** unless stolen or damaged.
11. Additional costs arising from single or private room accommodation.
12. Treatment or services provided by a private clinic or hospital, health spa, convalescent or nursing home or any rehabilitation centre unless agreed by **us**.
13. Treatment costs for cosmetic reasons unless **our Chief Medical Officer** agrees such treatment is necessary as a result of an **accident** covered by this policy.
14. Any expenses incurred after **you** have returned to **your country of residence** unless previously agreed to by **us**.
15. Any claim arising from **your** failure to obtain any recommended vaccines, inoculations or medications prior to **your trip**.
16. The cost of flight tickets exceeding economy class for an accompanying non-medical escort in the event of medical repatriation (any increase in cost due to requested upgraded flight tickets must be at the personal expense of the person(s) travelling).
17. The cost of dental treatment involving the provision of dentures, artificial teeth or the use of precious metals and not for the immediate relief of pain.
18. Any costs incurred in Australia where **you** would have been eligible and had the opportunity to enrol in the Medicare scheme and **you** have failed to do so.
19. Costs of telephone calls, other than calls to **us** notifying them of the problem for which **you** are able to provide a receipt or other evidence to show the cost of the call and the number telephoned.
20. Air-sea rescue costs.

Section 3 – Disruption or delay to Travel Plans

What is covered?

1. Missed Departure

If **you** fail to arrive at the departure point in time to board the **public transport** on which **you** are booked to

travel as a result of:

- The failure of other scheduled **public transport**; or
- An **accident** to or breakdown of the vehicle in which **you** are travelling or a major event causing a serious delay on the roads on which **you** are travelling.
- Unexpected **adverse weather**

We will reimburse **you** up to the amount shown in the **Benefit table** per **trip** for all **covered persons** travelling together, for additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** overseas destination or connecting flights outside the **country of residence**.

PLEASE NOTE: Claims are strictly calculated from the time of **your** scheduled departure to the time of **your** actual departure.

2. Delayed Departure

If **you** have arrived at the terminal and have checked in or attempted to check in during **your outward journey** or **homeward journey** and the departure of **your** pre-booked scheduled **public transport** is delayed at the final departure point for more than 12-hours from the scheduled departure time due to:

- **Strike or industrial action;**
- **Adverse weather conditions;** or
- Mechanical breakdown of or a technical fault occurring in the scheduled **public transport** on which **you** are booked to travel;

We will pay **you**:

- a. £50 for the first full 12 hours that **your** departure is delayed, and
- b. £50 for each additional full 12-hour period of delay.

The maximum we will pay **you** per trip is shown in the **Benefit table**.

We will pay **you**:

- a. £50 for the first full 12 hours that **your** departure is delayed for **your** costs incurred in the terminal in respect of restaurant meals and refreshments consumed; and
- b. £50 for each additional full 12-hour period of delay for **your** costs incurred in the terminal in respect of restaurant meals, refreshments consumed and hotel accommodation.

PLEASE NOTE: If after a minimum of 24 hours delay on **your outward journey** and the period of **your trip** is reduced by more than 25% of the original pre-booked duration, **you** may choose to submit a cancellation claim under Section 1 – Cancellation and **Cutting Your Trip Short**. A refund or alternative compensation must initially be sought from the travel provider.

3. Travel Disruption – please note that this section only applies to the Plus and Premium Covers and there is no cover for Travel Disruption under the Essential Cover. Please check **your** policy certificate to confirm the cover purchased.

We will pay **you** up to the amount show in the **Benefit table** for **your** reasonable additional accommodation and **public transport** travel expenses (up to the standard of **your** original booking) so that **you** may continue **your trip** if **your trip** is disrupted due to:

- A **catastrophe**
- The **public transport** on which **you** were booked to travel being cancelled or delayed for at least 12 hours, diverted or redirected after take-off or
- **You** are involuntarily denied boarding and no suitable alternative is offered within 12 hours.

What is not covered?

1. Claims where **you** have not allowed sufficient time (i.e., a reasonable period of time as allowed on a recognised itinerary/route map for the journey based on the method of transport to arrive in time for check-in) for the scheduled **public transport** or other transport to arrive on schedule and to deliver **you** to the departure point.
2. Claims where **you** have not provided a written report from the carrier confirming the length and reason for the delay
3. Costs in excess of the original provider's alternative arrangements for expenses incurred where **you** take alternative transportation.
4. Any costs or charges for which any carrier or provide must, has or will reimburse **you** and all amounts paid in compensation by the carrier.
5. Claims where **you** have not retained and provided original receipts for costs above £5.
6. Breakdown of any vehicle in which **you** are traveling if the vehicle is owned by **you** and has not been serviced properly and maintained in accordance with the manufacturer's instructions.
7. Claims where **you** have not obtained a written report from the police or emergency service, or a repairer's report and/or receipt within 7 days of **you** returning **home** if the vehicle **you** are travelling in breaks down or is involved in an **accident**.
8. Withdrawal from service (temporary or otherwise) of **public transport** on the recommendation of the Aviation Authority of a Port Authority or any similar body in any country.
9. Any claims for missed departure, delayed departure or travel disruption if **you** have claimed under Section 1 Cancellation and **Cutting Your Trip Short**.
10. Any expenses when reasonable alternative travel arrangements have been made available by the **public transport** operator within 12 hours of the actual departure time.
11. Privately chartered flights.
12. **Strike or industrial action** or air traffic control delay or **Adverse Weather conditions**, which had commenced or for which the start date had been announced before **you** made **your** travel arrangements for **your trip** and/or **you** purchasing the policy.
13. Additional expenses where the scheduled **public transport** operator has offered reasonable alternative travel arrangements within 12 hours of the scheduled departure time.
14. Denied boarding due to **your** drug or alcohol abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator.
15. Claims where **you** have not checked in or attempted to check in according to the itinerary supplied to **you**.
16. Claims where **you** have not complied with the terms of contract of the travel agent, tour operator or provider of transport.
17. Claims where **you** have not obtained confirmation from the carriers (or their handling agents) in writing the number of hours of delay and the reason for the delay.
18. Any claim where **you** have not been delayed for more than 12-hours of the scheduled departure time.
19. Any claims where **you** were unable to take **your public transport** due to delays in security and/or customers.
20. Anything mentioned in Exclusions and Conditions Section which are applicable to all sections of the policy.

