ADVENTURE TRAVEL

Travel Insurance

Insurance Policy

THE SPECIALISTS

BIBA OFFICIAL SCHEME PROVIDER

How to get the help you need

Emergency Assistance and Claims contact numbers

It will help if **you** have **your** policy number handy when **you** call.

We have also included a section called 'How to make a claim' in this booklet. The section will tell **you** what **you**'ll need to do or provide if **you** need to make a claim.

24/7 Emergency Helpline	24/7 Help in a medical emergency: Tel: +44 (0) 1403 788 719 Tel: +1-844-780-0494 (toll free from a landline in the USA or Canada) Tel: 00 1 819 780 0494 (from Mexico or calling from a UK mobile phone while in USA or Canada)
Non-emergency Claims	Help with all non-emergency claims: Tel: +44 (0) 1403 788 720 Email: claims@ergo-ias.co.uk Write: ERGO IAS, PO Box 982, Leeds, LS1 9XL
Air Doctor Additional help for non-emergency claims	**You** can contact Air Doctor through **your** app or by contacting: Tel: +1-646-233-2756 WhatsApp: +972-549-958-615 Email: support@air-dr.com Please see the next page for full details of the Air Doctor service and how to contact them.
Customer Service Team	If **you** need to change **your** details or have a question about **your** policy. **Our** team are available Monday to Friday, 9am – 5pm (United Kingdom time): Tel: +44 (0) 330 111 3093 Email: travel@jacksonleeunderwriting.co.uk

Air Doctor

We've teamed up with Air Doctor to provide you with extra peace of mind when you travel. This service is automatically included in your policy.

To use the service **you** need to **register on the Air Doctor app**, details of which would have been sent to **you** when **you** purchased this policy.

For minor illnesses or injuries where **you** would normally see **your** General Practitioner and do not need to go to hospital, **please use the Air Doctor app**.

Alternatively, please contact:

Tel: +1-646-233-2756

WhatsApp: +972-549-958-615

Email: support@air-dr.com

What you need to know:

- Remember that Air Doctor is for outpatient non-emergency medical help.
- **You** can use the service up to 3 times per person for each **policy period**.
- The cost of any prescriptions that are issued to **you** by an Air Doctor medical specialist can be claimed back when **you** get **home**. **You** won't need to pay an **excess** on these claims.
- If **you** need hospital treatment, contact **our** medical assistance team.
- Cost of prescriptions related to a **pre-existing medical condition**. These costs will only be covered if **we** have agreed to cover the medical condition.
- Appointments with a psychologist or oncologist aren't covered.
- The service is only available for trips outside of the **United Kingdom** that are covered by **your** policy.

If **you** do use the Air Doctor service when travelling in a country that is not covered by **your** policy, **we** may ask **you** to pay back any costs that **we**'ve had to pay to provide the service to **you** or paid on **your** behalf.

Welcome

Thanks for choosing Adventure Travel Travel Insurance, it's great to have **you** with **us**. Please take a little time to get to know **your** insurance policy and how **we** can help **you**.

Your documents and how to check your cover

It's important to check that the cover **you**'ve bought meets **your** needs. **You**'ll need to have a look at the following documents to do this:

This policy wording booklet will show **you**:

- how to make a claim, a complaint or contact **us**.
- the table of benefits which shows **you** how much cover **you** have.
- the details of what each section of **your** policy does and doesn't cover.
- what **you** must and mustn't do to make sure that **your** policy is valid.
- other important information.

Your policy schedule will show:

- the date **your** cover starts and ends.
- what optional extras **you** chose to buy.
- the people insured under the policy.

This policy wording and **your** policy schedule form the basis of **your** contract with **us** so let **us** know if **you** aren't sure about something or need to change **your** cover.

You can contact **our** customer helpline.
The team are available to help **you** 9am – 5pm, Monday to Friday.

Email: travel@jacksonleeunderwriting.co.uk

Tel: 0330 111 3093

If **you** need emergency assistance or want to make a claim, please go to the 'How to make a claim' section where contact details are included for **you**.

Accessible Format Documents

Please give **us** a call if **you** need **us** to send **you your** policy documents in a different format, for example, large print or braille.

What's in this document

How to get the help you need 2

- Emergency assistance and claims contact numbers 2
- Air Doctor Service (non-emergency medical assistance) 3

How to make a claim 7

Summary of your policy limits 9

Get to know your policy before you travel 10

- Your policy limits and excesses 10
- About your insurance contract 10
- Countries we do and don't cover 11
- How long can your trips last 11
- When your cover starts and ends 12

Pre-existing medical conditions and if your health changes 13

Reciprocal health agreements 15

Words with special meanings 16

Policy Sections: 19

1 Emergency medical and repatriation expenses 20
2 Cancellation 23
3 Cutting your trip short, loss of holiday and trip resumption 26
4 Personal belongings (optional extra) 30
5 Gadget (optional extra) 33
6 Personal money and event tickets 36
7 Passport and other documents 38
8 Personal liability 39
9 Winter sports (optional extra) 41

What this policy doesn't cover 46

Other important information 49

- Cancelling your policy 49
- Making a complaint 49
- Giving us the facts 50
- Who are your insurers 51
- Protecting your money and the Financial Services Compensation Scheme 52
- The law that applies to your contract 52
- Transfer of rights 52
- How we use your personal information 52

Appendix: Your policy tables 55
- Activities and sports that we can and can't cover 56
- Countries that we cover 61

How to make a claim

If you need to make a claim there may be things that we'll need you to do, or documents that you will need to give us.

For all claims:

- Let **us** know as soon as possible when something happens that could lead to a claim.
- Have a look at 'Emergency help and claims numbers' for how to get in touch.
- Have **your** policy schedule to hand. This will tell **you your** policy number and which sections **you**'re covered for.
- Keep hold of any invoices, receipts, medical reports or other documents. **You** will need to give these to **us** if **you** need to make a claim.

If your claim is for:	
Medical emergencies, costs and help to bring you home	• If **you**'re taken to a hospital or clinic whilst **you**'re away, call the Emergency Helpline as soon as possible. • Make sure that **you**'ve the approval of the assistance company (the Emergency Helpline) before incurring any costs over £500. Someone else can do this for **you** if **you** are too ill. **We** won't pay for any avoidable extra costs incurred because **you** didn't tell **us**. • Some countries have reciprocal health agreements with the **United Kingdom**. If this is in place, **you** should make sure **you** use the agreement to reduce the cost of **your** medical claim. If **you** do this, **you** won't have to pay the **excess** on **your** medical claim. **You** can find out more about this in the 'Reciprocal health agreements' section. • Help **us** to get the information **we** need. This could include sending **us** medical reports or getting an examination done.
Cancelling your trip before you leave home, or cut your trip short	• Contact **your** travel or accommodation provider as soon as **you** know that **your** trip needs to be cancelled or cut short. • Make sure that **you**'ve tried to get a refund from **your** travel provider (or service provider for things like excursions, pre-paid car parking) before making a claim with **us**. • **You**'ll need to keep any cancellation invoices and documents that show the costs of what **you** are trying to claim for. • If **you**'re cancelling or cutting **your** trip short because of medical reasons, **you**'ll need evidence from the **medical practitioner** treating **you**. • If **you**'re cancelling or cutting short **your** trip for another reason, **we**'ll need evidence of this.
Lost or damaged belongings and gadget claims	• If **your** personal belongings are lost or damaged in transit, **you**'ll need to report it to the travel operator and get a 'Property Irregularity Report' before leaving the baggage reclaim area. • Report any theft of **your** belongings to the police within 24 hours of discovery or as soon as possible after that and get a police report. • **We**'ll need proof of ownership and value for **your** items. This could be bank statements, photos or receipts which help to show that **you** owned the lost or damaged items and how much **you** paid for them.

Your policy limits and excesses

Policy limits are shown in the 'Summary of your cover' tables and again in the cover sections. These limits will show **you** how much **your** policy will pay up to for each type of claim.

The tables will also show what **excess** applies to each type of claim.

- If **we**'re making a payment to **you** (such as paying **you** back for something **you** had to replace), **we**'ll take the **excess** amount off the total **we** pay **you**.
- If **we**'re paying a supplier (such as an airline or hospital), **you**'ll need to pay the **excess** amount back to **us**.
- Unless the **excess** is shown as 'None' in the summary of cover the **excess** amount will apply against each claim. This is for each person claiming on each trip.

Summary of your cover

Section of Cover	Policy Limit	Excess
1. Emergency medical and repatriation expenses	£3,000,000	£75
- Hospital confinement benefit	£50 per 24 hours up to £250	None
- Mugging hospitalisation benefit	£50 per 24 hours up to £250	None
- Emergency dental treatment	£500	£75
- Additional travel and accommodation expenses	£800	None
- Funeral expenses abroad or cremation expenses abroad	£1,500	None
- UK prescriptions	£50	None
- UK physiotherapy and chiropractic care	£300	None
2. Cancellation	£1,500	£75
3. Cutting your trip short, loss of holiday and trip resumption	£1,500	£75
4. Personal belongings (optional)	£500	£75
- Single item limit	£500	£75
- Valuables	£500	£75
5. Gadget (optional)		
- Accidental or malicious damage, loss or theft	£500	£75
6. Personal money and event tickets		
- Personal money	£100	£75
- Cash	£100	£75
- Event tickets	£100	£75
7. Passport and other documents	£100	£75
8. Personal liability	£1,000,000	£75
9. Winter sports (optional)		
- Winter sports equipment - loss, theft or damage		
- Replacement or repair	£750	£75
- Hire of replacement equipment	£30 per 24 hours up to £450	None
- Winter sports equipment - delay		
- Hire of replacement equipment	£30 per 24 hours up to £450	None
- Ski pass - loss or theft	£250	£75
- Ski pack - illness or injury	£30 per 24 hours up to £450	None
- Ski pack or alternative resort - piste closure	£30 per 24 hours up to £450	None
- Travel disruption - avalanche or landslide	£450	None

Remember to check that **you** have the cover that **you** need. Give **our** customer service team a call if **you** need any help.

Get to know your policy before you travel

This section includes important information about **your** policy. Before **you** head off on **your** adventures, please take some time to get to know **your** policy. Just give **us** a call if **you** need any help.

Your check list:

- Read **your** policy booklet and policy schedule to make sure **you** have the cover **you** need.
  Remember not all sections are included automatically. Double check **you**'ve taken out any extra cover that **you** need.
- It's important that **you** understand what **you** are and aren't covered for, and what **you** need to do to make sure **your** cover is valid. If **you** need any help, please contact **us**.
  Each section of **your** policy booklet includes 'We will pay' and 'We won't pay'. There is also a section called 'What this policy doesn't cover' which applies to all sections.
- Make sure that **you**'ve told **us** about any **pre-existing medical conditions**.
  If **your** health changes, or the health of anyone insured on the policy, **you**'ll need to tell **us**. If **you** don't tell **us**, **we** might not be able to pay all or part of **your** claim.
- Remember to check the 'Hazardous activities and sports list' at the back of this booklet. It will tell **you** if **your** planned activity will be covered or not.
- Check the 'Countries we cover' at the back of this booklet to make sure that **your** trip is covered.

About your insurance contract

Your policy schedule and policy wording form the basis of **your** contract with **us** and is based on the information **you** gave **us**.

Incorrect information could mean that **your** premium is incorrect or that **we** won't be able to pay all or part of **your** claim. Let **us** know as soon as possible if something isn't right.

All documents, emails and letters will be in English.

To be eligible for cover under this policy:

- **you** must be in the **United Kingdom** when the policy is bought.
- **your** main **home** must be in the **United Kingdom** when **you** buy this policy, and **you** live in the **United Kingdom** for at least 6 months of the year.
- **you** must be aged 70 or under on the start date of **your** policy.
- **you** must be registered with a General Practitioner (GP) in the **United Kingdom.**
- **your** trips must start and end in the **United Kingdom**.
- **you** must have declared any **pre-existing medical conditions** to **us**. Please see the section 'Pre-existing medical conditions and changes to your health' for full details.

When booking **your** trip or purchasing this policy, whichever is later, **you** and anyone **you**'re travelling with must be fit to travel. This includes being fit to take part in any activities and excursions **you**'ve planned.

Our part of the contract

- **We** promise to act in good faith.
- **We** will give **you** the insurance cover set out in **your** policy wording and policy schedule.

