Group Policy Holder:

GLOUCESTERSHIRE POLICE INSURANCE BENEFITS TRUST

TRAVEL INSURANCE MASTER POLICY CERTIFICATE

Effective from 1st November 2026 to 31st October 2027

Policy Number DQ5050AHA267

Philip Williams&Co

Part of HOWDEN

millstream

SUMMARY OF COVER

PAGE	SECTION	LIMIT*	EXCESS**
	Trip duration Maximum age Dependant child maximum age Child/partners are covered for independent travel	60 days Up to 74 years Worldwide 75 to 79 Europe Only Cohabiting aged Under 23	
6	Section 1 Cancellation	£5,000	£50
7	Section 2 Curtailment	£5,000	£50
7	Section 3 Emergency Medical Expenses Emergency Dental Treatment Funeral Expenses Abroad In-country Expenses	£10,000,000 £350 £1,000 £500	£50 £50 £50 £50
8	Section 4 Additional Hospital Benefit	£1,000 *(£100 per 24 hours)*	Nil
9	Section 5 Personal Accident	£20,000	Nil
9	Section 6 Baggage & Personal Effects Single Item Limit Delayed Baggage *(after 24 hrs)* Valuables Limit	£2,500 £750 £250 £750	£50 £50 Nil £50
10	Section 7 Money Cash Limit	£500 £300 *(£50 for under 16's)*	£50 £50
10	Section 8 Loss of Passport/Driving Licence Expenses	£250	Nil
10	Section 9 Travel Delay *(12 hours or more)* Trip Abandonment *(after 24 hrs)* Pet Cover £20 per 12 hours	£100 £5,000 To £300 max	Nil £50 Nil
11	Section 10 Missed Departure	£500	Nil
11	Section 11 SmartDelay Plus	If flight is delayed more than 90 minutes, access to Airport Lounge, or £25 if Lounge unavailable	
12	Section 12 Personal Liability	£2,000,000	£50
12	Section 13 Legal Expenses	£25,000	£100
13	Section 14 Hijack	£1,000 *(£100 per 24 hours)*	Nil
14	Section 15 Sports & Activities		
17	Section 16 Winter Sports Sports Equipment Equipment Hire Winter Sports Pack Piste Closure	 £500 £300 £300 £300	 £50 £50 £50 Nil
18	Section 17 Uninhabitable Accommodation	£500	Nil
18	Section 18 Travel Disruption Extension Extended Cancellation or Curtailment Charges Extended Delayed Departure Cover *(12 hours or more)* *(or up to £5,000 – unused costs)* Extended Missed Departure Accommodation Cover	 Up to £5,000 £100 Up to £500 Up to £5,000	 £50 Nil £50 £50 £50
20	Section 19 Rental Vehicle Extension Cover Rental Car Key Cover EV Charging Cable Cover Battery Impact Damage Transport Costs if Stranded	£2,500 £500 £500 £1,500 £250	£50 £50 £50 £50
20	Section 20 Cruise Cover Missed Port Departure Skipped Port Benefit Cabin Confinement **Cruise Attire** Lost or Damaged **Cruise Attire** Delayed by 24 Hours	 Up to £500 £50 per port £250 max £50 per 24hrs £500 max Up to £1,000 £50 per 24hrs £250 max	 Nil Nil Nil

*Limits of cover apply to each insured person. **The excess is applicable per person, per policy section to a maximum of two excesses per insured incident.

4	Health Declaration & Change in Health
21	General Conditions and General Exclusions
22	Claims Procedure and Complaints Procedure

WE BRING YOUR PARTICULAR ATTENTION TO THE FOLLOWING CONDITIONS AND EXCLUSIONS			
The policy contains a Health Declaration and a Change in Health Section that you must comply with to be covered ;	**Health Declaration & Change in Health**	The policy will not cover baggage, valuables, jewellery or money left unattended unless stored in a locked safety deposit box or safe.	**Sections 6 and 7**
You will not be covered if you choose to travel to a country or region against the advice issued by the Foreign, Commonwealth & Development Office Telephone +44 (0)20 7008 5000. Website www.gov.uk/fcdo	**General Exclusion 1**	There is no personal liability cover for hire, use or possession of any vehicle or in relation to your employment.	**Section 12**
		Losses resulting from participation in high risk sports and leisure activities are excluded. Cover can be provided for certain sports and activities	**Section 15 General Exclusions 17**
You will not be covered for additional costs incurred as a result of any delay in telling your travel provider that you need to cancel your trip.	**Section 1**	Cover within the United Kingdom is limited to pre-booked trips of one night or more in paid accommodation.	
There are maximum limits within the baggage and money sections for any one article, pair or set, jewellery, valuables and money.	**Sections 6 and 7**	**You should read the Policy Wording and Terms and Conditions carefully to ensure that the insurance fully meets your requirements. It gives you full details of what is and is not covered and the conditions of the cover. If you have any queries or require any information about this travel insurance contact Philip Williams & Co on 01925 604 421**	
Baggage claims are paid based on the value of the goods at the time they are lost and not on a 'new for old' basis; claim payments will be subject to a deduction for wear and tear.	**Section 6**		

TRAVEL INSURANCE POLICY

This policy wording including any cover notes, forms a contract of insurance between Millstream Underwriting Ltd *(insured by Arch Insurance Company UK Ltd)* and the Trustees of the scheme. Membership of the scheme, by subscribing members and their families as described below, is subject to acceptance at the discretion of **The Trustees**. The policy wording explains the conditions, exclusions and limits of cover **we** provide.

POLICY HOLDER

The appointed **Trustees** for the time being of the Group Policy Holders Trust as noted on page 1 and as recorded in the Trust Deed. [**The Trustees**.]

WHO IS COVERED

The subscribing member, spouse *(or co-habiting partner)* and their dependant children aged under 23, all normally resident with the member. Cover is only available to people resident in the **United Kingdom** and is only valid for trips starting in and returning to the **United Kingdom**. You must have a permanent residential address in the **United Kingdom** and unrestricted right of entry to the **United Kingdom**. All cover will cease on the members' 80th Birthday. Partners will no longer be covered following their 80th Birthday. Cover for cohabiting children will cease on their 23rd Birthday. If during your covered trip you or your partner attain the maximum age under the scheme, you will continue to be covered until you return home subject to usual trip limits. Covered family members can travel separately. Travel is worldwide for members aged under 75 years and Europe only for those aged 75–80 years.

WHAT IS COVERED

It is very important that **you** carefully read the terms, conditions and exclusions of this insurance to ensure that **you** are properly covered for **your** planned trip.

You are covered for:

1. holidays and leisure trips *(Including cruises)* starting and ending in the **United Kingdom**;
2. trips with a maximum planned duration of up to 60 days;

NOTE: *trips with a scheduled duration of more than 60 days will not be covered under this policy unless* ***you*** *arrange an extension for an additional premium. This must be done before* ***you*** *travel. Extensions are not available for members aged over 65.*

3. **You** have worldwide cover. You must observe travel advice issued by the Foreign, Commonwealth & Development Office *(FCDO)*. No cover is provided under any section of this policy if you choose to travel to a destination to which the FCDO has advised against all or all but essential travel. Travel advice can be obtained from the Foreign, Commonwealth & Development Office.
Telephone +44 (0)20 7008 5000 Website www.gov.uk/fcdo
If ***you*** *decide* ***you*** *need to travel despite the Foreign, Commonwealth and Development Office (FCDO) advising against all but essential travel,* ***we*** *will need evidence of why* ***you*** *believe* ***your*** *travel should be considered essential prior to* ***your*** *trip commencing so* ***we*** *can confirm whether or not* ***we*** *can provide cover.*
Examples of what ***we*** *could consider to be essential travel are if:*
   - *an* ***immediate relative*** *is in intensive care in hospital or has unexpectedly been given a terminal prognosis with a short life expectancy;*
   - *an* ***immediate relative*** *has died and* ***you*** *need to attend the funeral;*
   - ***Your*** *property abroad has been seriously damaged and you need to arrange and/or oversee professional repairs;*
   - ***You*** *have an urgent work matter that cannot reasonably be cancelled, postponed or delayed;*
   - ***You*** *have a full-time but short-term placement at a recognised educational establishment where attendance must be in person;*
4. trips within the **United Kingdom** if it is pre-booked in paid accommodation and for one night or more. There is no medical expenses cover within the **United Kingdom**;
5. **winter sports** activities and **scuba diving** up to 30 metres in depth, for up to 17 days duration in total during the insurance year.
6. participating in sports and activities as detailed in Section 15;
7. **You** are not covered for **hazardous activities**, other than as specified in Section 15;

8. reasonable activities **you** partake in on an unplanned and incidental basis provided that **you** are
   - supervised by a qualified instructor; or
   - hold the appropriate qualification or licence; or
   - have subscribed to an accredited organisation for the activity and that **you** act in a reasonable way and use all recommended equipment and protective clothing that is necessary;
9. cruise holidays including cover for emergency medical expenses, and any additional costs incurred to re-join the cruise should you need to disembark for medical treatment on dry land.

LIMITS OF COVER AND EXCESSES

The limits of cover under each section are shown on the Summary of Cover *(page 2)* and apply to each insured person. This policy has an excess as shown on the Summary of Cover which will be deducted in the event of a claim under certain sections. The excess is applicable per person, per policy section to a maximum of £100 per insured incident.

WHEN COVER STARTS AND ENDS

The Master Policy Certificate runs from dates noted on page 1 inclusive for all valid subscribing members of the scheme.
Cancellation cover starts from the time of booking a trip providing it is within the period of the Master Policy Certificate shown above and ends when **you** leave **your home** to commence the trip.
All other sections of cover start from when **you** leave **your home** to commence the trip. Cover applies for the duration of the booked trip *(or earlier return to the **United Kingdom**)* including the period of travel directly to the departure point and back **home** directly afterwards, not exceeding 24 hours in each case.
If **your** return is unavoidably delayed for an insured reason, cover will be extended free of charge for up to 30 days maximum providing it is within the period of the Master Policy Certificate shown above.

WORKING ABROAD

This insurance is extended to cover **work abroad** of the member only as stated within the definitions. This insurance does not extend to cover the business activities of any other family member, otherwise insured by the policy. **You** are not covered under Section 12 – Personal Liability when **you** are working.

STATEMENT OF FACT

You must, to the best of **your** knowledge, have given accurate answers to the questions **we** have asked in this policy. If **you** have not answered the questions truthfully it could result in **your** policy being invalid and that could leave **you** with no right to make a claim.
If **you** think that any of **your** answers might be incorrect, or if **you** need any help, please contact **us** as soon as possible and **we** will be able to confirm if **we** are still able to offer **you** cover under this policy.

HEALTH DECLARATION

The policy will not cover **you** if any of the following apply to **you**, a travelling companion, an immediate relative, close business associate or someone upon whom **your** trip depends whether they are travelling with **you** or not *(including any third party with whom **you** may be staying on **your** trip)*:

1. **You**/they were aware of any reason why the trip could be cancelled or curtailed;
2. **You**/they were travelling against the advice of a **medical practitioner** or in order to get medical treatment abroad;
3. **You**/they have been diagnosed as having a terminal illness.