Section 4 – Personal Belongings and Money

What is covered?

We will pay **you** up to the amount shown in the **benefits table** for all **covered persons** travelling together for the following items if they are accidentally lost, damaged or stolen whilst on **your trip**:

- **Baggage**
- **Valuables**
- Replacement of essential items if lost in transit due to carrier error during the **outward journey** for more than 12 hours
- **Personal money** (excluding cash)
- Cash
- Replacement **important documents**

The maximum **we** will pay **you** for any on item **pair or set** of items under this section is shown in the **Benefit table** as the single article limit.

If **you** need to claim, **we** will pay **you** based on today's prices minus a deduction for wear and tear and depreciation (loss of value), or **we** may replace, reinstate or repair the lost or damaged **baggage** or **valuables**.

We will pay **you** up to the amount shown in the **Benefit table** for reasonable additional travel and accommodation expenses incurred necessarily abroad to obtain a replacement of **your** lost or stolen travel documents as well as the pro-rata cost of the lost or stolen document.

Important Claim Conditions

1. If **baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel, **you** must report to them, in writing, details of the incident. **You** must obtain an official report from the local police within 24 hours.
2. If **baggage** is lost, stolen or damaged whilst in the care of an airline, **you** must:
 - Obtain a Property Irregularity Report from the airline at the airport when the incident occurs.
 - Give written notice of the claim to the airline within the time limitations of the carriage or the handling agents and please retain a copy.
3. **You** must provide an original receipt or **evidence of ownership** for items to help substantiate **your** claim.

What is not covered?

Gadgets (unless the Premium policy cover or additional cover has been selected).

1. Claims which are not supported by the **evidence of ownership** or insurance valuation (obtained prior to the loss) of the item(s) lost, stolen or damaged.
2. Incidents of loss or **theft** of **baggage** or **valuables** which are not reported to the local police within 24 hours of discovery and a written report is not obtained; A Holiday Representatives Report is not sufficient.
3. Items damaged whilst **you** are on a **trip** when **you** do not obtain a damage/repair statement from an appropriate agent within 7 days of **your** return to **your country of residence**.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Cheques, traveller's cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, if **you** have not followed the issuer's instructions.
6. Claims relating to currency when **you** do not produce evidence of the withdrawal.
7. Unset precious stones, contact or corneal lenses, non-prescription spectacles or sunglasses without a receipt, hearing aids, dental or medical fittings, cosmetics, perfumes, tobacco, vaporisers or E-cigarettes, **drones**, alcohol, antiques, musical instruments, deeds, manuscripts, securities, perishable goods,

surfboards/sailboards, bicycles, marine equipment or craft or any related equipment or fittings of any kind and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage). Damage to china, glass (other than glass in watch faces, prescription spectacles and sunglasses, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, **theft**, or **accident** to the transportation vehicle or vessel in which they are being carried.

8. Loss or damage due to breakage of **sports equipment** or damage to sports clothing whilst in use.
9. All items used in connection with **your** business, trade, profession or occupation.
10. Damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moths, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown or liquid damage.
11. Depreciation in value, variations in exchange rates or loss due to error or omission by **you** or a third party.
12. Claims arising from loss or **theft** from **your** accommodation unless there is evidence of forced entry which is confirmed by a police report.
13. **Valuables** or **personal money** or **travel documents** left **unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or locked safety deposit box. If items are stolen from a hotel safe or safety deposit box, any claims where **you** have not reported the incident to the hotel in writing and obtained an official report from the appropriate local authority.
14. Claims arising from damage caused by leakage of powder or liquid carried within **baggage**.
15. Claims arising from **baggage** shipped as freight.

Section 5 – Legal and Liability

ADVISER	specialist solicitors or their agents.
ADVISER'S COST	reasonable fees and disbursements incurred by the adviser with our prior written authority. Legal and accounting expenses shall be assessed on the standard basis and third-party costs shall be covered if awarded against you and paid on the standard basis of assessment.
PANEL	our panel of advisers who may be appointed by us to act for you .

What is covered?

1. Legal Expenses

Up to the amount shown in the **Benefit table** for legal costs to pursue a civil action for compensation if someone else causes **your bodily injury**, illness or death during **your trip**. **We** will also pay reasonable costs for an interpreter **we** have selected for court proceedings.

How we settle legal expenses claims

We will appoint a member of **our** panel to handle **your** case. However, should **you** choose to appoint an **adviser** to act on **your** behalf, **you** must notify **us** immediately to that effect. **We** will, upon receipt of **your** notice, advise **you** of any conditions concerning such appointment.

Special conditions

1. **You** must notify **us** of claims as soon as reasonably possible and in any event within 90 days of **you** becoming aware of an incident which may generate a claim.
2. **We** will provide **you** with a claim form which must be returned promptly with all information **we** require. **You** must supply at **your** own expense all of the information which **we** require to decide whether a claim may be accepted.
3. **We** will only authorise a legal **adviser** if there is a reasonable prospect of success.
4. **We** will only be liable for **adviser's** costs for work expressly authorised by **us** in advance in writing and undertaken where there are reasonable prospects of success. In the event that **you** instruct an **adviser** of

your choice instead of the **panel adviser** appointed by **us**, **your adviser's** costs will be covered to the extent that they do not exceed **our** standard **panel adviser's** costs.

5. **We** will not initiate legal proceedings in more than one country for the same occurrence.
6. **We** may choose to conduct legal proceedings in the United States of America or Canada under the contingency fee system operating in those countries.

2. Personal Liability

Up to the amount shown in the **Benefit table**, against any amount **you** become legally liable to pay as compensation for any claim or series of claims arising from any event occurring during a **trip** outside of the **country of residence** in respect of **accidental**:

- a. **Bodily injury**, death, illness or disease to any person and who is not a relative, **close relative** or member of **your** household.
- b. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of **you**, a relative, **close relative** or any member of **your** household other than any temporary holiday accommodation occupied (but not owned by) **you**.