Your part of the contract

- Tell **us** the correct information to base **your** policy on, including any **pre-existing medical conditions**.
- Pay **your** policy premium.
- Don't do anything that would make a claim more likely or increase the cost of a claim.
- Make sure that **you**'ve read **your** policy and understand what **you**'re covered for.
- Tell **us** as soon as possible if there are any changes to the information **you** have given **us**. If **you** don't this could affect **your** policy or prevent **us** from paying all or part of **your** claim.

Countries we do and don't cover

Countries we don't cover

There are some countries or areas that are considered too dangerous for travel. **We** can't cover **you** if **you** choose to travel to areas where:

- there is **war and civil unrest**; or
- the Foreign, Commonwealth & Development Office (FCDO) has advised against all travel or all but essential travel.

Visit https://www.gov.uk/foreign-travel-advice to check any countries or areas that **you**'re planning to travel to.

Countries we cover

Your policy schedule will show **you** where **you**'re covered to travel to. This will be the country **you** selected or one of the following groups:

- United Kingdom.
- Europe.
- Worldwide but not including United States of America (USA), Canada, Mexico and the Caribbean.
- Worldwide including United States of America (USA), Canada, Mexico and the Caribbean.

You will find all the countries that **we** cover listed in the table at the back of this booklet. Make sure **you**'ve checked **your** travel plans against this table 'Countries that we do cover'.

How long your trips can last

The maximum trip length is:

- 540 days duration in respect of **insured persons** aged 65 years or under at the **date of issue**.
- 90 days duration in respect of **insured persons** aged 66 to 70 years at the **date of issue**.

When your cover starts and ends

⚠ Claims can only be made against this policy where the insured event happens within the **policy period**. The terms and conditions in force at the time of the insured event will apply.

Cancellation cover:

Cancellation cover for **your insured journey**:

- starts on the issue date shown on **your** policy schedule; and
- ends when **you** leave **your home** to start **your insured journey**.

All other cover:

- starts when **you** leave **your home** to start **your insured journey**; and
- ends when **you** return to **your home** within the **policy period** to end **your insured journey**.

All cover will stop at the end of the **policy period**, unless agreed by **us** in writing.

Insured journeys which fall outside of **your policy period** won't be covered unless the 'Automatic Extension of Cover' is needed.

Automatic Extension of Cover

If **you** need to extend **your insured journey** past the **policy period** because of an insured medical emergency, or other cause that's insured under this policy, **we** will automatically extend **your** cover until:

- **you**'re able to come **home**; or
- **you** can be moved to a medical facility in the **United Kingdom**; whichever date falls first.

Medical emergencies abroad and other insured causes

If **you** have a medical emergency abroad, **our** assistance company and **your** treating doctor will decide when **you**'re fit to return to the **United Kingdom**. If **you** decide to return **home** after this time, all cover will end.

If **you** don't take the first reasonable travel arrangements to return to the **United Kingdom**, all cover will end.

Pre-existing medical conditions and changes to your health

It's important that **you** tell **us** about any **pre-existing medical conditions** and any changes to **your** health. This applies to **you**, and anyone insured under the policy (**insured person**). It can impact **your** cover if **you** don't.

Telling us about your medical conditions

Details of any conditions **you**'ve declared, and **we**'ve accepted will be shown on **your** policy schedule. Failure to declare medical conditions will affect any cover **we** provide and could prevent all or part of **your** claim being paid.

What we mean by pre-existing medical conditions

You should've declared any conditions under points 1, 2 and 3 below, and **we** would've let **you** know if **we** can provide cover.

1. Any of the following medical conditions ever suffered by an **insured person**:

- a cardiovascular or heart-related condition such as a heart attack, angina, chest pain or hypertension; or
- a lung or respiratory-related condition (not including stable, well-controlled asthma if there is no other medical condition); or
- any form of cancer whether in remission or not; or
- a cerebrovascular condition such as a stroke or T.I.A. (transient ischaemic attack); or
- a renal condition or diabetes.

2. Any psychiatric or psychological condition suffered by an **insured person** in the last 12 months.

3. Any medical condition suffered by an **insured person** in the last 12 months for which they:

- are currently being prescribed, or already on, long term regular medication; or
- are receiving or have received treatment of any kind; or
- have required an organ transplant or dialysis.

If **you** or any other **insured person** have a medical condition included under point 4 below, the policy won't be right for **you** as **we** can't provide cover for:

4. Any medical condition suffered by an **insured person** in which:

- they failed to seek medical advice that's necessary for the treatment of the condition; or
- is under investigation; or
- is awaiting investigation, medical procedures, in-patient hospital treatment or test results; or
- they have been given a terminal prognosis for; or
- they know they'll need medical treatment during an **insured journey**; or
- they are travelling abroad for medical treatment.

Changes to your health

If any of the following things happen after **you** buy **your** policy, **you**'ll need to call **our** customer helpline:

- **you**'re diagnosed with a new medical condition.
- **you** experience new or recurring symptoms.
- **you** have an undiagnosed condition.
- **your** doctor or consultant adds or changes **your** prescribed medication.
- **you** receive inpatient medical treatment.
- **you**'re waiting for a medical investigation, treatment or procedure.

You'll need to call **our** customer helpline if this applies to **you**, or any **insured person** on the policy.

Tel: 0330 111 3093

Email: travel@jacksonleeunderwriting.co.uk

Our team will ask **you** for details about the change to **your** health. The change might mean:

- **we** can continue **your** cover with no change to **your** premium.
- **you** may need to pay more for **your** cover.
- **we** might not be able to continue **your** cover.

What happens next?

If **you**'ve had to cancel **your** pre-booked trip because of health changes, please see the cover available under the 'Cancellation' section.

If **we** can't cover **your pre-existing medical conditions**, or **you** don't want to pay the extra premium, **you**'ll have the choice of:

- making a cancellation claim for any pre-booked trips; or
- continuing **your** policy but without cover for **your pre-existing medical conditions**; or
- cancelling **your** policy and receiving a proportionate refund. This is provided that **you** haven't made a claim or are about to.

Remember to:

- give **us** a call even if **your** doctor has said **you**'re well enough to travel as **your** cover could still be impacted.
- contact **your** travel providers to see if they can help **you** cancel or rearrange **your** trip.

Reciprocal health agreements

What are reciprocal health agreements?

The United Kingdom has healthcare agreements with several countries around the world. If **you**'re a United Kingdom resident, these agreements mean that **you** may be entitled to necessary medical treatment at a reduced cost, or even for free.

We recommend that **you** check if the country **you**'re travelling to has one of these agreements in place and what the requirements are before **you** leave the **United Kingdom**. **You** can find more information online at www.nhs.uk/using-the-nhs/healthcare-abroad/ or search for NHS Healthcare abroad.

If **you** make a claim in one of these countries where **you** successfully applied for the reciprocal health agreement, then **you** won't have to pay the **excess** under 'Emergency medical and repatriation expenses'. For example, **you**'ve used **your** GHIC card for emergency treatment at a hospital in Spain.

⚠ Remember that if **you**'re admitted to hospital whilst abroad, **you** must contact the Emergency Helpline as soon as possible.

Words with special meanings

Some words and phrases used in this document have special meanings. **We** have listed these words and their meanings below. Wherever **you** see these words in **bold**, this is what they mean.

Some sections of cover will have additional words with special meanings that apply to that section. These will be included at the start of the section.

Accident/Accidental
Sudden and unexpected event or damage where the cause can be identified. This would not include anything caused deliberately or over a long period of time.

Bodily Injury
An injury caused by an **accident**, self-defence or exposure to something that could cause **you** physical injury.

Business Trip
A journey undertaken in relation to **your** employment or usual occupation.

Catastrophe
Events such as avalanche, earthquake, explosion, fire, flood, hurricane, landslide, tsunami, volcanic activity or outbreak of infectious disease (unless declared an epidemic or pandemic by the World Health Organisation).

Colleague
Any person from the same business as **you**. Where their absence for one or more complete days at a time as **you** prevents the effective running of that business.

Couple
You and **your** spouse or civil partner, or the person with whom **you**'re permanently living with in a marriage-like relationship.

Event Ticket(s)
Tickets or entry passes **you** have bought for a theme park, water park, exhibition, concert, theatre or sporting event.

Excess
The amount of money **you**'ll have to pay towards the cost of a claim. This amount will apply per person, per claim and per section.

Family
You and **your** husband or wife, civil partner, or the person **you** permanently live with in a marriage-like relationship and up to five children (in total) who are **your**:

- unmarried dependent children (including adopted, foster and stepchildren) aged 17 or under living in the same household as **you** or aged 23 or under living away while attending full-time education; and/or
- if **you**'re divorced or separated, **your** natural children aged 17 or under (or aged 23 or under if in full-time education).

Children, as specified above, are only covered when travelling with **you**.

Hazardous Activities and Sports
Any pursuit where there is a recognised risk of injury listed in the tables in 'Activities and sports that we can and can't cover'.

Home
The place where **you** usually live in the **United Kingdom**.

Illness
A sudden and unexpected worsening in health, sickness or disease.

Insured Journey
A pre-booked **leisure trip** starting and ending during the **policy period**. **Your** journey will only be covered until the end of the **policy period**.

Insured Person / You / Your
Any person named on the policy schedule who is eligible to be insured.

Leisure Trip
A journey solely for holiday or leisure purposes.

Manual Work
Work that is physical, including, but not limited to construction, installation, assembly and building work. This will include work that involves putting together, maintaining, repairing or using heavy electrical, mechanical or hydraulic machinery.

Medical Practitioner
A qualified medical physician, who is not:

- an **insured person**; or
- a **relative**; or
- a **colleague**; or
- any other person **you**'re travelling or staying with.

Policy Period
The period to which the insurance applies. This is shown on **your** policy schedule and this is from the date **you** buy the policy until the "Trip end date".

Pre-existing Medical Condition(s)
Please go to the 'Pre-existing medical conditions and changes to your health' section. **Our** definition is included in 'What we mean by pre-existing medical conditions'.

Relative
Your husband, wife, or civil partner, or the person with whom **you** are permanently cohabiting in a marriage-like relationship, **your** children (including adopted or foster children), **your** mother, father, sister, brother, grandmother, grandfather, grandchild, fiancé and next of kin, including the same in-law and step-relations.

Terrorism / Terrorism Act
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 or network, 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 apply:

- the apparent intent or effect is to intimidate or coerce a government or business or to disrupt any segment of the economy; or
- 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 or more such segments; or
- 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.

Trip Interruption
Your temporary return **home**, or admission to a medical facility, in the **United Kingdom** before the scheduled end of **your insured journey**, as a result of:

- **your illness** or **bodily injury** resulting in a valid claim for **your** emergency repatriation; or
- **you** cutting short **your** trip.

Trip Resumption
You resuming **your insured journey** before the end of the **policy period** after a **trip interruption**.

United Kingdom
England, Scotland, Wales, Northern Ireland, the Channel Islands, the Isle of Man and including British Forces Posted Overseas (BPFO) addresses.

Voluntary Break
You interrupting **your insured journey** to return **home** due to:

- homesickness; or
- attending a family event or festivities; or
- any other cause which is not subject to a claim under this policy.

Maximum 3 return trips within the **policy period**.

War and Civil unrest
- Any sort of war (whether declared or not), hostility, invasion, revolution, act of foreign enemy, civil war or unrest, rebellion, insurrection, mutiny, uprising or military usurped power, martial law, state of siege or United Nations or NATO enforcement action; or
- The explosion of war weapon(s), utilisation of nuclear, chemical or biological weapons or the hostile act of an enemy foreign to the nationality of the **insured person** or of the country in which the act occurs.

We / Our / Us
ERGO Travel Insurance Services Ltd on behalf of Great Lakes Insurance UK Limited.

Your Policy Sections

This part of **your** policy wording will take **you** through **your** cover including:

- **your** policy limits.
- the standard **excess** that applies.
- what **we** will and won't pay for.
- whether the cover is optional. **You**'ll need to check **your** policy schedule to see if **you** chose to take out the extra cover.

These policy sections are always included in your policy

Section 1.	**Emergency medical and repatriation expenses** Help if **you** get sick or are injured while **you**'re away. The cover is designed to cover **your** emergency medical bills and, if needed, get **you home**.
Section 2.	**Cancellation** Refunding the cost of **your** trip and other expenses if **you** need to cancel.
Section 3.	**Cutting your trip short and loss of holiday** Refunding the cost of unused accommodation or extra expenses to return **home**.
Section 6.	**Personal money and event tickets** Cover for **your** personal money or **event tickets**.
Section 7.	**Passport and other documents** Cover to replace **your** travel documents and pay for additional expenses.
Section 8.	**Personal liability** Cover if **you**'re legally liable for causing injury or damage.