CHANGE IN HEALTH

1. If there is any change in a person's health between the date the policy is issued and the start date of a trip, **you** must still comply with the Health Declaration – to satisfy this see below:

VERY IMPORTANT
If **you** have had a new treatment, a change of treatment, surgery or hospitalisation in the six months before **your** departure, **you** must ensure **your treating medical practitioner** declares **you** fit to undertake **your** booked trip before **you** depart as no claims will be covered if **you** are travelling against their advice.

PLEASE BE AWARE
Should **you** choose to continue with **your** travel plans knowing **you** are in breach of the Health Declaration, **you** do so at **your** own risk and will have no cover.

TRAVEL DIRECTORY – Alternative cover elsewhere
If **we** can't offer **you** the travel insurance **you** want because **you**:
1. Fall outside of the Health Declaration; or
2. **You** are in breach of the Change of Health section during the period of insurance.

If **you** are unable to comply with the above sections; Health Declaration or Change in Health **we** will not be able to cover **you** under this policy but **you** may be able to get help by accessing The Money Helper travel directory. Money Helper has a travel insurance directory on its website for people with serious pre-existing medical conditions which will enable **you** to find travel insurance that suits **your** needs. **You** will need to visit www.moneyhelper.org.uk/en/everyday-money/insurance/ travel-insurance-directory.

Making a cancellation claim
If **your** health has changed since booking **your** trip **you** may be eligible to make a cancellation claim.

We will only consider claims for cancellation expenses incurred as at the time **your** medical practitioner advised **you** to not travel. **You** must meet the terms of the Health Declaration at the time of booking **your** trip to claim.

We are within our rights to request medical information from **your** Medical Practitioner when validating claims or cover.

Contact US
If **you** have any questions, please notify Philip Williams & Co immediately before booking **your** next trip or travelling on one that is already booked.

PREGNANCY AND CHILDBIRTH

The policy does not intend to cover the normal costs or losses otherwise associated with pregnancy *(including multiple pregnancy)* or childbirth. This includes, but is not limited to, delivery by caesarean section or any other medically or surgically assisted delivery which does not cause medical complications. The policy does, however, cover **you** should complications arise with **your** pregnancy due to accidental bodily injury or unexpected illness which occurs while on **your** trip excluding costs incurred during the period between eight weeks before and eight weeks after the estimated date of delivery.

DEFINITIONS

Whenever the following words appear in bold in this policy wording they will always have these meanings:
Appointed Advisor – The solicitor or appropriately qualified person, firm or company, including **us**, who is chosen to act for **you** in **your** claim for compensation.
Close business associate – Any person whose absence from business for one or more complete days at the same time as **your** absence prevents the effective continuation of that business.
Cruise Attire – Formal/Elegant cruise wear/dress code additional items such as; Evening Gowns, Suit & Tie, Tuxedos & Cocktail Dresses.
Curtail/curtailment – Return early to **home** in the **United Kingdom.**
Curtailment costs – Travel costs necessarily incurred to return **you home** before the booked return date and a pro-rata amount representing the total pre-paid or contracted cost of accommodation, car hire and excursions attributable to each complete day which is not spent overseas. The following are not included in the definition: All costs associated to outward and return travel tickets, whether used or unused. **We** will only consider a valid claim for unused expenses of **You** under this policy. For example, if **you** are travelling with someone who does not fit the definition of **You**/**Your** under this policy, **we** will only pay your proportion of costs and not theirs, regardless of who has paid for the booking.
Delay threshold – The 1 hour and 30 minutes **your registered flight** needs to be delayed for **you** to be eligible to receive a benefit under this policy. The **delay threshold** can be announced as one single period of delay or as a result of a consequence of multiple incremental shorter delays.
Europe – UK, Continental Europe *(including the Channel Islands and the Isle of Man)*, Mediterranean Islands, Morocco, Algeria, Tunisia, Libya, Egypt, Israel, Turkey, Madeira, Canary Islands, the Azores, Iceland, Russia, Estonia, Latvia, Lithuania, Belarus, Ukraine, Moldova and Georgia.
Expert Witness – A person who testifies in a court of law because they have specialist knowledge in a particular field or area of expertise, entitling that person to testify about their opinion on the meaning of facts.
Grandchild/ren – Grandchild/ren *(including step-grandchildren)* of the Insured Person and the partner or spouse up to a maximum of three Grandchildren per Insured Journey.
To be insured under this policy the Insured Person must have parental control of the Grandchild/ren over the duration of the Insured Journey and the parent(s) are not holidaying with the Insured Person.
Hazardous activities – Participating in any sport or activity which could pose an increased risk of danger to **you**, and may require **you** to take additional precautions to avoid injury or claim.
Hijack – The unlawful seizure or wrongful exercise of control of an aircraft or conveyance in which **you** are travelling as a passenger.
Home – **Your** residential address in the **United Kingdom**.
Immediate relative – Mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, aunt, uncle, niece, nephew, cousin, partner *(including common law and civil partnerships)*, fiancé(e), foster child, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother or step-sister, resident in the **United Kingdom**.
Insurer – Arch Insurance Company UK Ltd. FCA Firm Ref: 229887. Refer to page 21 under Details about our Regulator section. For Section 11 – Collinson Insurance, a trading name of Astrenska Insurance Limited.
Insured Vehicle – The vehicle owned by a licenced company or agency which **You** have agreed to hire from them according to the terms of **Your** rental agreement. The vehicle must:

a) be no more than ten years old;
b) have no more than ten seats;
c) not be driven off the public highway;
d) not be a motor home, campervan, commercial vehicle, minibus with ten seats or more, motorcycle or moped;
e) have retail purchase price of less than £70,000.

Legal action – Work carried out to support a claim that **we** have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by **you**:

a) to the European Court of Justice, European Court of Human Rights or similar International body; or
b) to enforce a judgement or legally binding decision.

Legal costs – Fees, costs and expenses *(including Value Added Tax)* which **we** agree to pay for **you** in connection with **legal action**. Also, any costs which **you** are ordered to pay by a court or arbitrator *(other than damages, fines and penalties)* or any other costs **we** agree to pay.
Loss of limb – Physical, permanent and total loss of use at or above the wrist or ankle.
Loss of sight – The complete, irrecoverable and irremediable loss of all sight in one or both eyes.
Medical practitioner – A registered practising member of the medical profession who is not travelling with **you**, who is not related to **you** or to any person **you** are travelling with, or intending to stay with.
Money – Cash, travel tickets and passports held by **you** for social domestic and/or pleasure purposes.
Permanent total disablement – Disablement as a result of which there is no business or occupation, which **you** are able to attend and to which having lasted for a period of 12 months, is, at the end of that period, beyond hope of improvement.
Personal accident – Accidental bodily injury caused solely and directly by outward violent and visible means.

Personal baggage – **Your** suitcases *(or similar luggage carriers)* and their contents usually taken on a trip, together with articles worn or carried by **you** for **your** individual use during **your** trip.
Public transport – Any fare paying passenger on the following regular scheduled forms of transport: train, coach, bus, aircraft and sea vessel.
Quarantine – Mandatory confinement intended to stop the spread of a contagious disease to which You or a travelling companion, specifically, have been exposed. This does not include any quarantine that applies generally or broadly to some or all of a population or geographical area, or that applies based on where the person is traveling to, from or through.
Redundancy – Any person being declared redundant, who is under 65 years and under the normal retiring age for someone holding that person's position, and who has been employed for two continuous years with the same employer at the time of being made redundant.
Registered flight – A flight which has been registered a minimum of 48 hours before its scheduled departure time and where **you** have received confirmation via email.
Rental Period – The dates **you** have arranged to hire the **Insured Vehicle** as confirmed on **your** rental agreement.

a) **You** will only be covered if **you** are 21 years or over at the start date of **your** insurance Policy
b) Rentals within the UK or **your normal Country of Residence** must be for at least two days and be part of a trip where there is one or more nights pre-booked accommodation.
c) A rental which is booked to last longer than the maximum trip duration shown on the Summary Of Cover is not covered.

Scuba Diving – Conventional scuba diving only. **We** do not cover any unaccompanied dive, any dive in over head environments, night dives, diving inside wrecks, any dive for gain or reward, or any dive below 30 metres. **You** must hold a British Sub Aqua Club certificate or Professional Association of Diving Instructors certificate or equivalent and follow the relevant Club or Association rules and guidelines at all times, or **you** must only dive under the constant supervision of a properly licensed diving school and follow their rules and instructions at all times.
The Trustees – Shall mean the **trustees** for the time being of the Scheme appointed by the Group Policy Holder.
Unattended – When **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property.
United Kingdom – England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.
Valuables – Watches, *(including devices such as Fitbits)* furs, jewellery, photographic equipment, binoculars, telescopes, spectacles, sunglasses, computers and or accessories *(including laptops, games & gaming consoles)*, PDA's and tablet devices *(including iPad's and eBooks)* video cameras, audio visual equipment, televisions, mobile phones and satellite navigation devices. *Please note that cover for **valuables** is excluded if they are damaged or stolen whilst as checked-in baggage. It is therefore important that **you** store valuables in **your** carry-on or hand held luggage and they are under **your** supervision at all times.
We/us/our – Millstream Underwriting Limited on behalf of Arch Insurance Company UK Ltd. For Section 11 – Collinson Insurance, a trading name of Astrenska Insurance Limited.
Winter Sports – Conventional skiing/snowboarding only. **We** do not cover any competition, free-style skiing, ski jumping, ice hockey, use of bobsleighs or skeletons, repetitive travel in ski run helicopters. Off-piste skiing is only covered if under the care and direction of a locally qualified guide or instructor.
Work abroad – This insurance will provide the subscribing member only with cover for clerical business activities, non-manual and light general work not involving the use of mechanical or industrial machinery, or working at a height exceeding two metres above ground level.
You/your – The subscribing member, spouse *(or co-habiting partner)* and their dependant children aged under 23, all normally resident with the member. Grandchildren are covered subject to definition.

SECTION 1 CANCELLATION

Covered

You are covered up to the limit as shown on the Summary of Cover for loss of travel and accommodation expenses, which were cancelled before **you** were due to leave **your home** for which **you** have paid or are contracted to pay, providing the cancellation is necessary and unavoidable and is not as a result of mere disinclination to begin **your** trip as arranged.
Cover also extends to the cancellation of excursions pre-booked in the **United Kingdom** once the trip has commenced up to £150.
Cancellation must be due to a cause listed below occurring during the period of insurance.

1. Injury, serious illness, death of **you**, any person with whom **you** are intending to travel or stay, or of an **immediate relative** or **close business associate** of **yours**;
2. **You** being called for jury service, attending court as a witness *(but not as an **expert witness**)*, or **redundancy** *(for **you** or for any person with whom **you** had arranged to travel)*;
3. **Your home** or place of business being made uninhabitable, within 14 days of travel, or the police asking to see **you** after theft from **Your home** which occurred within 14 days of travel;
4. **Your** posting overseas or emergency and unavoidable duty and compulsory **quarantine**;
5. **You** become pregnant after the date **you** purchased this policy *(or booked **your** trip whichever is later)* and **you** will be more than 32 weeks pregnant at the start of, or during **your** trip. Or, if **you** become pregnant after the date **you** purchased this policy, and your **Medical Practitioner** advises that **you** are not fit to travel due to complications in **your** pregnancy.

