

Terms and Conditions
Europe/Worldwide

Select Cover



TRAVEL INSURANCE



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Important Requirement applying to your Policy

If you have a pre-existing medical condition you must make a medical health declaration before each period of insurance and on each annual renewal. In addition, if there are any changes in your health or prescribed medication you must notify us and update your medical health declaration prior to booking any trip or departing on any trip. All changes must be declared to us and accepted in writing before cover can continue.

Policy Summary

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The Policy you have bought is Annual Select Cover. This Policy Summary tells you how much you can claim under each section of cover, but does not contain the full terms and conditions relating to your Policy. These can be found within this Policy booklet.

Section	Significant Features and Benefits	Annual Select Cover
	Description of Cover	Benefit
1	Personal Assistance Services including: Concierge service Transfer of emergency funds Homecare (parts/materials)	to £200 to £50 (including VAT)
2	Medical Emergency & Repatriation Service including: Infants born following complication of pregnancy Burial or cremation abroad or repatriation of body to the UK Emergency dental treatment UK medical transfer to hospital Person to join/stay with you	to £10million*† to £75,000 (or £200,000 for trips to USA or Caribbean) to £5,000 to £1,000 to £500 to £1,500
3	Hospital Cash Benefit	to £500 £30 per 24 hrs
4	Personal Accident including: Death (18–69) Death (under 18 or 70 and over) Loss of limb Loss of sight Permanent total disablement	to £30,000 £30,000 £1,000 £30,000 £30,000 £30,000

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Section	Significant Features and Benefits	Annual Select Cover
	Description of Cover	Benefit
5	Curtailment to £5,000† including: Independently Booked Accommodation	to £5,000†
6	Missed Departure and/or Connection(s)	to £1,000
7	Travel Delay & Involuntary Denial of Boarding including: If delayed more than 6 hrs For each additional 12 hr delay	to £350 to £35 to £35
8	Kennel & Cattery	to £250
9	Personal Baggage Delay (outward trip) including: If delayed more than 6 hrs	to £200 to £200
10	Money including: Loss of cash Loss of cash under 16s Loss of passport (travel/accommodation)	to £500† to £250 to £50 to £500
11	Personal Liability	to £2 million
12	Legal Advice & Expenses (advance) including: Travel expenses to court outside UK Extra claims, fees & expenses Fees for motor offence outside UK A Bail Bond in local currency	to £50,000 to £250 to £50,000 to £1,000 to £1,000
<p>The following cover is automatically included unless you have chosen to exclude these benefits for a reduced premium. Please refer to your Certificate of Insurance for the level of cover you have selected.</p>		
13	Cancellation (see Important Information page 9):	to £5,000†

Section	Significant Features and Benefits	Annual Select Cover
	Description of Cover	Benefit
14	Personal Baggage (see Important Information page 9) including: For any one item/pair/set For valuables in total	to £2,500† to £250 to £300
The following Option will only apply if you have chosen to add the Option for a reduced premium.		
	Double Excess Option A double excess will apply if you have chosen to add this Option for a reduced premium. (This will not apply to the increased excess for the Adventure Sports and Activities Option).	
Cover for the following Options will only apply if you have chosen to add the Option and have paid the appropriate premium.		
	Excess Waiver Option No excess will apply if you have chosen to add this Option and have paid the appropriate premium (This will not apply to the increased excess for the Adventure Sports and Activities Option).	only covered if Option premium paid
15	Winter Sports Option including: Piste closure Avalanche benefit Winter Sports Equipment For any one article/pair/set Delay of Equipment over 12 hrs Unused ski pack charges Search & rescue costs	only covered if Option premium paid to £200/£20 per day to £150/£30 per day to £500† to £300 to £300/£20 per day to £350 to £150,000
16	Adventure Sports and Activities including: (excess of £200 on Medical) Sports/Activities Equipment For any one article/pair/set	only covered if Option premium paid to £500† to £300

Section	Significant Features and Benefits	Annual Select Cover
	Description of Cover	Benefit
17	<p>Golf Option only covered including:</p> <p>Golf Equipment including: For any one item For purchase of Golf Equipment, if delayed more than 12 hours For hire of Golf Equipment, if delayed more than 12 hours</p> <p>Green Fees Tournament Entry Fees Hole-In-One</p>	<p>if Option premium paid to £2,500† to £250</p> <p>to £300</p> <p>to £250/ £35 per 24hrs to £1,000† to £250 to £300</p>
18	<p>Business Travel Option including:</p> <p>Personal Assistance Services Replacement Business Associate Emergency Return Home Personal Accident</p> <p>Business Equipment including: - Single item, pair or set limit - Computer equipment limit - Business samples limit</p> <p>Business Equipment Delay Emergency Courier Expenses Business Equipment Hire</p> <p>Business Money including: including: - Cash limit</p>	<p>only covered if Option premium paid</p> <p>to £750</p> <p>to £60,000 to £1,500† to £500 to £1,000 to £500 to £200 to £200 to £500/ £50 per 24hrs to £1,000† to £500</p>
19	<p>Stranded Traveller Assistance including:</p> <p>Travel Expenses Emergency Expenses</p> <p>Return home of your children travel costs</p>	<p>only covered if Option premium paid to £2,500† to £200 per night to £2,500</p>
<p>An excess applies to each insured person, to each and every incident under each section of this Policy marked with a †, * or #.</p> <p>† A £50 excess applies unless the Excess Waiver Option premium has been paid.</p> <p>* A £200 excess applies for Group B and C Adventure Sports & Activities and Group B and C Winter Sports.</p> <p># A £10 excess applies.</p>		

IMPORTANT INFORMATION

You are only covered for the Options if the appropriate premium has been paid.

If you wish to add any of these Options to your existing cover, please call American Express Insurance Services on 0800 028 7573.

Please note that if you have chosen to exclude Cancellation cover from your Policy, no cover under Section 13 will apply.

Please note that if you have chosen to exclude Personal Baggage from your Policy, no cover under Section 14 will apply.

Renewals

A renewal notice will be sent to you before the end of the period of insurance, explaining how the process will work. Should you want to amend your policy, declare any pre-existing medical conditions or cancel your policy, please call us on 0800 028 7573. Lines are open Monday to Friday 9:00 - 17:00.

The Intermediary

Your Policy has been arranged by American Express Insurance Services Europe Limited ("American Express Insurance Services"), a UK based insurance intermediary authorised and regulated by the Financial Conduct Authority. They will administer your Policy, and organise the renewal of annual policies, subject to the terms and conditions set out by the insurer. American Express Insurance Services will provide you with renewal terms offered by their travel insurance provider at the time of your renewal. A renewal notice will be sent to you before the end of the period of insurance, explaining how this will work. If you do not wish to renew your Policy with the current or any new insurer, you will need to contact American Express Insurance Services by calling 0800 028 7573,

at least 30 days prior to the expiry of your Policy. If American Express Insurance Service does not hear from you, your Policy will be renewed automatically.

The Insurer

This policy is underwritten by American Express Insurance Services¹ current travel insurance provider, Inter Partner Assistance SA (IPA). Inter Partner Assistance SA is a Belgian firm authorised by the National Bank of Belgium, and has a branch office in Ireland regulated by the Central Bank of Ireland. It is subject to limited regulation by the Financial Conduct Authority (FCA) in the United Kingdom. Details about the extent of the regulation by the FCA are available from us on request. IPA's registered address in Ireland is 10/11 Mary Street, Dublin 1, Ireland (company number 906006). Some of the services under this Policy will be provided by IPA's agent, AXA Travel Insurance (company number 426087), of the same Ireland address. All companies are members of the AXA Assistance Group.

Important Requirement applying to your Policy

If you have a pre-existing medical condition you must make a medical health declaration before each period of insurance and on each annual renewal. In addition, if there are any changes in your health or prescribed medication you must notify us and update your medical health declaration prior to booking any trip or departing on any trip. All changes must be declared to us and accepted in writing before cover can continue.

¹American Express Insurance Services Europe Limited (AEISEL), Registered Office: 76 Buckingham Palace Road, London SW1W 9AX, UK. Registered in England and Wales. Company Number: 05048826, is authorised and regulated by the Financial Conduct Authority, Registered Number: 311684. Full details can be found on the Financial Services Register by visiting www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

Significant or unusual exclusions or limitations

Cover is not available to anyone aged over 69 years for Worldwide Cover and 79 years for European Cover on the first day of cover.

You must be a permanent resident of, and registered with a General Practitioner in, the United Kingdom. Any claim occurring outside of the maximum trip length and geographical limits shown on your Certificate of Insurance. Please note that this exclusion operates regardless of when the claim actually occurred during your trip.

Maximum trip durations are as follows:-

- Worldwide Cover allows trips of up to 45 days each.
- Worldwide Cover excluding North America and the Caribbean area allows trips of up to 45 days each.
- European Cover allows trips of up to 45 days each.

Annual cover is subject to a maximum of 183 trip days in each period of insurance.

Cover for Medical Conditions

- There is no cover for any claims arising directly or indirectly as a result of any pre-existing medical conditions unless you have declared ALL pre-existing medical conditions to us (and any subsequent changes in health or medication) and we have written to you accepting them for insurance. Please refer to the Important Health Requirements section of the policy wording for full details;
- There is no cover provided by this policy if, on the commencement of cover under this policy or when booking any trip, you are having or waiting to have any medical tests or investigation, or are waiting for the results of any tests or investigations, into any undiagnosed medical condition or symptoms for which the underlying cause has not been diagnosed. This is regardless of how significant the issue for which you have been referred for further investigation was

considered to be by the medical practitioner consulted;

- Important limitations apply to any Cancellation or Curtailments claims arising from any pre-existing medical conditions affecting any close relative, uninsured travelling companion, or any person with whom you have arranged to stay during your trip. Please refer to the Important Limitations under Section 6 – Curtailment and / or Section 16 – Cancellation shown in the policy wording.

Medical Emergency and Repatriation Service

- the cost of any treatment which, in the opinion of our Chief Medical Officer, can safely be delayed until your return home;
- expenses incurred as a result of a tropical disease where you have not had the recommended inoculations or vaccinations and/or taken the recommended medication;
- any claim arising from pregnancy related conditions not due to complications of pregnancy which first arise after departing on your trip.

Curtailment

- any claim arising from pregnancy related conditions not due to complications of pregnancy which first arise after departing on your trip;
- any costs incurred when you do not get a medical certificate from the treating medical practitioner at your resort or place of incident, explaining why it is deemed medically necessary to return home early to the United Kingdom.

Cancellation

- any claim arising from complications of pregnancy which first arise before booking or paying for the trip, whichever is the later.

Personal Baggage

- theft of personal baggage, from an unattended motor vehicle unless:
 - i) the items were out of sight in a locked dashboard or locked boot; and
 - ii) evidence that force and violence were used to get into the motor vehicle is provided by you;

- loss, theft of or damage to valuables left unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or locked safety deposit box or from personal baggage in transit or in the care of someone other than you;
- claims arising from loss or theft from your accommodation unless there is evidence of forced entry which is confirmed by a police report, including an incident number, issued by the local police in the country of incident;
- theft or loss of personal baggage and/or valuables which has not been reported to the local Police in the country of incident, your accommodation management, your carrier or tour operator within 24 hours of the incident or within 24 hours of you becoming aware that the incident has taken place. The incident report with a case number must be sent to us with your claim;
- loss or theft of, or damage to, personal baggage in transit which has not been reported to the carrier within 24 hours of the incident. The incident report must be sent to us with your claim – in the case of checked-in luggage a property irregularity report is required. You will be required to send us the retained portion of your flight ticket and checked-in luggage tag.

General Exclusions

- Any claim caused by you climbing, jumping or moving from one balcony to another regardless of the height of the balcony.
- Any claim resulting from you attempting or committing suicide; deliberately injuring yourself; using any drug not prescribed by a registered medical practitioner, being addicted to any drugs, or abusing solvents, drugs, or alcohol, or being under the influence of drugs, solvents, or alcohol.
- Any claim if you have been taking part in, or practicing for, any Group C sport or activity unless you have paid the Adventure Sports and Activities Option premium, as identified on your Certificate of Insurance.

- Any claim if you have been taking part in, or practising for, any Group D Adventure Sports and Activities or Group D Winter Sports.
- Your travel to a country or specific area or event to which the Foreign and Commonwealth Office has advised the public not to travel.

Cancellation of your Policy

If this insurance does not meet your needs, we will cancel your Policy within 15 days of issue and you have not already taken your trip or intend to make a claim. We will refund your premium in full, but we will not refund it, or any part of your premium, after the 15 days have passed.

If you subsequently give notice in writing or by telephone to American Express Insurance Services to cancel this insurance, such cancellation shall take effect on the next renewal date following such notice. No refund of premium will be made.

We may cancel this policy giving you at least fourteen days written notice at your last known address for the following reasons:

- if you fail to make payment of the premium(s);
- if you fail to co-operate with our representatives;
- if you otherwise cease to comply with the terms and conditions of this policy;
and or
- if the cost of providing this policy becomes prohibitive.

We may cancel this policy without giving you prior notice if, by law, we are prevented or otherwise impeded from providing it.

We may cancel this policy without giving you prior notice and without refunding your premium if:

- you make or try to make a fraudulent claim under your policy;
- you are abusive or threatening towards our staff;
- you repeatedly or break the terms of this policy.

What to do if you need to make a claim

1. First check you are covered by your Policy.
Please read the appropriate section in this Policy booklet to see exactly what is, and is not covered, noting particularly any conditions, limitations and exclusions.
2. Making a claim.
 - a) In the event of an emergency you should first call the Emergency Helpline listed on the back cover of the Policy booklet (any minor illness or injury costs must be paid for by you and reclaimed).
 - b) For all other claims, telephone our Claims Helpline on 0203 126 4135 (Monday – Friday 8:00 - 20:00 and Saturday 8:00 - 17:00) to obtain a claim form. You will need to give:
 - your name,
 - your Policy Number found at the top of your Certificate of Insurance,
 - brief details of your claim.

Alternatively you can submit your non-emergency claim on our 24/7 worldwide access online claims registrations tool at www.americanexpress.co.uk/claims or email our Claims Helpline on amex.retail@axa-travel-insurance.com

You will need to provide:

- your name,
- your Policy Number found at the top of your Certificate of Insurance,
- your address including the postcode,
- the section under which you wish to make a claim.