These sections are optional, so are not automatically included. Check your policy schedule to see if you chose to take out these optional extras.

Section 4.	**Personal belongings** Cover for **your** personal belongings if they are lost or stolen.
Section 5.	**Gadget** Cover for theft, loss, or damage to **your** gadgets.
Section 9.	**Winter sports** Cover for **your** winter sports equipment, ski passes, and emergency medical treatment.

Section 1: Emergency medical and repatriation expenses

If you get sick or injured during your trip.

This section provides insurance for emergency medical expenses if **you** fall ill or have an **accident** whilst on **your insured journey**.

Policy limits are per **insured person**, per **insured journey**.

Summary of cover limits:

Cover	Policy Limit	Excess
Emergency medical and repatriation expenses	£3,000,000	£75
Hospital confinement benefit	£50 per 24 hours up to £250	None
Mugging hospitalisation benefit	£50 per 24 hours up to £250	None
Emergency dental treatment	£500	£75
Additional travel and accommodation expenses	£800	None
Funeral expenses abroad or cremation expenses abroad	£1,500	None
UK prescriptions	£50	None
UK physiotherapy and chiropractic care	£300	None

⚠ Make sure **you**'ve read and understood 'Pre-existing medical conditions and changes to your health' and 'Reciprocal health agreements' sections.

⚠ This policy is designed to help with unexpected **illness**, death or injuries. It's not a private medical insurance policy.

We will pay:

Emergency medical costs

- Medical and hospital expenses. This includes an ambulance to take **you** to the hospital.
- Emergency dental treatment if **you**'re in pain. This includes emergency denture repair to reduce pain when eating.
- If **you**'ve a valid claim under this section of the policy. **We**'ll also pay the cost of prescriptions, physiotherapy and chiropractic care to continue treatment when **you** return **home**.
- The cost of bringing back **your** remains or ashes from abroad to the **United Kingdom**.

Travel and accommodation expenses

- Extra travel and accommodation (room only) expenses for **you** and a **relative** or travelling companion, to stay until **you**'re fit to return to the **United Kingdom** .
- Travel (economy only) and accommodation (room only) for someone to travel from the **United Kingdom** to stay with **you** and return **home** with **you**.
- Return travel to the **United Kingdom** for **you** and a **relative** or travelling companion when **you**'re fit to go **home**.

- The cost of a medical escort on **your** return journey **home**.
- Return travel to their **home** for **your** children under 18 years old if **you**'re unable to look after them. **We**'ll arrange for someone to travel with them if no other responsible adult is available.
- Taxi fares for **your** travel to and from hospital during **your** trip, relating to:
  - **your** admission; or
  - discharge or attendance for out-patient treatment; or
  - for the collection of medication prescribed for **you** by the hospital.

Funeral expenses

- **Your** funeral expenses or cremation expenses abroad.

Other expenses

- The cost of telephone calls between **you**, **us** or the Emergency Helpline including charges when **you** receive calls on **your** mobile.

Hospital confinement benefit

- If **you**'re admitted to hospital or confined to **your** accommodation, **we**'ll pay **you** the amount shown in the 'Summary of cover limits' table for every 24-hour period, until **you**'re discharged.
- If **you**'re confined to a hospital following a mugging, **we**'ll pay **you** the amount shown in the 'Summary of cover limits' table for every 24-hour period, until **you**'re released. This amount will be on top of the standard hospitalisation benefit.

⚠ **You** must have an accepted claim under the 'Emergency medical costs' cover above to access the benefits.

We won't pay:

- Any medical bills or expenses to bring **you home** that are over £500, unless **you**'ve agreed with **us** or **our** assistance company first.
- Any claim arising directly or indirectly from a **pre-existing medical condition** that **you** didn't tell **us** about and **we** didn't accept.
- Pregnancy or childbirth costs if the expected due date is less than 12 weeks (16 weeks if multiple birth) after the planned end of the trip.
- Any cost of medication that **you** knew **you**'d need at the start of **your** trip.
- Any medical costs that aren't related to the **illness** or injury **you**'re making a claim for.
- Any medical costs for treatment that can reasonably wait until **you** get **home**.
- Any claims where **you**'ve taken part in excluded **hazardous activities and sports**, or those that aren't listed as being covered. This is unless **we**'ve agreed to cover **you** and it's shown on **your** policy schedule.
- Costs that aren't necessary for **your** treatment. An example would be the cost of a private room if not medically needed.
- New dentures, prosthetic limbs, hearing aids, contact or corneal lenses or prescription glasses.
- The cost of any taxi fares or phone calls that aren't mentioned in the 'We will pay' section.
- Any food, drink or toiletries.
- Any costs that occur after **our** medical advisor and **your medical practitioner** agree that **you**'re fit to travel and can return **home**.

- Any emergency medical or dental costs incurred on an **insured journey** solely within the **United Kingdom**.
- Any costs once **you**'ve returned to the **United Kingdom**. This doesn't apply to on-going prescriptions, physiotherapy or chiropractic care.
- Any costs raised after a period of 12 months or more from the date of **your** injury, **illness** or death.
- Any costs if **you** don't:
  - get any recommended vaccinations or preventative medications before **your** trip.
  - follow the advice and directions of a **medical practitioner** or consultant before or during **your** trip.
- For anything mentioned in 'What this policy doesn't cover'.
- Treatment in a private hospital where a suitable public or state facility is available.

Special conditions:

- All medical treatment must be prescribed or recommended by a **medical practitioner**.
- **You** must tell the Emergency Helpline as soon as **you** know that **you**'ll:
  - need to be admitted to a hospital or clinic; and/or
  - incur costs over £500.

If **you** don't tell or delay telling **us**, **we**'ll only pay the costs **we** would have incurred if **you** had told **us** earlier.

- **Your** treating **medical practitioner** and **our** medical advisers will decide when **you**'re fit to travel. Once this is agreed, **our** assistance company might need to:
  - move **you** from one hospital to another; or
  - arrange for **you** to return to the **United Kingdom**.

If **you** decide that **you** don't want to be moved or return to the **United Kingdom**, **your** claim will be closed, and **we** won't be liable for any more costs.

- Any travel and accommodation expenses need to be approved by **us** or **our** assistance company. **You**'ll need to make sure that:
  - as long as it's medically safe, and if available, travel must be economy class; and
  - accommodation is to a similar standard to **your** original booking.
- If **you** are repatriated and **you** don't hold a valid return ticket, **we** will deduct from **your** claim an amount equal to **your** original airline's one way airfare. This will be the same class of ticket as **your** outward travel, for the route used for **your** return to the **United Kingdom**.
- **You** must obtain **our** prior agreement before incurring costs for physiotherapy and chiropractic care in the **United Kingdom**.
- **We** won't pay unreasonable or unnecessary costs or expenses.

For medical and hospital expenses in the USA, reasonable means costs for approved medical services and expenses that aren't over 150% of the published medical US Medicare rates for the same or similar treatment.

Section 2: Cancellation

Refunding the cost of your trip and other expenses if you need to cancel.

The maximum **we**'ll pay is the policy limit. Limits are per **insured person**, per **insured journey**.

Summary of cover limits:

Cover	Policy Limit	Excess
Cancellation	£1,500	£75

This section provides cover if **you** need to cancel **your** trip because of the following reasons:

1. The death, **bodily injury** or **illness**, as certified by a **medical practitioner** of:
   - **you** or anyone else named on **your** policy schedule; or
   - **your relative**; or
   - a **colleague**; or
   - a travelling companion or friend **you**'d arranged to stay with.
2. **You** or **your** travelling companion needs to attend a court of law:
   - as a witness (but not as an expert witness); or
   - for Jury Service. **You** must have requested to defer service, and this must have been denied by the jury summoning officer or clerk of the courts office.
3. **You** or **your** travelling companion being members of the following services and pre-agreed leave has been cancelled due to an emergency or a posting abroad:
   - Armed Forces; or
   - Police Services; or
   - Ambulance Service; or
   - Fire Service; or
   - Medical Services.
4. **You** or **your** travelling companion having to stay **home** because it had been seriously damaged by:
   - fire or explosion; or
   - storm, flood or water damage; or
   - subsidence; or
   - burglary.

Damage must have happened within the 7 days leading up to **your** trip, and **we**'ll need evidence of the damage.

5. Involuntary redundancy of:
   - **you**; or
   - **your** travelling companion; or
   - **your** husband, wife, civil or cohabiting partner.

This must have been notified after the policy was bought, or after the trip was booked, whichever was the later date.

We will pay:

Up to the policy limits for the following unused and non-refundable costs of:

- Pre-booked travel and accommodation expenses.
- Pre-booked airport or port parking, car hire, airport lounge pass and excursions (including **event tickets**).
- Travel permission costs including:
  - visas.
  - ESTA (Electronic System for Travel Authorisation).
  - EES (EU entry or exit system).
  - other travel permissions.

⚠ **You** must have already paid or be contracted to pay these costs.

We won't pay:

- For any cancellation claim for reasons not listed in this section under 'We will pay'.
- For any cancellation claim for events which **you** already knew about, or thought might happen:
  - when the trip was booked; or
  - when the policy was bought, whichever date is later.
- For cancellation arising from pregnancy or childbirth:
  - if the expected delivery date is less than 12 weeks (16 weeks for a multiple birth) after the scheduled end of the trip; or
  - a **medical practitioner** hasn't certified that the cancellation is needed because of complications of pregnancy or childbirth.
- For any additional costs resulting from **you** not cancelling **your** trip as soon as reasonably possible, after **you** became aware of the need to cancel.
- For any claim because of a failure to have the correct passport, visa, or other relevant travel permissions for the trip.
- For any claim where the carrier has refused to allow **you** to travel.
- For any claim because of the failure to provide any service connected with **your** trip. This includes error, omission, financial failure, or default of any provider. Providers include travel agents, tour operators, or other companies **you** used to book the trip.
- For any claim because of the death or illness of any pet or animal.
- For any claim as a result of **you** not wanting to travel or due to **your** personal or financial circumstances (other than as set out under this section).
- For any claim caused by work commitment or amendment of **your** holiday entitlement by **your** employer (other than as set out under this section).
- For any claim as a result of **your** late arrival at the airport, port, or station after the check-in or booking-in time.
- For any claim for costs **you**'ve paid for other people that aren't insured under this policy.
- For any claim where **you**:
  - refused medical treatment; or
  - weren't taking **your** prescribed medication correctly; or
  - were unable to take **your** medication with **you** because of transport or import restrictions. For example, where a country doesn't allow a type of medicine or **you** cannot take it on an aircraft.

- For any claim because **you**'ve accepted a hospital appointment, where **you** were already on a waiting list:
  - when **you** booked **your** trip; or
  - when **you** bought the policy. Whichever is the later date.
- For any claim arising from **you** losing **your** job due to **your** misconduct, **you** resigning or taking voluntary redundancy.
- For any losses which can be recovered elsewhere or **you** aren't contractually liable for.
- For any claim arising from volcanic eruption and/or volcanic ash.
- For any claim arising from regulations or instructions by the Government or local authority of any country. This includes travel restrictions that result in **you** being unable to go on **your** trip.
- For anything mentioned in 'What this policy doesn't cover'.

Special conditions:

- As soon as **you** know that **you** will need to cancel **your** trip, **you** must tell **your**:
  - tour operator; and/or
  - travel agent; and/or
  - transport or accommodation provider.

If **you** delay, the cancellation charges may increase, and **we** won't cover the additional charges.

- If **you** need to cancel **your** trip due to medical reasons, **you** must supply a medical certificate. This certificate must:
  - be from a qualified **medical practitioner**; and
  - confirm that **your** condition prevents **you** from travelling.
- If **your** claim is for any other covered reason, **you**'ll need to give us any evidence that **we** ask for.

Section 3: Cutting your trip short, loss of holiday and trip resumption

Refunding the cost of unused accommodation and excursions and helping with extra expenses to return home early.

The maximum **we**'ll pay is the policy limit. Limits are per **insured person**, per **insured journey**.