Conditions

We will only consider a valid claim for unused expenses of **You** under this policy. For example, if **you** are travelling with someone who does not fit the definition of **You**/**Your** under this policy, **we** will only pay your proportion of costs and not theirs, regardless of who has paid for the booking.

Not Covered

1. The policy excess as shown in the Summary of Cover *(no charge will be payable in respect of loss of deposit only claims)*;
2. medically related claims where a certificate has not been obtained from a **medical practitioner**, confirming that cancellation of the trip is medically necessary;

3. additional costs as a result of not immediately telling the travel agent, tour operator or provider of transport or accommodation that **you** need to cancel the trip. **We** will only pay the cancellation charges that would have applied at the time **you** knew it was necessary to cancel **your** trip, if a valid claim exists;
4. any costs recoverable from another source;
5. anything caused directly or indirectly by prohibitive regulations by the Government of any country;
6. If the Health Declaration and/or the Change in Health section is not complied with *(See page 4)*;
7. anything mentioned in the General Exclusions.

SECTION 2 CURTAILMENT

This section includes the services of the Emergency Medical Assistance Service who must be contacted immediately in the event of a serious injury, illness or hospitalisation, or where repatriation has to be considered.

The 24 hour Emergency Medical Assistance telephone number is **+44 (0)330 660 0548**

Covered

You are covered up to the limit as shown on the Summary of Cover for the value of the portion of **your** travel and accommodation expenses, calculated from the date of **your** return to **your home**, which have not been used and which were paid before **your** departure from the **United Kingdom**. **You** are also covered for reasonable additional travelling expenses *(Economy Class)* incurred by **you** for returning to **your home** earlier than planned due to a cause listed below:

1. accidental injury, serious illness, death of **you**, any person with whom **you** are intending to travel or stay, or of an **immediate relative** or **close business associate** of **yours**;
2. **your home** or place of business being made uninhabitable or the police requesting **your** presence following a theft from **your home**.

Conditions

1. **You** must contact the Emergency Medical Assistance Service for assistance/advice if **you** need to cut short **your** trip for an insured reason;
2. **You** must use or revalidate **your** original ticket for **your** early return. If this is not possible **you** must provide evidence that additional costs were necessary. Any refunds due on unused original tickets will be deducted from **your** claim. If **you** do not have an original return ticket, **you** will not be reimbursed for costs incurred for **your** early return;
3. if **you** require the Assistance Service to pay for arrangements, they may first need to contact the relevant **medical practitioner** to confirm **your** claim falls within the terms of **our** cover;
4. if **you** make **your** own arrangements **you** must supply all necessary documentation to substantiate that **your** claim falls within the terms of cover;
5. this policy does not provide compensation for loss of holiday/enjoyment;
6. in respect of Cruise holidays, you are also covered up to the limit as shown on the Summary of Cover for necessary additional travel expenses incurred for you to reach the next docking port in order to re-join the cruise, or to reach the final destination of the cruise, following your temporary illness or injury requiring hospital treatment on dry land;
7. **We** will only consider a valid claim for unused expenses of **You** under this policy. For example, if **you** are travelling with someone who does not fit the definition of **You**/**Your** under this policy, **we** will only pay your proportion of costs and not theirs, regardless of who has paid for the booking.

Not Covered

1. The policy excess as shown on the Summary of Cover;
2. claims that are not confirmed as medically necessary by the Emergency Medical Assistance Service, and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming it necessary to **curtail** the trip;
3. additional travelling expenses incurred which are not authorised by the Emergency Medical Assistance Service;
4. unused prepaid travel tickets where repatriation has been arranged by the Emergency Medical Assistance Service;
5. If the Health Declaration and/or the Change in Health section is not complied with *(See page 4)*;
6. claims where less than 25% of the Cruise trip duration remains;
7. any costs where transportation or accommodation costs are payable or refundable by the cruise operator;
8. anything mentioned in the General Exclusions.

NOTE: *It is a requirement of this insurance that **you** contact the Emergency Medical Assistance Service immediately if **you** wish to return **home** for any of the reasons listed above or by any method other than as originally planned. Failure to do so may affect **your** claim.*

SECTION 3 EMERGENCY MEDICAL EXPENSES

(not private health insurance)

NOTE: *this is not a private medical health insurance policy. **We** will pay for private treatment only if there is no appropriate reciprocal health agreement in existence and no public service available and **we** reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate. In the event of medical treatment becoming necessary for which reimbursement will be sought, **we** or **our** representatives will require unrestricted access to all **your** medical records and information.*

This section only applies to trips outside of the **United Kingdom**.
If **you** are admitted to hospital as an in-patient, the Emergency Medical Assistance Service must be notified immediately.
They will deal direct with the hospital and arrange the payment of any bills. Repatriation by specially equipped air ambulance will be available where medically necessary.

Medical assistance whilst abroad
If **you** are admitted to hospital or require medical assistance while on a trip, please contact the 24 hour Emergency Medical Assistance services on:
Tel: +44 330 660 0548 Email: assistance@millstreamunderwriting.com

For outpatient treatment in Spain, Greece, Cyprus, Egypt, Turkey, Portugal, Malta & Bulgaria.
Please provide a copy of **your** schedule to the doctor, and **your** treatment will be paid by Global Excel Management Europe in line with the policy wording. **You** will be asked to fill in a simple form to confirm the treatment and to pay the policy excess. The doctor will then send the medical bill and supporting documentation to Global Excel Management Europe for repayment.
Contact for Global Excel Management Europe: eu.provider.cc@globalexceleurope.com

If **you** receive out-patient treatment in other countries, it may be easier to pay any bills yourself. Keep all receipts and submit a claim when **you** return **home**. If **you** are in any doubt, call the Emergency Medical Assistance Service for help.
24 hour Emergency Medical Assistance telephone number **+44 (0)330 660 0548**

Covered

You are covered up to the limit as shown on the Summary of Cover for costs incurred outside the **United Kingdom** for:

1. emergency medical and surgical treatment and hospital charges *(including necessary physiotherapy, authorised by the Emergency Medical Assistance Service)*;
2. emergency dental treatment, to relieve pain only, up to the limit on the Summary of Cover;
3. reasonable and necessary additional accommodation *(room only)* and travelling expenses *(Economy class)*, including those of up to two relatives or friends if **you** have to be accompanied **home** on the advice of the attending **medical practitioner** or if **you** are a child and require an escort **home**;
4. in the event of death, reasonable cost for the conveyance of the body or ashes to the **United Kingdom** *(the cost of burial or cremation is not included)*, or local funeral expenses abroad up to the limit on the Summary of Cover;
5. Reasonable additional travel and accommodation costs for a **close business associate** to replace **you** at a pre-arranged meeting in the event of **your** medical incapacity to carry out **your** duties abroad limited to £1,000.
6. In-country Expenses being the reasonable and necessary expenses incurred in respect of **your** travel **home** *(economy class)*, or additional accommodation *(room only)* for **you** and one relative or friend should **you** suffer accidental bodily injury, illness or death whilst on a trip within the **United Kingdom** resulting in **you** being unable to return **home** when **you** originally intended up to the limit in the Summary Of Cover.

*A UK Global Health Insurance Card (GHIC) gives **you** the right to access state-provided healthcare during a temporary stay in the European Union (EU). This may entitle **you** to free or reduced cost healthcare in the EU. **you** can use a GHIC to get "necessary healthcare" from state services when **you** are visiting an EU country. Necessary healthcare means healthcare, which becomes medically necessary during **your** stay, and **you** cannot reasonably wait until **you** are back in the **United Kingdom** to get it. To obtain a card call 0300 330 1350, or apply online at www.ghic.org.uk/Internet/startApplication.do*
*The UK-issued European Health Insurance Cards (EHICs) are still valid and offer the same cover as GHICs in the EU. Once **your** EHIC has expired, **you** will be able to replace it with a GHIC. **you** can get a provisional replacement certificate (PRC) if **you** need treatment abroad and do not have a card. **You** may also be covered for necessary healthcare when **you** visit some non-EU countries. Find out more on the GOV.UK foreign travel advice pages. If **you** are travelling to Australia and require medical treatment, **you** must enrol with medicare.*

Not Covered

1. The policy excess as shown on the Summary of Cover;
2. any sums which can be recovered from another source or which are covered under any National Insurance scheme or reciprocal health arrangement;
3. any expenses or fees, for in-patient treatment or returning **home** early, which have not been reported to and authorised by the Emergency Medical Assistance Service;
4. any expenses incurred for illness, injury or treatment required as a consequence of:
   a) surgery or medical treatment which in the opinion of the attending doctor and the Emergency Medical Assistance Service can be reasonably delayed until **your** return to the **United Kingdom**;
   b) medication and/or treatment which at the time of departure is known to be required or to be continued outside the **United Kingdom**.
5. If the Health Declaration and/or the Change in Health section is not complied with *(See page 4)*;
6. the cost of any routine or elective *(non-emergency)* care or treatment including specialist review or referral, investigations, treatment or surgery, which are not directly related to the injury, which necessitated **your** admittance to hospital;
7. claims that are not confirmed as medically necessary by the attending doctor or the Emergency Medical Assistance Service;
8. any additional hospital costs arising from single or private room accommodation unless medically necessary;
9. treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
10. any costs incurred within the **United Kingdom**;
11. further costs **you** incur if **we** wish to bring **you home** early but **you** refuse *(where in the opinion of the treating **medical practitioner** and the Emergency Medical Assistance Service **you** are fit to travel)*;
12. anything mentioned in the General Exclusions.

SECTION 4 ADDITIONAL HOSPITAL BENEFIT

This section only applies to trips outside of the **United Kingdom**.

This benefit is payable only if the hospital admission has been covered under the terms of Section 3 – Emergency Medical Expenses. The benefit payment is intended to contribute towards miscellaneous expenses that may be incurred whilst you are an in-patient *(e.g. taxi fares and telephone calls)*. This policy does not provide compensation for loss of holiday/enjoyment.

Covered

You are covered up to the limit as shown on the Summary of Cover for:

1. each complete 24 hours **you** spend in hospital as a result of **you** being admitted as an in-patient to a registered hospital. This is in addition to any medical expenses incurred under Section 3 – Emergency Medical Expenses.

Conditions
1. In the event of a claim you must provide documentation confirming the date and time of admission and discharge.

Not Covered
1. Anything listed in the General Exclusions.

SECTION 5 PERSONAL ACCIDENT

Covered
You are covered up to the limit as shown on the Summary of Cover in respect of the **loss of limb, loss of sight, permanent total disablement**, if **you** have a **personal accident** during **your** trip which, up to 12 months from the date of the accident, is the sole cause of **your** consequent disability.