Important claims conditions

1. **You** must give **us** written notice as soon as possible of any incident, which may give rise to a claim.
2. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate a claim without **our** written consent.
3. **We** will be entitled if **we** so desire to take over and conduct in **your** name the defence of any claims for indemnity or damages or otherwise against any third party. **We** shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** shall give **us** all necessary information and assistance which **we** may require.
4. In the event of **your** death, **your** legal representative(s) will have the protection of the **Benefit table** provided that such representative(s) comply(ies) with the terms and conditions outlined in this document.

What is not covered

1. Any claim where we think there is not more than a 51% chance of **you** winning the case or achieving a reasonable settlement.
2. Costs or expenses incurred before we accept **your** claim in writing.
3. Claims not notified to us within 90 days of the incident or as soon as reasonably possible.
4. Claims against a carrier, the travel or holiday agent or tour operator arranging any trip, us, Inter Partner Assistance S.A, **your** employer, us or our agents.
5. Claims against someone **you** were travelling with or another **covered person** or any other person covered under any Loveit Coverit policy.
6. Legal action where in our opinion the estimated amount of compensation is less than £ 750 or where **you** do not have a reasonable chance of success.
7. Actions undertaken in more than one country.
8. Lawyers' fees incurred on the condition that **your** action is successful.
9. Penalties or fines which a Court awards against **you**.
10. Claims by **you** other than in **your** private capacity.
11. Any claims occurring when travelling in **your country of residence**.
12. Claims arising from when **you** are travelling in **your country of residence**.
13. Compensation or legal costs arising from:
 - Liability which has been assumed by **you** which would not apply had **you** not agreed to take on the liability.
 - Pursuit of any business, trade, paid or unpaid voluntary work, profession or occupation or the supply of goods or services.
 - Ownership, possession or use of firearms, vehicles, aircraft or watercraft (other than surfboards or manually propelled rowboats, punts, canoes).
14. The transmission of any communicable disease or virus.
15. Ownership or occupation of land or buildings (other than occupation only of any temporary holiday

accommodation where we will not pay for the first £250 of each and every claim arising from the same incident).

16. **Your** criminal, malicious or deliberate acts.

17. Punitive or exemplary damages

18. Anything listed in EXCLUSIONS APPLICABLE TO ALL BENEFITS.

Section 6 – Personal Accident

Up to the amount shown in the **Benefit table**, if **you** suffer a **bodily injury** caused by an **accident** during a **trip**, which within 12 months directly results in **your**

- Death; or
- **Loss of sight**; or
- **Loss of limb**; or
- **Permanent total disablement**

If **you** suffer from **loss of limb** or **loss of sight**, the following amounts may be paid, but in any case, will not exceed 100% of the benefit amount for **permanent total disablement**.

Loss of:	Benefit Amount
Both hands	100% of the Permanent total disablement Benefit
Both feet	
Entire sight in both eyes	
One hand and one foot	
One hand or foot and the entire sight of one eye	
One hand	50% of the Permanent total disablement Benefit
One foot	
The entire sight of one eye	

Important claims conditions

1. **Our medical practitioner** may examine **you** as often as may be reasonably necessary prior to paying a claim.
2. The benefit is not payable under **permanent total disablement**, until one year after the date **you** sustain **bodily injury**:
 - **We** will not pay more than one benefit for the same **bodily injury**

What is not covered?

1. Any claim arising directly or indirectly from any **pre-existing medical conditions**.
2. Any claim when **you** are not travelling on **public transport**
3. Any disability or death that is caused by a worsening of physical health (e.g., a stroke or a heart attack) and not as a direct result of a **bodily injury**.
4. Payment under **permanent total disablement** one year before the date **you** sustain **bodily injury**.
5. Normal and habitual travel between **your home** and place of employment or second residence will not be considered as a covered **trip**.

Section 7 – Pet Care

Pet	A domesticated cat or dog owned by you .
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What is covered?

We will pay **you** up to the amount shown in the **Benefit table** per **trip** for:

1. **Your** unused non-refundable pre-booked kennel and/or cattery fees which **you** have paid or are contracted to pay in the event of the cancellation or abandonment of **your trip**, subject to a valid cancellation abandonment claim under the Section 1 Cancellation and **Cutting Your Trip Short**.
2. The reasonable additional costs of housing **your pet** in a kennel or cattery until **you** are able to return to **your home** in the event of **your** unavailable delay in returning to **your home** due to:
 - a. **Your** death, **bodily injury** or **illness**; or
 - b. A delay to the **public transport** system on **your** return journey

Special conditions

1. If a **pet** is jointly owned, **we** will only reimburse kennel or cattery fees or pay additional kennel or cattery costs for the same incidence once.
2. If **your pet** was being housed by a relative or friend for the scheduled duration of **your trip** but has to be moved to a kennel or cattery during the period in which **your return home** is delayed, **you** will be eligible to claim for additional costs, subject to the other terms and conditions of this section.
3. **You** will be required to provide **us** with receipts or bills for any kennel or cattery costs incurred.

What is not covered?

1. Any claim following **your** death, **bodily injury** or **illness**, or following the cancellation or abandonment of **your trip**, unless this results in an insured claim under the relevant policy section.
2. Any claim following a delay to **public transport** on which **you** were scheduled to travel, unless **you** obtain and provide **us** with written confirmation from the transport provider of the reason for the delay, the scheduled departure time and the actual departure time.
3. Any claim for costs when **your pet** is housed by a relative or friend during the period in which **your return home** is delayed.
4. Anything listed in EXCLUSIONS APPLICABLE TO ALL BENEFITS

Section 8 – Gadget Cover Extension (only applicable if shown on your policy schedule)

Accidental Loss	Means that the gadget has been accidentally left by you in a location and you are permanently deprived of its use.
Claims Administrator	Means the party, person or company who provide claims validation, management and settlement services on our behalf. This is Pier Insurance Managed Services Ltd (which is authorised and regulated by the Financial Conduct Authority, registration number 3848006).
Drone	Means un-manned aerial vehicles (UAVs).
Evidence of ownership	Means a document to evidence that the gadget you are claiming for belongs to you and has been used by you or a member of your immediate family whilst on your trip . This can be a copy of the till receipt, delivery note, gift receipt or, if the gadget is a mobile phone, confirmation from your Network Provider that the mobile phone has been used by you .