We ask that you notify us within 28 days of you becoming aware of an incident or loss leading to a claim and you return your completed claim form and any additional information to us as soon as possible.

3. Additional Information.
You must supply all of your original invoices, receipts and reports etc. You should check the section under which you are claiming for any

specific conditions and details of any supporting evidence that you must give us.

It is always advisable to keep copies of all the documents that you send to us.

4. Claims Handling Agents.

To help us agree a quick and fair settlement of a claim, it may sometimes be necessary for us to appoint a claims handling agent.

Complaints Procedure

We aim to provide a first class service at all times. However, if you have a complaint, in order to get your complaint dealt with as quickly and efficiently as possible, please ensure your complaint is directed to the right organisation.

If your complaint is about your Policy or a claim on your Policy, please contact:

AXA Travel Insurance (Complaints Department)
The Quadrangle
106-118 Station Road
Redhill RH1 1PR
United Kingdom

or phone 01737 815227; or email us at claimcomplaints@axa-travel-insurance.com

If your complaint is about the sale of your Travel Insurance policy from American Express Insurance Services, please contact:

American Express Insurance Executive Office
1 John Street
Brighton
BN88 1NH
United Kingdom

or phone 01273 576109; or email us at insuranceexec@aexp.com

Please enclose the following details when sending your letter:

– your full name, postcode and contact phone number(s);

- the type of Policy and your Policy and/or claim reference;
- an outline of the reasons for your complaint.

If it is impossible to reach an agreement or you are not satisfied with our response, you may pursue your complaint to the Financial Ombudsman Service by contacting them at:

Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR, United Kingdom.

Or you can phone 0800 023 4567 or 0300 123 9123 from a mobile.

Website: www.financial-ombudsman.org.uk

These procedures do not affect your right to take legal action.

Compensation Scheme

We are a member of the Financial Services Compensation Scheme (FSCS). The FSCS is a safety net for customers of financial services firms should they not be able to meet their liabilities and you may be entitled to claim compensation in such event. Further information can be obtained from the FSCS. Their contact details are Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU United Kingdom. Telephone 0800 678 1100 or 020 7741 4100, Fax 020 7741 4101. Website: www.fscs.org.uk

Your Annual Select Policy

Introduction

Thank you for choosing American Express to provide your Travel Insurance. This booklet provides useful information about the protection offered by this insurance, and the way in which the Policy will operate.

Your Policy and Certificate of Insurance

The Policy is a contract between you and us and is made up of two parts, your Certificate of Insurance and your Policy booklet which includes the Policy Summary. These must be read and kept together.

Your Certificate of Insurance includes the information you gave us. It shows who is insured, the level of cover you have chosen, the period of insurance, geographical limits of travel, age restrictions, your premium and any changes to the normal cover (called endorsements).

The Intermediary

Your Policy has been arranged by American Express Insurance Services Europe Limited ("American Express Insurance Services")¹, a UK based insurance intermediary authorised and regulated by the Financial Conduct Authority. They will administer your Policy, and organise the renewal of annual policies, subject to the terms and conditions set out by the insurer. American Express Insurance Services will provide you with renewal terms offered by their travel insurance provider at the time of your renewal. A renewal notice will be sent to you before the end of the period of insurance, explaining how this will work. If you do not wish to renew your Policy with the current or any new insurer, you will need to contact American Express Insurance Services by

calling 0800 028 7573, at least 30 days prior to the expiry of your Policy. If American Express Insurance Services does not hear from you, your Policy will be renewed automatically.

The Insurer

This policy is underwritten by American Express Insurance Services¹ current travel insurance provider, Inter Partner Assistance SA (IPA). Inter Partner Assistance SA is a Belgian firm authorised by the National Bank of Belgium, and has a branch office in Ireland regulated by the Central Bank of Ireland. It is subject to limited regulation by the Financial Conduct Authority (FCA) in the United Kingdom. Details about the extent of the regulation by the FCA are available from us on request. IPA's registered address in Ireland is 10/11 Mary Street, Dublin 1, Ireland (company number 906006). Some of the services under this Policy will be provided by IPA's agent, AXA Travel Insurance (company number 426087), of the same Ireland address. All companies are members of the AXA Assistance Group.

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Policy Information

1. Please take this Policy booklet and Certificate of Insurance with you whenever you travel. These are proof of your insurance and will be needed if you have to make a claim.
2. Please make sure you understand what this Policy covers. Your Certificate of Insurance draws your attention to important parts of the Policy. The Policy Summary included in this booklet confirms how much you can claim under each section of cover. Only this Policy booklet gives full details of what is, and is not covered, all terms and conditions, and how your claim will be handled.
3. Please see 'Emergency Assistance' for details of what you should do in an emergency.
4. Premium refund within 15 days of issue. If this insurance does not meet your needs, we will cancel your Policy within 15 days of issue and refund your premium in full, providing you have not already taken your trip or intend to make a claim. We will not refund your premium, or any part of it, after the 15 days have passed. If you subsequently give notice in writing or by telephone to American Express Insurance Services to cancel this insurance, such cancellation shall take effect on the next renewal date. No refund of premium will be made.
5. Any changes to the normal cover are shown on your Certificate of Insurance and must be read in conjunction with this Policy booklet. It is particularly important that you read your Certificate of Insurance and if any details are incorrect, or your needs change in any way, you must contact American Express Insurance Services as soon as possible.
6. Your Policy is subject to a maximum cover of 183 trip days in each period of insurance with each individual trip limited to 45 consecutive days for

European Cover, for Worldwide Cover excluding North America and the Caribbean area or for Worldwide Cover.

Please note that if you take a trip outside these limits you may wish to buy alternative cover for the whole of that journey, as you will not be covered for any part of the trip beyond the number of days cover as shown in your Certificate of Insurance. Please contact American Express Insurance Services for more information.

Please refer to your Certificate of Insurance for age, geographical and trip length restrictions which apply to your Policy.

7. This Policy also covers you for trips within the United Kingdom provided you have pre-booked at least one night's accommodation.
8. If you have purchased family cover, your family as named on the Certificate of Insurance, will be covered when either travelling with you or independently.
9. The most we will pay you is shown under each Policy section and on the Policy Summary. All benefits and excesses are per person, per applicable section, per trip, unless this is stated specifically.
10. Cover for valuables is limited under this Policy and you may wish to insure them separately, for example, under a Home Contents Insurance Policy.
11. The premium for this Policy must be paid in full at the time of purchase.
12. This Policy is effected in England and is governed by the laws of England and Wales.
13. The language of this contract will be English.
14. You must be a permanent resident of, and registered with a General Practitioner in, the United Kingdom.

Important Health Requirements - For All Insured Persons

You must comply with the following conditions in order to have full protection under this policy. If you do not comply we may refuse to deal with your claim or reduce the amount of any claim payment.

This insurance will not cover you if you:

1. are travelling against the advice of a medical practitioner (or would be travelling against the advice of a medical practitioner had you sought his/her advice);
2. are travelling with the intention of obtaining medical treatment or consultation abroad;
3. have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which you are awaiting investigations/consultations, or awaiting results of investigations, where the underlying cause has not been established);
4. are not a permanent resident of, and registered with a General Practitioner in the United Kingdom.

No claim arising directly or indirectly from any pre-existing medical condition affecting you will be covered unless:

- you have declared ALL pre-existing medical conditions to us;
- and you have declared any changes in your health or prescribed medication; and
- we have accepted the condition(s) for insurance in writing.

If you have a pre-existing medical condition you must make a medical health declaration. In addition, if there are any changes in your health or prescribed medication you must notify us and update your medical health declaration prior to booking any trip or departing on any trip. All changes must be declared to us and accepted in writing before cover can continue.

Failure to declare pre-existing medical conditions that are relevant to this insurance may invalidate your claim.

We will assess the medical information supplied to us and advise if we can cover the pre-existing medical condition(s), if certain exclusions or restrictions should be imposed, or if cover can be offered subject to the payment of an additional premium. If the cover is subject to the payment of an additional premium, cover will not commence until full payment has been received by us and written confirmation has been provided by us.

To declare a pre-existing medical condition or a change in your state of health or prescribed medication, you should contact American Express Insurance Services on 0800 028 7573.

You should also refer to the General Exclusions.

Important Limitations under Section 5 - Curtailment and/or Section 13 - Cancellation

This policy will not cover any claims under Section 5 - Curtailment and/or Section 13 Cancellation arising directly or indirectly from any pre-existing medical condition known to you prior to purchasing this policy or booking any trip (whichever is the later) affecting any close relative, travelling companion who is not insured under the policy, or any person with whom you have arranged to reside temporarily whilst on your trip if:

1. a terminal diagnosis had been received; or if
2. they were on a waiting-list for, or had knowledge of the need for, surgery, in-patient treatment or investigation at any hospital or clinic; or if
3. during the 90 days immediately prior to the commencement of the policy or prior to booking any trip (whichever is the later) they had required surgery, in-patient treatment or hospital consultations.

Reciprocal Health Agreements

If you are travelling to a European Union (EU) country, the European Economic Area (EEA) or Switzerland, you can apply for a European Health Insurance Card (EHIC) via your local main Post Office. This card entitles you to certain free or reduced cost health cover arrangements in the EU, EEA or Switzerland. If you use it to reduce the cost of a medical claim under Section 2 – Medical Emergency and Repatriation, you will not have to pay the excess in respect of each and every incident - with the exception of claims where you have been taking part in any Group B or Group C Adventure Sports and Activities or Group B or Group C Winter Sports.

When you are travelling to Australia and you register for treatment under the national Medicare scheme, Medicare provides:

- free treatment as an in-patient or out-patient at a public hospital;
- subsidised medicines under the Pharmaceutical Benefits Scheme; and
- benefits for medical treatment provided by doctors through private surgeries and Government Health Centres (not hospitals).

We recommend you enrol at Medicare offices in Australia if you will be receiving treatment. If you receive treatment before you enrol, Medicare benefits can be backdated, if you are eligible. To be eligible you must be a resident of the United Kingdom and will need to show your British passport with an appropriate visa.

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

New Zealand

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

- your valid UK passport with visitor VISA
- your return ticket for your return journey to the UK.

You will not be eligible for treatment under this agreement if you are not a UK citizen (hold a valid UK passport) or do not permanently reside in the UK.

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

Emergency Assistance, 24 hours a day, 365 days a year

In an emergency, please first check that the circumstances are covered by your Policy. Having done this you should contact the Emergency Assistance provider on +44 (0) 203 126 4134, giving your name, Policy Number, and as much information as possible. You will need to give us a telephone, fax number or email address where we can contact you or leave messages at any time of the day or night.

To comply with the terms and conditions of the insurance, you must contact us immediately (or as soon as you are physically able to do so) if you are hospitalised as an in-patient, or before incurring any expenses whatsoever over £500, in order to obtain our prior authorisation.

We ask that you notify us within 28 days of you becoming aware of any other incident or loss leading to a claim and you return your completed claim form and any additional information to us as soon as possible.

Definition of Words

This part of the Policy booklet explains any words which have a special meaning. Each word is listed with its meaning explained immediately afterwards. Whenever a word with special meaning appears in this Policy booklet it will be printed in bold type.

Adventure Sports and Activities

Your policy covers many Adventure Sports and Activities as standard which are listed below in Group A and provides limited cover for Adventure Sports and Activities listed in Group B. Your policy can be extended to cover additional sporting activities listed below in Group C when you have paid the appropriate premium. Adventure Sports and Activities are only covered on an incidental, non-competitive and non-professional basis.

Group A - The following Adventure Sports and Activities will be covered automatically under your policy:

badminton, baseball, basketball, bowling, camel riding, canoeing (up to grade/class 2), cricket, elephant riding, fishing, football, golf, hockey, horse trekking, kitesurfing, netball, orienteering, pony trekking, racquetball, roller skating, rounders, running, sailing (within 20 nautical miles of the coastline), scuba diving (unqualified and to a depth of 18 metres), squash, surfing, table tennis, tennis, trampolining, trekking (an altitude of 4000 metres without use of climbing equipment), volleyball, water polo, water skiing, wind surfing, yachting (within 20 nautical miles of the coastline), zorbing.

Group B – The following Adventure Sports and Activities will also be covered, but no cover will be available for Section 4 - Personal Accident or Section 11 - Personal Liability sections and Section 2 - Medical Emergency and Repatriation Service will be subject to a policy excess of £200:

abseiling, archery, canoeing (up to grade/class 4), clay pigeon shooting, fell running, fencing, go-karting, horse riding, hot air ballooning, jet biking, jet skiing, mountain bicycling on tarmac, paintball, sailing (outside 20 nautical miles of the coastline), scuba diving (qualified to a depth of 40

metres), snowblading, war games, yachting (outside 20 nautical miles of the coastline).

Group C – Your policy can be extended to cover the following Adventure Sports and Activities when the appropriate premium is paid, but no cover will be available for Section 4 - Personal Accident or Section 11 - Personal Liability sections and Section 2 - Medical Emergency and Repatriation Service will be subject to a policy excess of £200:

American football, bungee jumping, gaelic football, mountain bicycling off tarmac, parascending (on water), rock climbing with ropes and guides, rugby league, rugby union, sky diving, white water canoeing/rafting.

Group D – You will not be covered for participating in the following sports and activities under any circumstances:

base jumping, boxing, canyoning, cave diving, caving, flying other than as a fare paying passenger, cliff diving/jumping, gliding, hang gliding, martial arts, microlighting, any form of motorsport (including motor rally, motor racing, speed, performance, endurance tests, motorboat racing, motorcycle racing), mountaineering, parachuting, paragliding, parascending (over land), polo, potholing, professional sports, quad biking, rock climbing without ropes and guides, safari with guns, shark diving, steeplechase.

Please also note the above lists are not exhaustive and if a sport or activity you want to do is not listed, please contact American Express on 0800 028 7573 for advice.

Adverse weather conditions

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

Adviser

Specialist solicitors or their agents.

Adviser's costs

Reasonable fees and disbursements incurred by the adviser with our prior written authority. Legal and accounting expenses shall be assessed on the

standard basis and third party costs shall be covered if awarded against you and paid on the standard basis of assessment.

Bodily injury

An identifiable physical injury caused by a sudden, violent, external, unexpected specific event.

Business associate

A business partner, director or employee.