NOTE: *If **you** are aged under 16 years at the time of the **personal accident** the **permanent total disablement** benefit will not apply.*

We will only pay the benefit for **permanent total disablement** if **your** registered doctor or specialist confirms that **you** cannot do any paid work for 12 months after the date of the accident and there is little or no hope of improvement. **You** must accept and agree to examination by **our** doctor or specialist should **we** consider it necessary to validate the claim.

Not Covered
1. Any claims for disablement caused directly or indirectly by:
   a) disease or any physical defect or illness;
   b) an injury which existed prior to the beginning of the trip;
2. anything mentioned in the General Exclusions.

SECTION 6 BAGGAGE & PERSONAL EFFECTS

Covered
A) Personal baggage

You are covered up to the limit as shown on the Summary of Cover for the value or repair to any of **your** own **Personal Baggage** *(not hired, loaned or entrusted to **you**)*, which is lost, stolen, damaged or destroyed *(after making proper allowance for wear and tear and depreciation)*.

NOTE: ***You*** *must obtain written proof of the incident from the police within 24 hours of the discovery in the event of loss, burglary or theft of the **personal baggage**. Damaged articles must be retained by you and if requested submitted to the claims handlers so as to substantiate a claim. Failure to do so may result in **your** claim being turned down.*

B) Delayed baggage

You are covered up to the limit as shown on the Summary of Cover for the cost of buying replacement necessities if **your** own **personal baggage** is delayed in reaching **you** on **your** outward journey for at least 24 hours and **you** have a written report from the carrier *(e.g. airline, shipping company etc)* or tour representative. Receipts will be necessary in the event of a claim.

Conditions
1. Any amount **we** pay **you** under B Delayed Baggage will be deducted from the final claim settlement if **your** baggage is permanently lost;
2. **You** must obtain written proof of the incident from the police, **your** accommodation management, tour operator or carrier, within 24 hours of the discovery in the event of loss, burglary or theft of the baggage. Failure to do so may result in **your** claim being declined;
3. in the event of a claim for damaged items, proof of the damage must be supplied;
4. in the event of a claim for a pair or set of items, **we** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed;
5. if the repair cost is more than the value of an item, **we** will assess the claim as if the item has been lost.

Not Covered
1. The policy excess as shown on the Summary of Cover;
2. if **you** do not exercise reasonable care for the safety and supervision of **your** property;
3. any item, pair or set of items with a value of over £50, if an original receipt, valuation report or other acceptable proof of ownership and value cannot be supplied to support **your** claim;
4. in the event of a claim for damaged items, proof of the damage must be supplied. The damaged articles must be retained by **you** and if requested, submitted to the claims handlers so as to substantiate a claim. Failure to do so may result in a claim being turned down;
5. if **your personal baggage** is lost, damaged or delayed in transit and **you** do not:
   a) notify the carrier *(i.e. airline, shipping company etc)* immediately and obtain a written carrier's report *(or Property Irregularity Report in the case of an airline)*; or
   b) follow up in writing within 7 days to obtain a written carrier's report *(or Property Irregularity Report in the case of an airline)* if **you** are unable to obtain one immediately.
6. loss, destruction, damage or theft of the following property:
   a) contact or corneal lenses, hearing aids, dentures and false body parts or other prostheses;
   b) antiques, precious stones that are not set in jewellery, glass or china, pictures, musical instruments;
   c) pedal cycles, dinghies, boats and/or ancillary equipment, vehicles or vehicle accessories *(other than wheelchairs and pushchairs)*;
   d) tools of trade;
   e) perishable items such as food;
   f) **valuables** left **unattended** at any time *(including in a vehicle (apart from as described in paragraph 9. below) or in the custody of carriers)* unless they are locked in a safe or safety deposit box or locked in the accommodation;
   g) **valuables** left as checked-in baggage.

7. loss, destruction, damage or theft:
   a) due to confiscation or detention by customs or other officials or authorities;
   b) due to wear and tear, denting or scratching, moth or vermin;
   c) transportation by any postal or freight service, or if sent under an air-way bill or bill of lading.
8. mechanical breakdown or derangement, for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessels, aircraft or vehicle in which they are being carried;
9. **personal baggage** and **valuables** stolen from:
   a) an **unattended** vehicle unless it was in the locked glove compartment or rear boot or luggage area of the vehicle and is covered so as not to be visible from the outside of the vehicle and there is evidence of unauthorised entry;
   b) an **unattended** vehicle *(other than motor caravans)* left for any period between the hours of 9pm and 9am local time.
10. any shortage due to error, omission or depreciation in value;
11. any property more specifically insured or recoverable under any other source;
12. stamps, documents, deeds, samples or merchandise, manuscripts or securities of any kind, sports gear or activity equipment.
13. anything mentioned in the General Exclusions.

SECTION 7 MONEY

Covered

You are covered up to the limits as shown on the Summary of Cover for accidental loss or theft of **your** own money whilst being carried on **your** person or left in a locked safety deposit box.

Conditions

In the event of a claim for loss of cash **you** must provide evidence of the initial withdrawal of the cash and also evidence of how **you** coped financially immediately after the loss *(e.g. currency exchange/withdrawal slips, bank/credit card statements)*. In the event of a claim for loss of passport, **we** will pay a pro-rata replacement cost for the remaining value, based on the age of the original passport.

Not Covered

1. The policy excess as shown on the Summary of Cover;
2. if **you** do not exercise reasonable care in protecting **your money** and documents against loss, theft or damage;
3. if **you** do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of **money;**
4. any shortages due to error, omission or depreciation in value;
5. anything mentioned in the General Exclusions.

SECTION 8 LOSS OF PASSPORT DRIVING LICENCE EXPENSES

This section only applies to trips outside of the **United Kingdom.**

Covered

You are covered up to the limits as shown on the Summary of Cover for reasonable additional travel or accommodation expenses **you** have to pay whilst abroad over and above any payment which **you** would normally have made during the trip if no loss had been incurred, as a result of **you** needing to replace a lost or stolen passport/driving licence.

Not Covered

1. Any cost that **you** would have incurred had **you** not lost **your** passport or driving licence;
2. if **you** do not exercise reasonable care for the safety or supervision of **your** passport/driving licence;
3. if **you** do not obtain a written police report within 24 hours of the loss;
4. loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities;
5. anything mentioned in the General Exclusions.

SECTION 9 TRAVEL DELAY AND ABANDONMENT

This section only applies to trips outside of the **United Kingdom.**

Covered

You are covered if **your** outward or return flights, sea crossing, coach or train departure are delayed for more than 12 hours beyond the intended arrival time *(as specified on **your** travel ticket)* as a result of:

   a) strike or industrial action *(provided that at the time of booking, there was no reasonable expectation that the trip may be affected by such cause)*;
   b) adverse weather conditions;
   c) mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel then **we** will pay.

1. a benefit as shown on the Summary of Cover in total per person following a complete 12 hour or more delay; or
2. if **you** are delayed on **your** outward journey from the **United Kingdom** so that **your** trip has been re-scheduled to arrive at **your** destination more than 24 hours after the original scheduled arrival time, **you** may choose to abandon the trip instead of payment for delay, **you** are covered up to the maximum as shown on the Summary of Cover;
3. up to the limit on the Summary of Cover if delayed on **your** return to the **United Kingdom** in respect of maintaining **your** dog or cat in pre-booked, registered kennels or cattery.

Conditions

1. **You** must obtain written confirmation from the airline, shipping, coach or train company, confirming the period of and the reason for the delay;
2. this benefit is only payable in respect of either 1 or 2 as detailed above.

Not Covered

1. The policy excess as shown on the Summary of Cover of any incident. This applies to each person making a claim and is only applicable if **you** abandon **your** trip;

2. if **you** have not checked-in in sufficient time for **your** outward or return journey;
3. any claims arising from withdrawal from service temporarily or otherwise of the aircraft, coach, train or sea vessel on the order or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any country;
4. abandonment of a trip once **you** have departed the **United Kingdom**;
5. anything mentioned in the General Exclusions.

SECTION 10 MISSED DEPARTURE

This section only applies to trips outside of the **United Kingdom.**

Covered

You are covered up to the limit as shown on the Summary of Cover for necessary hotel and travelling expenses incurred in reaching **your** booked destination, if **you** arrive at any departure point shown on **your** pre-booked itinerary too late to commence **your** booked trip as a result of;

a) the **public transport** in which **you** are travelling is delayed;
b) the vehicle in which **you** are travelling being involved in an accident or breakdown;
c) an accident or breakdown occurring ahead of **you** on a motorway or dual carriage way which causes an unexpected delay to the vehicle in which **you** are travelling;
d) connecting flights arriving too late to make **your** scheduled flight;
e) adverse weather conditions making it impossible to travel to the outbound departure point in the **United Kingdom**.

Conditions

1. In the event of a claim due to delayed **public transport, you** must provide documentation from the transport company, confirming the period of and the reason for the delay;
2. in the event of a claim due to **your** vehicle being involved in an accident or breakdown, **you** must provide a police or roadside assistance report;
3. in the event of a claim arising from any delay occurring on a motorway or dual carriage way **you** must obtain written confirmation from the Police or emergency breakdown services of the location, reason and duration of the delay.

Not Covered

1. If sufficient time has not been allowed for **your** journey in order to meet the check-in time specified by the transport providers or agent;
2. if **you** are not proceeding directly to the departure point;
3. any costs claimed under Section 9 – Travel Delay and Abandonment;
4. anything mentioned in the General Exclusions.

SECTION 11 SMARTDELAY PLUS

Covered

This section provides a benefit entitling **you** to airport lounge access in the event that **your registered flight** is delayed more than 90 minutes or a cash sum as noted on the Summary of Cover if there is no lounge available. For cover to apply **you** must register each and every flight via the registration platform. **You** are unable to claim for both benefits.
It only takes a couple of minutes to register and all **you** need to do is visit:
https://philipwilliams.sdxmessaging.com/vault/philipwilliams/smartdelayplus.html
You'll need to use the **PIN code 4175** to access the page. Alternatively scan the QR code to register.
We recommend **you** register **your** flight as soon as **you** book **your** trip.

Conditions

1. **You** must register **your** flight each time you travel via the registration platform;
2. **You** will need to register each and every flight a minimum of 48 hours before the flights scheduled departure time;
3. **You** can only register a flight where the airline reports their flight schedules to **our** flight tracking system. Whilst the majority of airlines report their schedules and delays accurately, there may be instances where **your** flight cannot be tracked, and the system will inform **you** of this;
4. claims payments are issued in accordance with the delay data provided by airlines into **our** flight tracking system. **We** will rely solely on this information to determine if **you** are eligible;
5. in the event that there is no airport lounge facility, then **you** will be offered a monetary benefit as detailed in the Summary of Cover;
6. in the event the airport lounge has exceeded their maximum capacity and are unable to accommodate **you**, **your** e-voucher will state a validity period which it may used at a later date during the period stated;
7. **Your** monetary benefit will be facilitated by the suppliers chosen payment method and more details will be provided at the point **your** flight is registered.