Excess	The amount you pay when you make a claim. The excess is payable per person and per incident.
Gadget(s)	Means the portable electronic items insured by this certificate, purchased by you in the UK , Isle of Man or the Channel Islands; that is no more than 48 months old at the point of policy purchase. Items must have been purchased as new or, in the case of refurbished items, purchased directly from the manufacturer, and you must be able to evidence ownership of your gadget . Gadgets can include Mobile Phones, Tablets, iPads, E-readers/Kindles, Sat Navs, Handheld Games Consoles, Portable DVD players, Headphones, Wireless Speakers, Cameras, Laptops, iPods/MP3 Players and Smart watches.
Immediate Family	Means your Mother, Father, Son, Daughter and Spouse. Immediate family also includes your domestic partner (domestic partner is defined under this policy as someone you are living with in a long-term permanent relationship as if you are married to them).
Proof of Usage	Means evidence that the gadget has been in use since policy inception. Where the gadget is a mobile phone, this information can be obtained from your Network Provider. For other gadgets , in the event of an accidental damage claim, this can be verified when the gadget is sent to our repairers for inspection.
Reasonable Precautions	Means all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss , damage or theft of your gadgets .
Terrorism	means any act, including but not limited to the use of force or violence of the threat thereof, of any person or group of persons, whether acting alone or on behalf of, or in connection with, any organisation or government, committed for political, religious, ideological or similar purposes, including the intention to influence any government to put the public or any section of the public in fear.

This extension to **your** Travel Insurance Policy is administered by Pier Insurance Managed Services Ltd. ("**Claims Administrator**") and underwritten by Inter Partners Assistance SA UK Branch (IPA) which is fully owned by AXA Partners Group.

Please note that this policy is not a replacement "as new" policy. If the **gadgets** cannot be repaired, **we** will replace with identical **gadgets**, if this is not possible, **we** will replace it with one of comparable or better specification or the equivalent value. Replacement items will only be delivered to a UK address of **your** choice. **You** will need to arrange onward shipment to **your** destination country.

No cover is provided under this section for:

- Anything mentioned in the General Conditions and Exclusions section of this **gadget** extension policy.
- Mechanical breakdown of a laptop computer.
- Loss, damage or **theft** of a **drone**.
- Any claim evidenced by any other report not specified in this section, unless otherwise agreed by **us**.

What is covered?

- We will pay up to either £1,000, £2,000 or £3,000 depending on which level of cover is chosen by **you**.
- Before purchasing this **gadget** extension policy, please ensure that **you** are aware that we can only insure **gadgets** under the following conditions:
 - **You** purchased **your gadget/s** as new, in the **UK**, with **evidence of ownership** available (see Definition section above).

- **You** purchased **your gadgets** as refurbished in the **UK** direct from the manufacturer or network provider with **evidence of ownership** available; (see Definition section above).
- **Your gadgets** were gifted to **you** as long as **you** are able to provide a gift receipt.
- **Your gadgets** are not more than 48 months old at the date **you** start **your trip**.
- **Your gadgets** are in good condition and full working order at the time this policy is purchased.

What we will pay for?

1. Repairs to your gadget:

- a. The cost of repairing **your gadget** if it is damaged as the result of an **accident** whilst on **your trip**.
- b. The cost of repairing **your gadget** if is damaged as a direct result of electrical or mechanical breakdown occurring whilst on **your trip** and outside of the manufacturer's guarantee period.
- c. The repairs carried out under (1a.) or (1b.) above will be carried out using readily available parts. Where possible **we** will use original parts but, in some cases, unbranded parts may be used. In the event that any repairs authorised by **us** under this policy invalidate **your** manufacturer's warranty, **we** will repair or replace **your gadget** for the remaining period of **your** manufacturer's warranty.

2. Replacement of your gadget:

- a. The cost of replacing **your gadget** if it is accidentally lost or stolen whilst on **your trip**.
- b. The replacement carried out under (2a.) above and where only part or parts of **your gadget** have been accidentally lost or stolen, **we** will only replace that part or parts.

3. Unauthorised call usage by a 3rd party under a claim approved under this gadget extension policy:

- a. The reimbursement of any unauthorised calls or data download if **your** mobile phone is accidentally lost or stolen whilst on **your trip** and is used fraudulently.

What is not covered?

1. Repairs to your gadget:

- a. Any costs where **you** have not paid **your excess** or accept it will be deducted from any settlement.
- b. Damage caused by:
 - **You** deliberately damaging or neglecting the **gadget**.
 - **You** not following the manufacturer's instructions.
 - Routine servicing, inspection, maintenance or cleaning.
 - A manufacturer's defect or recall of the **gadget**.
 - Repairs carried out that have not been pre-approved by **us**.
 - Repairs carried out by non-manufacturer approved repairers.
 - Liquid damage to **your gadget/s** where the event causing the need to claim involved **you** taking **your gadgets** on a boat, other water vessels or whilst taking part in water activities.
 - Cosmetic damage of any kind, including scratches, dents and other visible defects that do not affect safety or performance.

2. Replacement of your gadget:

- a. Any costs where **you** have not paid **your excess** or accept it will be deducted from any settlement.
- b. **Theft or Accidental Loss:-**
 - Where the **gadget** has been left **unattended** in a public place.

- Where **you** have left the **gadget unattended** (including being in luggage during transit) except where it is locked in a safe or safety deposit box where these are available, or left out of sight in **your** locked holiday or **trip** accommodation and force, resulting in damage to the accommodation, was used to gain entry or exit, evidence of which must be provided with **your** claim.
- Where **you** have left the **gadget** behind following disembarking **your** coach, train, bus, flight or any other mode of transport.
- When away from **your** holiday accommodation, or when in **your** holiday accommodation with invited guests or other people, unless the **gadget** is concealed on or about **your** person when not in use.
- Where all available and **reasonable precautions** have not been taken.
- If **you** do not report the **theft** or loss of **your gadgets** to the police within 48 hours of discovering it and do not obtain a police report.