Business equipment

Computer equipment, (including laptop computers, hardware and software, peripherals and PDAs), communication devices, (including mobile phones). This includes stocks and samples, and other business related equipment which you need in the course of your business, and is not covered elsewhere.

Carrier

The aircraft, coach, ship or train operator, and their employees and agents.

Close relative

Your spouse, common law or same sex partner (with whom you have been living continuously for at least six months and with whom you are still living), grandmother, grandfather, mother, stepmother, mother-in-law, father, stepfather, father-in-law, sister, stepsister, sister-in-law, brother, stepbrother, brother-in-law, daughter, stepdaughter, daughter-in-law, son, step son, son-in-law, granddaughter, grandson, uncle, aunt, nephew, niece, legal guardian, legal ward, or the fiancé(e) of any person insured under this Policy.

Complications of Pregnancy

The following unforeseen complications of pregnancy as certified by a medical practitioner: toxemia; gestational hypertension; pre-eclampsia; ectopic pregnancy; hydatidiform mole (molar pregnancy); hyperemesis gravidarum; ante partum haemorrhage; placental abruption; placenta praevia; post partum haemorrhage; retained placenta membrane; miscarriage; stillbirths; medically necessary emergency Caesarean sections/ medically necessary termination; and any premature births or threatened early labour more than 8 weeks (or 16 weeks in the case of a multiple pregnancy) prior to the expected delivery date.

Couple

You - the main policy holder, your spouse or partner (with whom you are and have been living with for the past six months).

Curtailement

Cutting short your trip by returning home due to an emergency authorised by us.

Double excess

You may choose to double the amount of each and every excess in return for a reduced Policy premium by selecting the Double Excess Option. Having selected the Double Excess Option, you will be personally financially responsible for twice (2x) the excess which would otherwise be applicable, when submitting each and every claim. (This will not apply to the increased excess for the Adventure Sports/Activities option).

Excess(es)

The first amount as shown in the Policy Summary, for each insured person, for every incident of loss applying to each section of cover under which a claim is made. This means that if you or any insured person claim for something under a section of the Policy for which an excess is to be deducted, you and/or they will be financially responsible for the first amount due in respect of those claims as shown in the Policy summary. A separate excess will apply to each insured person's claims.

Excess waiver

If you have obtained a European health Insurance Card (EHIC) and use it to reduce the costs of a medical claim under Section 2 - Medical Emergency and Repatriations, you will not have to pay the excess in respect of that claim. You may choose to pay an additional premium to purchase the Excess Waiver Option. Having purchased the Excess Waiver Option you will no longer be personally financially responsible for the excess when submitting a claim. (This will not apply to the increased excess for the Adventure Sports/Activities Option.) You cannot opt to purchase the Excess Waiver Option when you are actually aware of a potential claim, or in a claims situation.

Please note:

An excess of £200 will apply to any claim under Section 2 – Medical Emergency and Repatriation Service, where you have been taking part in any Group B or Group C Adventure Sports and Activities or Group B or Group C Winter Sports. This higher excess cannot be reduced or deleted by use of the European Health Insurance Card (EHIC) or by having purchased the Excess Waiver Option.

Family

You - the main policy holder, your spouse or partner (with whom you are and have been living with for the past six months) and your or their children who on the first day of the period of insurance are under 18 years old and either living with you or in full time education.

Geographical limits

The following areas for which you have paid the appropriate premium are covered, excluding countries to which the Foreign and Commonwealth Office has advised the public not to travel at the time of taking the trip.

European Cover

The following countries are included within the definition of Europe: Albania; Andorra; Austria; Azores; Balearics; Belarus; Belgium; Bulgaria; Canary Islands; Channel Islands (Bailiwicks of Guernsey and Jersey) Corsica; Croatia; Cyprus; Czech Republic; Denmark; Egypt; Estonia; Finland; France; Germany; Gibraltar; Greece; Hungary; Iceland; Isle of Man; Israel; Italy; Latvia; Liechtenstein; Lithuania; Luxembourg; Madeira; Malta; Moldova; Monaco; Morocco; Netherlands; Norway; Poland; Portugal; Republic of Ireland; Romania; Russia west of the Ural Mountains; San Marino; Sardinia; Serbia; Sicily; Slovak Republic; Slovenia; Spain; Sweden; Switzerland; Tunisia; Turkey; Ukraine; and the United Kingdom*.

Worldwide Cover excluding North America and the Caribbean area

All countries worldwide including United Kingdom* and excluding North America and the Caribbean area. The following countries are included within the definition of North America and the Caribbean

area, and excluded under this geographical limit:
The United States of America; Canada; Anguilla;
Antigua and Barbuda; Aruba; Bahamas; Barbados;
Bermuda; British Virgin Islands; Cayman Islands;
Cuba; Dominica; Dominican Republic; Grenada;
Guadeloupe; Haiti; Jamaica; Martinique; Montserrat;
Navassa Island; Netherlands Antilles; Puerto Rico;
Saint Barthelemy; Saint Kitts and Nevis; Saint Lucia;
Saint Martin; Saint Vincent and the Grenadines,
Trinidad and Tobago; Turks and Caicos Islands; the
US Virgin Islands; and includes cruising in waters
around these islands.

Worldwide Cover

All countries worldwide including the United Kingdom*

Please refer to the General Exclusions of your Policy.

* Trips within the United Kingdom are covered
provided you have pre-booked at least one night's
accommodation.

Golf equipment

The following items owned, entrusted to, or hired
by you: golf clubs, golf bags, golf umbrellas, non-
motorised trolleys, golf shoes and golf clothing.

Green fees

Club membership or subscription fees.

Home

The place where you normally live in the United
Kingdom and use for domestic purposes.

Loss of limb

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

Loss of sight

Total and irrecoverable loss of sight in one or both
eye(s); this is considered to have occurred if the
degree of sight remaining after correction is 3/60 or
less on the Snellen scale. (This means being able to
see at 3 feet or less what you should see at 60 feet.)

Manual Work

Any work above ground level; work using cutting
tools, power tools and machinery; work involving
hands-on involvement with the installation, assembly,

maintenance or repair of electrical, mechanical or hydraulic plant; undertaking work of a plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder, or manual labour of any kind, with the exception of bar and restaurant work, waiting staff, chalet, maid, au pair and child care, and occasional light manual work at ground level including retail work and fruit picking.

Medical condition

Any medical or psychological disease, sickness, condition, illness or injury.

Medical emergency

A bodily injury or sudden and unforeseen illness suffered by you while you are on a trip outside the United Kingdom and a registered medical practitioner tells you that you need immediate medical treatment or medical attention.

Medical health declaration

Medical information that needs to be declared to us by any insured person who has suffered from any pre-existing medical condition.

Medical practitioner

A legally licensed member of the medical profession, recognised by the law of the country where treatment is provided and who, in rendering such treatment is practising within the scope of his/her licence and training, and who is not related to you or any travelling companion.

Money

Sterling and foreign currency, cheques, postal and money orders, gift vouchers, travel tickets, hotel and other holiday vouchers, petrol coupons, Green Card, passports, ski lift pass (if you have paid the Winter Sports Option), together with the wallet, purse or similar article in which these items are carried, whilst:

- carried by you about your person (in an item of clothing you are wearing or in a container which you are holding or which is attached to you); or
- left in a locked safety deposit box.

Pair or set

Items of personal baggage or valuables forming part of a set or which are normally used together.

Period of insurance

The period to which the insurance applies and for which you have paid, or have agreed to pay the appropriate premium. This period and the premium payable is shown on your Certificate of Insurance.

For single trip policies, cover for cancellation of your trip begins when you purchase the policy and ends at the start of your trip. For annual multi-trip policies, cover for cancellation of your trip begins on the chosen start date of your policy.

Please note, provided that you have not chosen to exclude the Cancellation cover in return for a reduced premium, as shown in your Certificate of Insurance, cover for cancellation under Section 13 – Cancellation will start when you pay or agree to pay for a trip (provided that this policy is in force) and shall cease when you have started that trip.

Cover under all the other sections applies for the length of your trip unless it is further qualified under a specific section.

Extension to the period of insurance

If your return journey to the United Kingdom is unavoidably delayed because of something which is covered under your Policy, we will automatically extend your cover for the period of the delay at no additional cost.

If you book a trip during the current period of insurance and have paid or agreed to pay for it, where the departure date is after the renewal date of your Policy, and you have not chosen to exclude the Cancellation cover in return for a reduced premium as shown on your Certificate of Insurance, cancellation cover will continue in force on condition that

- a) you renew the Policy, if eligible, when renewal falls due, and
- b) you have not chosen to exclude the Cancellation cover in return for a reduced premium as shown on your Certificate of Insurance, and
- c) your premium has been paid in full.

N.B. Please refer to your Certificate of Insurance for age restrictions which apply to the renewal of your Policy.

Permanent total disablement

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

Personal baggage

Items usually carried or worn by travellers (excluding valuables and money) taken on, or purchased on, a trip by you for your individual use during your trip.

Pre-existing medical condition(s)

1. Any past or current medical condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received during the 2 years prior to the commencement of cover under this Policy and/or prior to any trip: and
2. any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has occurred at any time prior to the commencement of cover under this Policy and/or prior to any trip.

If you are aware of any pre-existing medical condition(s) these must be declared to American Express Insurance Services on 0800 028 7573, and accepted for cover.

Public transport

Any transport by road, rail, sea or air with a licensed carrier operating a regular and/or charter passenger service on which you are booked to travel.

Single parent family

You – the main policy holder and your children who on the first day of the period of insurance are under 18 years old and either living with you or in full time education.

Ski pack

Ski lift pass, ski school fees and hired ski equipment, all pre-paid.

Strike or industrial action

Any form of industrial action which is carried out with the intention of stopping, restricting or interfering with the production of goods or provision of services.

Terrorism

An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisations(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Trip(s)

A journey within the geographical limits shown on your Certificate of Insurance, which starts and ends in the United Kingdom during the period of insurance and which does not exceed 45 days. If your planned journey exceeds these limits you may wish to buy alternative insurance for the whole of that journey, as you will not be covered for any part of the trip beyond the number of days cover as shown in your Certificate of Insurance. Please contact American Express Insurance Services on 0800 028 7573 for more information.

Trips within the United Kingdom are covered provided you have pre-booked at least one night's accommodation.

Unattended

When you are not in full view of and in a position to prevent unauthorised interference with your property.

United Kingdom

England, Scotland, Wales and Northern Ireland. Excluded from this definition are the Channel Islands and the Isle of Man.

Valuables

Jewellery, precious metals or precious stones or items made from precious metals or precious stones, watches, furs, leather articles, personal mobile phones, binoculars, telescopes, electronic/audio/video or photographic equipment, laptops, tablets and notebooks, E-readers, MP3 and MP4 players, and games consoles.

We, us, our

Inter Partner Assistance SA, 10/11 Mary Street, Dublin 1, Ireland, a branch of Inter Partner Assistance SA, Avenue Louise 166 bte 1, 1050 Brussels, and AXA Travel Insurance of the same Ireland address, their agent, and/or their service provider.

Winter Sports

Upon payment of the Winter Sports Option premium, your policy will be extended to cover certain winter sports activities listed below. Winter sports are only covered on a non-competitive and non-professional basis. You are not covered when engaging in organised competitions or when skiing against local authoritative warning or advice.

Group A - The following sports and activities will automatically be covered under your policy upon payment of the Winter Sports Option premium: ice skating (on recognised ski rinks), monoskiing, skiing (on piste or off piste with a guide), snowboarding (on piste or off piste with a guide), snowshoeing.

Group B – The following sports and activities will also be covered payment of the Winter Sports Option premium, but no cover will be available for Section 4 - Personal Accident or Section 11 - Personal Liability sections and Section 2 - Medical Emergency and Repatriation Service will be subject to a policy excess of £200:

cross country skiing, glacier skiing, ski touring, skidoo, snowblading, tobogganing.

Group C – Your policy can be extended to cover the following sports and activities when you pay the Adventure Sports and Activities Option premium in addition to the Winter Sports Option premium, but no cover will be available for Section 4 - Personal Accident or Section 11 - Personal Liability sections and Section 2 - Medical Emergency and Repatriation Service will be subject to a policy excess of £200: bobsleigh, heli skiing.

Group D – You will not be covered for participating in the following sports and activities under any circumstances:

skiing (off piste without a guide), ski jumping, ski racing,

ski stunting, snowboarding (off piste without a guide).

You will be covered for the defined winter sports activities on trips up to an overall maximum of:

- no more than 31 days in total per trip; and
- no more than 120 days in total in each period of insurance.

Cover is not available to anyone aged 70 years or over taking part in winter sports for the first time.

Please also note the above lists are not exhaustive and if a sport or activity you want to do is not listed, please contact American Express on 0800 028 7573 for advice.

Winter Sports Equipment

Skis and snowboards (including bindings), ski boots, and ski equipment (not clothing).

You, yourself, your, insured person(s)

The person(s) named on your Certificate of Insurance who:

- a) permanently resides in the United Kingdom and has been resident for at least 6 months of the 12 months prior to the date of the Policy issue or renewal; and
- b) is registered with a General Practitioner in the United Kingdom; and
- c) has complied with our Important Health Requirements, and for whom the appropriate premium has been paid.

When the family premium has been paid, children must be under 18 years old on the first day of cover, in full time education and be travelling with insured person named first on the Certificate of Insurance.

Cover is not available to anyone aged over 69 years on the first day of cover for Worldwide Cover and 79 for European Cover.

Policy Sections

1. Personal Assistance Services

Assistance and Information about your Destination

This section provides details of the services we provide before you travel.

We will provide you with advice and information on:

- current visa and entry permit requirements. If your passport was not issued in the United Kingdom, we may refer you to the United Kingdom Embassy or Consulate of the country where your passport was issued;
- climatic conditions;
- languages;
- time differences;
- information and advice on the availability of various currencies and specification of the prime currency of your destination;
- main bank opening hours;
- national or bank holidays;

Personal Assistance

This part of the Policy booklet explains the administrative and delivery costs we will pay for services we provide outside the United Kingdom.

1. Transfer of Emergency Funds

If you need funds and access to your normal financial or banking arrangements is not available locally, we will transfer funds via our chosen provider, intended to cover your immediate emergency needs, to you if you allow us to debit a credit, debit, or charge card in advance. The most we will transfer per trip is £1,500, fees may apply per transfer.