Not Covered

1. Any claim where **you** failed to register **your** flight with the registration platform;
2. any claim where the flight was delayed before **you** successfully register;
3. any **registered flight** that is delayed due to:
   a) the use of nuclear, chemical, or biological weapons of mass destruction;
   b) war or a terrorism event;
   c) any government imposing travel restrictions to the geographical location **you** live in or are traveling to such as, but not limited to locking down geographical regions, making travel illegal, or closing borders regardless of when **you** registered the flight.
4. for any claim where you have not registered any flight at least 48 hours in advance of the scheduled flight time;

5. for any claim for both benefits of an e-voucher and monetary benefit for the same delay;
6. anything mentioned in the general exclusions

SECTION 12 PERSONAL LIABILITY

NOTE: *if* ***you*** *are using a mechanical/motorised vehicle, make sure that* ***you*** *are adequately insured for third party liability, as* ***you*** *are not covered under this insurance.*

Covered

You are covered up to the amount as shown on the Summary of Cover for legal expenses and legal liability for damages incurred by **you** which are caused by an accident that happened during the trip, and leads to claims made against **you** as a result of:

1. accidental bodily injury to a person who is not a member of **your** family or household or employed by **you**;
2. loss of or damage to any property which does not belong to **you**, is not in the charge of, and is not in the control of **you** or any member of **your** family, household or employee;
3. loss of or damage to temporary holiday accommodation that does not belong to **you**, or any member of **your** family, household or employee.

NOTE: We *are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in* ***your*** *name for* ***our*** *benefit against any other party.*

Not Covered

1. The policy excess as shown on the Summary of Cover;
2. fines imposed by a Court of Law or other relevant bodies;
3. anything caused directly or indirectly by:
   a) liability which **you** incur as a result of an agreement that **you** made which would not apply in the absence of that agreement;
   b) injury, loss or damage arising from:
      i) ownership or use of aircraft *(including drones), horse-drawn or mechanical/motorised vehicles, vessels (other than rowing boats, punts or canoes)*, animals *(other than horses)* or firearms or any weapons;
      ii) the occupation *(except temporarily for the purpose of the trip)* or ownership of any land or buildings
      iii) the carrying out of any trade or profession;
      iv) racing of any kind;
      v) any deliberate act;
      vi) suicide, attempted suicide, self inflicted injury, alcohol or drug abuse, alcoholism, drug addition, solvent abuse, wilful exposure to exceptional risk *(unless* ***you*** *are trying to save someone's life).*
   c) liability covered under any other insurance policy;
4. anything mentioned in the General Exclusions.

SECTION 13 LEGAL EXPENSES

Covered

You are covered if **you** die, are ill or injured during **your** trip and **you** or **your** personal representative take **legal action** to claim damages or compensation for negligence against a third party **we** will do the following:

Nominate an **appointed advisor** to act for **you**. If **you** and **we** cannot agree on an appointed advisor, the matter can be referred to an Alternative Resolution Facility.
For each event giving rise to a claim pay up to the amount shown on the Summary of Cover for **legal costs** for **legal action** for **you** *(but no more than £25,000 in total for all persons insured on the policy).*

Conditions

1. **You** must conduct **your** claim in the way requested by the **appointed advisor**;
2. **You** must keep **us** and the **appointed advisor** fully aware of all the facts and correspondence including any claim settlement offers made to **you**;
3. **We** will not be bound by any promises or undertakings which **you** give to the **appointed advisor**, or which **you** give to any person about payment of fees or expenses, without **our** consent;
4. **We** can withdraw cover after **we** have agreed to the claim, if **we** think a reasonable settlement is unlikely or that the cost of legal action could be more than settlement.

Not Covered

1. Any claim:
   a) reported to **us** more than 60 days after the event giving rise to the claim;
   b) where **we** think a reasonable settlement is unlikely or where the cost of **legal action** could be more than the settlement;
   c) involving **legal action** between members of the same household, an **immediate relative**, a travelling companion or one of **your** employees;
   d) where another **insurer** or service provider has refused **your** claim or where there is a shortfall in the cover they provide;
   e) against a travel agent, tour operator or carrier, **us**, the **Insurer**, another person insured by this policy or **our** agent.
2. **Legal costs**:
   a) for **legal action** that **we** have not agreed to;
   b) if **you** refuse reasonable settlement of **your** claim. **You** should use Alternative Resolution Facilities such as mediation in this situation;
   c) if **you** withdraw from a claim without **our** agreement. If this occurs **legal costs** that **we** have paid must be repaid to **us** and all **legal costs** will become **your** responsibility;
   d) that cannot be recovered by **us**, **you** or **your appointed advisor**, when **you** receive compensation. Any repayment will not be more than half of the compensation **you** receive;
   e) awarded as a personal penalty against **you** or the **your appointed advisor** *(for example not complying with Court rules and protocols)*;

f) for bringing **legal action** in more than one country for the same event;
g) the funding of any appeal costs or actions to enforce a judgement or legally binding decision;
h) anything mentioned in the General Exclusions.

SECTION 14 HIJACK

Covered

You are covered for a benefit as shown on the Summary of Cover payable for each complete 24 hour period if during the trip the conveyance in which **you** are travelling is subject to **hijack** and as a result **you** are detained for more than 24 hours.

Not Covered

1. If **you** or **your** family or **your** business associates have engaged in activities that could be expected to increase the risk of **hijack**;
2. anything mentioned in the General Exclusions.

SECTION 15 SPORTS AND ACTIVITIES

Covered

Your travel insurance covers you for many sports and activities as standard which are listed below. Any other work and activities may need an extra premium to be paid.
If you are participating in an activity that is not listed, you must contact us to ensure you have full cover, cover will not be in place until we have confirmed acceptance and any additional premium paid.

NOTE: *Some sections of cover will be excluded and special conditions and exclusions will apply while taking part in certain activities, see the individual sport and activity below for details.*

SPORT, ACTIVITY	SPECIAL CONDITIONS	SPECIAL EXCLUSIONS
Abseiling (see climbing)	Special condition (a) applies	
Acrobatics		
Aerial safari	Special condition (a) applies	No Personal Accident Cover
Aerobics		
American football (Gridiron)		No Personal Accident Cover
Angling (see fishing)		
Athletics		
Australian Rules Football (AFL)		No Personal Accident Cover
Backpacking (see hiking)		
Badminton		
Ballet		
Banana boat rides	Special condition (a) applies	
Baseball		
Basketball		
Bicycle polo		
Biking (see cycling, mountain biking or snow biking)		
Black water rafting (cave tubing) (grades 1–3)	Special condition (a) applies	
Black water rafting (cave tubing) (grades 4–5)	Special condition (a) applies	No Personal Accident Cover
Boating (inland and coastal waters) see also speed boating and sailing.	Special condition (a) or (b) applies,	No white water cover No Personal Liability Cover
Boating (outside coastal waters) see also speed boating and sailing	Special condition (a) or (b) and special condition (c) applies	No Personal Accident Cover No Personal Liability Cover
Bouldering (see rock climbing)		
Bowling (lawn/ten-pin/nine-pin/candlepin/duckpin/five-pin/bowls/pétanque /boules)		
Boxing (gym or outdoor training) no competition or bouts		
Bungee/bungy jumping (max 2 jumps per trip)	Special condition (a) applies	
Bungee/bungy jumping (3 jumps or more)	Special condition (a) applies	
Bushcraft (see hiking)		
Bushwalking (see hiking)		
Camel riding (day tour)	Special condition (a) applies	No Personal Liability Cover
Camel trekking (overnight/main mode of transport)		No Personal Liability Cover
Canoeing (grades 1–3) (see kayaking)		
Canyon swing	Special condition (a) applies	
Canyoning		No Personal Accident Cover No Personal Liability Cover
Capoeira dancing (see dance)		
Caving (sightseeing/tourist attraction)	Recreational visit only	
Cheerleading		
Clay pigeon shooting	Special condition (a) or (b) applies	No Personal Liability Cover
Climbing (see rock climbing)		
Cricket		
Croquet		
Cruising (cruise ship)	Special condition (a) applies	
Curling		
Cycle racing/time trial		
Cycling (incidental to the trip)		
Cycling (independent cycle touring)		No Intercontinental touring
Cycling (on an organised tour)	Special condition (a) applies	No Intercontinental touring
Dance (ballet/ballroom/capoeira/salsa/interpretive dance)		
Darts		
Dirt boarding		No Personal Liability Cover
Diving (see high diving or scuba diving)		
Dodge ball		
Dogsledding (on recognised trails)	Special condition (a) applies	Remote areas, racing, time trials and endurance events
Dragon boating (inland or coastal waters only)		
Dune buggy	Special condition (a) or (b) applies	No Personal Accident Cover No Personal Liability Cover
Elephant riding	Special condition (a) applies	No Personal Liability Cover
Elephant trekking (overnight/main mode of transport)	Special condition (a) applies	No Personal Liability Cover
Fell running/walking (see hiking)		
Fencing		No Personal Liability Cover
Fishing (ice)	Special condition (a) or (b) applies	
Fishing (inland or coastal waters)		Sports/leisure fishing only no commercial or rock fishing
Fishing (outside coastal waters/deep sea fishing)	Condition (a) and condition (c) applies	Sports/leisure fishing only no commercial
Fitness training		
Floorball		
Fly by wire	Special condition (a) applies	
Flying (as a fare paying passenger in a licensed scheduled or chartered aircraft or helicopter)	Special condition (a) applies	
Football (soccer) including five a side		
Frisbee		
Glacier walking (ice walking)	Special condition (a) applies	
Go karting	Special condition (a) applies	No Personal Liability Cover
Golf		
Gym training (aerobics/spinning/zumba/body pump/weight training/cross training/crossfit) (See also boxing and martial arts)		
Gymnastics (also see acrobatics)		
Handball		
High diving up to 10 metres (excluding cliff diving)		
Hiking up to 1,500 metres (scrambling/hillwalking)		No cover where ropes, picks or other specialist climbing equipment is required
Hiking up to 3,000 metres (scrambling/hillwalking)		No cover where ropes, picks or other specialist climbing equipment is required