3. Reimbursement of authorised calls: -

- a. The reimbursement of charges where **you** have not provided an itemised bill from **your** service provider.
- b. The cost for any calls or data where **you** have not reported the incident to **your** service provider to bar and blacklist **your** phone within 24 hours of discovery of the incident.
- c. Unauthorised call or data download exceeding the sum of £1,000.

Special conditions (specific to this gadget extension)

1. **We** cannot cover **you** if: -

- **You** cannot provide **evidence of ownership** for any **gadget**.
- **You** are taking any **trip** to or through Afghanistan, Liberia, Syria or Sudan or any other country not approved by the **UK** Foreign & Commonwealth Office. Please refer to <https://www.gov.uk/foreign-travel-advice> to ensure that **your trip** is not to (or through a country) not approved by the **UK** Foreign & Commonwealth Office.
- **You** cannot prove that **your gadget** is less than 48 months old at the date **you** start **your trip** with valid **evidence of ownership** (not from online auctions) and purchased as new within the United Kingdom.
- **Your gadget(s)** was purchased outside of the **UK**, or if it was purchased second hand.
- **You** cannot provide **proof of usage** for your **gadget** after the date **you** started **your trip**.
- If **you** do not provide any damaged **gadget** for inspection / repair.

2. **We** won't pay for: -

- **Accidental loss** where the circumstances of the loss cannot be clearly identified, i.e., where **you** are unable to confirm the time and place where **you** last had **your gadget**.
- Mechanical breakdown of a laptop computer.
- Any expense incurred as a result of not being able to use the **gadget**, or any loss other than the repair or replacement costs of the **gadget**.
- War Risk. **Terrorism**, war, invasion, acts of foreign enemies, hostilities whether war is declared or not, civil war, rebellion, revolution insurrection, military or usurped power, confiscation, nationalism or requisition or destruction or damage to property by or under the order of any government or public or legal authority.
- Liability of whatsoever nature arising from ownership or use of the **gadgets**, including any illness or injury resulting from it.
- Reconnection costs or subscription fees of any kind.
- The cost of any unauthorised calls following the **theft**, **accidental loss** or damage of a mobile phone unless the **theft** or loss of the mobile phone has been reported to the Service Provider within 24 hours of discovery.
- Value Added Tax (VAT) where **you** are registered with HM Revenue and Customs for VAT.

- **We** will not provide cover, pay any claim or provide any benefit if doing so would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economics sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
- **Your** SIM card or the **theft** or **accidental loss** of a mobile phone if a SIM card was not in **your** mobile phone at the time of the incident.
- Any **theft**, loss or damage that occurs to **your gadget/s** whilst travelling on **public transport** or on an aircraft unless they are being carried in **your** hand luggage or on **your** person.
- Nuclear risk. Damage or destruction caused by, contributed to or arising: a) ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof
- Sonic Boom. Damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
- Loss of or damage to accessories of any kind.
- Loss of data or software. Any loss of or damage to information or data or software contained in or stored on the **gadgets** whether arising as a result of a claim paid by this insurance or otherwise.
- Any indirect loss or damage resulting from any event which caused a claim under this policy.

Section 9 – Winter Sports (only applicable if shown on your policy schedule)

Ski Equipment	Skis and snowboards (including bindings), ski boots, snowboard boots and ski poles.
Ski Pack	Ski lift pass, ski school fees and hired ski equipment, all pre-paid

Ski Equipment and Ski Equipment Hire

What is covered?

1. Ski Equipment

Up to the amount shown in the **Benefit Table** for the accidental loss or, **theft** of or damage to **your own ski equipment** or hired **ski equipment**. The maximum **we** will pay for any one article, **pair or set** of articles is shown in the **Benefit Table**. Hired **ski equipment** is limited to **your** liability as specified in the hire agreement.

The amount payable will be the value at the time of purchase less a deduction for wear and tear based on the age of the property as shown in the table below, (of if the item can be repaired economically, **we** will pay the cost of repair only).

Ski equipment up to 1 year old	90% of purchase price
Ski equipment up to 2 years old	70% of purchase price
Ski equipment up to 3 years old	50% of purchase price
Ski equipment up to 4 years old	30% of purchase price
Ski equipment up to 5 years old	20% of purchase price
Ski equipment over 5 years old	No payment
Where there are no receipts	No Payment

2. Ski Equipment Hire

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

Please refer to the 'How to make a Claim' section for the documents **you** would need to provide.

What is not covered?

1. The **excess** as shown in the **Benefit Table** per **covered person** for each and every claim.
2. Anything listed in 'What is Not Covered' under Section 4 – Personal Belongings and Money.
3. Any claim where **you** do not provide original receipts.
4. Any claims occurring when travelling in **your country of residence**.
5. Anything mentioned in the Exclusions and Conditions section which are applicable to all sections of the policy.

Ski Pack

What is covered?

We will pay **you** up to the amount shown in the **Benefit Table** for the unused portion of **your ski pack** that **you** are contracted to pay before the incident occurred, following **your bodily injury** or illness. Partial unused days will not be considered.

Please refer to the 'How to make a Claim' section for the documents **you** would need to provide.

What is not covered?

1. The **excess** as shown in the **Benefit Table** per **covered person** for each and every claim.
2. Any claim arising from **pre-existing medical conditions**.
3. Claims where **you** do not provide written confirmation from a **medical practitioner** that such **bodily injury** or illness prevented **you** from using **your ski pack**.
4. Claims where **you** do not provide confirmation that no refund is available for the unused **ski pack** elements.
5. Any claim occurring when travelling in your **country of residence**.
6. Anything mentioned in the Exclusions and Conditions section which are applicable to all sections of the policy.

Piste Closure

What is covered?