2. Concierge Service

We will provide advice and information on any travel related issue you may have and we will help you with any problem or query relating to your trip which is not covered by any of the other headings in this section.

For example, we can arrange to pre-book hotels or have chocolate and champagne awaiting your arrival; book restaurants on your behalf; arrange for a readily available shopping item to be purchased if you do not have time to do it yourself.

Please note that we will arrange for the service, but all delivery costs, the cost of items purchased on your behalf, and service charges must be paid for by you.

3. Message Relay

We will send urgent messages to your home, if you suffer an illness, accident or have unforeseen travel delay problems.

We will help you:

- replace essential prescription medication which has been lost or stolen, if it, or a local equivalent, is unavailable when you are outside the United Kingdom;

4. Tracing lost Personal Baggage

We will help trace your personal baggage if it has been lost and the carrier has not found it for you. We will need your personal baggage tag number.

Homecare

What you are covered for:

We will arrange for one of our approved tradesmen to contact you to make emergency repairs to your domestic plumbing or drainage system, domestic gas or electricity supply, roofing, external locks, doors or windows or fixed heating system, if any of them suffer damage during, and up to seven days after you return home from your trip.

We will pay for the call-out charge and one man hour's labour charge. We will also pay for any parts/ materials used to effect a repair, up to a maximum of £50 (including VAT) per trip.

What you are not covered for::

- a) more than one man hour's labour charge;
- b) costs of more than £50 (including VAT) for parts/materials used to effect a repair;
- c) blockage of toilet units not caused by breakage or sudden mechanical failure;
- d) failure of the central heating system unless there is a risk of frost damage to your home;
- e) emergencies caused by leaking water hoses or water appliances;
- f) leaking overflows or gradual seepage from defective seal joints; any claim involving a septic tank; descaling or work relating to removing hard water scale deposits;
- g) damage to home contents;
- h) damage caused by the tradesman gaining necessary access to your home;
- i) any amount payable where the cost is recoverable under any other insurance contract or agreement;
- j) any costs which were not authorised by us first.

Please also refer to the General Conditions and General Exclusions.

2. Medical Emergency and Repatriation Service

This section provides details of the cover we provide for a medical emergency and other expenses relating to such an emergency.

To comply with the terms and conditions of the insurance, you must contact us immediately (or as soon as you are physically able to do so) if you are hospitalised as an in-patient, or before incurring any expenses whatsoever over £500, in order to obtain our prior authorisation. For the avoidance of any doubt – failure to contact us as required may result in our declining to pay your claim.

What you are covered for:

1. We will pay the following costs if you suffer an unforeseen bodily injury, illness, a complication

of pregnancy or die during a trip outside the United Kingdom.

- a) All reasonable and necessary expenses which arise as a result of a medical emergency (excluding search and rescue) involving you. This includes medical practitioners' fees, hospital expenses, medical treatment and all the costs of transporting you to the nearest suitable hospital, when deemed necessary by a recognised medical practitioner.

The most we will pay you, under this section per trip, for any one claim in total is £10,000,000. This does not apply to trips within the United Kingdom.

- b) All reasonable and necessary emergency medical expenses for all infants born following complications of pregnancy during a trip. Claims involving multiple births are considered to be one event. The most we will pay you per trip under Section 2 -1. b) is £75,000 (£200,000 for trips to USA or Caribbean).

- c) Emergency dental treatment for the immediate relief of pain and/or emergency repairs to dentures or artificial teeth solely to relieve distress in eating. The most we will pay you per trip under Section 2 -1 c) is £1,000.

- d) in the event of death:

- i. the cost of burial or cremation outside the United Kingdom; or

- ii. transport of your body or ashes to your home.

The most we will pay you per trip, under Section 2- 1. c) is £5,000.

- e) With our prior authorisation, additional travelling costs to repatriate you to the United Kingdom when recommended by our Chief Medical Officer, including the cost of a medical escort if necessary.
- f) Reasonable additional travelling and accommodation costs for returning home insured members of your family travelling with you, where a valid claim is made under this section, including the cost of a competent adult of your choice to accompany any insured children under 18 years of age, if your bodily injury, illness or death means there is no one else to look after

them. Any travel (flight tickets will be for economy class or at the same class as that originally purchased) and/or accommodation (on a half-board basis) must be arranged by us, or with our prior approval.

- g) Reasonable additional accommodation and meal expenses incurred up to the standard of your original booking, if it is recommended by the treating registered medical practitioner, and agreed by our Chief Medical Officer, that it is medically necessary for you to stay beyond your original return date.
 - h) If you are travelling unaccompanied and if it is agreed by our Chief Medical Officer that it is medically necessary for you to be accompanied on the trip home, we will pay the additional travelling and accommodation costs for one person to fly out to you and accompany you home. Accommodation will be on a half-board basis. We will not pay for travel (flight tickets will be for economy class) and/or accommodation that has not been arranged through us, or incurred without our prior approval. The most we will pay you per trip under Section 2 -1. h) is £1,500.
 - i) If you are travelling accompanied by another adult(s), and the return journey cannot take place on the original scheduled date, if it is agreed by our Chief Medical Officer that a person should stay with you, and/or accompany you home, then we will arrange and pay for one person's necessary additional travel and accommodation costs. Accommodation will be on a half-board basis. We will not pay for travel (flight tickets will be for economy class) and/or accommodation that has not been arranged through us, or incurred without our prior approval. The most we will pay you per trip under Section 2 -1. i) is £1,500.
2. If you suffer bodily injury or sudden illness while on a trip in the United Kingdom, we will pay the cost of transferring you to a suitable hospital near your home or to your home if you are hospitalised more than 50 miles from your home. The most we will pay you per trip under Section 2 – 2. is £500.

What you are not covered for:

- a) the excess per insured person, for each and every incident;
- b) costs of more than £500 or medical repatriation not agreed or authorised by us in advance;
- c) any claims arising directly or indirectly as a result of any pre-existing medical conditions unless you have declared ALL pre-existing medical conditions to us and we have written to you accepting them for insurance;
- d) any treatment or diagnostic testing that was pre-planned or pre-known by you;
- e) any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury;
- f) treatment costs for cosmetic reasons unless our Chief Medical Officer agrees such treatment is necessary as a result of an accident covered by this Policy;
- g) the cost of any treatment which, in the opinion of our Chief Medical Officer, can safely be delayed until your return home;
- h) any costs you incur outside the United Kingdom after the date our Chief Medical Officer tells you you should return home or we arrange for you to return home. (Our liability to pay further costs under this section after that date will be limited to what we would have paid if your repatriation had taken place.);
- i) you must not unreasonably refuse the medical repatriation services we agree to provide and pay for under this Policy. If you choose alternative medical repatriation services without reasonable grounds for doing so, which we have accepted in writing, it will be at your own risk and own cost.
- j) expenses incurred as a result of a tropical disease where you have not had the recommended inoculations or vaccinations and/or taken the recommended medication;
- k) A claim arising from pregnancy related conditions not due to complications of pregnancy which first arise after departing on your trip. Normal

pregnancy or childbirth, or travelling when your medical practitioner has recorded your pregnancy as being at heightened risk of premature birth, would not constitute an unforeseen event;

- l) treatment or services provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre unless confirmed as medically necessary by our Chief Medical Officer;
- m) costs incurred in the United States that exceed the average reimbursement the medical service provider receives for all services rendered to its patients for like treatment, but in any event no more than one and a half times the rate that would be applicable if the costs were payable by US Medicare;
- n) costs incurred in the United Kingdom other than the cost of transporting you or your body or ashes to your home;
- o) the cost of flight tickets exceeding economy class for an accompanying non-medical escort in the event of medical repatriation (any increase in cost due to requested upgraded flight tickets must be at the personal expense of the person(s) travelling);
- p) costs for accommodation exceeding half-board;
- q) any costs for transportation and/or accommodation not arranged by us, or incurred without our prior approval;
- r) the cost of dental treatment involving the provision of dentures, artificial teeth or the use of precious metals;
- s) Any expenses which are not usual, reasonable or customary to treat your bodily injury, illness or disease.
- t) Additional costs arising from single or private room accommodation.
- u) Any costs incurred by you to visit another person in hospital.
- v) the cost of replacing medication you were using when you began your trip;
- w) air-sea rescue costs;
- x) any medical costs you incur when you are engaging in Winter Sports activities, where you have not paid the Winter Sports Option premium;
- y) any medical costs you incur when you are

engaging in any Group C Adventure Sports and Activities or Group C Winter Sports and where you have not paid the Adventure Sports and Activities Option premium;

- z) the excess per insured person, for each and every incident except where you have paid the Excess Waiver Option premium. Please note an excess of £200, which cannot be removed or reduced by use of a European Health Insurance Card (EHIC), also applies to each insured person to each and every claim they make when taking part in any activity listed under either Group B or C Adventure Sports and Activities or Group B or Group C Winter Sports.

Please also refer to the General Conditions and General Exclusions.

3. Hospital Cash Benefit

This section provides details of the benefit we will pay for a hospital in-patient stay outside the United Kingdom.

What you are covered for:

If we accept a claim under Section 2 – Medical Emergency and Repatriation Service, we will pay you £30 for incidental expenses in the hospital (such as newspapers, television rental and visitor taxi journeys) for each continuous 24 hour period that you have to spend in hospital as an in-patient outside the United Kingdom. Itemised receipts must be kept as proof of costs incurred.

The most we will pay you per trip under this section is £500.

What you are not covered for:

- a) any claim where you cannot provide itemised receipts;
- b) claims for more than one round trip taxi journey per day.

Please also refer to the General Conditions and General Exclusions.

4. Personal Accident

What you are covered for:

If you suffer an accidental bodily injury during your trip, which within 12 months is the sole and direct cause of death or disablement, we will pay to you or your legal personal representatives the following benefits:

1. £30,000 for death; or £1,000 if you are under 18 years old or over 70 years old; or
2. £30,000 for the loss of (one of more) limbs, or the total and irrecoverable loss of sight in one or both eyes; or
3. £30,000 for permanent total disablement.

The most we will pay you in total under this section per trip is £30,000.

What you are not covered for:

- a) any claim arising directly or indirectly from any pre-existing medical condition(s);
- b) any claim resulting either directly or indirectly from you engaging in any Group B or C Adventure Sports and Activities or Group B or Group C Winter Sports.

Please also refer to the General Conditions and General Exclusions.

5. Curtailment

This section provides details of the cover we provide if you need to curtail your trip having already departed.

What you are covered for:

If you are forced to curtail a trip you have already commenced, which was booked within the period of insurance, because of any one of the following changes in circumstances, which is beyond your control, and of which you were unaware at the time you booked your trip:

1. unforeseen illness, injury or death of you, a

close relative or any person with whom you are travelling or staying during your trip;

2. a complication of pregnancy involving you;
3. you or any person with whom you are travelling being called up for Jury Service or being subpoenaed as a witness in a Court of Law other than in a professional or advisory capacity;
4. accidental damage, burglary, flooding or fire affecting your home, when a loss exceeding £1,500 is involved and your presence is required by the Police;

then we will reimburse you up to a maximum of £5,000 in total for financial loss you suffer for travel (including pre-paid excursions and/or conferences) and accommodation you do not use because of your inability to complete your trip.

Important Limitations

This policy will not cover any claims under Section 5 - Curtailment arising directly or indirectly from any pre-existing medical condition known to you prior to purchasing this policy or booking any trip (whichever is the later) affecting any close relative, travelling companion who is not insured under the policy, or any person with whom you have arranged to reside temporarily whilst on your trip if:

1. a terminal diagnosis had been received; or if
2. they were on a waiting-list for, or had knowledge of the need for, surgery, in-patient treatment or investigation at any hospital or clinic; or if
3. during the 90 days immediately prior to the commencement of the policy or prior to booking any trip (whichever is the later) they had required surgery, in-patient treatment or hospital consultations.

Special Conditions

1. if you are forced to curtail your trip for medical reasons:
 - a. relating to you – you must get a medical certificate from the treating registered medical practitioner at the resort or place of incident, explaining why it is deemed medically necessary for you to curtail your trip.

You may also be required to have the relevant section of your claim form completed by your usual registered medical practitioner within the United Kingdom with regard to pre-existing medical history.

- b. relating to a close relative within the United Kingdom – you will be required to have the relevant section of your claim form completed by their usual registered medical practitioner, with regard to pre-existing medical history if appropriate and explaining why it was deemed necessary for you to curtail your trip.
- c. relating to any person with whom you are travelling or staying during your trip – you will need to obtain a copy of a medical certificate from their treating registered medical practitioner at the resort or place of incident, explaining why it is deemed medically necessary for the trip to be curtailed.

You may also be required to have the relevant section of your claim form completed by the patient's usual registered medical practitioner with regard to pre-existing medical history if appropriate.

- 2. You must contact us to make necessary travel arrangements for you.
- 3. In the event of a claim for curtailment, reimbursement will be calculated strictly from the date you return to your home in the United Kingdom.

What you are not covered for:

- a) the excess (for claims involving loss of deposit the excess will be £10 only) except where you have paid the Excess Waiver Option Premium. The excess is per insured person, for each and every incident;
- b) curtailing your trip for any reason other than specified under 'What you are covered for';
- c) any claim arising directly or indirectly from any pre-existing medical condition affecting you unless you have declared ALL pre-existing medical conditions to us and we have written to you accepting them for insurance;

- d) Any claim arising from complications of pregnancy which:
 - i) for Cancellation or re-booking – first arise before booking or paying for the trip, whichever is the later; or
 - ii) for Curtailment - first arise before departing on your trip.