SPORT, ACTIVITY	SPECIAL CONDITIONS	SPECIAL EXCLUSIONS
Hiking up to 4,500 metres (scrambling) on recognised routes		No cover where ropes, picks or other specialist climbing equipment is required
Hockey		
Horse riding (equestrian/dressage/show jumping/eventing)		No Personal Accident Cover
Horse riding (leisure/social/non-competitive riding)		No Racing, jumping or competitions
Hot air ballooning (ballooning)	Special condition (a) applies	No Personal Liability Cover
Hunting (excluding Big Game)	Special condition (a) or (b) applies	No Cover for Big Game Hunting No Personal Liability Cover
Hydrofoiling (see water skiing)		
Ice skating (indoor)		
Ice skating (outdoor) on a commercially managed rink	Special condition (a) applies In-line skating	
Jet boating (inland/coastal waters only)	Special condition (a) or (b) applies	No Personal Liability Cover
Jet skiing (inland/coastal waters, white water grades 1-2 only)	Special condition (a) or (b) applies	No Personal Liability Cover
Kayaking/canoeing (inland/coastal waters, white water grades 1-3 only)		
Kite boarding (on land or water)		No Personal Liability Cover
Kite buggy		No Personal Liability Cover
Kite flying		
Kite surfing		No Personal Liability Cover
Kite wing (land/water)		No Personal Liability Cover
Korfball		
Lacrosse		
Land surfing		No Personal Liability Cover
Martial arts (Judo & Karate only) no competition or bouts	Condition (a) applies non-competitive only	No Personal Accident Cover No Personal Liability Cover
Martial arts training (non-contact)		
Moped riding/scooter biking	Special condition (b) applies, No Personal Accident Cover a helmet must be worn	No Personal Liability Cover
Motor racing experience (passenger only)	Special condition (a) applies	
Motorbiking (on road over 125cc)	Special condition (b) and a helmet must be worn	
Motorbiking (on road under 125cc)	Special condition (b) and a helmet must be worn	
Motorbiking/trail biking (off-road under 125cc)	Special condition (b) and a helmet must be worn	
Motorbiking pillion passenger (on road only) (see motorbiking)		
Mountain biking (on road) (see cycling)		
Mountain biking - downhill (using downhill trails and/or mechanical lifts)		
Mountain biking general (off road/cross country)		
Netball		
Obstacle course/assault course/trim trail (see outdoor endurance)		
Orienteering		
Outdoor endurance courses up to three miles		
Outdoor endurance courses up to eight miles		
Outrigger canoeing (inland or coastal waters only)		
Outward Bound	Special condition (a) applies	
Paint balling/airsoft	Special condition (a) applies	No Personal Liability Cover
Parachuting (one jump only)	Special condition (a) or (b) applies	No Personal Accident Cover No Personal Liability Cover
Parasailing/parascending (over water only)	Special condition (a) or (b) applies	No Personal Liability Cover
Quad biking	Condition (a) or (b) apples a helmet must be worn	No Personal Accident Cover No Personal Liability Cover
Racquetball		
Rambling (see hiking if above 1,500 metres)		
Rifle range/sports shooting	Special condition (a) or (b) applies	No Personal Liability Cover
River boarding/hydro speeding (grades 1-3) (see also canoeing)	Special condition (a) applies	
Rock climbing (bouldering)		No Soloing No Personal Accident Cover
Rock climbing (indoor)	Special condition (a) applies	No Soloing No Personal Accident Cover
Rock climbing (outdoor/traditional/sport climbing/bolted/aid climbing/free climbing)		No Soloing No Personal Accident Cover
Roller hockey		
Roller skating		No cover for stunting
Rollerblading		No cover for stunting
Rounders		
Rowing/sculling (inland/coastal waters)		No white water
Rugby (League/Union)		No Personal Accident Cover
Running (up to marathon distance)		
Running/jogging (half marathon distance or less)		
Safari tours	Special condition (a) applies	No cover for handling or work with dangerous animals including alligators, bears, big cats, crocodiles, elephants, hippopotamuses or snakes.
Sail boarding (see wind surfing)		
Sailing (inland/coastal waters)	Special condition (a) or (b) applies	No Personal Liability Cover
Sailing (outside coastal waters)	Special condition (a) or (b) and special condition (c) applies	No Personal Liability Cover
Sandboarding/sand skiing		
Scuba diving (to 30 metres)	Special condition (e) applies	See Special Exclusion (ii)
Scuba diving (to 50 metres)	Special condition (e) applies	See Special Exclusion (ii) No Personal Accident Cover
Scuba diving (unqualified/learn to dive course/discover dive with qualified instructor)	Special condition (a) applies	See Special Exclusion (ii)
Sculling (see rowing)		
Sea kayaking/sea canoeing (see kayaking)		

SPORT, ACTIVITY	SPECIAL CONDITIONS	SPECIAL EXCLUSIONS
Segway tours	Condition (a) applies A helmet must be worn	No Personal Accident Cover No Personal Liability Cover
Shark cage diving (see scuba diving)		
Skateboarding (ramp/half pipe/skate park/street)		
Skiing (cross country/Nordic skiing on marked trails)	Special condition (d) applies	See special exclusion (i)
Skiing (snowblading)	Special condition (d) applies	See special exclusion (i)
Skiing/snowboarding	Special condition (d) applies	See special exclusion (i)
Skiing/snowboarding (dry slope)	Special condition (d) applies	See special exclusion (i)
Skydiving/tandem skydiving (one jump only)		No Personal Accident No Personal Liability Cover
Sledding/tobogganing/snow sleds/snow sleighs (on snow)		No Personal Accident Cover No Personal Liability Cover
Sleigh rides (horse drawn)		
Snooker		
Snorkelling		
Snow biking (on piste or off piste within resort boundaries)	See special exclusion (i)	No Personal Accident Cover
Snow rafting	Special condition (a) applies	No Personal Accident Cover No Personal Liability Cover
Snowmobiling		Remote areas, racing, time trials and endurance events are excluded. No Personal Accident Cover No Personal Liability Cover
Soccer		
Softball		
Spearfishing		No Personal Liability Cover
Speed boating (inland/coastal waters only)	Special condition (a) or (b) applies	No white water cover No Personal Liability Cover
Spelunking (see caving)		
Squash/racquet ball		
Stand up paddle surfing/paddle boarding		
Stilt walking		
Stoolball		
Surf boat rowing		
Surfing		
Swimming (pool; enclosed, inland or coastal waters only)		
Swimming with dolphins/whales/whale sharks (inland or coastal waters only)	Special condition (a) applies	
Table tennis		
Tandem skydiving (see skydiving)		
Tchoukball		
Ten pin bowling (see bowling)		
Tennis		
Theme parks/fairgrounds	Special condition (a) applies	
Tough Mudder (see outdoor endurance)		
Trail bike riding (see motorbiking)		
Tramping (see hiking)		
Trampolining		
Trapeze/Hire Wire	Special condition (a) applies	No Personal Accident Cover
Trekking (see hiking)		
Triathlon up to Middle Distance		
Triathlon up to sprint distance		
Tubing on rivers (grades 1–2) (see also white water rafting)	Special condition (a) applies	No Personal Accident Cover
Ultimate frisbee		
Via ferrata		
Volleyball		
Wake skating (see water skiing)		
Wakeboarding (see water skiing)		
Walking (see hiking/trekking)		
War games (online gaming)		
War games/military simulation (see Paint balling/airsoft or Rifle range/sports shooting)		
Water polo		
Water skiing (barefoot)	Special condition (a) or (b) applies	No Personal Liability Cover
Water skiing/wakeboarding/wake skating	Special condition (a) or (b) applies	No jumping No Personal Liability Cover
Weight training (see also gym training)		Powerlifting
White water kayaking/canoeing (see kayaking/canoeing)		
White water rafting (grades 1–3)	Special condition (a) applies	
White water rafting (grades 4–5)	Special condition (a) applies	No Personal Accident Cover
Windsurfing (inland or coastal waters only)		No Personal Liability Cover
Yachting (see sailing)		
Yoga (class/alone/home practice)		
Zip line	Special condition (a) applies	
Zorbing	Special condition (a) applies	No Personal Accident Cover No Personal Liability Cover

Special Conditions Applicable to Section 15 Sports & Activities

a) **You** must be with a professional, qualified and licensed guide, instructor or operator;
b) **You** must have the appropriate certification or licence to do this sport or activity at home. If operating a motor vehicle the driver must have the appropriate valid UK licence for the machine;
c) within 60 miles of a safe haven *(a protected body of water used by marine craft for refuge from storms or heavy seas)*
d) conventional skiing/snowboarding only. It is not a condition of cover that **you** ski or board with a guide, however, **you** must follow the International Ski Federation code or the resort regulations and **we** recommend that **you** do not venture into back country areas without taking local advice and appropriate rescue equipment;
e) **You** must hold a British Sub Aqua Club certificate or Professional Association of Diving Instructors certificate or equivalent and follow the relevant club or association rules and guidelines at all times, or **you** must only dive under the constant supervision of a properly licensed diving school and follow their rules and instructions at all times.

Special Exclusions

(i) No cover for any competition, free-style skiing/snowboarding, ski/snowboard jumping, ski-flying, ski/snowboard acrobatics, ski/snowboard stunting, or ski racing or national squad training, the use of skeletons;
(ii) no cover for scuba diving other than as defined *(See page 5)*.

Conditions

1. **You** must act in a reasonable way and use all recommended safety equipment and protective clothing that is necessary and undergo any required training.

Not Covered

Cover does not apply if you are:
1. taking part in activities at a professional level;
2. competing at international events as a national representative;
3. participating in hazardous activities or extreme pursuits other than as listed;
4. racing or participating in speed or time trials;
5. base Jumping, cliff diving, martial arts competitions, mountaineering, potholing, caving *(other than sightseeing/tourist attraction)* motor sports, stunt flying/aerobatics;
6. taking part in expeditions to the Arctic or Antarctic;
7. taking part in dangerous expeditions or the crewing of a vessel more than 60 miles from a safe haven;
8. anything listed in the General Exclusions.

SECTION 16 WINTER SPORTS EXTENSIONS

SPORTS EQUIPMENT

You are covered up to the limit shown on the Summary of Cover for the value or repair of **your** own **winter sports equipment** *(after making proper allowance for wear and tear and depreciation)* or hired **winter sports equipment,** if they are lost, stolen or damaged during **your** trip, limited to the single item limit for any one item. For **winter sports equipment** over 5 years old the maximum **we** will pay is £50.
In the event of a claim **you** must provide the following documentation:
1. loss or theft: a report from the police, resort management or tour operator; plus original receipt or proof of ownership and confirmation of second hand value from a specialist dealer;
2. damage: confirmation from a specialist dealer of the damage sustained and repair costs, or confirmation that the damage is beyond economic repair, plus the second hand value prior to damage.

EQUIPMENT HIRE

You are covered up to the limit as shown on the Summary of Cover for the reasonable cost of hiring **winter sports equipment** for the rest of **your** trip or until **your** own or hired **winter sports equipment** has been returned to **you**, if:
- **Your** equipment is lost, stolen or damaged; or
- **Your** equipment is delayed for at least 12 hours on **your** outward journey.

In the event of a claim **you** must provide the following documentation:
1. loss or theft: report from police, resort management or tour operator plus receipts showing original and additional hire charges;
2. damage: confirmation from the hire of company of damage sustained and additional charges incurred;
3. delay: confirmation from the airline or transport company that **your** equipment was delayed for over 12 hours on the outward journey plus a receipt showing the original and additional charges.

WINTER SPORTS PACK

You are covered up to the limit as shown on the Summary of Cover for the value of the unused portion of **your** resort pass, ski school and lift pass and **winter sports equipment** hire costs if:
- **You** have an accident or **you** are ill;
- **Your** resort pass is lost or stolen

In the event of a claim **you** must provide the following documentation:
1. accident or illness: medical report confirming the reason and length of time **you** were unable to undertake **your** planned activity plus the original lift pass and evidence of the initial cost;
2. loss or theft: report from the police or resort management plus evidence of initial cost and cost of replacement pass.

PISTE CLOSURE

You are covered up to the limit as shown on the Summary of Cover if during the period of **your** stay, on-piste skiing at the resort that **you** had pre-booked is not available due to a lack of snow or excessive snow or avalanche conditions, then:
- up to £15 per day towards transport costs to reach another resort; or
- compensation of £25 per full day if skiing is unavailable due to the total closure of on-piste skiing activity.