Summary of cover limits:

Cover	Policy Limit	Excess
Cutting your trip short, loss of holiday and trip resumption	£1,500	£75

Some words have special meanings in this section. Wherever **you** see these words in **bold**, this is what they mean:

Loss of holiday
The days that **your** treating **medical practitioner** has confined **you** to:
- hospital; or
- hotel room; or
- cabin

due to **your bodily injury** or **illness**.

A. Cutting your trip short and loss of holiday

This section provides cover for:

- **loss of holiday**; or
- if **you** unexpectedly need to cut **your** trip short

because of the following reasons:

1. The death, **bodily injury** or **illness** of:
   - **you** or anyone else named on **your** policy schedule; or
   - **your relative**; or
   - a **colleague**; or
   - a travelling companion or friend **you**'d arranged to stay with.

2. **You** or **your** travelling companion needs to attend a court of law:
   - as a witness (but not as an expert witness); or
   - for Jury Service. **You** must have requested to defer service, and this must have been denied by the jury summoning officer or clerk of the courts office.

3. **You** or **your** travelling companion being members of the following services and pre-agreed leave has been cancelled due to an emergency or a posting abroad:
   - Armed Forces; or
   - Police Services; or
   - Ambulance Service; or
   - Fire Service; or
   - Medical Services.

4. **You** or **your** travelling companion having to stay **home** because it has been seriously damaged by:
   - fire or explosion; or
   - storm, flood or water damage; or
   - subsidence; or
   - burglary.

Damage must have happened within the 7 days leading up to **your** trip, and **we**'ll need evidence of the damage.

5. Involuntary redundancy for:
   - **you**; or
   - **your** travelling companion; or
   - **your** spouse, civil or cohabiting partner.

This must have been notified after the policy was bought, or after the trip was booked, whichever was the later date.

We will pay:

Up to the policy limits for the following unused and non-refundable costs of:

- Pre-booked travel and accommodation expenses.
- Pre-booked airport or port parking, car hire, airport lounge pass and excursions (including **event tickets**).
- Travel permission costs including:
  - visas.
  - ESTA (Electronic System for Travel Authorisation).
  - EES (EU entry or exit system).
  - other travel permissions.

⚠ **You** must have already paid or be contracted to pay these costs.

We won't pay:

- For any claim not listed under 'We will pay' in this section.
- Any **loss of holiday** claim that's not caused by **your** own **bodily injury** or **illness**.
- Any claim for events which **you** already knew about, or thought might happen:
  - when the trip was booked; or
  - when the policy was bought, whichever date is later.
- Cutting **your** trip short or **loss of holiday** arising from pregnancy or childbirth:
  - if the expected delivery date is less than 12 weeks (16 weeks for a multiple birth) after the scheduled end of the trip; or
  - a **medical practitioner** hasn't certified that **you** must cut **your** trip short or suffer a loss of holiday because of complications of pregnancy or childbirth.
- Any claim because of a failure to have the correct passport, visa, or other relevant travel permission(s) for the trip.
- Any claim where:
  - the carrier has refused to let **you** travel, or to continue to travel; or
  - a service provider (including accommodation) has refused to provide or continue to provide a service.
- Any claim because of the failure to provide any service connected with **your** trip. This includes error, omission, financial failure, or default of any provider. Providers include travel agents, tour operators, or other companies **you** used to book the trip.

- Any claim because of the death or illness of any pet or animal.
- Any claim because of **you** not wanting to travel or continue **your** trip due to:
  - **your** personal or financial circumstances (other than as set out under this section); or
  - a work commitment or amendment of **your** holiday entitlement by **your** employer; or
  - **your** employer not allowing or cancelling **your** holiday leave (other than as set out under this section).
- Any claim as a result of **your** late arrival at the airport, port or station after the check-in time.
- Any claim for costs **you**'ve paid for other people that aren't insured under this policy.
- Any claim where **you**:
  - refused medical treatment; or
  - weren't taking **your** prescribed medication correctly; or
  - were unable to take **your** medication with **you** because of transport or import restrictions. For example, where a country doesn't allow a type of medicine or **you** cannot take it on the aircraft.
- Any claim because **you**'ve accepted a hospital appointment, where **you** were already on a waiting list:
  - when **you** booked **your** trip; or
  - when **you** bought the policy. Whichever is the later date.
- Any claim arising from **you** losing **your** job due to **your** misconduct, **you** resigning or taking voluntary redundancy.
- For any losses which can be recovered elsewhere or **you** aren't contractually liable for.
- Any claim arising from volcanic eruption and/or volcanic ash.
- Any claim arising from Government regulations or instructions by the Government of any country. This includes delays or amendments to the booked trip due to Government action.
- For anything mentioned in 'What this policy doesn't cover'.

B. Trip resumption

We will pay:

In the event of **trip resumption**:

- **your** reasonable additional travel and accommodation expenses (room only) of a similar standard to the original booking, which **you** incur to return:
  - to the location **you** were repatriated from; or
  - where **you** cut your trip short from in order to continue **your insured journey**.

We won't pay:

- **Trip resumption**:
  - within 7 days of the end of the **policy period**; or
  - following a **voluntary break**.

Special conditions:

- As soon as **you** know that **you**'ll need to cut **your** trip short, **you** must:
  - tell **us** or **our** assistance company and get approval before incurring any costs. **You** also need to let **us** make any travel arrangements to bring **you home**.
  - tell **your** tour or transport operator, travel agent and/or accommodation provider.

If **you** delay, the charges to cut **your** trip short may increase. **We** won't cover the additional charges.

- **We**'ll only pay for economy class tickets unless it's medically necessary for other arrangements to be made.
- If **you** need to cut **your** trip short because of medical reasons, **you** must supply a medical certificate. This certificate must:
  - be from a qualified **medical practitioner**; and
  - confirm that **your** condition prevents **you** from continuing **your** trip.
- **We**'ll calculate claims for cutting short **your** trip or for **loss of holiday** on a pro rata basis. This means that **we**'ll consider the number of complete days of **your** trip that **you** haven't used because **you**'ve:
  - been in hospital abroad; or
  - been confined to **your** accommodation abroad for medical reasons; or
  - been repatriated to the **United Kingdom**; or
  - already arrived in the **United Kingdom** following repatriation or **trip interruption**.
- If **your** claim is for any other covered reason, **you**'ll need to give **us** evidence of this.
- For a **voluntary break**, cover will restart when you leave the **United Kingdom**. **We** won't pay any additional expenses incurred to resume **your insured journey**.
- For **trip resumption** where **you** resume **your insured journey** following a **voluntary break**, **you** and y**our** travelling companion(s) must be fit to travel and participate in any activities and excursions that **you**'ve planned during your trip.
- The maximum amount **we**'ll pay in total for cutting **your** trip short, **loss of holiday** and **trip resumption** claims combined is the amount shown in the 'Summary of cover limits'.

Section 4: Personal belongings (optional)

Cover for your personal belongings on your trip if they are lost, stolen or damaged.

This section only applies if 'Personal belongings' cover is shown on **your** policy schedule.

Policy limits are per **insured person**, per **insured journey**.

Summary of cover limits:

Cover	Policy Limit	Excess
Personal belongings	£500	£75
Single item limit	£500	£75
Valuables	£500	£75

Some words have special meanings in this section. Wherever **you** see these words in **bold**, this is what they mean:

Gadget

- Mobile phones.
- Laptops, tablets and e-readers.
- Portable games consoles.
- Health and fitness trackers including smart watches.
- Video cameras, cameras and lenses.
- Accessories including headphones, speakers and navigation devices.

Personal Belongings

Personal effects, clothing, gifts, **valuables** and bags **you** take on **your** trip.

Single Item Limit

This is the maximum **we**'ll pay for any one item, pair or set of items.

Valuables

- Jewellery and watches.
- Items made from precious metals.
- Precious or semi-precious stones.
- Antiques, musical instruments or furs.

We will pay:

- The cost to replace or repair **your personal belongings** if they're damaged, lost or stolen, subject to wear and tear and depreciation. If the item is less than 1 year old at the time of the incident any claim will be considered on a "new for old" basis.

We won't pay:

- Any claim where **your personal belongings** have been taken by officials such as customs officers or the police.

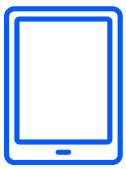
- Any claim for damage by normal wear and tear, including:
  - anything that happens gradually over time; or
  - moth or vermin damage; or
  - anything caused by atmospheric or climatic conditions.
- Any damage caused by the process of cleaning, dyeing, repairing or restoring.
- Any damage caused by scratching or denting unless the item has become unusable due to this.
- Any damage caused by leaking powder or fluid within **your** baggage.
- Reduction in an item's value.
- Any amount over the **single item limit** as shown in the table in this section, for any one item, pair, or set of items that belong together or can be used together.
- Any amount over the total **valuables** limit as shown in the 'Summary of cover limits' table in this section.
- Any loss or theft of items which are then recovered.
- Any damage caused by mechanical or electrical breakdown.
- Any claim where **you** haven't looked after **your personal belongings**. This includes:
  - keeping them in **your** line of sight if in a public place; or
  - securing **your** belongings in **your** accommodation when **you**'re not there; or
  - packing any fragile items carefully when travelling.
- Loss or damage to **personal belongings** (but not **valuables**) from an unattended vehicle unless:
  - between the hours of 09:00 and 21:00; and
  - locked in the boot, covered luggage area or locked glove compartment; and
  - where there is physical evidence of forcible and violent entry.
- Loss or damage to **valuables** from unattended vehicles.
- Loss or damage if **your** belongings are stored on a roof or boot luggage rack.
- Loss or damage if **you**'ve left **your** belongings with anyone who isn't:
  - a **family** member; or
  - a travelling companion; or
  - someone who has official responsibility for safekeeping **your** property.
- Loss or damage to:
  - **gadgets**.
  - sports equipment when in use.
  - fragile items.
  - golf equipment or bicycles.
  - winter sports equipment.
  - anything connected to **your** business or employment.
  - glasses, contact lenses, hearing aids or prosthetic limbs.
- Loss or damage to **valuables** unless:
  - they are kept on **your** person or hand luggage; or
  - stored in a safety deposit box, safe or similar. If these are not available, they must be kept secure in **your** locked accommodation.
- Any items which are borrowed, rented or not owned by **you**.
- For anything mentioned in 'What this policy doesn't cover'.

Special conditions:

- If **we**'ve paid a claim for lost or stolen belongings and these items are later recovered undamaged, **you**'ll need to pay **us** back the claim amount within 14 days of the recovery.

- If **you** need to claim, **you**'ll need to:
  - send **us** proof of any damage such as photos or damage reports.
  - **you**'ll need to keep any damaged items. **We** may choose to repair items rather than replace.
  - send **us** proof of purchase and value such as a receipt.
- If an airline has lost **your** checked-in baggage they will wait for 60 days before sending **you** confirmation. Once **you** have this, **you**'ll need to send it to **us** before **you** can make a claim.
- For any loss or theft **you** must:
  - report it to the police within 24 hours of discovery or as soon as possible after that; and
  - get a written police report.
- **You**'ll need to report any loss or damage to **your** travel operator or carrier. If travelling by air, this will be called a Property Irregularity Report (PIR).

Section 5: Gadget (optional)



If **your** device is lost, stolen or damaged.

This section only applies if 'Gadget' cover is shown on **your** policy schedule.

Policy limits are per **insured person**, per **insured journey**.

Summary of cover limits:

Cover	Policy Limit	Excess
Accidental or malicious damage, loss or theft	£500	£75

Some words have special meanings in this section. Wherever **you** see these words in **bold**, this is what they mean:

Accidental Damage/ Accidentally Damaged
The unexpected damage to **your gadget** which means it cannot be used or is unsafe to use. The damage must be sudden and unintentional. This includes damage to screens and damage resulting from sudden and unexpected damage caused by liquid.

Gadget/ Gadget(s)
The item(s) owned by **you** and for which **you** have the relevant **proof of purchase**.

A **gadget** can be any one of the following items:
- Mobile phones.
- Laptops, tablets and e-readers.
- Portable games consoles.
- Health and fitness trackers including smart watches.
- Video cameras, cameras and lenses.
- Accessories including headphones, speakers and navigation devices.

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

- purchased new or refurbished from a United Kingdom VAT registered (or the equivalent tax registration if purchased overseas) company, and supplied with a **proof of purchase**; or
- purchased second hand or gifted to **you**, provided that **you** have the original **proof of purchase** (which corresponds to the criteria above) and a signed letter from the original owner confirming that **you** own the **gadget(s)**.