Normal pregnancy or childbirth, or travelling when your medical practitioner has recorded your pregnancy as being at heightened risk of premature birth, would not constitute an unforeseen event;

- e) claims for financial loss in respect of travel and/or accommodation booked and paid for by you on behalf of anyone who is not an insured person under your Policy;
- f) any claim caused by strike or industrial action;
- g) any costs incurred because you did not contact the emergency service provider to make the necessary travel arrangements, immediately you knew that your trip was to be curtailed;
- h) any costs incurred when you do not get a medical certificate from the treating medical practitioner at your resort or place of incident, explaining why it is deemed medically necessary to return home early to the United Kingdom;
- i) any claim resulting from the withdrawal from service of any public transport on the orders or recommendation of the regulatory authority in any country. You should refer any claim in this case to the transport operator involved;
- j) any claim resulting from the failure of the provider of any service forming part of your booked trip to provide any part of your booked trip including error, insolvency, omission or default;
- k) any claim resulting from change of plans due to your financial circumstances;
- l) any claim resulting from your inability to travel due to an insured person's failure to hold, obtain or produce a valid passport or any required visa;
- m) any claim resulting from curtailment caused by work commitments or amendment of your holiday

entitlement by your employer;

- n) any claim resulting from the delay or amendment of your booked trip because of Government action or restrictive regulations;
- o) costs paid for using any airline mileage reward scheme, for example Avios, or any card bonus point schemes, Timeshare, Holiday Property Bond or other holiday points scheme and/or any associated maintenance fees;
- p) the cost of recoverable airport charges and levies;
- q) any claim resulting from the death or illness of pets or animals.

Please also refer to the General Conditions and General Exclusions.

Independently Booked Accommodation Protection

What you are covered for:

If the providers of your independently booked accommodation cease to trade, you will be covered up to £5000 additional accommodation and transport costs incurred, up to the standard of your original booking, if you need to move to other accommodation on arrival or at any other time during your trip because you cannot use your booked accommodation.

What you are not covered for:

- a) the excess except where you have paid the Excess Waiver Option premium. The excess is per insured person, for each and every incident;
- b) any accommodation booked via an ABTA or ATOL bonded company;
- c) any costs incurred by you which are recoverable from the company providing the accommodation or for which you receive or are expected to receive compensation;
- d) claims for financial loss in respect of accommodation booked and paid for by you on behalf of anyone who is not an insured person under your Policy.

Please also refer to the General Conditions and General Exclusions.

6. Missed Departure and/or Missed Connection(s)

This section provides details of the services and benefits we provide to you during your trip if you are delayed when travelling to your point of international departure and you miss a travel departure or a connection on either your outward or your return journey.

What you are covered for:

Additional costs you have to pay when you travel to your international departure point or you miss a connection and you have taken every reasonable step to ensure you get there on time but you are still delayed on your way because of:

1. cancellation, failure or disruption of public transport; or
2. an accident to or breakdown of the vehicle in which you are travelling.

We will help you to get to your international departure point by:

- liaising with your carrier and/or tour operator to advise them of your late arrival;
- arranging emergency local help including towing your vehicle to the nearest garage;
- arranging alternative transport;
- arranging for overnight hotel accommodation and alternative international travel to your pre-booked destination by the most direct alternative route.

The most we will pay you per trip under this section is £1,000.

What you are not covered for:

- a) any delay caused by strike or industrial action which had started or for which the start date had been announced before you made travel arrangements for your trip, and/or arranged your insurance;
- b) any claim resulting from the withdrawal from service of public transport on the orders or recommendation of the regulatory authority in any country;

N.B. You should refer any claim in this case to the transport operator involved.

- c) additional costs where the public transport operator has offered reasonable alternative travel arrangements;
- d) any claim for additional mechanical wear and tear or loss of value or for additional mileage charges other than for additional fuel and oil;
- e) any claim under this section where you are also claiming under Section 13 – Cancellation, or Section 7 – Travel Delay & Involuntary Denial of Boarding;
- f) additional costs which are not directly related to you travelling to your international departure point or your home;
- g) any claim where you have not provided written evidence of the breakdown or accident involving the car you were travelling in;
- h) any claim where you have not obtained written confirmation from the carrier stating the period and the reason for delay;
- i) any claim where you have not allowed yourself sufficient time to arrive at the international departure point in time to check-in or clear passport and security controls;
- j) any claim where you did not contact us to make the necessary travel arrangements.

Please also refer to the General Conditions and General Exclusions.

7. Travel Delay & Involuntary Denial of Boarding

This section provides details of the benefits we provide if your travel is delayed or if you are involuntarily denied boarding of a scheduled flight.

What you are covered for:

1. If you have arrived at the terminal and have checked-in, or attempted to check in for your pre-booked flight, sea crossing, international coach or international train journey from or to the United Kingdom, and it is delayed for more than six hours beyond the intended departure time as a direct result of strike or industrial action,

adverse weather conditions or mechanical breakdown of public transport; or

2. If you have arrived at the terminal and have checked-in, or attempted to check in for your confirmed flight and you are involuntarily denied boarding as a result of overbooking; we will reimburse you up to:
 - a) £35 for the first full six hours that your departure is delayed for your costs incurred in the terminal in respect of restaurant meals and refreshments consumed; and
 - b) £35 for each additional full twelve hour period of delay for your costs incurred in the terminal in respect of restaurant meals, refreshments consumed and hotel accommodation. Itemised receipts must be kept as proof of purchase. The maximum we will pay you per trip under a) and b) is up to the amount of your pre-booked trip, but in any event no more than £350.

OR

- c) If after a minimum of 24 hours delay on your outward journey and the period of your trip is reduced by more than 25% of the original pre-booked duration, you may choose to submit a cancellation claim under Section 13 – Cancellation (as long as you have not chosen to exclude Section 13 - Cancellation in return for a reduced premium as shown on your Certificate of Insurance). A refund or alternative compensation must initially be sought from the travel provider.

What you are not covered for:

- a) claims where you do not provide receipts for the restaurant meals, refreshments and accommodation;
- b) delays caused by strike or industrial action which had started, or for which the start date had been announced, before you made travel arrangements for your trip, and/or arranged your insurance;
- c) delays caused by the withdrawal from service of any public transport on the orders or recommendation of the regulatory authority in any country;

N.B. You should refer any claim in this case to the transport operator involved.

- d) the failure of the provider of any service forming part of your booked trip to provide any part of your booked trip including error, insolvency, omission or default;
- e) any claim where you are already claiming under Section 6 – Missed Departure and/or Missed Connection(s) or under Section 13 - Cancellation;
- f) any costs or charges for which any carrier or provider must, has or will compensate you;
- g) any claim where you have not obtained written confirmation from the carrier giving the period and reason for delay;
- h) any claim for a delay that you are aware of at the time of booking your trip or taking out this Policy;
- i) if you do not check-in (or attempted to check in) and arrive at the departure point for the flight, sea crossing, coach, or train departure before the advised time;
- j) any claim due to Involuntary denial of boarding relating to private charter flights.

Please also refer to the General Conditions and General Exclusions.

8. Kennel and Cattery

This section provides details of the cover we provide for your domestic dog(s) and/or cat(s) if your return home is delayed due to a valid claim under this Policy.

What you are covered for:

We will pay for additional kennel and/or cattery costs up to £250 if you are unable to return home as expected due to any reason for which you make a valid claim under this Policy.

What you are not covered for:

Please also refer to the General Conditions and General Exclusions.

9. Personal Baggage Delay

This section provides details of the cover we provided if your personal baggage is delayed on your outward journey.

What you are covered for:

We will pay you up to £200 towards the cost of buying essential items if your personal baggage has been misplaced by the carrier for more than six hours on the outward journey of your trip.

The most we will pay you in total per trip under this section is £200.

Special Conditions

1. You must notify the carrier immediately and obtain a written carrier's report confirming the period of the delay of your personal baggage (or a property irregularity report in the case of an airline) or if you are unable to get one immediately you must follow up in writing within seven days to obtain a written carrier's report or a property irregularity report in the case of an airline;
2. Within 14 days of receipt of your personal baggage you should inform the carrier in writing that we, your travel insurer, will submit a claim to them for additional expenses due to your personal baggage delay. When you submit your claim to us we will then file your claim with the carrier on your behalf. You must submit the claim to us in the first instance and only notify the carrier;
3. You must keep all your receipts, flight tickets and checked-in luggage tags and send them to us with your claim.

What you are not covered for:

Please also refer to the General Conditions and General Exclusions.

10. Money

This section provides details of the cover we provide for your money.

What you are covered for:

Your money is covered while you are carrying it on your person (in an item of clothing you are wearing or in a container which you are holding or which is attached to you) or if you have left it in a locked safety deposit box during your trip, if it is:

- a) damaged or destroyed;
- b) lost or stolen.

The most we will pay you in total per trip under this section is £500, of which;

- a) the most we will pay you for cash is £250;
- b) the most we will pay you for cash if you are under 16 years old is £50 per trip, but please note that the excess will not apply in this case.

Special Conditions

You must produce evidence of the withdrawal of bank notes, currency notes or coins.

Loss of Passport

Your passport is covered while you are carrying it on your person (in an item of clothing you are wearing or in a container which you are holding or which is attached to you) or if you have left it in a locked safety deposit box during your trip.

What you are covered for:

The cost of reasonable additional travel and accommodation expenses you incur outside the United Kingdom while obtaining a replacement passport if your passport is lost or stolen during your trip.

The most we will pay you under Loss of Passport is £500 per trip.

What you are not covered for:

- a) the excess except where you have paid the Excess Waiver Option Premium. The excess is per insured person, for each and every incident;

- b) personal money left unattended at any time unless deposited in a locked hotel safe, safety deposit box or locked in your trip accommodation;
- c) the theft or loss of money which has not been reported to the local Police, your carrier, accommodation management or tour operator within 24 hours of the incident or as soon as you become aware that the incident has taken place. The incident report must be sent to us with your claim;
- d) loss of value or loss due to errors in receipts, payments, accountancy or depreciation;
- e) theft of money from an unattended road vehicle;
- f) loss due to confiscation or detention by customs or other lawful officials and authorities;
- g) the cost of your replacement passport.

Please also refer to the General Conditions and General Exclusions.

11. Personal Liability

This section provides details of the cover provided for certain personal legal responsibilities you may have.

What you are covered for:

Your legal responsibility to pay compensation and legal costs to others where you accidentally cause:

1. bodily injury, or death of anyone during your trip; and/or
2. loss of, or damage to, property during your trip.

The total maximum payable for any single event occurring during the period of insurance, for all claimants, in connection with all occurrences within one original cause is £2,000,000.

What you are not covered for:

- a) death of, or bodily injury to you, any member of your family, your close relative or anyone in your service;
- b) anything belonging to you, or anything which is the responsibility of you or any member of your

family or your close relative or anyone employed by you;

- c) any responsibility you undertake within a contract or agreement which would not have existed in law had that agreement not existed;
- d) any responsibility resulting from you or any member of your family owning or using: aircraft; horse-drawn vehicles; motorised or mechanically propelled, or towed vehicles; boats (other than rowing boats, punts and canoes); jet skis; jet bikes; skidoos; animals (other than horses, domestic dogs or cats) or firearms;
- e) any responsibility resulting from your, or any member of your family's, trade, profession, occupation or supply of goods or services;
- f) any responsibility resulting from wilful or malicious acts by you;
- g) any claim which is covered by any other insurance held by you;
- h) the occupation, except temporarily for the purposes of your trip, or ownership of any land or building;
- i) accidental injury or loss which has not been caused by your negligence;
- j) any responsibility you have as an employer to anyone employed by you or any member of your family in any trade, business or profession;
- k) any injury, illness, death, loss expense or other liability attributable to the transmission of any communicable disease or virus and/or any related illness and/or any mutant derivatives or variations thereof, however caused;
- l) any claim for incidents which occurred while you were on a trip within the United Kingdom;
- m) any claim resulting either directly or indirectly from you engaging in any Group B or C Adventure Sports and Activities or Group B or Group C Winter Sports.

Please also refer to the General Conditions and General Exclusions.

12. Legal Advice and Expenses

This section provides details of the cover we provided for Legal Advice and Expenses.

What you are covered for:

1. telephone guidance and assistance on any legal problem arising in connection with your trip or in connection with your home. This service is available from the start of your trip and up to seven days after you complete your trip;
2. telephone advice and guidance during the period of insurance to you or any close relative living with you on any legal problem which arises in connection with:
 - a) personal injury to, or death of, an insured person;
 - b) consumer disputes arising from the sale, purchase or hire of goods or services;
 - c) the sale or purchase of your home;
 - d) a trip outside the United Kingdom.
3. an advance up to a maximum of £50,000 towards legal fees, in connection with one event giving rise to a compensation claim if you suffer illness or you are injured or you die as a direct result of an event that happens during your trip, or if your home suffers damage during your trip;
4. any extra travelling expenses up to a maximum of £250, if you have to attend a court outside the United Kingdom about your claim for compensation;
5. when we have instituted proceedings on your behalf and you receive no compensation, or only limited compensation, we will indemnify you against claims or fees, costs and expenses arising out of the proceedings to the extent that these fees, costs and expenses exceed the amount of the compensation you have received up to a maximum of £50,000 (and in total for all insured persons in connection with any one event giving rise to a claim). This benefit will be offset against the advance described in Section 12 – 3. up to the maximum of £50,000;

6. legal fees up to a maximum of £1,000, incurred in defending you in a Court outside the United Kingdom against an alleged motoring offence during your trip;
7. a Bail Bond of £1,000 in local currency, to enable you to provide Bail or other security to any judicial authority outside the United Kingdom which detains you following a road traffic accident where you are held responsible.

What you are not covered for:

- a) costs or expenses which we have not agreed to beforehand in writing;
- b) any claim reported to us more than 90 days after the incident and in the case of a motoring offence more than 28 days after you receive a summons;
- c) any claim where we think there is not a reasonable chance of you winning the case or achieving a reasonable settlement;
- d) any claim made by you against us, our agent or an insurer underwriting any section of this Policy, or a travel agent, tour operator, carrier or American Express Insurance Services;
- e) any claim against any other person insured under an American Express Travel Insurance Policy;
- f) penalties or fines which a Court awards against you.

Please also refer to the General Conditions and General Exclusions.

How we settle Legal Expenses claims:

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

The following shall apply at all times during the Policy:

- a) You must notify us of claims as soon as reasonably possible.
- b) You must notify us within 90 days of you becoming aware of an incident which may generate a claim.
- c) We will provide you with a claim form which must be returned promptly with all relevant information

required by us. You must supply at your own expense all of the information which we reasonably require to decide whether a claim may be accepted.