In the event of a claim **you** must provide documentation from the resort's management confirming how long the piste was closed at **your** resort and the reason.

Not Covered

1. The policy **excess** as shown on summary of cover;
2. if **you** do not adhere to the International Ski Federation code or the resort regulations;
3. anything not covered in Section 6 – Baggage and Personal Effects;
4. anything not covered in Section 3 – Emergency Medical Expenses;
5. anything not covered in Section 12 – Personal Liability;
6. ski jumping, ice hockey, the use of skeletons or bobsleighs, taking part in International and National events and their heats and officially organised practice or training for these events;
7. anything listed in the General Exclusions.

SECTION 17 UNINHABITABLE ACCOMMODATION

Covered

You are covered up to the sum shown in the Summary of Cover for the cost of providing reasonable alternative accommodation *(room only)* if **your** booked accommodation is uninhabitable because of fire, flood, earthquake or storm.

Conditions

1. **You** must provide written confirmation from the appropriate public authority confirming the cause and nature of the catastrophe and the amount of time it lasted;
2. **You** must provide written confirmation of the additional accommodation *(room only)* charges incurred;
3. any event that results in a claim under this section was not known about prior to **your** departure to or from the **United Kingdom**.

Not Covered

1. Any costs recoverable from another source *(e.g. tour operator, hotel);*
2. any claim arising as a result of **you** travelling against the advice of a local or national authority;
3. any expense that **you** would normally be expected to pay during **your** trip;
4. any claim arising as a result of **your** mere disinclination to carry on with **your** trip;
5. anything listed in the General Exclusions.

SECTION 18 TRAVEL DISRUPTION EXTENSION

This extension to the policy provides the following amendments to the insurance, specifically for trips that do not constitute a **package** *(as described in the special definition following)*.

Special definition relating to this section
(which is shown in italics)

Package – means the pre-arranged combination of at least two of the following components, when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation:

a) transport;
b) accommodation;
c) other tourist services in addition to transport or accommodation *(such as car hire or airport parking)* and accounting for a significant proportion of the package.

Extended Cancellation or Curtailment charges

What is covered

Sections 1 and 2 – Cancellation or Curtailment charges is extended to include the following cover.

We will pay **you** up to £5,000 for any irrecoverable unused travel and accommodation costs *(including excursions up to £150)* and other pre-paid charges *(which **you** have paid or are contracted to pay)*, together with any reasonable additional travel expenses *(Economy class)* incurred if:

(a) **you** were not able to travel and use **your** booked accommodation; or
(b) the trip was curtailed before completion as a result of the Travel Advice Unit of the Foreign, Commonwealth & Development Office *(FCDO)* or the World Health Organisation *(WHO)* or regulatory authority in a country to/from which **you** are travelling issuing a directive.

1. prohibiting all travel or all but essential travel; or
2. recommending evacuation from the country or specific area or event to which **you** were travelling providing the directive came into force after **you** purchased this insurance or booked the trip *(whichever is the later)*, or in the case of **Curtailment**, after **you** had left the **United Kingdom** to commence the trip.

Extended TRAVEL DELAY and ABANDONMENT

What is covered

Section 9 – Travel Delay is extended to include the following cover.
We will pay **you** one of the following amounts:

1. if the **public transport** on which **you** are booked to travel is cancelled or delayed, leading to **your** departure being delayed for more than 12 hours at the departure point of any connecting **public transport** in the **United Kingdom** or to **your** overseas destination or on the return journey to **your home we** will pay **you**;
   a) £100 for the first completed 12 hours delay *(which is meant to help **you** pay for telephone calls made and meals and refreshments purchased during the delay)* provided **you** eventually continue the trip.

2. We will pay **you**:
   a) up to **£5,000** for any irrecoverable unused accommodation and travel costs *(including excursions up to £150)* and other pre-paid charges which **you** have paid or are contracted to pay because **you** were not able to travel and use **your** booked accommodation as a result of:
      i) the **public transport** on which **you** were booked to travel from the **United Kingdom** being cancelled or delayed for more than 24 hours; or
      ii) **You** being denied boarding *(because there are too many passengers for the seats available)* and no other flight could be provided within 12 hours; or
   b) up to £1000 for reasonable suitable additional accommodation *(room only)* and travel expenses *(Economy class)* necessarily incurred in reaching **your** overseas destination and/or in returning to the **United Kingdom** as a result of:
      i) the **public transport** on which **you** were booked to travel being cancelled, delayed for more than 12 hours, diverted or re-directed after take-off; or
      ii) **You** being denied boarding *(because there are too many passengers for the seats available)* and no other alternative flight could be provided within 12 hours and **you** choose to make other travel arrangements for **your** trip because there was no other alternative transport offered by the **public transport** operator. The amount payable will be calculated after deduction of the amount of the refund on **your** ticket(s) together with any compensation from the **public transport** operator.

You can only claim under subsections 1. or 2. for the same event, not both.
If the same costs, charges or expenses are also covered under Section 9 – Travel Delay **you** can only claim for these under one section for the same event.

Extended Missed Departure cover

What is covered

Section 10 – Missed Departure cover is extended to include the following cover.
   a) **We** will pay **you** up to **£500** for reasonable additional accommodation *(room only)* and travel expenses *(Economy class)* necessarily incurred in reaching **your** overseas destination or returning to the **United Kingdom** if **you** fail to arrive at the departure point in time to board any onward connecting **public transport** on which **you** are booked to travel, following completion of the initial international journey, including connections within the **United Kingdom** on the return journey to **your home** as a result of:

1. the failure of other **public transport**; or
2. strike, industrial action or adverse weather conditions; or
3. **You** being denied boarding *(because there are too many passengers for the seats available)* and no other alternative flight could be provided within 12 hours.

If the same expenses are also covered under Section 10 – Missed Departure **you** can only claim for these under one section for the same event.

Accommodation cover

What is covered

We will pay **you** up to £5,000 for either:
1. any irrecoverable unused accommodation costs *(including excursions up to £150)* and other pre-paid charges which **you** have paid or are contracted to pay because **you** were not able to travel and use **your** booked accommodation; or
2. reasonable additional accommodation *(room only)* and transport costs *(Economy class)* incurred:
   a) up to the standard of **your** original booking, if **you** need to move to other accommodation on arrival or at any other time during the trip because **you** cannot use **your** booked accommodation; or
   b) with the prior authorisation of the Emergency Medical Assistance Service to repatriate **you** to **your home** if it becomes necessary to **curtail** the trip as a result of the insolvency of the providers of the accommodation, fire, flood, earthquake, volcano, explosion, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease affecting **your** accommodation.

You can only claim under one of subsections 1. or 2. of What is covered for the same event, not both.
If the same costs and charges are also covered under Sections 1 and 2 – Cancellation or Curtailment charges **you** can only claim for these under one section for the same event.

Special conditions relating to claims
1. If **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the trip, the amount we will pay will be limited to the cancellation charges that would have otherwise applied;
2. **You** must get *(at **your** own expense)* written confirmation from the provider of the accommodation *(or their administrators)*, the local Police or relevant authority that **you** could not use **your** accommodation and the reason for this;
3. **You** must tell the Emergency Medical Assistance Service as soon as possible of any circumstances making it necessary for **you** to return **home** and before any arrangements are made for **your** repatriation;
4. **You** must check in, according to the itinerary supplied to **you** unless **your** tour operator has requested **you** not to travel to the airport;
5. **You** must get *(at **your** own expense)* written confirmation from the **public transport** operator *(or their handling agents)* of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered;
6. **You** must comply with the terms of contract of the **public transport** operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or *(where applicable)* **your** rights under EU Air Passengers Rights legislation in the event of denied boarding, cancellation or long delay of flights.

What is not covered
1. The first £50 of each and every claim, per incident claimed for, under this section by each **insured person** *(except claims under subsection 1. a)* of What is covered under the Travel Delay cover above);
2. the cost of Airport Departure Duty/Tax *(whether irrecoverable or not)*;

3. accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme;
4. claims arising directly or indirectly from:
   a) strike, industrial action or a directive prohibiting all travel or all but essential travel, to the country or specific area or event to which **you** were travelling, existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any trip;
   b) an aircraft or sea vessel being withdrawn from service *(temporary or otherwise)* on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling;
   c) denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator or their handling agents.
5. any costs incurred by **you** which are recoverable from the providers of the accommodation *(or their administrators)* or for which **you** receive or are expected to receive compensation or reimbursement;
6. any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance;
7. any accommodation costs, charges and expenses where the **public transport** operator has offered alternative travel arrangements;
8. any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your** trip.
9. anything mentioned in General Exclusions applicable to all sections of the policy.

Claims evidence

We will require *(at **your** own expense)* the following evidence where relevant:

- a copy of the advice against all travel or all but essential travel issued by the Foreign, Commonwealth & Development Office *(FCDO)* or the World Health Organisation *(WHO)* or the regulatory authority in a country to/from which you are travelling;
- booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or provider of transport/accommodation;
- in the case of **curtailment** claims, written details from **your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the **trip**;
- **Your** unused travel tickets;
- a letter from the carriers *(or their handling agents)* confirming the number of hours delay, the reason for the delay and confirmation of **your** check in times;
- written confirmation from the **public transport** operator *(or their handling agents)* of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered;
- written confirmation from the company providing the accommodation *(or their administrators)*, the local Police or relevant authority that **you** could not use **your** accommodation and the reason for this;
- receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for;
- any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

SECTION 19 RENTAL VEHICLE EXTENSION COVER

Covered

You are covered up to the limit on the Summary of Cover for:

a) the reimbursement of the accidental damage excess applied to **your** car hire insurance if the **Insured Vehicle** is accidentally damaged or involved in an accident during the **Rental Period**;
b) the cost of replacing rental car keys if these are lost, stolen or damaged during the **Rental Period**, this includes where necessary the costs to replace locks or for a locksmith to break into the **Insured Vehicle**.
c) up to the limit shown above for the accidental damage, theft, or loss of the *(EV)* electric **Insured Vehicle** charging cables supplied by the rental company
d) up to the limit shown above for physical damage to the *(EV)* electric **Insured Vehicle** battery casing resulting from a collision or impact up to the limit shown in the schedule
e) emergency accommodation or transport costs if the **Insured Vehicle** becomes immobilised due to breakdown or an *(EV)* electric **Insured Vehicle** suffers charging failure as a fault, and no alternative transport is provided by the rental company within six hours

Not Covered

1. any claim where **you** have not followed the terms of **your rental agreement**.
2. any person aged under 21 years old.
3. if the *(EV)* electric **Insured Vehicle** charging cable was left unattended in a public place without being locked or concealed
4. if the *(EV)* electric **Insured Vehicle** charging cable was not supplied by the rental company or was used with a non-rented vehicle
5. battery degradation, overheating or manufacturing faults
6. wear and tear, fraying or manufacturer defects which affect the EV electric **Insured Vehicle** charging cable
7. if any Insured Person failed to follow charging instructions or ignored low battery warnings, it must be a fault & failure.
8. if the rental company offered recovery or replacement of the vehicle rented within six hours.
9. Anything mentioned in the General Exclusions applicable to all sections of the policy

SECTION 20 CRUISE COVER

Covered

We will pay up to the amount shown on the Summary of Cover for:

1. reasonable additional travel expenses incurred to reach the next overseas port destination due to the vehicle you are travelling in to your overseas cruise departure point becoming not driveable due to mechanical failure or being involved in an accident or your public transport is delayed, preventing you from being able to check-in on time for your outward departure;

2. your cruise operator being unable to dock at designated ports, and subsequently having to skip a port due to adverse weather conditions or timetable restrictions;
3. each 24 hour period you are confined to your cabin or in a state hospital as an in-patient during the period of the Insured Journey in addition to the fees and charges paid.