The original **proof of purchase** or letter must include the following details of **your gadget(s)**:

- either the IMEI or serial number (whichever is applicable);
- the make and model;
- the sale price (**your purchase price**);
- confirmation that the **gadget(s)** were in full working order at the time of sale.

Loss
Where **you** have accidentally left **your gadget** in a location that means **you**'re permanently prevented from using it.

Malicious Damage
The intentional or deliberate actions by a person who is not insured under this policy, which causes damage to **your gadget(s)** where it cannot be used or is unsafe to use.

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

Theft
The taking of the **gadget(s)** by a third party with the intention of permanently depriving **you** of it, using force, threat of violence or by pickpocket.

We will pay:
- The cost of the repair of **your gadget** if it's **accidentally damaged** or **maliciously damaged**; or
- If it is beyond economic repair, lost or stolen, its replacement. Where only part or parts of **your gadget** are damaged, lost or stolen, **we** will only pay to repair or replace that part or parts.

We won't pay:
- Any **loss** or **theft** of **your gadget(s)** which are then recovered.
- Any claim if **your gadget(s)** have been taken by officials such as customs officers or the police.
- **Theft** of the **gadget** from **your** person unless force or threat, violence or pickpocket is used.
- Any claim for **loss** where the circumstances of the **loss** cannot be clearly identified, i.e. where **you**'re unable to confirm the time and place of the **loss**.
- Any claim as a result of unauthorised use of **your gadget**. This includes unauthorised calls, messages and downloads.
- The VAT element of any claim if **you**'re registered for VAT.
- Any modifications that have been made from the original specifications of the **gadget**. This includes things like adding gems, precious metals or unlocking **your gadget** from a network provider.
- Reconnection costs, pay-as-you-go charges or subscription fees of any kind.
- The cost of replacing any personalised ring tones or graphics, downloaded material or software.
- 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**.
- Any claim for damage by normal wear and tear, including:
  - anything that happens gradually over time; or
  - moth or vermin damage; or
  - anything caused by atmospheric or climatic conditions.
- Any damage caused by the process of cleaning, dyeing, repairing or restoring.
- Any damage caused by scratching or denting unless the item has become unusable due to this.
- Any damage caused by leaking powder or fluid within **your** baggage.
- Any cosmetic damage that has no effect on the functionality of the **gadget**, including marring, scratching and denting.
- Any damage caused by mechanical or electrical breakdown.
- Any **loss** or **theft** of, or damage to, **your gadget(s)**:
  - whilst in the custody of an airline or other carrier; or
  - whilst being shipped as freight or under a bill of lading; or
  - left out of sight and out of **your** personal control in a public place where **you**'re not in a position to prevent unauthorised interference with **your gadget** e.g. station, airport, restaurant, beach, etc.; or

- from an unattended vehicle unless between the hours of 09:00 and 21:00 and locked in the boot, covered luggage area or locked glove compartment and following forcible and violent entry; or
- from a roof or boot luggage rack at any time; or
- left in the custody of any person, (except a **relative**), who does not have official responsibility for the safekeeping of the **gadget**.

- Any **loss** or **theft** of, or damage to:
  - **gadget(s)** which are not carried in **your** hand luggage or on **your** person while **you**'re travelling on public transport; or
  - accessories other than SIM or PCMCIA cards which were in the **gadget** at the time of the **loss, theft** or damage; or
  - **gadgets** which are borrowed, rented or otherwise not owned by **you**.
- Loss of data.
- Loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any computer virus or similar mechanism or as a result of any failure of the Internet, or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting there from, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
- Repair or other costs for:
  - routine servicing, inspection, maintenance or cleaning; or
  - loss caused by a manufacturer's defect or recall of the **gadget**; or
  - replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials; or
  - repairs carried out by anyone not authorised by **us**; or
  - wear and tear or gradual deterioration of performance; or
  - claims arising from abuse, misuse or neglect; or
  - a **gadget** where the serial number has been tampered with in any way.
- For anything mentioned in 'What this policy doesn't cover'.

Special conditions:

- For any **loss** or **theft you** must:
  - report it to the police within 24 hours of discovery or as soon as possible after that; and
  - get a written police report.
- Claims will be considered on a new for old basis provided the item is less than 1 year old at the date of the incident. All other items will be subject to a suitable deduction for wear and tear and depreciation or **we** may at **our** option pay to replace or repair the lost, stolen or damaged item(s).
- **We** may not pay **your** claim if **you**'re unable to provide original proof of purchase that meets the **gadget criteria** detailed in this section.
- **You** must retain all damaged **gadgets** for inspection and send them to **us** if required.
- If **we**'ve paid a claim for lost or stolen belongings and these items are later recovered undamaged, **you**'ll need to pay **us** back the claim amount within 14 days of the recovery.
- **You**'re required to take all reasonable precautions to prevent **loss, theft, accidental** or **malicious damage**.
- Cover excludes costs or payments recoverable from any other party. This includes under the terms of any other contract, guarantee, warranty, or insurance.

Section 6: Personal money and event tickets

Cover for your personal money or event tickets.

Policy limits are per **insured person**, per **insured journey**.

Summary of cover limits:

Cover	Policy Limit	Excess
Personal money	£100	£75
Cash	£100	£75
Event tickets	£100	£75

Some words have special meanings in this section. Wherever **you** see these words in **bold**, this is what they mean:

Personal Money

This includes:	This doesn't include:
Cash	Avios / Air miles
Pre-paid currency cards	Crypto currencies
Travellers and other cheques	Money used or held for business
	Lottery cards / tickets
	Debit or credit cards

We will pay:

- Up to the policy limit shown in the table above if **your** personal money or **event ticket** is lost or stolen on **your** trip.

We won't pay:

- Loss or theft of **your personal money** or **event ticket** that wasn't:
  - being carried by **you** (such as in **your** pocket or handbag).
  - kept in **your** hand luggage when **you**'re travelling on public transport (under **your** control so that **you** can keep an eye on it).
  - kept in a safe or deposit box in **your** locked private accommodation.
- **Personal money** that has been taken away (confiscated) by officials like customs or police officers.
- Pre-paid currency or event cards or cheques where the issuer can give **you** a replacement, refund **your** money or where **you** haven't followed their instructions.
- Any reduction in **your** money due to changes in exchange rates, depreciation or mistakes caused by error or omission.
- **Personal money** that's been lost or stolen by fraud. This includes where **you**'ve shown **your** passwords or PIN to someone else.
- Any **personal money** that is later recovered.
- For anything mentioned in 'What this policy doesn't cover'.

Special conditions:
If **you** suffer a loss or theft and want to claim, **you** must:

- Take care of **your personal money**, doing **your** best to protect it against loss or theft.
- For any loss or theft **you** must:
  - report it to the police within 24 hours of discovery or as soon as possible after that; and
  - get a written police report.
- Let **us** have proof of ownership of any lost or stolen **personal money**. This could be things like bank statements showing cash withdrawals, or receipts for foreign currency.
- Let **us** have proof of the replacement cost of any lost or stolen **event tickets**.

Section 7: Passport and other documents

If your passport or other travel documents are lost or stolen.

Policy limits are per i**nsured person**, per **insured journey**.

Summary of cover limits:

Cover	Policy Limit	Excess
Passport and other documents	£100	£75

We will cover loss or theft of **your** passports, driving licence, or travel documents that were:

- being carried by **you** (such as in **your** pocket or handbag).
- kept in **your** hand luggage when **you**'re travelling on public transport (under **your** control so that **you** can keep an eye on it).
- kept in a safe or deposit box in **your** secure private accommodation.

We will pay:

- If **your** passport, driving licence or travel visas are lost or stolen, **we**'ll pay up to the limit shown in the 'Summary of cover limits' table for:
  - the cost of a temporary passport and replacement visas whilst **you**'re abroad.
  - additional travel and accommodation expenses (room only) that **you** have to pay whilst **you** arrange **your** temporary passport or replacement visas.
  - the cost of replacing **your** passport or driving licence when **you** get **home**. **We**'ll only pay for the time remaining on **your** passport or driving licence. For example, **you** have 5 years left on a 10-year passport, **we**'ll pay for half the cost of a new one.

We won't pay:

- For replacement of any passports or other important documents that have been taken away (confiscated) by officials like customs or police officers.
- Any loss or theft of **your** travel documents that can be replaced free of charge by the issuer.
- For anything mentioned in 'What this policy doesn't cover'.

Special conditions:

If **you** suffer a loss or theft and want to claim, **you** must:

- Take care of **your** travel documents, passport(s) and driving licence(s), doing **your** best to protect them against loss or theft.
- For any loss or theft **you** must:
  - report it to the police within 24 hours of discovery or as soon as possible after that; and
  - get a written police report.

Section 8: Personal liability

If you're legally responsible for causing injury or damage.

Policy limits are per insured event.

Summary of cover limits:

Cover	Policy Limit	Excess
Personal liability	£1,000,000	£75

⚠ This section does not apply to **insured journeys** solely within the **United Kingdom**.

We will pay:

If **you**'re found legally liable for causing:

- death or **bodily injury** to another person.
- material loss of or damage to another person's property.

✓ Material damages or compensation that **you** legally must pay.

✓ Legal costs and expenses incurred in:
- defending a legal action against **you**; or
- in negotiating a settlement.

✓ **Your** costs and expenses when **you**'re required by **us** to participate in the defence of such an action.

We won't pay:

✗ Any claim from an **insured journey** solely within the **United Kingdom**.

✗ Any liability because **you** have participated in **hazardous activities and sports** that are:
- specifically excluded; or
- not listed as covered unless otherwise agreed by **us**; or
- listed as being covered but not for Personal Liability cover.

✗ Any liability for non-material damage. This includes damage to reputation or intellectual property rights.

✗ Any claim where **you** cause:
- death or **bodily injury** to; or
- damage to property in the care of, or belonging to:
  - **you**.
  - a member of **your family**, or someone living with **you**.
  - someone employed by **you**.
  - a travelling companion.
  - someone **you**'ve arranged to stay with.

This does not include any temporary holiday accommodation not owned by **you**.

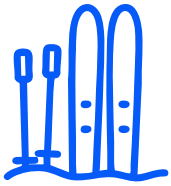
✗ Any claim for injury, loss or damage arising directly or indirectly from **your** ownership or use of:
- horse-drawn, motorised, electrically or mechanically propelled or towed cars or vehicles.
- aircraft.
- watercraft (except row boats, punts or canoes).
- animals (except domestic dogs or cats).
- firearms, weapons or explosive devices.

- Any claim directly or indirectly caused from:
  - any form of racing; or
  - **your** trade, profession or business; or
  - a contract, unless **you**'d be liable even if the contract didn't exist; or
  - **you** leading a group taking part in an activity; or
  - **you** transmitting a disease to another person; or
  - **your** deliberate, unlawful, malicious or wilful act or omission; or
  - **your** fraudulent, dishonest or criminal act or that of any person authorised by **you**; or
  - something that's subject to criminal proceedings against **you**.
- Any claim covered elsewhere, such as under another insurance policy.
- Any claim arising through court action brought in a country other than where the insurance event took place. This does not apply if **we**'ve agreed otherwise.
- Punitive or exemplary damages.
- Any claim where:
  - **you** haven't told **us** of something that might lead to a claim within a reasonable timeframe; and
  - this failure affects **our** ability to limit **our** liability.
- For anything mentioned in 'What this policy doesn't cover'.

Special conditions:

- If **you** know of any insurance event which may result in a claim, **you** must:
  - let **us** know without delay; and
  - send **us** all correspondence and legal documents, without responding to them.
  - not discuss liability with any third party.
- **You** must not admit liability without **our** prior written agreement. This includes making an offer, promise, payment or indemnity.
- **We**'re entitled to take over the defence and settlement of any claim against **you** in **your** name. **We**'ll have full discretion in the conduct of any proceedings and the settlement of any claim.
- **We** may, at **our** own expense, take proceedings in **your** name. These proceedings will be taken to recover compensation or indemnity from any third party.
- If **you** take part in defence or negotiation proceedings, any transport and accommodation costs must be agreed by **us** in advance.
- Where more than one **insured person** is involved in the same insurance event, the maximum **we**'ll pay in total is £2,000,000. If this limit is reached, this amount will be allocated in proportion to each **insured person**.

Section 9: Winter sports (optional)



Cover if you want to go on a winter sports trip.