- d) In the event of a dispute arising as to adviser's costs we may require you to change adviser.
- e) We shall only be liable for adviser's costs for work expressly authorised by us in advance in writing and undertaken while there are reasonable prospects of success. In the event that you instruct an adviser of your own choice instead of the panel adviser appointed by us, your adviser's costs will be covered to the extent that they do not exceed our standard panel adviser's costs.
- f) You are responsible for any adviser's costs if you withdraw from the legal action, other than on the advice of your adviser, without our prior consent. Any adviser's costs or other fees already paid under this insurance will be reimbursed to us by you.
- g) We will not start legal proceedings in more than one country in respect of the same occurrence.
- h) We may choose to conduct legal proceedings in the United States of America or Canada under the contingency fee system operating in those countries.

13. Cancellation

This section provides details of the cover we provide for Cancellation as long as you have not chosen to exclude Cancellation cover in return for a reduced premium and Cancellation cover is not shown as excluded on your Certificate of Insurance.

This section provides details of the cover we provide if you need to cancel your trip before you leave.

What you are covered for:

If you have booked a trip within the period of insurance, but you are forced to cancel your travel plans because of any one of the following changes in circumstances, which is beyond your control, and of which you were unaware at the time you booked your trip:

1. unforeseen illness, injury or death of you, a close relative or any person with whom you are travelling or staying during your trip;
2. a complication of pregnancy involving you;
3. you or any person with whom you plan to travel being called up for Jury Service or being subpoenaed as a witness in a Court of Law other than in a professional or advisory capacity;
4. you are made redundant and you qualify for redundancy payment under current legislation;
5. accidental damage, burglary, flooding or fire affecting your home, when a loss exceeding £1,500 is involved and your presence is required by the Police,

then we will reimburse you up to a maximum of £5,000 in total for financial loss you suffer for travel (including pre-paid excursions and/or conferences) and accommodation you do not use because of your inability to start your trip.

If you chose to rebook your covered holiday instead of to cancel, we will pay for rebooking fees if they are less than the cancellation costs.

You may be eligible to submit a claim for cancellation if you have a valid claim under Section 7 – Travel Delay & Involuntary Denial of Boarding c).

Important Limitations

This policy will not cover any claims under Section 13 - Cancellation arising directly or indirectly from any pre-existing medical condition known to you prior to purchasing this policy or booking any trip (whichever is the later) affecting any close relative, travelling companion who is not insured under the policy, or any person with whom you have arranged to reside temporarily whilst on your trip if:

1. a terminal diagnosis had been received; or if
2. they were on a waiting-list for, or had knowledge of the need for, surgery, in-patient treatment or investigation at any hospital or clinic; or if
3. during the 90 days immediately prior to the commencement of the policy or prior to booking any trip (whichever is the later) they had required surgery, in-patient treatment or hospital consultations.

Special Conditions

1. If you are forced to cancel your trip for medical reasons:
 - a) relating to you – you will be required to have the relevant section of your claim form completed by your usual registered medical practitioner within the United Kingdom, explaining why it is deemed medically necessary for you to cancel your trip;
 - b) relating to a close relative, any person with whom you are going to travel or stay during your trip – you will be required to have the relevant section of your claim form completed by their usual registered medical practitioner, explaining why it is deemed necessary for you to cancel your trip.
2. You must notify your carrier or travel agent immediately you know your trip is to be cancelled to minimise your loss as far as possible.

What you are not covered for:

- a) cover if you have chosen to exclude the Cancellation cover in return for a reduced premium as shown on your Certificate of Insurance;
- b) the excess (for claims involving loss of deposit the excess will be £10 only) except where you have paid the Excess Waiver Option Premium. The excess is per insured person, for each and every incident;
- c) cancelling your trip for any reason other than specified under 'What you are covered for';
- d) any claim arising directly or indirectly from a pre-existing medical condition affecting you unless you have declared ALL pre-existing medical conditions to us and we have written to you accepting them for insurance;
- e) Any claim arising from complications of pregnancy which:
 - i) for Cancellation or re-booking – first arise before booking or paying for the trip, whichever is the later; or
 - ii) for Curtailment - first arise before departing on your trip.

Normal pregnancy or childbirth, or travelling when

- your medical practitioner has recorded your pregnancy as being at heightened risk of premature birth, would not constitute an unforeseen event;
- e) The cost of your unused original tickets where we have arranged and paid for you to come home following curtailment of your trip;
 - f) claims for financial loss in respect of travel and/or accommodation booked and paid for by you on behalf of anyone who is not an insured person under your Policy;
 - g) any claim caused by strike or industrial action;
 - h) any costs incurred because you did not tell your carrier or travel agent immediately you knew that your trip was to be cancelled;
 - i) any claim resulting from the withdrawal from service of any public transport on the orders or recommendation of the regulatory authority in any country. You should refer any claim in this case to the transport operator involved;
 - j) any claim resulting from the failure of the provider of any service forming part of your booked trip to provide any part of your booked trip including error, insolvency, omission or default;
 - k) any claim resulting from change of plans due to your financial circumstances except if you are made redundant and qualify for redundancy payment under current UK legislation;
 - l) any claim resulting from your inability to travel due to an insured person's failure to hold, obtain or produce a valid passport or any required visas;
 - m) any claim resulting from cancellation caused by work commitments or amendment of your holiday entitlement by your employer;
 - n) any claim resulting from the delay or amendment of your booked trip because of Government action or restrictive regulations;
 - o) costs paid for using any airline mileage reward scheme, for example Avios, or any card bonus point schemes, Timeshare, Holiday Property Bond or other holiday points scheme and/or any associated maintenance fees;
 - p) the cost of recoverable airport charges and levies;

- q) any claim resulting from the death or illness of pets or animals.

Please also refer to the General Conditions and General Exclusions.

14. Personal Baggage

This section provides details of the cover we provide for your personal baggage and/or valuables as long as you have not chosen to exclude the Personal Baggage cover in return for a reduced premium and personal baggage is not shown as excluded on your Certificate of Insurance.

What you are covered for:

Your personal baggage and/or valuables are covered if they are damaged or destroyed (please retain any damaged or destroyed item for inspection if required);

The most we will pay you per trip under this section is £2,500 in total and:

- a) the most we will pay you for any one item or any one pair or set per trip is £250;
- b) the most we will pay you for valuables in total per trip is £300.

Special Conditions

1. We will pay the cost of replacing lost, stolen, damaged, or destroyed items subject to a deduction made for wear, tear and loss of value based on the age of the property.
2. If the item can be repaired economically we will pay the cost of the repair only.
3. We will request original receipts for lost, stolen or damaged goods.
4. You must not abandon any property for us to deal with or dispose of any damaged items as we may need to see them.

What you are not covered for:

- a) any claim for personal baggage and/or valuables where you have chosen to exclude the

- Personal Baggage cover in return for a reduced premium as shown on your Certificate of Insurance;
- b) the excess except where you have paid the Excess Waiver Option premium. The excess is per insured person, for each and every incident;
 - c) any item loaned, hired or entrusted to you (except winter sports equipment when you have purchased the Winter Sports Option);
 - d) theft of personal baggage, from an unattended motor vehicle unless:
 - i) the items were out of sight in a locked dashboard or locked boot; and
 - ii) evidence that force and violence were used to get into the motor vehicle is provided by you;
 - e) Loss, theft of or damage to valuables left unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or locked safety deposit box or from personal baggage in transit or in the care of someone other than you;
 - f) personal baggage when you have left it unsecured or unattended or outside your reach at any time in a place to which the public have access;
 - g) contact or corneal lenses; hearing aids; dental or medical fittings; bonds; securities; stamps or documents of any kind including driving licence; keys and necessary changes to locks; musical instruments; motor accessories; perishables (such as foodstuffs); antiques; pictures; pedal cycles; hearing aids; coupons; alcohol, tobacco products; cosmetics; computer hardware, peripherals and software (excluding laptop, notebook and tablet computers); PDAs; portable televisions; vehicles (including boats or any parts or accessories for any of them);
 - h) damage to suitcases unless they are entirely unusable as a result of one incidence of damage;
 - i) claims which are not supported by the original receipt, proof of ownership or insurance valuation (obtained prior to the loss) of the items lost, stolen or damaged;
 - j) Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than

glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or an accident to the aircraft, sea vessel, train or vehicle in which they are being carried.

- k) claims arising from damage caused by leakage of powder or liquid carried within personal baggage;
- l) loss, damage or destruction by wear and tear, moths, vermin, denting, scratching, dyeing, or cleaning;
- m) electrical or mechanical breakdown of any insured article;
- n) loss or damage due to delay, confiscation or detention by customs or other official bodies;
- o) in the event of a claim for a pair or set those parts that remain in your possession which are undamaged;
- p) damage to any brittle or fragile items unless they are damaged by fire or damaged because of an accident which happens to a sea-going vessel, aircraft or motor vehicle;
- q) theft or losses from a roof or boot luggage rack other than the theft or loss of camping equipment;
- r) sports equipment damaged while in use. However, if you have paid the Adventure Sports and Activities Option premium, your own Group C sports equipment will be covered against damage while in use up to the Policy limits. Please refer to Section 19 – Adventure Sports and Activities (Optional Cover);
- s) winter sports equipment unless you have paid the appropriate additional premium and it is shown on your Certificate of Insurance;
- t) golf equipment unless you have paid the appropriate additional premium and it is shown on your Certificate of Insurance;
- u) business equipment unless you have paid the appropriate premium and it is shown on your Certificate of Insurance;
- v) claims arising from loss or theft from your accommodation unless there is evidence of forced entry which is confirmed by a police report, including an incident number, issued by the local

- police in the country of incident;
- w) theft or loss of personal baggage and/or valuables which has not been reported to the local Police in the country of incident, your accommodation management, your carrier or tour operator within 24 hours of the incident or within 24 hours of you becoming aware that the incident has taken place. The incident report with a case number must be sent to us with your claim;
 - x) loss or theft of, or damage to, personal baggage in transit which has not been reported to the carrier within 24 hours of the incident. The incident report must be sent to us with your claim – in the case of checked-in luggage a property irregularity report is required. You will be required to send us the retained portion of your flight ticket and checked-in luggage tag.

Please also refer to the General Conditions and General Exclusions.

15. Winter Sports (Optional Cover)

Cover will apply when you have paid or agreed to pay the Winter Sports Option premium and it is shown on your Certificate of Insurance.

You will be covered for the defined winter sports activities on trips up to an overall maximum of:

- no more than 31 days in total per trip; and
- no more than 120 days in total in each period of insurance.

Cover is not available to anyone aged 70 years or over taking part in winter sports for the first time. You are not covered when engaging in organised competitions or when skiing against local authoritative warning or advice.

Adventure Sports and Activities specific to Winter Sports:

When you pay the Adventure Sports and Activities Option premium, you are also covered for Group C Winter Sports.

The following additional benefits are available under this Policy in relation to your Winter Sports trip.

Piste Closure

What you are covered for:

If you cannot ski at your pre-booked resort for more than 24 consecutive hours, because of a lack of snow causing a total closure of the lift system, we will pay you a cash benefit if no alternative skiing is available. If alternative skiing is available we will pay for reasonable transportation costs and lift pass charges which you have to pay to travel to and from a similar ski resort or area to ski.

The most we will pay you for Piste Closure per day is £20 and up to a maximum of £200 in total per trip.

What you are not covered for:

- a) any claim which involves the closure of the resort lift system because of avalanches or dangerous high winds;
- b) any claim which involves the closure of baby drags and lifts used for transport within the resort by non-skiers;
- c) trips in the Northern Hemisphere before 1st November and after 31st March;
- d) trips in the Southern Hemisphere before 1st May and after 30th September;
- e) any claim where you do not have confirmation from the ski resort of the closure.

Please also refer to the General Conditions and General Exclusions.

Avalanche Benefit

What you are covered for:

Additional accommodation and travel expenses reasonably incurred if, following avalanches or landslides, access to and from the ski resort is blocked or scheduled public transport services are cancelled or curtailed. Evidence of limited access will be required.

The most we will pay you for Avalanche Benefit is £30 per day and up to £150 in total per trip.

What you are not covered for:

- a) anything mentioned in the exclusions to Section 5 – Curtailment;
- b) any claim where you do not have confirmation of the cancellation from the public transport provider.

Please also refer to the General Conditions and General Exclusions.

Winter Sports Equipment

What you are covered for:

We will cover your Winter Sports Equipment against loss, theft or damage occurring during your trip.

The most we will pay you for your Winter Sports Equipment is £500 in total per trip. The maximum we will pay you for any one article, or for any one pair or set under this section is £300.

What you are not covered for:

- a) anything mentioned in the exclusions to Section 14 – Personal Baggage;
- b) the excess per insured person, for each and every incident.

Please also refer to the General Conditions and General Exclusions.

Delayed Winter Sports Equipment

What you are covered for:

If your Winter Sports Equipment is certified by the carrier as misplaced in transit during your trip, for a period of more than 12 hours, we will pay you £20 per day for the necessary hire or replacement of Winter Sports Equipment.

The most we will pay you during any one trip under this section is £300.

Special Conditions

1. You must provide written confirmation from the carrier confirming the period of the loss of your delayed Winter Sports Equipment. Please retain your flight tickets, checked-in luggage tags and all receipts and send them to us with your claim.

2. You should also notify the carrier in writing of your personal baggage delay within 21 days of receipt of your personal baggage.

What you are not covered for:

- a) any claim where you do not provide a valid receipt for the hired items.

Please also refer to the General Conditions and General Exclusions.

Unused Ski Pack

What you are covered for:

If during your trip, you are certified by a registered medical practitioner at the ski resort as being unable to ski as a direct result of injury or illness, we will pay you up to a maximum of £350 in total per trip in respect of charges for unused ski pack.

Search and Rescue

What you are covered for:

If you suffer bodily injury, illness or die during a trip outside the United Kingdom we will pay up to £150,000 for search and rescue, including emergency transfer to a hospital effected by local organisations, where such costs are not met by local authorities.

Special Conditions applying to off-piste skiing and off-piste snowboarding

Off-piste is defined as any skiing or snowboarding outside recognised and authorised areas. For your protection and to ensure continuity of cover under this Policy, you must adhere to the following conditions when you are intending to ski or snowboard off-piste. Failure to adhere to these conditions will invalidate your claim.

1. You must observe the rules of your resort. If in any doubt you should follow specialist local advice.
2. You must not under any circumstances attempt off-piste skiing or off-piste snowboarding unless you are under the supervision of a guide.
3. Your guide's advice and instructions must be strictly followed at all times.