If **you** are prevented from skiing (excluding cross country skiing) at the pre-booked resort for more than 24 consecutive hours, due to insufficient snow or unexpected adverse weather causing a total closure of the lift system (other than baby drags and lifts used for transport within the resort by non-skiers), **we** will pay **you** up to the amount shown in the **Benefit Table** for the cost of transport and lift pass charges for travel to and from an alternative site.

If no alternative sites are available, **we** will pay **you** a cash benefit up to the amount shown in the **Benefit Table**.

Please refer to the 'How to make a Claim' section for the documents **you** would need to provide.

What is not covered?

1. The **excess** as shown in the **Benefit Table** per **covered person** for each and every claim.
2. **Trips** to resorts outside their published ski season.
3. **Trips** where **you** have not pre-booked at least one nights' accommodation.
4. Claims when closure of a lift system occurs after the pre-booked period of **your trip**.

5. Claims where **you** have not obtained a written confirmation from the resort management of the piste conditions confirming the closure of the facilities, the reason for closure and the dates applicable.
6. Any claims occurring when travelling in **your country of residence**.
7. Any costs where transport, compensation or alternative skiing facilities are provided to **you**.
8. **Trips** in the Northern Hemisphere before 1st November and after 31st March.
9. **Trips** in the Southern Hemisphere before 1st May and after 30th September.
10. Anything mentioned in the Exclusions and Conditions section which are applicable to all sections of the policy.

Avalanche or Landslide Closure

What is covered?

If access to and from the ski resort is blocked or scheduled **public transport** services are cancelled following avalanches or landslides **we** will pay up to the amount as shown in the **Benefit Table** for reasonable extra accommodation and travel expenses.

Please refer to the 'How to make a Claim' section for the documents **you** would need to provide.

What is not covered?

1. The **excess** as shown in the **Benefit Table** per **covered person** for each and every claim.
2. **Trips** to resorts outside their published ski season.
3. **Trips** where **you** have not pre-booked at least one nights' accommodation.
4. Claims where avalanches or landslides occur after the pre-booked period of **your trip**.
5. Claims where **you** have not obtained written confirmation from the resort management of the piste conditions confirming the closure of facilities and the dates applicable.
6. Any claims occurring when travelling in **your country of residence**.
7. Anything mentioned in the Exclusions and Conditions section which are applicable to all sections of the policy.

Physiotherapy in the United Kingdom

What is covered?

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

Please refer to the 'How to make a Claim' section for the documents **you** would need to provide.

What is not covered?

1. The **excess** as shown in the **Benefit Table** per **covered person** for each and every claim.
2. Any subsequent costs incurred as a result of **your** injury following **your** return to **your home area** that does not constitute as physiotherapy, including but not limited to any private medical, surgical, hospital, ambulance, doctor or nursing fees.
3. Any expenses which are not usual, reasonable or customary to treat **your bodily injury** including any treatment or services provided by a health or holistic spa.
4. Anything mentioned in the Exclusions and Conditions section which are applicable to all sections of the policy.

How to make a claim

In the event of a **medical emergency**, **you** should call us on +44 0203 0931749.

To submit a travel claim (except **Gadget**), **you** can submit **your** claim here: [AXA Claims Portal](#)

To submit a **Gadget** claim, please complete our online [Claims Form](#)

We ask that **you** notify us within 28 days (unless otherwise stated) of **you** becoming aware of needing to make a claim and return the completed claim forms with any additional requested documentation as soon as possible. Please keep a copy of all documents sent to us. To help us agree a quick and fair settlement of a claim, it may sometimes be necessary for us to appoint a claims handling agent.

You will need to obtain some information about **your** claim while **you** are away. We may ask for more documentation than what is listed below to substantiate **your** claim. If **you** do not provide the necessary documentation **your** claim could be refused. Below is a list of the documents required to assist us to deal with **your** claim as quickly as possible.

For all claims

- **Your** original booking invoice(s) and travel documents showing the dates of travel and booking date.
- Original receipts and accounts for all out-of-pocket expenses **you** have to pay
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance that may also cover the incident.
- Any documentation **you** have to substantiate **your** claim
- For all claims relating to illness or injury a medical certificate will need to be completed by the treating **medical practitioner** treating **you**, a **close relative**, or any person with whom **you** are travelling or staying with. Or any claims due to a death we will require a medical certificate from the **medical practitioner** treating **you**, a **close relative**, or any person with whom **you** are travelling or staying with and a copy of their death certificate.
- Original receipts or proof of ownership for stolen, lost or damaged item(s)

Cancellation

- Original cancellation invoice(s) detailing all cancellation charges incurred and any refunds given.
- To submit a claim for abandonment after 24 hours delay **you** must obtain a written report from the carrier confirming the length and reason for the delay.
- If **your** claim relates to other covered circumstances, we will detail what documents **you** would need to provide in the claim forms.

Cutting your trip short

- Original receipt or booking invoice for new flight
- Original booking invoice for any unused pre-paid excursions confirming date and amount paid.
- For all claims relating to illness or injury a medical certificate will need to be completed by the treating **medical practitioner** treating **you**, a **close relative**, or any person with whom **you** are travelling or staying with during the **trip**. If **you** are curtailing due to a death, we will require a medical certificate from the **medical practitioner** treating **you**, a **close relative**, or any person with whom **you** are travelling or staying with during the **trip** and a copy of their death certificate.

Missed Departure

- Proof of reason for missed departure:
 - Failure of **public transport** – letter confirming length and reason of delay.
 - Breakdown – report from the breakdown company showing date and what was wrong with vehicle.

- Motorway Problem – Highways agency printout of that date or written confirmation from the police showing location, duration and reason for delay.
- Evidence of additional travel/accommodation expenses incurred as a result of missed departure.

Delayed Departure

- Written confirmation from carrier (or their handling agents) confirming length and reason for delay.
- Original receipts for purchases of refreshments and meals, or additional accommodation if necessary.
- If after 24 hours delay on **your** initial outbound journey **you** choose to cancel, a cancellation invoice and letter from carrier confirming length and reason for delay.