This section only applies if 'Winter sports' cover is shown on **your** policy schedule.

Policy limits are per **insured person**, per **insured journey**.

Summary of cover limits:

Cover	Policy Limit	Excess
Winter sports equipment -loss, theft or damage		
- Replacement or repair	£750	£75
- Hire of replacement equipment	£30 per 24 hours up to £450	None
Winter sports equipment -Delay		
- Hire of replacement Equipment	£30 per 24 hours up to £450	None
Ski pass - loss or theft	£250	£75
Ski pack - illness or injury	£30 per 24 hours up to £450	None
Ski pack or alternative resort - piste closure	£30 per 24 hours up to £450	None
Travel disruption - avalanche or landslide	£450	None

Important information

- If **you**'re taking part in winter sports during a trip, **you** must ensure that **your** policy includes Winter Sports cover. This will give **you** cover under this section, as described below, and it will provide cover under the 'Emergency medical and repatriation expenses' section so **you** will have cover if **you**'re injured whilst skiing.
- **You**'re not covered when taking part in winter sports on a competitive or professional basis.
- **You**'re not covered if **you** take part in any activity against the warning or advice of a relevant local authority.
- **You**'re not covered in areas classified as avalanche rating 3 or above. Resort authorities classify avalanche risk as follows: 1 = Low, 2= Moderate, 3= Considerable, 4= High, 5 = Very High.
- **You** must be medically fit enough to go on a winter sports trip at the time of booking the trip and at the time of travel.
- The policy will **not** automatically cover **you** taking part in all winter sports. See 'Activities we do and don't cover' for a list of covered winter sports.

Some words have special meanings in this section. Wherever **you** see these words in **bold**, this is what they mean:

On-piste
Any designated and prepared marked piste, trail or run within the area of a ski-resort but excluding any **Terrain-park**.

Off-piste
Any area outside of a designated and prepared marked piste, trail or run.
This includes unmarked areas:

- between runs which are inside the resort boundary; or
- located outside of the resort boundaries in the backcountry.

Ski-pack
Your non-refundable hired **winter sports equipment**, ski-pass, ski-school instruction or ski-guide services.

Terrain-park
A designated and prepared area within a resort containing jibs (rails, boxes, table-tops, trees, park benches, picnic tables, mail boxes, wall rides, barrels, rainbows, kinks, jams and other types of rideable fixture), jumps (table-tops, step-downs, step-ups, gaps, channel gaps, hips and spines) and verticals (quarter-pipes, half-pipes and super-pipes) and any other feature designed or designated for the performance of tricks, jumps or aerials.

Winter Sports Equipment
Skis, ski-boots, bindings, mono-skis, snowboards, split boards, ski-helmets and ski-poles.

This applies to each **insured person** for each **insured journey**.

The maximum amount **we** will pay is shown in the 'Summary of cover limits' table.

This section of the policy sets out the cover **we** provide as a result of:

A. The loss or theft of, or damage to your winter sports equipment

We will pay:

- For the cost of the replacement or repair of **your winter sports equipment**. This is subject to wear and tear and depreciation; and
- The daily cost of hiring replacement **winter sports equipment** for the remainder of **your insured journey** in resort.

B. The delay on your outward journey of your winter sports equipment. Where the delay is by more than 12 hours after your actual arrival time in resort

We will pay:

- For the daily cost of hiring replacement **winter sports equipment** until **your winter sports equipment** arrives.

C. The loss or theft of your ski-pass

We will pay:

- The cost of a replacement ski-pass for the number of days that **your** lost or stolen ski-pass had remaining on it.

We won't pay:

- For any loss or theft of **your** ski-pass or **winter sports equipment** which are later recovered.
- For any loss or theft of **your** ski pass that can be replaced free of charge.
- Any claim if **your** ski-pass or **winter sports equipment** are taken by officials such as customs or police officers.
- For any damage to **your winter sports equipment** due to:
  - scratching or denting unless the item has become unusable as a result of this; or
  - leaking powder or fluid carried within **your** baggage; or
  - normal wear and tear. This includes:
    - gradual deterioration.
    - depreciation.
    - decay.
    - moth or vermin.
    - atmospheric or climatic conditions.
  - any process of cleaning, dyeing repairing or restoring.
- For any loss or theft of, or damage to, **your** ski-pass or **winter sports equipment**:
  - whilst in the custody of an airline or other carrier, unless:
    - **you** report it immediately on discovery to the carrier; and
    - get a written report. For airlines, this means a Property Irregularity Report (PIR); or
  - whilst being shipped as freight or under a bill of lading; or
  - left out of sight or out of **your** personal control in a public place. Where this means **you** are not in a position to prevent unauthorised interference with **your** property. For example, at a station, airport, restaurant, etc; or
  - from an unattended vehicle unless:
    - between the hours of 09:00 and 21:00; and
    - locked in the boot, covered luggage area or locked glove compartment; and
    - where there is physical evidence of forcible and violent entry; or
  - from a roof or boot luggage rack at any time; or
  - left in the custody of a person who is not:
    - a **family** member; or
    - a travelling companion; or
    - does not have official responsibility for the safekeeping of the property.
- For any damage to **winter sports equipment** whilst in use.
- For any claim for items which are borrowed, rented or not owned by **you**.
- For anything mentioned in 'What this policy doesn't cover'.

Special conditions:

- For any loss or theft **you** must:
  - report it to the police within 24 hours of discovery or as soon as possible after that; and
  - get a written police report.
- Claims for **winter sports equipment** will be considered on a "new for old" basis if the item is less than 1 year old at the time of the incident. All other items will be subject to a deduction for wear and tear and depreciation. **We** may, at **our** option, replace or repair the lost, stolen or damaged item(s).
- **We** may not pay **your** claim if **you** are unable to provide:
  - any original receipts; or
  - proof of purchase; or
  - insurance valuations (issued before the loss, theft or damage).

You must retain all damaged items for inspection, if required by **us**.

You must get:
- a written estimate for the repair of damaged items; or
- a report confirming that they are beyond economic repair from an appropriate official repairer.

An airline will wait for 60 days before confirming **your** checked-in baggage is permanently lost. Once **you** have this confirmation, **we**'ll be able to consider **your** claim.

If **your winter sports equipment** is recovered after **we**'ve paid a claim, **you** must pay **us** back the amount **you** received within 14 days of the recovery.

D. You being unable to take part in winter sports due to your bodily injury or illness sustained during your insured journey

We will pay:

For the cost of the unused portion of **your ski-pack** for the number of days it had remaining on it.

We won't pay:

For anything mentioned in 'What this policy doesn't cover'.

Special conditions:

Your claim will be based on the number of complete days that **you** are unable to participate in winter sports.

You must get written confirmation from the treating **medical practitioner** of:
- the nature of **your illness** or **bodily injury**; and
- the period that **you** were unable to participate in winter sports.

You must provide **us** with details of the nature, dates and costs of **your** pre-paid **ski-pack**.

E. You being prevented from taking part in winter sports at your resort for a period in excess of 12 hours as a result of:

- Not enough snow; or
- Too much snow; or
- Adverse weather; or
- Avalanche or landslide.

We will pay:

A daily amount towards the cost of **you** going to an alternative resort; or

The cost of the proportion of **your ski-pack** that **you** are unable to use.

We won't pay:

Any claim as a result of **you** being prevented from taking part in winter sports at a resort:
- less than 1,000m above sea level; or
- in the Northern Hemisphere, outside of the period starting on 15th December and ending on 15th April; or
- in the Southern Hemisphere, outside of the period starting on 15th June and ending on 15th October.

For anything mentioned in 'What this policy doesn't cover'.

Special conditions:

- **You** must provide written evidence from the resort authorities showing the reason for and dates of the closure.
- If **you** claim for **your** unused **ski-pack**, **you** must provide **us** with details of the nature, dates and costs of **your** pre-paid **ski-pack**.

F. Where an avalanche or landslide means you arriving at, or departing from, your resort more than 12 hours later than scheduled

We will pay:

- For extra travel and accommodation expenses (room only) of a similar standard to the original booking to allow **you** to:
  - reach **your** resort on the outward journey; or
  - catch up on **your** scheduled itinerary; or
  - return **home** on **your** homeward journey.

We won't pay:

- For anything mentioned in 'What this policy doesn't cover'.

Special conditions:

- **You** will be required to provide **us** with evidence of:
  - the reason for and length of the delay; and
  - **your** additional travel and accommodation expenses.

What this policy doesn't cover

Like most insurance policies, there are things we don't cover. In addition to the exclusions under 'We won't pay' and 'Special conditions' for each cover section, the following exclusions apply to all sections of the policy.

We won't pay:

- The **excess** amount shown in the 'Summary of cover limits' table.
- For any losses that aren't directly linked with the insured event causing the claim. For example, loss of earnings if **you**'re unable to work or the cost of replacing locks if **you**'ve lost **your** keys.
- For any losses which are recoverable elsewhere. Where another insurance policy covers the same risk, **we**'ll only pay **our** share of a valid claim.

We won't pay for any loss, damage, cost or expense caused directly or indirectly by:

- **Active Participation**
  - An **insured person** taking active participation, whether combatant or non-combatant, in supplying, transporting, or otherwise handling facilities, equipment, devices, vehicles, weapons or other materials intended for use in **war and civil unrest** or **terrorism**; or
  - An **insured person** voluntarily entering an area known at the time to be subject to **war and civil unrest**, **terrorism**, or against the advice of the Foreign, Commonwealth & Development Office (FCDO). See https://www.gov.uk/foreign-travel-advice.
- **Air passenger duty**
  Any loss in respect of air passenger duty (this can be reclaimed by **you** through **your** travel agent or airline).
- **Aviation**
  Flying or aerial activity of any kind except when flying as a fare-paying passenger in a licenced aircraft, unless otherwise shown as covered in 'Activities we do and don't cover'.
- **Business travel**
  Business trips.
- **Civil authorities**
  The confiscation or detention by customs or other authority.
- **Climbing and jumping**
  Climbing, jumping or moving (unless **your** life is in danger or **you**'re trying to save a human life):
  - on top of or from a vehicle, building or balcony.
  - from any external part of a building to another, regardless of height.
    This doesn't include fire escapes or external stairs.
- **Cruises**
  Any trip on a sea going cruise ship.
- **Cyber-attack**
  A cyber-attack. This includes the delay or cancellation of flights due to the failure of critical systems. Cyber-attack means the use of disruptive activities such as hacking, worms, viruses, trojan horses, blended threats, ransomware and other malware, or threat thereof, against computers and/or networks, with the intention to cause real world harm or severe disruption of systems or infrastructure.
- **Decompression**
  Any medical issues because of flying less than 24 hours after a SCUBA dive.
- **Depreciation**
  Depreciation, wear and tear or currency exchange losses.
- **Disinclination**
  Your unwillingness or refusal to travel.

- **Epidemic/Pandemic**
  Any epidemic or pandemic declared by the World Health Organisation.
- **Hazardous activities**
  Hazardous activities and sports that are shown as not covered in the 'Activities we do and don't cover' table. Activities and sports not shown in the table won't be covered unless agreed by **us**.
- **Foreseeable circumstances**
  Any event or claim that **you** knew about, or thought might happen at the time **you**:
  - booked an **insured journey**; or
  - bought **your** policy, whichever is the later date.
- **Manual work**
  Manual work unless agreed by **us**.
- **Management fees**
  Any claim for management fees, maintenance costs or exchange fees relating to:
  - timeshares; or
  - holiday property bonds; or
  - any similar arrangements.
- **Failure to take medical precautions, advice and treatment**
  Your failure to:
  - get any recommended vaccinations, inoculations or preventative medications, at the correct time and before **your** trip; or
  - follow medical advice, accept treatment or take prescribed medication.
- **Failure to wear a motorcycle helmet**
  You not wearing an appropriate motorcycle helmet when on a motorcycle, moped, motor-scooter or similar.
- **Negligence, error or omission**
  The negligence, error or omission of:
  - an **insured person**, **colleague** or **relative**; or
  - any provider of transport or accommodation; or
  - any agent or online booking service through which travel arrangements were made.
- **Nuclear, biological and chemical hazards**
  - ionising radiation or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel, or the radioactive toxic, explosive or other hazardous properties of any nuclear machinery or parts; or
  - the use of nuclear, biological or chemical weapons, or contamination, poisoning, prevention and/or limitation of the use of objects because of nuclear, chemical, biological and/or radioactive substances.
- **Any pre-existing medical conditions(s).**
  This is unless **you**'ve told **us**, paid any additional premium and it's shown on **your** policy schedule. If **you** don't tell **us** about all of **your pre-existing medical conditions**, **we** may not pay all or part of **your** claim. Please refer to 'What we mean by pre-existing medical conditions' to see if **you** need to tell **us**.
- **Promotional vouchers or rewards**
  Any claim for promotional vouchers or reward points. This includes Air Miles or Avios points.
- **Safety equipment and instructions**
  You taking part in **hazardous activities and sports** where **you** don't:
  - correctly wear or use any safety equipment customarily worn. This includes using a helmet, harness, safety line or lifejacket; or
  - follow safety instructions and guidance given by the activity organisers or instructors.
- **Sanctions**
  Any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the EU, United Kingdom, USA or other country of policy issue.