16. Adventure Sports and Activities (Optional Cover)

Cover will apply when you have paid or agreed to pay the Adventure Sports and Activities Option premium and it is shown on your Certificate of Insurance.

When you have bought the Adventure Sports and Activities Option, you are covered under this Policy for any Group C Adventure Sports and Activities.

Please note, however, that there is no cover under Section 4 – Personal Accident or Section 11 – Personal Liability while you are taking part in, or practising for, any Group B or C sporting activity.

Please remember that the excess is increased to £200 under Section 2 – Medical Emergency and Repatriation Service, and shall not be removed or reduced by the use of a European Health Insurance Card (EHIC) or by the purchase of the Excess Waiver Option.

Adventure Sports and Activities cover is not available to anyone aged 70 years or over.

Adventure Sports and Activities Equipment

What you are covered for:

We will cover your Group C sports gear and activity equipment against loss, theft or damage occurring during your trip.

The most we will pay you for your Group C sports gear and activity equipment is £500 per trip. The maximum we will pay you for any one article, or for any one pair or set under this section is £300.

What you are not covered for:

- a) anything mentioned in the exclusions to Section 14 – Personal Baggage;
- b) the excess per insured person, for each and every incident.

Please also refer to the General Conditions and General Exclusions.

17. Golf (Optional Cover)

Cover will apply when you have paid or agreed to pay the Golf Option premium and it is shown on your Certificate of Insurance.

The following benefits are available under this Policy in relation to your Golf trip.

Golf Equipment

What you are covered for:

1. If your golf equipment is
 - a) delayed for more than 12 hours on your outward journey, or
 - b) lost, damaged or stolen on your trip,we will pay you up to the limits specified on your Certificate of Insurance for:
 - i) the hire of alternative golf equipment; and
 - ii) the purchase of essential items of golf equipment.

We will deduct any payment we make under Section 17 Golf Equipment 1. ii) from the amount of any claim under Section 17 Golf Equipment 2.

2. If your golf equipment is lost, stolen or damaged during your trip we will pay you up to the limits specified on your Certificate of Insurance for replacement golf equipment.

Special Conditions

1. you must keep all receipts for hire costs and send them in with your claim form;
2. we will deduct any payment we make under Section 17 Golf Equipment 1. ii) from the amount of any claim under Section 17 Golf Equipment 2.;
3. golf equipment will be replaced on a new for old basis (if the item is no longer available we will cover the replacement cost of a reasonable alternative);
4. all receipts must be provided as proof of purchase;
5. anything mentioned in General Conditions.

What you are not covered for:

- a) the excess except where you have paid the Excess Waiver Option Premium. The excess is per insured person, for each and every incident;
- b) any item, where you are not able to provide proof of value (for example, original receipts);
- c) any loss, theft of or damage to golf equipment shipped as freight or under a bill of lading;
- d) anything mentioned in the exclusions to Section 14 – Personal Baggage.

Please also refer to the General Conditions and General Exclusions.

Green Fees

What you are covered for:

We will pay up to £1,000 per trip to reimburse your prepaid, irrecoverable green fees if:

1. you are ill or injured during your trip and you are medically certified (by the treating registered medical practitioner at the resort or place of incident), as being unable to play golf for the remainder of your trip; or
2. you have to curtail your trip for any of the valid reasons listed under Section 5 – Curtailment; or
3. you have to cancel your trip for any of the valid reasons listed under Section 13 – Cancellation.

What you are not covered for:

- a) the excess except where you have paid the Excess Waiver Option Premium. The excess is per insured person, for each and every incident;
- b) anything mentioned in the exclusions to Section 5 – Curtailment;
- c) anything mentioned in the exclusions to Section 13 – Cancellation.

Please also refer to the General Conditions and General Exclusions.

Tournament Entry Fees

What you are covered for:

We will pay up to £250 per trip to reimburse any

prepaid, irrecoverable golf tournament entry fees if:

1. you are ill or injured during your trip and you are medically certified (by the treating registered medical practitioner at the resort or place of incident) as being unable to participate in the tournament; or
2. you have to curtail your trip for any of the valid reasons listed under Section 5 – Curtailment.
3. you have to cancel your trip for any of the valid reasons listed under Section 13 – Cancellation.

What you are not covered for:

- a) anything mentioned in the exclusions to Section 5 – Curtailment;
- b) anything mentioned in the exclusions to Section 13 – Cancellation.

Please also refer to the General Conditions and General Exclusions.

Hole-In-One

What you are covered for:

We will pay up to £300 per trip to reimburse the cost of a round of drinks at the golfing venue immediately following a game of golf in a recognised competition when a hole-in-one has been achieved and verified by the Club Secretary. All receipts must be provided as proof of purchase.

18. Business Travel (Optional Cover)

Cover will apply when you have paid or agreed to pay the Business Travel Option premium and it is shown on your Certificate of Insurance.

Personal Assistance Services

What you are covered for:

On request, we will provide you with the following services:

1. advice on and arrangement of suitable overseas office/conference facilities, business translation and legal services, and details of business etiquette overseas;

2. advice on chartering executive jets.

What you are not covered for:

a) the payment of any costs or expenses incurred.

Please also refer to the General Conditions and General Exclusions.

Replacement Business Associate

What you are covered for:

Following a claim under Section 2 – Medical Emergency and Repatriation Service, we will pay up to £750 for the cost of a single journey air ticket, at the same class as originally travelled by you, for a business associate to replace you in the overseas location as a result of:

1. your medical repatriation or death during your trip; or
2. your incapacitation, as confirmed by our Chief Medical Officer, for more than three working days during a trip as a result of sudden bodily injury or illness occurring during your trip.

What you are not covered for:

- a) any costs for transportation not arranged by us, or incurred without our prior approval;
- b) trips taken within the United Kingdom;
- c) interruption to your business or any other any other costs that are indirectly caused by the event which led to your claim, unless specifically stated in this Policy.

Please also refer to the General Conditions and General Exclusions.

Emergency Return Home

What you are covered for:

We will pay all necessary additional travelling costs incurred in transporting you home early from a trip (and, if required, back to the overseas location within the original period of the booked trip) as a result of the following:

1. a serious accident or illness of a business associate whose absence from the place of work at the same time as you, as certified by a director

- or manager, requires your immediate return;
2. accidental damage, burglary, flooding or fire affecting your usual place of business, when a loss exceeding £1,500 is involved and your presence is required by the Police.

What you are not covered for:

- a) any costs for transportation not arranged by us, or incurred without our prior approval;
- b) the cost of flight tickets exceeding economy class for each insured person.

Please also refer to the General Conditions and General Exclusions.

Personal Accident

What you are covered for:

The benefits provided under Section 4 – Personal Accident, will be doubled if you are travelling on a booked business trip in which your transport and accommodation has been paid by you (if self-employed) or your employer, and you can provide proof that the purpose of your trip was your business.

What you are not covered for:

- a) anything mentioned in the exclusions to Section 4 – Personal Accident.

Please also refer to the General Conditions and General Exclusions.

Business Equipment

What you are covered for:

We will pay:

1. up to £1,500 per trip for the loss, theft of, or damage to your business equipment:
 - a) up to a limit of £500 for any one item, pair or set;
 - b) up to a limit of £1,000 for computer equipment;
 - c) up to a limit of £500 for business samples.
2. up to £200 per trip for the purchase of essential items of business equipment, if your business equipment is delayed or lost during your outward journey for more than 24 hours. You must get written confirmation of the length of the delay and receipts for any items that you buy.

3. up to £200 per trip for emergency courier expenses you have to pay to replace business equipment essential to your intended business following a claim made under Section 18 Business Equipment 1) and 2).
4. up to £50 for each 24-hour period, to a maximum of £500 per trip, for hiring business equipment if:
 - a) your business equipment is delayed during your outward journey for more than 24 hours (you must get written confirmation of the length of the delay); or,
 - b) your business equipment is lost or damaged during your trip.

Special conditions:

- a) You must keep all receipts for hire costs and send them in with your claim form.
- b) We will deduct any payment we make under Section 18 Business Equipment 2. from any claim made under Section 18 Business Equipment 1.

What you are not covered for:

- a) the excess except where you have paid the Excess Waiver Option premium (no excess applies to Section 18 Business Equipment 2., 3. and 4.). The excess is per insured person, for each and every incident;
- b) computer equipment, (including laptop computers, hardware and software, peripherals and PDAs), communication devices, (including mobile phones) left unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or locked safety deposit box;
- c) any loss, theft of or damage to business equipment during a journey, unless you report this to the carrier and get a property irregularity report at the time of the loss. Any claims for loss, theft or damage must then be made to the carrier within seven days;
- d) any item, pair or set where you are not able to provide proof of value (for example, original receipts);
- e) any loss, theft of or damage to business equipment shipped as freight or under a bill of lading;
- f) anything mentioned in the exclusions to Section

14 – Personal Baggage, except items of business equipment.

Please also refer to the General Conditions and General Exclusions.

Business Money

What you are covered for:

Business money which is the property of you (if self employed) or your employer is covered while you are carrying it on your person (in an item of clothing you are wearing or in a container which you are holding or which is attached to you) or if you have left it in a locked safety deposit box during your trip, if it is:

1. damaged or destroyed;
2. lost or stolen.

The most we will pay you in total per trip under this section is £1,000, of which the total for cash is £500.

What you are not covered for:

- a) the excess except where you have paid the Excess Waiver Option Premium. The excess is per insured person, for each and every incident;
- b) anything mentioned in the exclusions to Sections 14 – Personal Baggage, and 10 – Money.

Please also refer to the General Conditions and General Exclusions.

19. Stranded Traveller Assistance (Optional Cover)

Cover will apply when you have paid or agreed to pay the Stranded Traveller Option premium and it is shown on your Certificate of Insurance.

This section provides details of the services and benefits we provide to you during your trip if your transport provider should cease to trade.

Travel Expenses

What you are covered for:

If the tour operator or transport provider ceases to trade and does not provide reasonable alternative transport to return you to the United Kingdom,

departing within 72 hours of your original booked UK bound departure time, we will pay up to £2,500 in total for:

1. necessary costs for transferring you to an alternative airport or transport terminus; and
2. necessary costs for transporting you to alternative accommodation; and
3. your reasonable additional or alternative travel home.

Emergency Expenses

What you are covered for:

In addition to Travel Expenses we will pay up to £1,000 for meals and accommodation costs (up to a maximum of £200 per night for 5 nights) which are of a similar standard to that of your pre-booked travel and accommodation for costs incurred after your original published departure time until your new departure date.

Return Home of Your Children

What you are covered for:

We will pay up to £2,500 for travel costs and £200 per night for up to 5 nights, towards meals and accommodation for you or a relative to collect and bring home insured persons under the age of 18, who were travelling without an adult, if they are stranded due to a transport provider ceasing to trade.

Special conditions: (applicable to Stranded Traveller)

- a) all costs must be approved in advance by us and all receipts retained as proof of purchase;
- b) anything mentioned in General Conditions.

What you are not covered for: (applicable to Stranded Traveller)

- a) the excess except where you have paid the Excess Waiver Option Premium. The excess is per insured person, for each and every incident;
- b) any additional costs incurred after refusal of reasonable alternative travel arranged within a reasonable time frame;
- c) any costs you can claim back from any other source.

Please also refer to the General Conditions and General Exclusions.

General Conditions of your Policy

We will only pay your claim if the following conditions are met:

1. You must comply with our Important Health Requirements. No cover will come into force, or continue in force, for Medical Emergency and Repatriation Service, Cancellation (if shown as included on your Certificate of Insurance) or Curtailment, unless each insured person who must make a medical health declaration in respect of the period for which insurance is required, has declared ALL pre-existing medical conditions to us and they have been formally accepted by us in writing.
Any medical information you give us will be treated as strictly confidential. We will not pass your medical information to anyone without your specific authority. We will use it to decide whether or not we can cover you and we will refer to it in the event of any claim.
2. You must tell us before booking your trip or departing on your trip if any of the following change after you pay for your Policy:
 - a) if there is any change in your health, medication or treatment;
 - b) if you wish to add or remove anyone from your Policy;
 - c) if you change your address.If you do not tell us about changes, claims may not be accepted and your Policy may be invalid. All changes must be declared to American Express Insurance Services on 0800 028 7573 and accepted before cover can continue.
3. You must tell us as soon as possible if you are hospitalised as an in-patient, or of any emergencies or claims whatsoever that are likely to exceed £500.
4. We ask that you notify us within 28 days of you becoming aware of an incident or loss leading to a claim and you return your completed claim form and any additional information to us as soon as possible.

5. You must pay the appropriate premium for the full number of days comprising your planned trip. If you travel for more than the number of days for which you have paid for cover, you will not be covered after the last day for which you have paid.
6. In the event of a claim and if we require it, you must agree to be examined by a medical practitioner of our choice, at our expense. In the event of your death we may need to carry out a post-mortem examination for which we would seek agreement from your legal executor.
7. Your Policy will be automatically renewed each year, subject to your age, your medical conditions and the Policy, terms and conditions and limitations unless you notify us otherwise 30 days prior to your renewal date. You will receive a written reminder before the end of the period of insurance. If there have been any changes in your pre-existing medical conditions, health or prescribed medication you must declare these to us in accordance with the Important Health Requirements prior to booking any trip or departing on any trip.

N.B. Please refer to your Certificate of Insurance for age restrictions applying to the renewal of your Policy.

If you book a trip during the current period of insurance and have paid or agreed to pay for it, where the departure date is after the renewal date of your Policy, and you have not chosen to exclude the Cancellation cover in return for a reduced premium as shown on your Certificate of Insurance, Cancellation cover will continue in force on condition that

- a) you renew the Policy, if eligible, when renewal falls due, and
- b) you have not chosen to exclude the Cancellation cover in return for a reduced premium as shown on your Certificate of Insurance, and
- c) your premium has been paid in full.

In the event that the renewal of your Policy is no longer offered by us, American Express Insurance Services Europe Limited, the intermediary, may provide you with the details of any renewal terms offered by its new travel insurance provider.