Baggage Delay

- Property Irregularity Report (PIR) from the carrier or their handling agents.
- Letter from airline confirming reason and length of delay and when item(s) were returned to **you**.
- Original itemised receipts for any emergency purchases made

Baggage, Personal Money and Travel Documents

- If **your Baggage** or **Personal Money** is lost or stolen a police report confirming **you** reported the incident to the police within 24 hours of **you** noticing the item(s) missing.
- If **your** Travel Documents are lost or stolen a police or embassy report confirming **you** reported to the local authorities within 24 hours of **you** noticing the documents missing.
- If lost or damaged by the carrier please obtain a PIR (Property Irregularity Report) and letter from the airline confirming the item(s) lost. Please also keep all luggage tags where possible.
- If **personal money** was lost or stolen a police report confirming what happened and what was lost, and any bank statements/bureau de change receipt as proof of ownership.
- A damage report and repair estimate for damaged item(s)
- Keep any damaged items beyond repair as we may need to inspect them.
- Original receipts for any additional accommodation or travel expenses incurred.

Emergency Medical Expenses

- In case of any **medical emergency**, **you** must contact **us** on +44 0203 0931749 as soon as possible.
- For outpatient treatment (excluding fractures) **you** should pay for the treatment. Please keep all original receipts and obtain a medical report from the hospital confirming the illness or injury, any treatment and admission and discharge dates if applicable.
- A medical report from the **medical practitioner** confirming the treatment and medical expenses.
- If there are any outstanding expenses, please send a copy of the outstanding bill. Please also mark on it that it remains outstanding.
- If **you** incur any additional expenses after **our** prior authorisation, please provide these receipts.

Hospital Benefit

- Original receipts for any incidental expenses incurred.
- Medical report confirming the dates of admission and discharge

Personal Accident

- Detailed explanation of the circumstances surrounding the incident, including photographs and video evidence (if this applies)

- A medical certificate from the **medical practitioner** to confirm the extent of the injury and treatment given including hospital admission/discharge.
- A death certificate (where applicable),
- Full details of any witnesses, providing written statements where possible.

Personal Liability

- Detailed explanation of the circumstances surrounding the incident, including any photographs and video evidence (where applicable).
- Every writ, summons, or other correspondence received from a third party.
- Full details of any witnesses, providing written statements where possible.

Legal Expenses

- Detailed explanation of the circumstances surrounding the incident, including any photographs and video evidence (where applicable).
- Every writ, summons, or other correspondence received from a third party.
- Full details of any witnesses, providing written statements where possible.

Winter Sports Ski Pack

- Written confirmation from the business **you** purchased the ski pack through and that no refund is available for the unused elements.
- **You** must obtain written confirmation from a **medical practitioner** that the **bodily injury** or illness stopped the use of the ski pack.

Ski Equipment

- If lost or stolen a police report confirming **you** reported the incident to the police within 24 hours of noticing the item(s) missing.
- If lost or damaged by the carrier please obtain a PIR (Property Irregularity Report) and letter from the airline confirming the item(s) lost. Please also keep all luggage tags where possible.
- A damage report and repair estimate for damaged item(s).
- Keep any damaged items beyond repair as **we** may need to inspect them.
- All hire receipts and luggage labels/tags (where applicable).

Piste Closure/Avalanche Cover

- Written confirmation from the resort management confirming the closure of facilities and the dates applicable.

Physiotherapy in the United Kingdom

- Written confirmation from the treating **medical practitioner** detailing the **bodily injury you** have sustained during **your trip** and that this **bodily injury** requires continuation of physiotherapy treatment upon **your** return to **your home area**.
- Written confirmation from the treating physiotherapist confirming the **bodily injury you** sustained, and the continuation of treatment provided.
- Receipts or bills for all physiotherapy treatment received.
- Details of any travel or other insurance under which **you** could also claim.

Cancellation of your policy

Statutory Cancellation Rights

You may cancel this policy within 14 days of receipt of the policy documents (new business) or for annual multi-trip policies, the renewal date (the **Cancellation period**) by writing of calling **us** at the address or number shown on **your** travel insurance certification during the **Cancellation period**. Any premium already paid will be refunded to **you** providing **you** have not travelled, and no claim has been made or is intended to be made and incident likely to give rise to a claim has occurred. Any Cancellations after this 14-day period will not be refunded.

Cancellation outside the statutory period

You may cancel this policy at any time after the **Cancellation period** by writing to **us** at the address shown **your** travel insurance certificate. If **you** cancel after the **Cancellation period**, no premium refund will be made.

We reserve the right to cancel the policy by providing 21-days' notice by registered post to **your** last known address. No refund of the premium will be made

Non-payment of premiums

We reserve the right to cancel this policy immediate in the event of non-payment of the premium.

Renewal

Unless **you** have advised **us** that **you** do not want **your** annual multi-trip policy to be automatically renewed, or **you** no longer meet the eligibility criteria, **we** will send **you your** renewal invitation at least 21 days before **your** renewal date, which will include **your** premium for the next year based on **your** latest medical declaration.

If **you** renew on a continuous payment method, **we** will automatically renew **your** policy each year using the payment details **you** have given **us**.

Please contact **us** prior to **your** renewal date if **you** wish to renew using a different payment method and/or if **you** need to update **your medical conditions** or personal circumstances.

Failure to notify **us** of any change in **your medical conditions**, or personal circumstances may invalidate the cover provided.

How to opt-out of automatic renewals

If **you** do not want this policy to automatically renew, writing to **us** after **you** have purchased the policy at the address shown **your** travel insurance certificate.

Use of your personal data

By providing **your** personal information in the course of purchasing this policy and using our services, **you** acknowledge that we may process **your** personal information. **You** also consent to our use of **your** sensitive information. If **you** provide us with details of other individuals, **you** agree to inform them of our use of their data as described here and in our website privacy notice available at <https://www.axa-assistance.co.uk/privacy-policy1>.

Processing **your** personal information is necessary in order to provide **you** with an insurance policy and other services. We also use **your** data to comply with our legal obligations, or where it is in our legitimate interests when managing our business. If **you** do not provide this information, we will be unable to offer **you** a policy or process **your** claim.