Search and rescue
Any search and rescue. However, **we**'ll cover medical evacuations when medically necessary and when agreed in advance by **our** assistance company.

Failure to wear a seatbelt
You not wearing a seatbelt when travelling in a motor vehicle when one is available.

Self-injury
- **your** self-inflicted **bodily injury** or **illness**, suicide or attempted suicide; or
- **your** exposure to unnecessary peril, except in an attempt to save human life; or
- any form of alcohol abuse including withdrawal, or **you** drinking too much alcohol where it's reasonably foreseeable that such consumption could result in a serious impairment of functions and/or judgment resulting in a claim; or
- **your** use of any drugs, including solvents and so-called legal highs. This doesn't include drugs taken as a part of treatment prescribed and directed by a **medical practitioner**. But drugs taken for the treatment of drug or alcohol addiction are also not covered.

Swimming pool
Unauthorised use of a swimming pool outside the specified opening times.

Terrorism / Terrorist Act
This exclusion won't apply to the Emergency medical and repatriation expenses section of cover.

Travelling to get medical treatment abroad
Any trip where an **insured person** is travelling to get medical treatment abroad.

Unlawful acts
Any unlawful act committed by an **insured person**, or operation of law or order of courts, or civil or criminal proceedings against anyone on whom **your insured journey** depends.

Volcanic ash
The delay or cancellation of flights due to atmospheric volcanic ash:
- on the order or recommendation of any civil authority; or
- at the initiative of the airline.

War and civil unrest
This is unless **your** presence in such an area is due to:
- the unscheduled transit or stopover of the aircraft or sea vessel in which **you** were travelling; or
- **your** involuntary diversion, transit or stopover as a result of hijack, kidnap or other occurrence beyond **your** control; or
- the sudden, unexpected occurrence of **war and civil unrest** in an area previously in a state of peace at the time **you** entered the area.

In such cases, **you**'ll be covered for a maximum period of 72 hours from **your** involuntary arrival in such an area. If **you** were already present in an area previously in a state of peace, **you**'ll be covered from the time when **war and civil unrest** first occurs.
This is provided that **you** make all reasonable efforts to leave the affected area at the first opportunity.

Winter Sports
Your participation in winter sports unless **you**'ve paid the additional premium for 'Winter sports' cover and it is shown on **your** policy schedule.

Other important information

In this section **you** can find the following information, if **you** have any questions, please give **us** a call.

- **Cancelling your policy**
- **Making a complaint**
- **Who are your insurers**
- **Protecting your money and the Financial Services Compensation Scheme (FSCS)**
- **Data Protection**

Cancelling your policy

You can cancel **your** policy within 14 days of receiving **your** policy documents. If **you** haven't started **your** trip or made a claim, **we**'ll give **you** a full refund.

This doesn't apply to single trip policies if the **insured journey** ends within one month of the date **you** purchased the cover. Premium refunds aren't available for these policies.

If **you** cancel **your** policy after 14 days, no premium will be refunded. However, if **you**'re cancelling because of exceptional circumstances such as a bereavement, or a change in **your** health which means that **we** can't continue cover, **we** may be able to refund some of **your** premium.

If **you** want to cancel **your** policy, please contact the insurance intermediary from whom **you** bought the policy.

If **we** need to cancel **your** policy, **we**'ll give **you** 14 days' notice in writing. If this happens, **we**'ll refund the premium **you**'ve paid for the time left on **your** policy.
Once **your** policy has been cancelled, **your** cover will end, and **you** won't be able to make a claim.

Making a complaint

We aim to provide **you** with the best service and support. However, **we** know that **we** do sometimes get things wrong. If **you** need to make a complaint, please get in touch and **we**'ll do everything **we** can to help.

For complaints about claims

Email: complaints@ergo-travel.co.uk

Tel: 01403 788 737

Write to: The Complaints Department, ERGO Travel Insurance Services Limited, Afon House, Worthing Road, Horsham, West Sussex, RH12 1TL

For complaints about the sale and administration of your policy

Email: travel@jacksonleeunderwriting.co.uk

Tel: 0330 111 3093

Please include **your** policy number. If **your** complaint is about a claim, include **your** claim number. **We**'ll do everything **we** can to answer **your** complaint quickly.

- **We**'ll write within 5 days to confirm that **we**'ve got **your** complaint.
- If **you** don't agree with **our** final response, or if eight weeks have passed and **we** have not provided **our** final response, **you** can contact the Financial Ombudsman Service (FOS).

The Financial Ombudsman Service (FOS)

The FOS is a free service that looks at and settles complaints between customers and financial service companies. Contacting the FOS does not affect **your** rights to take legal action.

You can find more details about the FOS on their website: www.financial-ombudsman.org.uk

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

Tel: 0800 023 4567

Write to: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Giving us the facts

Keeping us updated

Your declaration and changes

You must answer all of **our** questions truthfully and accurately. **You** must tell **us** as soon as possible if there are any changes to **your** details or **your** health.

Please see 'Pre-existing medical conditions and changes to your health'. It's important that **you** give **us** full and accurate information about **pre-existing medical conditions**. This applies to **you**, anyone travelling with **you** and anyone else **your** trip depends on. This is important as the policy contains specific conditions and exclusions. If **you**'re not sure if something is important, please tell **us** anyway. Failure to do so may invalidate **your** insurance.

Changes in health and other circumstances

You must tell **us** as soon as possible if:

- **your** address or email address has changed; or
- **you** or any person named on **your** policy schedule are no longer a resident in the **United Kingdom**; or
- **you** need to add additional cover to **your** policy; or
- **you** need to change the geographical limits covered by **your** policy; or
- **you** wish to add another traveller to **your** policy; or
- there are any changes in **your** health or the health of anyone **your** trip may depend on.

You must let **us** know if **you** need to make any changes to **your** policy. If **you** don't tell **us** about any changes, **you** may not be able to claim.

When **you** tell **us** about any changes, **we**'ll reassess **your** cover and premium. If **you** don't tell **us** about a change in **your** circumstances:

- the wrong terms may be quoted.
- a claim might not be paid, or the payment could be reduced.

In some cases, **your** policy might be invalid.

Fraud

Your policy could become invalid if **you** or someone acting for **you**:

- knowingly provide information to **us** that isn't true.
- mislead **us** in any way to get insurance from **us**, obtain more favourable terms or a reduced premium.

To avoid committing fraud, don't:

- knowingly provide information to **us** that isn't true.
- mislead **us** in any way to get insurance from **us**, obtain more favourable terms or a reduced premium.
- make a claim under the policy knowing it to be false or fraudulently exaggerated in any way.
- submit a document in support of a policy or claim knowing the document to be forged or false in any way.
- make a claim for loss or damage deliberately caused by **you**, or on **your** behalf without telling **us**.
- engage in any other behaviour to gain monetary benefit that **you** wouldn't normally receive.

If **you**'re found to have committed fraud, **we**:

- won't pay any part of the claim.
- will cancel **your** policy from the date the fraud occurred.
- won't return any premium paid.
- will ask **you** to pay **us** back any claims **we** have paid from the date the fraud occurred.
- may take legal action.
- may pass **your** details to relevant agencies to prevent fraud and money laundering.

Who are your insurers

Great Lakes Insurance UK Limited. Great Lakes Insurance UK Limited is a company incorporated in England and Wales with company number 13436330. Registered office address is 1 Fen Court, London, United Kingdom, EC3M 5BN.

Great Lakes Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 955859.

This policy is underwritten by ERGO Travel Insurance Services Ltd (ETI), registered in England and Wales, company number 11091555. Authorised and regulated by the Financial Conduct Authority, registered number 805870. Registered office is 1 Fen Court, London, EC3M 5BN.

This policy is administered by Virtual Insurance Products Limited trading as Jackson Lee Underwriting is authorised and regulated by the Financial Conduct Authority (FRN 307038). Registered in England and Wales No 4233964.

You can check this on the Financial Services Register by visiting https://register.fca.org.uk.

Protecting your money and the Financial Services Compensation Scheme (FSCS)

If **you** live in the United Kingdom, **you**'re protected by the FSCS. This scheme compensates **you** if **your** insurance provider goes out of business and can't pay claims under its policies.

You can find out more about the FSCS and how to get in touch with them at www.fscs.org.uk.

The law that applies to your contract

Unless otherwise agreed by **us**, the law applied to this contract is the law which applies to the part of the **United Kingdom** where **your home** is. The only exception is if **your home** is in the Channel Islands or the Isle of Man, then the law of England and Wales will automatically apply to this contract.

Transfer of rights

You can't transfer **your** rights under this policy. No one else has any right to enforce any term of this policy. This is due to the Contracts (Rights of Third Parties) Act 1999. This doesn't affect any right or remedy of a third party that exists or is available from that Act.

How we use your personal information

ERGO Travel Insurance Services Ltd (ERGO TIS) and its partners are committed to protecting **your** personal data. This Privacy Notice outlines how **we** collect, use, disclose, and safeguard **your** information. Please read this notice carefully to understand how **your** personal data is managed.

1. Data Controllers and Processors

ERGO TIS acts as the Data Controller for the personal data **you** provide, either directly or via **our** Data Processors. **Our** processing activities include policy issuance, claims management, customer service, and business operations related to insurance services.

For more information, visit: www.ergotravelinsurance.co.uk/privacy-statement

Great Lakes Insurance UK Limited (GLUK) also acts as a Data Controller for certain personal data **we** collect. GLUK is responsible for safeguarding this data in accordance with its privacy practices. For more details on how GLUK uses **your** personal data, please visit:
https://www.munichre.com/Great-Lakes-Insurance-UK-Information-Notice

Jackson Lee Underwriting processes personal data on behalf of ERGO TIS for specific purposes.Jackson Lee Underwriting may also act as an independent Data Controller for other purposes as outlined in their privacy notice. For more details, please review the Jackson Lee Underwriting Privacy Policy here:
https://jacksonleeunderwriting.co.uk/files/jlu-privacy.pdf

2. What types of personal data do we collect?

We collect and process personal data, which may include but is not limited to:

- **Personal identification information** (e.g. full name, date of birth, contact details).
- **Health Data** (e.g. declared medical conditions or as necessary for certain claims).
- **Payment Information** (e.g. banking details for processing claims and policy payments).

We may collect this data directly from **you** or via Third Party Administrators, Assistance Companies, or other authorised sources.

For more information about the personal data collected by ERGO TIS, please visit:
www.ergotravelinsurance.co.uk/privacy-statement/#what-types-of-personal-data-do-we-collect

3. What are our purposes and legal basis for processing your personal data?

We process **your** personal data for various purposes, including:

- Issuing policies.
- Underwriting and administering **your** insurance contract.
- Claims and complaints management.
- Customer service.
- Business operations related to insurance services.
- Compliance with legal obligations.

For further details on the purposes and legal basis for processing, please visit:
www.ergotravelinsurance.co.uk/privacy-statement/#what-are-our-purposes-and-legal-basis-for-processing-your-personal-data

4. Who is your personal data shared with?

Your personal data may be shared with:

- Great Lakes Insurance UK Limited.
- External partners.
- Claims handlers.
- Assistance providers.

The specific entities **your** data is shared with depend on the type of insurance purchased and the services **you** request.

For detailed information, please contact the ERGO TIS Data Protection Officer or the Jackson Lee Underwriting Data Protection Officer or visit:
www.ergotravelinsurance.co.uk/privacy-statement/#who-is-your-personal-data-shared-with

5. How long do we keep your personal data?

We retain **your** personal data for only as long as necessary for the purposes outlined in this notice or as required by law. Data retention periods vary depending on the type of data processed and relevant legal or regulatory obligations.