8. You must take all reasonable care and precautions to protect yourself against accident, illness, disease or injury and to safeguard your property against loss, theft or damage. You must act as if you are not insured and take steps to minimise your loss as much as possible and take reasonable steps to prevent a further incident.
9. The Policy excess or the Adventure Sports and Activities excess, as and when applicable, will be deducted in respect of each insured person, and each and every separately identified occurrence of loss whether notified to us as one claim or otherwise.
10. We will make every effort to apply the full range of services in all circumstances as shown in your Policy booklet. Remote geographical locations or unforeseeable adverse local conditions may prevent the normal standard of service being provided.
11. We may:
 - a) deny your application for insurance coverage; and/or
 - b) deny renewal of your Policy; and/or
 - c) cancel your Policy by giving seven days notice by recorded delivery to you at your last known address. In such an event the premium shall be adjusted appropriately for the unexpired part of the period of insurance.
12. You must not admit, deny, settle, reject, negotiate or make any arrangement for any claim without our permission.
13. We have the right, if we choose, in your name but at our expense to:
 - a) take over the defence or settlement of any claim;
 - b) take legal action in your name to get compensation from anyone else for our own benefit or to get back from anyone else any payments that have already been made;
 - c) take any action to get back any lost property or property believed to be lost.
14. We may at any time pay to you our full liability under the Policy after which no further payments will be made in any respect.

15. You or your legal representatives must supply at your own expense all information, evidence, details of household insurance, medical certificates, assistance, original invoices, receipts, reports, etc. We may refuse to reimburse you for any expenses for which you cannot provide receipts or bills. Please keep copies of all documents sent to us.
16. You must report all incidents to the local Police in the country where it occurs and obtain a crime or lost property report, which includes an incident number.
17. You must take all reasonable steps to get back any article which has been lost or stolen, and to identify the person you believe to be responsible for the loss and assist in any legal action.
18. If we provide transportation or settle your claim and as a result you have unused travel ticket(s) you must surrender those tickets to us. If you do not we will deduct the amount of those tickets from any amount paid to you.
19. If you or anyone acting for you in any respect; makes a claim under the Policy knowing the claim to be false or fraudulently exaggerated, makes a statement in support of a claim knowing the statement to be false, submits a document in support of a claim knowing the document to be forged or false or makes a claim in respect of any loss or damage caused by your wilful act or with your connivance; then we; will not pay the claim or any other claim which has been or will be made under the Policy, may at our option declare the policy void, shall be entitled to recover from you the amount of any claim already paid under the Policy, may inform the police of the circumstances and shall not make any return of premium.
20. If we pay any expense for which you are not covered, you must pay this back within one month of our asking.
21. You must give us, at your expense, all the information, documents and medical certificates

we ask for including details of other insurance policies that may cover the loss. If something you make a claim for is covered by another insurance policy or service contract (for example by a Household Contents All Risks Policy), we will only pay our proportional share of any claim. The exception to this is for any claim under Section 11 – Personal Liability where we will make no payment if you hold another insurance policy providing this cover.

22. Although we are prepared to cover you when undertaking certain sports and activities, the availability of insurance cover does not mean that American Express Insurance Services or the insurers consider these sports and activities as safe. At all times you must satisfy yourself that you are capable of safely undertaking the planned sport or activity and you must take all due care to avoid injury, accident or loss to yourself and to others.
23. You must accept and follow the supervision and tuition of experts qualified in the pursuit or activity in question and you must use all appropriate precautions, equipment and eye protection. Disregarding such advice and precautions may invalidate any claim you make.

General Exclusions of your Policy

These exclusions apply to all the sections of your Policy.

1. Any claim where you have not paid the appropriate premium as shown on your Certificate of Insurance.
2. Any claim occurring outside of the maximum trip length and geographical limits shown on your Certificate of Insurance. Please note that this exclusion operates regardless of when the claim actually occurred during your trip.
3. Any claim resulting from something you knew about at the time of paying for the insurance, before the start of the period of insurance or before booking any trip and which you did not declare to American Express Insurance Services before the start of the period of insurance or before booking any trip.

4. Your travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
5. Self exposure to needless peril (except in an attempt to save human life).
6. Flying except as a fare paying passenger in a fully-licensed passenger-carrying aircraft.
7. The use of motorised two or three wheeled vehicles unless a full driving licence issued in your country of residence is held permitting the use of such vehicles and you and your passengers are wearing a helmet.
8. Any claim caused by you climbing, jumping or moving from one balcony to another regardless of the height of the balcony.
9. Any costs you would have been required or been expected to pay, if the event resulting in the claim had not happened.
10. Any claim resulting from you attempting or committing suicide; deliberately injuring yourself; using any drug not prescribed by a registered medical practitioner, being addicted to any drugs, or abusing, or being under the influence.
11. Any claim resulting from you drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of your faculties and/or judgment resulting in a claim.
12. Any other loss, damage or additional expense resulting directly or indirectly from the cause of your claim, unless we provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys; cost incurred in preparing a claim; loss of earnings following bodily injury or illness; or loss or costs incurred arising from the interruption of your business.
13. Any loss or damage deliberately carried out or caused by you, your own unlawful action or any criminal proceedings against you.
14. Any claim where you are entitled to indemnity under any other insurance policy including any amounts recoverable from any other source,

except in respect of any amount exceeding that for which you are covered under such other policy, or any amount recoverable from any other source, had this insurance not been effected.

15. Costs of taxi fares (with the sole exception of the taxi costs incurred for the initial journey to a hospital abroad due to an insured person's illness or injury); telephone calls or faxes, meals, newspapers, laundry costs, interpreters' fees (unless incurred under 3. Hospital Cash Benefit); inconvenience, distress, loss of earnings, or loss of enjoyment.
16. Any claim resulting from your engagement in manual work.
17. Any loss relating to services which we have provided to you or any loss which happens following any delay on our part, in providing services to you unless negligence on our part can be proved.
18. Any claim arising from war; invasion; act of a foreign enemy; hostilities (whether war be declared or not); civil war; rebellion; terrorism; revolution; insurrection; civil commotion assuming the proportions of or amounting to an uprising; military or usurped power; you taking part in civil commotion or riot of any kind but this exclusion shall not apply to losses under Section 2 – Medical Emergency & Repatriation Service unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any trip.
19. Any claim directly or indirectly caused by:
 - a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly;
 - b) pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds;
 - c) the actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release of or exposure to any hazardous biological, chemical, nuclear or radioactive material, gas,

matter, or contamination.

20. Any claim involving, or involving the fear of: delay; loss; damage; injury or any other costs that are indirectly caused by the event which led to your claim, unless specifically stated in this Policy which is caused, either directly or indirectly, by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device or any computer software or stored programme, to correctly recognise any date as the true calendar date or to continue to function correctly in respect of or beyond that date.
21. Any claim resulting from your involvement in a fight except in self-defence.
22. Your participation at a training camp designed specifically to enhance your performance and/or endurance in a sport or activity that you take part in on a non-professional basis but at a National Standard.
23. Your participation in or practice of any professional sports or professional entertaining.
24. Any claim if you have been taking part in, or practicing for, any Group C sport or activity unless you have paid the Adventure Sports and Activities Option premium, as identified on your Certificate of Insurance.
25. Any claim if you have been taking part in, or practising for, a Group A, B or C sport or activity forming part of an organised team sport or organised competition (except for American football or rugby) or any claim where you are practising for, or taking part in, any sport or activity as a professional sports person.
26. Any claim if you have been taking part or practising for Winter Sports unless the appropriate premium has been paid as shown on your Certificate of Insurance.
27. Any claim if you have been taking part in, or practising for, any Group D Adventure Sports and Activities or Group D Winter Sports.
28. Bobsleigh or heli-skiing unless the Certificate of

Insurance shows that both the Winter Sports and Adventure Sports and Activities Options are included.

29. Your participation in Winter Sports if you are aged 70 years or over and taking part for the first time.
30. Participation in Adventure Sports and Activities if you are aged 70 years or over.
31. Operational duties as a member of the Armed Forces.

What to do if you need to make a claim

1. First check you are covered by your Policy. Please read the appropriate section in this Policy booklet to see exactly what is, and is not covered, noting particularly any conditions, limitations and exclusions.
2. Making a claim.
 - a) In the event of an emergency you should first call the Emergency Helpline listed on the back cover of the Policy booklet (any minor illness or injury costs must be paid for by you and reclaimed).
 - b) For all other claims telephone our Claims Helpline on 0203 126 4135 (Monday – Friday 8:00 - 20:00 and Saturday 8:00 - 17:00) to obtain a claim form. You will need to give:
 - your name,
 - your Policy Number found at the top of your Certificate of Insurance,
 - brief details of your claim.Alternatively you can submit your non-emergency claim on our 24/7 worldwide access online claims registrations tool at www.americanexpress.co.uk/claims or email our Claims Helpline on amex.retail@axa-travel-insurance.com
You will need to provide:
 - your name,
 - your Policy Number found at the top of your Certificate of Insurance,
 - your address including the postcode,
 - the section under which you wish to make a claim.We ask that you notify us within 28 days of you

becoming aware of an incident or loss leading to a claim and you return your completed claim form and any additional information to us as soon as possible.

3. Additional Information.

You must supply all of your original invoices, receipts and reports etc. You should check the section under which you are claiming for any specific conditions and details of any supporting evidence that you must give us.

It is always advisable to keep copies of all the documents that you send to us.

4. Claims Handling Agents

To help us agree a quick and fair settlement of a claim, it may sometimes be necessary for us to appoint a claims handling agent.

Complaints Procedure

We aim to provide a first class service at all times. However, if you have a complaint, in order to get your complaint dealt with as quickly and efficiently as possible, please ensure your complaint is directed to the right organisation.

If your complaint is about your Policy or a claim on your Policy, please contact:

AXA Travel Insurance (Complaints Department)
The Quadrangle
106-118 Station Road
Redhill RH1 1PR
United Kingdom

or phone 01737 815227; or email us at claimcomplaints@axa-travel-insurance.com

If your complaint is about the sale of your Travel Insurance policy that from American Express Insurance Services, please contact:

American Express Insurance Executive Office
1 John Street
Brighton
BN88 1NH
United Kingdom

or phone 01273 576109; or email us at insuranceexec@aexp.com

Please enclose the following details when sending your letter:

- your full name, postcode and contact phone number(s);
- the type of Policy and your Policy and/or claim reference;
- an outline of the reasons for your complaint.

If it is impossible to reach and agreement or you are not satisfied with our response, you may pursue your complaint to the Financial Ombudsman Service by contacting them at:

Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR, United Kingdom.

Or you can phone 0800 023 4567 or 0300 123 9 123 from a mobile. Website: www.financial-ombudsman.org.uk

These procedures do not affect your right to take legal action.

Compensation Scheme

We are a member of the Financial Services Compensation Scheme (FSCS). The FSCS is a safety net for customers of financial services firms should they not be able to meet their liabilities and you may be entitled to claim compensation in such event. Further information can be obtained from the FSCS.

Their contact details are Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU, United Kingdom. Telephone 0800 678 1100 or 020 7741 4100. Website: www.fscs.org.uk

Use of Your Personal Data

Details of you, your insurance cover under this policy and claims will be held by us (acting as Data Controller) for underwriting, policy administration, claims handling, providing travel assistance, complaints handling, sanctions checking and fraud prevention, subject to the provisions of applicable data protection law and in accordance with the assurances contained in our website privacy notice (see

below).

We collect and process these details as necessary for performance of our contract of insurance with you or complying with our legal obligations, or otherwise in our legitimate interests in managing our business and providing our products and services.

These activities may include:

- a. use of sensitive information about the health or vulnerability of you or others involved in your assistance guarantees, in order to provide the services described in this policy, By using our services, you consent to us using such information for these purposes,
- b. disclosure of information about you and your insurance cover to companies within the AXA group of companies, to our service providers and agents in order to administer and service your insurance cover, to provide you with travel assistance, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law;
- c. monitoring and/or recording of your telephone calls in relation to cover for the purposes of record-keeping, training and quality control;
- d. technical studies to analyze claims and premiums, adapt pricing, support subscription process and consolidate financial reporting (incl. regulatory); detailed analyses on claims/missions/calls to better monitor providers and operations; analyses of customer satisfaction and construction of customer segments to better adapt products to market needs;
- e. obtaining and storing any relevant and appropriate supporting evidence for your claim, for the purpose of providing services under this policy and validating your claim; and
- f. sending you feedback requests or surveys relating to our services, and other customer care communications.

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

contacting the Data Protection Officer (see contact details below).

We carry out these activities within the UK, in and outside the European Economic Area, in relation to which processing the data protection laws and or agreements we have entered into with the receiving parties provide a similar level of protection of personal data

By purchasing this policy and using our services, you acknowledge that we may use your personal data, and consent to our use of sensitive information, both as described above. If you provide us with details of other individuals, you agree to inform them of our use of their data as described here and in our website privacy notice (see below).

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

If you want to know what information is held about you by AXA Travel Insurance Limited, or have other requests or concerns relating to our use of your data, please write to us at:

Data Protection Officer

AXA Travel Insurance Limited

106-108 Station Road

Redhill

RH1 1PR

Email: dataprotectionenquiries@axa-assistance.co.uk

Our full privacy notice is available at:

www.axa-assistance.com/en.privacypolicy

Alternatively, a hard copy is available from us on request.

The American Express Group of companies reserves the right to contact you by mail or telephone in connection

with the operation of your Policy and related services. If you wish to have your name removed from any marketing programmes or if you require any further information please contact American Express Insurance Services on 0800 028 7573. Please provide your full name, postal address, travel insurance Policy Number and if you are an American Express Cardmember your Card Number. Please allow 40 days if you wish to have your name removed from marketing programmes for your request to become effective.

Notes

Notes

Remember to take this policy booklet with you when you travel.

For 24 hour worldwide emergency assistance and information before you travel, contact AXA Assistance on:

+44 (0) 203 126 4134

AXA Assistance Claims:

(Monday – Friday, 8:00 – 20:00, Saturday, 8:00 – 17:00)

0203 126 4135

When dialling from outside the UK add 44 then omit the 0.
When dialling within the UK omit the 44.

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Inter Partner Assistance is a branch of Inter Partner Assistance S.A. (IPA), Avenue Louise 166 bte 1, 1050 Brussels. IPA is a Belgian company authorised by the National Bank of Belgium (registration 0487) and subject to limited regulation by the Financial Conduct Authority in the UK. Details of the extent of its regulation by the Financial Conduct Authority are available upon request, (registration 202664). IPA and its agent, AXA Travel Insurance are all members of the AXA Assistance Group.

INS219 (IPA) Effective from March 2017