We use **your** information for a number of legitimate purposes, including:

- Underwriting, policy administration, claims handling, providing travel assistance, complaints handling, sanctions checking and fraud prevention.
- Use of sensitive information about the health or vulnerability of **you** or others where relevant to any claim or assistance request, in order to provide the services described in this policy. By using our services, **you**

consent to us using such information for these purposes.

- Monitoring and/or recording of **your** telephone calls in relation to cover for the purposes of record-keeping, training and quality control.
- Technical studies to analyse claims and premiums, adapt pricing, support subscription process and consolidate financial reporting (incl. regulatory). Detailed analysis on claims to better monitor providers and operations. Analysis of customer satisfaction and construction of customer segments to better adapt products to market needs.
- Obtaining and storing any relevant and appropriate supporting evidence for **your** claim, for the purpose of providing services under this policy and validating **your** claim.
- Sending **you** feedback requests or surveys relating to our services, and other customer care communications.

We may disclose information about **you** and **your** insurance cover to companies within the AXA group of companies, to our service providers and agents in order to administer and service **your** insurance cover, to provide **you** with travel assistance, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law.

We will separately seek **your** consent before using or disclosing **your** personal data to another party for the purpose of contacting **you** about other products or services (direct marketing). **You** may withdraw **your** consent to marketing at any time, or opt-out of feedback requests, by contacting the Data Protection Officer (see contact details below).

When carrying out these activities, we may transfer **your** personal information outside the **UK** or the European Economic Area (EEA). Where this happens, we will make sure that the appropriate safeguards have been implemented to protect **your** personal information. This includes ensuring similar standards to the **UK** and EEA are in force and placing the party we are transferring personal information to under contractual obligations to protect it to adequate standards.

We keep **your** personal information for as long as reasonably necessary to fulfil the relevant purposes set out in this notice and in order to comply with our legal and regulatory obligations.

You are entitled to request a copy of the information we hold about **you**. **You** also have other rights in relation to how we use **your** data, as set out in our website privacy notice. Please let us know if **you** think any information, we hold about **you** is inaccurate so that we can correct it.

If **you** want to know how to make a complaint to the **UK** Information Commissioner or have any other requests or concerns relating to our use of **your** data, including obtaining a printed copy of the website privacy notice please write to us at:

Data Protection Officer, AXA Travel Insurance, 106-108 Station Road, Redhill, RH1 1PR

Email: dataprotectionenquiries@axa-assistance.co.uk

Financial Services Compensation scheme (FSCS)

In the unlikely event that Inter Partner Assistance S.A is unable to meet its obligations, **you** may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available from the FSCS.

Their contact details are Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU, United Kingdom.

Call: 0800 678 1100 or 020 7741 4100, Fax: 020 7741 4101

Website: www.fscs.org.uk

Complaints procedure

It is **our** intention to give **you** the best possible service but if **you** do have any questions or concerns about this insurance or the handling of a claim **you** should contact the Scheme Administrator.

For complaints regarding all sales, and claims under Section 8 Gadget – Gadget Cover only:

The contact details are

Loveit Coverit

Evolution House
New Garrison Road
Shoeburyness
Essex
SS3 9BF

Tel: 0300 3030445

Email: travel@loveitcoverit.com

For all other claims complaints excluding Section 8 – Gadget Cover:

The contact details are

Complaints Team
AXA
The Quadrangle, 106-118 Station Road
Redhill
RH1 1PR

Or telephone: 0203 409 6240

or email us at
claimcomplaints@axa-travel-insurance.com

Please ensure **your** policy number is quoted in all correspondence to assist a quick and efficient response.

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **you** are insured in a business capacity and have an annual turnover of less than £2 million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at;

Financial Ombudsman Service

Financial Ombudsman Service

Exchange Tower
Harbour Exchange Square
London E14 9SR

Tel: 0300 123 9123

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

The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **your** local Citizens Advice Bureau.

Reciprocal Health Agreements

European Union (not including the EEA or Switzerland)

If **you** are travelling to countries within the European Union (EU), not including the EEA or Switzerland, **you** are strongly advised to obtain a Global Health Insurance Card (GHIC). **You** can apply for a GHIC either online at www.ghic.org.uk or by telephoning 0300 330 1350. This will entitle **you** to benefit from the health care arrangements which exist between countries within the EU.

If we agree to pay for a medical expense which has been reduced because you have used either a Global Health Insurance Card or private health insurance, we will not deduct the **excess** under EMERGENCY MEDICAL EXPENSES.

Australia

When **you** are travelling to Australia **you** must register for treatment under the national healthcare scheme. This provides free treatment at a public hospital, subsidised medicines and benefits for medical treatment provided by doctors through private surgeries and Government Health Centres (not hospitals)

You must enrol at Medicare offices in Australia if **you** will be receiving treatment. If **you** receive treatment before **you** enrol, Medicare benefits can be backdated, if **you** are eligible. To be eligible **you** must be a resident of Belgium/ Finland/ Italy/ Malta/New Zealand/ the Netherlands/ Norway/the Republic of Ireland/ Slovenia/Sweden/ or the United Kingdom and will need to show **your** passport with an appropriate visa. If **you** do not enrol at Medicare offices, we may reject **your** claim or limit the amount we pay to **you**. If **you** need treatment which cannot be carried out under Medicare, **you** must contact us before seeking private treatment. If **you** do not do so, we may reject **your** claim or limit the amount we pay to **you**.

For more information **you** should contact: Health Insurance Commission, PO Box 1001, Tuggeranong, ACT 2901, Australia or visit their website at: www.humanservices.gov.au

New Zealand

Under the reciprocal health agreement, a **UK** citizen is eligible for treatment on the same basis as a New Zealand citizen. If **you** need any medical treatment, please show the facility:

- **Your** valid **UK** passport with visitor Visa.
- **Your** return ticket for **your** return journey to the **UK**

You will not be eligible for treatment under this agreement if **you** are not a **UK** citizen or do not permanently reside in the **UK**.

For more information **you** should contact: Ministry of Health, PO BOX 5013, Wellington, 6145, New Zealand or visit their website at: <http://www.health.govt.nz/new-zealand-health-system>