For more details, visit
www.ergotravelinsurance.co.uk/privacy-statement/#how-long-do-we-keep-your-personal-data

6. Artificial Intelligence and Automated Decision-Making

We may use Artificial Intelligence and automated processing technologies in providing **our** services. Where AI or automated decision making is used, **we** will ensure appropriate information is provided to **you** in accordance with applicable data protection laws.

For more information please see **our** Privacy Policy:
www.ergotravelinsurance.co.uk/privacy-statement/#artificial-intelligence-and-automated-decision-making

7. What are your rights?

Under applicable data protection laws, **you** have the following rights regarding **your** personal data:

- Access: **You** can request access to **your** personal data.
- Rectification: **You** can request the correction of inaccurate data.
- Erasure: **You** can request deletion of data where legally permissible.
- Restriction: **You** can request restriction of processing in certain circumstances.
- Objection: **You** have the right to object to data processing for specific purposes.
- Automated Decision-Making: Where decisions are made using automated processing, **you** have rights including the ability to request human intervention and challenge the decision.

To exercise **your** rights, please contact the ERGO TIS Data Protection Officer or the Jackson Lee Underwriting Data Protection Officer.

8. Contact Details

For any questions regarding **your** data or this Privacy Notice, please contact:

Email: dataprotectionofficer@ergo-travel.co.uk

Tel: +44 (0) 1403 788 510

Write to: Data Protection Officer, ERGO Travel Insurance Services Ltd, Afon House, Worthing Road, Horsham, West Sussex RH12 1TL

Email: info@jacksonleeunderwriting.co.uk

Tel: 0330 111 3093

Write to: Data Protection Officer, Virtual Insurance Products Ltd trading as Jackson Lee Underwriting, The Estate Office, Shadrack, Berry Pomeroy, Totnes, Devon, TQ9 6LR

9. How can you complain?

If **you** have concerns about how **we** have used **your** personal information and wish to make a data protection complaint, please contact **us** in the first instance using the details below. **We** will acknowledge **your** complaint within 30 days and aim to provide a full response as soon as possible.

Email: dataprotectionofficer@ergo-travel.co.uk

Tel: +44 (0) 1403 788 510

Write to: Data Protection Officer, ERGO Travel Insurance Services Ltd, Afon House, Worthing Road, Horsham, West Sussex RH12 1TL

If **you** remain dissatisfied with **our** response, **you** have the right to escalate **your** complaint to the Information Commissioner's Office (ICO):

ICO website: https://www.ico.org.uk

Helpline number: 0303 123 1113

Write to: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF

Appendix
Your Policy Tables

You'll find the following tables in this section:

- Activities and sports that we can and can't cover.
- Countries that we do cover.

Activities and sports that we can and can't cover

Before you go away, check what you are and aren't covered for under your policy.

Some hobbies, activities and sports are more dangerous than others. We would call these 'hazardous activities'.

Please contact the insurance intermediary from whom **you** purchased this policy if **you**'re unsure whether **your** planned activity is covered. For all 'hazardous activities', participation in competition is excluded unless agreed by **us**.

The following activities are covered under this policy
Aerobics
Athletics (amateur)
Badminton
Banana Boating
Bar Work
Baseball
Basketball
Board Sailing (Windsurfing)
Body Boarding
Boogie Boarding
Bowls/Boules/Pétanque
Bridge Walking e.g. Sydney Harbour Bridge
Canoeing/Kayaking - up to Grade 2 rivers only
Canopy / Tree Canopy Walking
Cricket
Curling
Cycling (recreational only, no racing or competitions)
Fell Running/Walking
Fishing
Football/Soccer (non competitive)
Golf
Gymnastics (no competitions)
High Diving (from a purpose built diving board over a man-made pool)
High Ropes (must be booked with a licensed operator)
Hiking / Trekking / Walking under 2,500m
Ice Skating
Marathon Running
Mountain Biking (recreational including general cross country and off road cycling)

Non-Manual Work. This includes work such as administrative and clerical duties, bar and restaurant work, fruit picking (not using machinery), musicians and singers
Paddle Boarding
Rambling
Restaurant Work
River Tubing (up to grade 2 rivers and not through caves)
Roller Skating/Blading (wearing pads and helmets)
Rowing (no racing)
Safari (professionally organised tour)
Sailing (inland waters or coastal waters within 12 miles of land)
Sand Surfing
Sand Safaris (must be booked with a licensed operator)
SCUBA Diving (down to 30m accompanied by a qualified diver or instructor)
Sea Kayaking (within half mile of shore)
Skating
Skin Diving
Sleigh Rides pulled by a horse or reindeer, as a passenger with a professional driver
Snorkelling
Softball
Squash
Surfing
Swimming
Swimming with Dolphins
Tennis
Trekking (established, documented, paths/tracks/ mapped routes with a professional local guide - up to 2,500m)
Tug-of-War
Underground Activities (as part of an organised excursion or tour)
Via Ferrata
Trampolining
Volleyball
Wake Boarding
Water Polo
Water Skiing (no jumping)
Windsurfing / Sailboarding
Zip Lining / Wiring

The following activities are covered under this policy.
However, no cover is provided for Personal accident or for Personal liability.

Abseiling (within organiser's guidelines)
Aerial Safaris (only as a passenger with a licensed operator)

Angling (inland or coastal waters within 12 miles of shore)
Archery
Black Water Rafting (within organiser's guidelines)
Bungee Jumping (within organiser's guidelines)
Camel / Elephant Riding (booked through a reputable company and animal welfare is taken into consideration)
Camp America
Canoeing / Kayaking (up to grade 3 rivers only)
Climbing (on a climbing wall only with belays)
Deep Sea Fishing (must be booked with a licensed operator)
Electric Scooter Riding (organised tours only and a safety helmet must be worn)
Fencing
Flotilla Sailing (with professional leader)
Gliding (must be supervised by a licensed instructor and booked with a licensed operator)
Go Karting
Hockey
Horse / Pony Riding / Trekking (protective headgear to be worn, excluding jumping trials, hunting, jumping and competitive riding)
Hot Air Ballooning (organised pleasure rides only)
Indoor Climbing (sport climbing with belays)
Jet Boating (as a passenger only and no racing)
Jet Skiing (no racing and providing on incidental basis and organised with a professional vendor and the appropriate safety equipment is worn)
Motorcycling as a rider or passenger (**you** must wear a crash helmet and, as a rider, have held a valid licence to ride such a motorcycle for a minimum of three years. **You** must be accident and motoring conviction-free for the last three years)
Paint Balling (eye protection must be worn)
Parachuting (static line or tandem only booked with a licensed operator)
Paragliding (tandem with licensed operator)
Parascending over water
Quad Biking (guided tour only, protective headgear must be worn, must be supervised by a licensed instructor and booked with a licensed operator)
Rap Jumping / Running (within organiser's guidelines)
River Tubing (no white water)
Safari Trekking on foot (professionally organised tour)
Segway Riding (organised tours only and a safety helmet must be worn)
Shooting - clay pigeon / pistol / small bore / target rifle (on a range within organisers guidelines)
Sledging (by horse or reindeer as a passenger only)
White Water Rafting (up to grade 3 within organiser's guidelines)
Zorbing (including Hydro Zorbing)

Winter Sports

The following winter sports activities are only covered if **you** have paid the appropriate additional premium and 'Winter sports' cover is shown on **your** policy schedule.

All other winter sports are excluded unless **we** agree, in writing, to cover them.

NOTE: in the table below, **we** use the generic terms "ski/skiing" to refer to skiing, snow-boarding, split-boarding and mono-skiing.

Langlauf / Cross Country / Nordic Walking
Sit-skiing, skiing with outriggers and use of other (non-mechanised) equipment for the disabled
Ski instructor including training (excluding Personal Liability)
Skiing Off-piste within the resort boundaries but excluding Terrain Parks
Skiing (including Glacier Skiing) On-piste
Telemark Skiing

We don't cover the following activities:

Excluded Hazardous Activities and Sports

Base Jumping
Big Game Hunting
BMX Stunt Riding
Bouldering
Boxing
Canyoning
Caving / Pot Holing
Coasteering
Cycle Racing
Flying except as a fare paying passenger in a licenced passenger carrying aircraft
Free / High Diving
Hang Gliding
Judo / Karate / Martial Arts
Kite Surfing
Lacrosse
Land Skiing (not on snow)
Manual Work
Micro Lighting
Motorcycling off-road as a rider or passenger
Mountaineering
Parachuting
Paragliding
Parascending over land
Polo

Professional / Semi Professional Sports
Quad Biking (unless booked with a licensed operator and with a professional guide)
Rock Climbing
Sailing outside territorial waters
SCUBA Diving below 30m
Shark Cage Diving
Shark Diving
Tombstoning
Track days using motorised vehicles
Water Ski Jumping
Weightlifting
White Water Rafting (grade 4 and above)
Wrestling

Activities NOT listed above are NOT covered unless agreed by **us**. If **you** aren't sure if **your** intended activity is covered, please contact the insurance intermediary from whom **you** purchased this policy.

Additional activities

Categories 1-3 are covered if shown as covered for each **insured person** in the policy schedule and the additional premium has been paid.

Category 1
Guided Glacier Walking
SCUBA Diving (down to 40m accompanied by a qualified diver or instructor) *
Sky Diving (tandem with instructor) *

Category 2 – Includes all Category 1 activities plus:
Martial Arts Instructor
SCUBA Diving (down to 50m accompanied by a qualified diver or instructor) *
SCUBA Diving Instructor

Category 3 – Includes all Category 1 and 2 activities plus:
Canoeing/Kayaking (up to grade 4 and 5 rivers) *
Gliding Solo (must be qualified) **
Hiking (with a guide up to 4,600m)
Outrigger Canoeing (up to grade 4 and 5 rivers) *
Sailing/Yachting (beyond 12 miles offshore but excluding across ocean)
Trekking (established, documented, paths/tracks / mapped routes with a professional local guide – from 2,501 to 5,380 metres). This also includes: Anapurna Circuit (Nepal), Mount Kailash (Tibet), Mount Kilimanjaro (Tanzania) and Thorong La Pass (Himalayas) *
White Water Rafting (up to grades 4 and 5 within organisers guidelines) *

* There is no cover for Personal liability whilst participating in these or related activities.
** There is no cover for Personal accident or Personal liability whilst participating in these or related activities.

Countries that we do cover

Your policy schedule will tell you what geographical area you're covered for.

Before **you** go away, check **your** travel plans against the countries that **we** do cover.

Remember that **we** can't cover any travel to areas where:

- There is **war and civil unrest**; or
- The Foreign, Commonwealth & Development Office (FCDO) has advised against all travel or all but essential travel.

Geographical Area	Countries that we do cover
United Kingdom	England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.
Europe	Albania, Andorra, Armenia, Austria, Azerbaijan, the Azores, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, the Channel Islands, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, the Faroe Islands, Finland (including Lapland), France, Georgia, Germany, Gibraltar, Greece (including the Greek Islands), Hungary, Iceland, Ireland (Republic), the Isle of Man, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Madeira, Malta, Moldova, Monaco, Montenegro, the Netherlands, North Macedonia, Norway, Poland, Portugal, Romania, the Russian Federation, San Marino, Serbia, Slovakia, Slovenia, Spain (including the Balearic Islands and the Canary Islands), Sweden, Switzerland, Turkey, Ukraine, the United Kingdom and the Vatican City.
Worldwide (excluding USA, Canada, Mexico and the Caribbean)	All countries of the world EXCEPT: Anguilla, Antigua and Barbuda, Aruba, Bahamas, Barbados, Bermuda, Bonaire, St Eustatius and Saba, Canada, Caribbean Islands, Cayman Islands, Cuba, Curaçao, Dominica, Dominican Republic, Grenada, Guadeloupe, Haiti, Jamaica, Martinique, Mexico, Montserrat, Netherlands Antilles, Puerto Rico, St Barthelemy / St Barts, St Croix, St Kitts and Nevis, St Lucia, St Maarten/St Martin, St Pierre and Miquelon, St Thomas, St Vincent and the Grenadines, Trinidad and Tobago, Turks and Caicos Islands, the United States of America, Virgin Islands (United Kingdom), Virgin Islands (US).
Worldwide (including USA, Canada, Mexico and the Caribbean)	All countries.

ERGO

Travel Insurance

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