Not Covered

1. Any amounts recoverable from any other source;
2. alternative transport home, missed flights/connections, food, drink, telephone calls or any other loss;
3. anything mentioned in the General Exclusions.

GENERAL CONDITIONS

1. All claims must be submitted within 60 days from the date of **your** return to the **United Kingdom**;
2. original receipts and or proof of ownership and value must be supplied in the event of a claim;
3. **You** are covered for reasonable activities **you** partake in on an unplanned or incidental basis provided that **you** are supervised by a qualified instructor or have subscribed to an accredited organisation for the activity and that **you** act in a reasonable way and use all recommended safety equipment and protective clothing that is necessary;
4. **We** may at any time pay to **you our** full liability under this insurance, after which no further payments will be made in any respect;
5. **You** must take all reasonable steps to recover any lost or stolen article;
6. if **we** require any medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense;
7. in the event of a claim, if **we** require a medical examination **you** must agree to this. In the event of death, **we** are entitled to a post mortem examination. The post mortem would be at **our** expense;
8. if a claim made by **you** or the **Insured Person** or anyone acting on **your** or the **Insured Person**'s behalf is fraudulent or fraudulently exaggerated or supported by a false statement or fraudulent means or fraudulent evidence is provided to support the claim, **we** may:
   i) not be liable to pay the claim;
   ii) recover from **you** or the **Insured Person** any sums paid by **us** to you or the **Insured Person** in respect of the claim;
   iii) by notice to **you** or the **Insured Person** cancel the policy with effect from the date of the fraudulent act without any return of premium.

If **we** cancel the policy under (iii) above:

a) **We** shall not be liable to **you** or an **Insured Person** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **our** liability under the insurance contract *(such as the occurrence of a loss, the making of a claim, or the notification of a potential claim)*; and

b) **We** need not return any of the premiums paid;
If this insurance contract provides cover for any person who is not party to the contract *("a covered person")* and a fraudulent claims is made under the contract by or on behalf of a covered person, **we** may exercise the rights set out in clause (i) above as if there were an individual insurance contract between **us** and the covered person. However, the exercise of any of those rights shall not affect the cover provided under the contract for any other person;

9. **You** must not make any payment, admit liability, offer or promise to make any payment without written consent from **us**;
10. **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party;
11. if at the time of making a claim there is any other insurance covering the same risk, **we** are entitled to contact that insurer for a contribution;
12. damaged articles must be retained by **you** and if requested submitted to the Claims Handlers so as to substantiate a claim. Failure to do so may result in a claim being turned down.

GENERAL EXCLUSIONS

You are not covered for anything caused directly or indirectly by the following, unless **you** have contacted **us** and **we** have confirmed in writing that **you** will be covered:

1. if **you** choose to travel to a specific area to which the Foreign, Commonwealth & Development Office *(FCDO)* has advised against all or all but essential travel. FCDO tel +44(0)20 7008 5000. Website: www.gov.uk/fcdo;
2. Any claims that breach the Health Declaration or Change in Health Section;
3. a set of circumstances which **you** knew about at the time the trip was booked unless **you** could not reasonably have expected such circumstances to result in a claim;
4. **you** being older than the eligible ages shown in the WHO IS COVERED section;
5. any trip that is undertaken for the purpose of obtaining medical treatment *(whatever the nature of this treatment)*;
6. any criminal act by **you**;
7. suicide, deliberate self-injury, being under the influence of drugs *(unless prescribed by a **medical practitioner**)*, alcoholism, drug addiction, solvent abuse, wilful exposure to exceptional risk *(unless **you** are trying to save someone's life)*;
8. **you** travelling against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider;
9. any claim arising from sexually transmitted diseases;
10. any injury, illness, death, loss, expenses or other liability attributable to HIV *(Human Immunodeficiency Virus)* and/or any HIV related illness and/or any mutant derivatives or variations thereof however caused;
11. the cost of any routine or elective *(non-emergency)* care or treatment including specialist review or referral, investigations, treatment or surgery which are not directly related to the illness or injury which necessitated **your** admittance to hospital;
12. bankruptcy/liquidation of a tour operator, travel agent or transportation company;
13. any other costs that are caused by the event which led to a claim, unless specifically stated in the policy;
14. loss or damage to any property and expense or legal liability, directly or indirectly caused by or contributed to or arising from:
    a) ionising radiation or radioactive contamination from any nuclear fuel or nuclear waste, which results in burning of nuclear fuel;

b) the radioactive toxic explosive or other dangerous properties of nuclear machinery or any part of it;
c) pressure waves from aircraft and other flying objects travelling faster than the speed of sound.

15. any payment, which **you** would normally have made during **your** travels, if nothing had gone wrong;
16. any consequence whether direct or indirect of war, invasion, act of foreign enemy, hostilities *(whether war be declared or not)*, discharge, explosion or use of a weapon of mass destruction whether or not employing nuclear fission or fusion, or chemical, biological, radioactive or similar agents, by any party at any time for any reason, terrorist activity *(although terrorist activity does not apply to claims made under Section 3 Emergency Medical Expenses providing the disturbances were not taking place at the start of the insured trip)*, civil war, rebellion, revolution, insurrection, blockade, military or usurped power;
17. air travel *(other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft)*;
18. planned **hazardous activities** not shown as covered under Section 15;
19. travel tickets paid for using any airline mileage or other reward scheme, for example Air Miles;
20. **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 judgement resulting in a claim. **We** do not expect **you** to avoid drinking alcohol on **your** trip but **we** will not cover any claims arising because **you** have drunk so much alcohol that **your** judgement is seriously affected and **you** need to make a claim as a result;
21. **You** climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or sitting, planking, balconing, owling or lying on any external part of any building, or climbing or moving from any external part of any building to another *(apart from stairs, ramps or walkways)* and falling regardless of the height, unless **your** life is in danger or **you** are attempting to save human life;
22. pregnancy eight weeks before and eight weeks after the estimated date of delivery, as well as the normal costs or losses otherwise associated with pregnancy *(including multiple pregnancy)* or childbirth. This includes, but is not limited to, delivery by caesarean section or any other medically or surgically assisted delivery which does not cause medical complications;
23. **We** shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

CLAIMS PROCEDURES

Medical assistance

If you are overseas and require emergency medical assistance, please call +44 (0)330 660 0548 or email assistance@millstreamunderwriting.com. This service operates 24/7 and you will be given advice on what to do and provided with the assistance you require, including payment of medical bills and repatriation.

Outpatient treatment in Bulgaria, Cyprus, Egypt, Greece, Malta, Portugal, Spain or Turkey

If you receive outpatient treatment in one of the above countries, please show your insurance document or schedule to the doctor and your treatment will be paid through Global Excel Management Europe in line with the policy wording. The doctor will ask you to fill in a form to confirm treatment and may request you to pay your policy excess.

Rental Vehicle Extension Claims

Depending on what **you** are claiming for to validate **your** claims under this section, **you** will be required to provide evidence:

1. rental company damage report specifying battery impact;
2. repair invoice or assessment from authorised EV technician;
3. photos of vehicle damage or loss location *(if applicable)* Millstream Underwriting Limited; Registered Number 3896220, FCA Registered Number 308584;
4. confirmation that the damage occurred during **your rental period**;
5. breakdown report from rental company or roadside assistance;
6. receipts for hotel accommodation *(bed and breakfast only)* or transport costs;
7. timeline of incident *(e.g. time of immobilisation, time of recovery offer)*;
8. confirmation that no alternative vehicle was provided within 6 hours from rental company;
9. rental agreement showing *(EV)* cable was supplied and included;
10. damage or theft report from rental company;
11. police report *(if theft)*;

Curtailment assistance

If you need to curtail your trip due to a medical reason, please contact the assistance service on +44 (0)330 660 0548

Travel Insurance Claims

We recommend that you submit your claim online. You can do this by visiting the website url **www.submitaclaim.co.uk/glo**

Alternatively, you can download a claim form from **www.csal.co.uk/MUL**

Claim forms can be returned via email to **claims@millstreamunderwriting.com** or by post to the address provided on the claim form.

If you have a query about a claim, please call **0330 660 0549** or email **claims@millstreamunderwriting.com**

COMPLAINTS PROCEDURE

Our aim is to provide a first class level of service at all times. If, for any reason, **you** feel that **our** service is not up to the standards **you** would expect, please address any enquiries or complaints **you** may have to: The Managing Director, Millstream Underwriting Limited 52-56 Leadenhall Street, London, EC3A 2DX Or email mail@millstreamunderwriting.com Or telephone +44 (0)20 7626 2272

Please supply **us** with **your** name, address, policy number or claim number and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint, in the shortest possible time.

if **you** are still dissatisfied, at this stage **you** may contact the Financial Ombudsman on The Financial Ombudsman Service Exchange Tower, London , E14 9SR Telephone 0800 023 4567 - complaint.info@financial-ombudsman.org.uk

GOVERNING LAW

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. **We** the insurer and **you** do not intend any term of this contract to be enforceable pursuant to the Contract *(Rights Of Third Parties)* Act 1999.

DETAILS ABOUT OUR REGULATOR

This Travel Insurance is underwritten by Millstream Underwriting Limited on behalf of Arch Insurance Company UK Ltd.

Phillip Williams & Co (FCA Firm ref: 307663), Millstream Underwriting Limited (FCA Firm ref: 308584), and Arch Insurance Company UK Ltd (FCA Firm ref: 229887) are authorised and regulated by the Financial Conduct Authority (FCA). The FCA holds a register of all regulated firms on its website visit www.fca.org.uk or you can contact them by phone on 0800 111 6768.
Millstream Underwriting Limited act as agents for Arch Insurance Company UK Ltd. with respect of the receipt of customer money and for the purpose of settling claims. Philip Williams & Co will act as an agent for Arch Insurance Company UK Ltd. with respect to the receipt of customer money and handling premium refunds.

Millstream Underwriting Limited, Registered in England No. 3896220, Registered Office: 52-56 Leadenhall Street, London, EC3A 2DX

Philip Williams & Co is a trading name of Howden UK Brokers Limited. Registered in England and Wales under company registration number 02831010. Registered Office: One Creechurch Place, London, EC3A 5AF.
Arch Insurance Company UK Ltd., Registered in England No. 04977362, Registered Office: 4th Floor 10 Fenchurch, Avenue, London, EC3M 5BN

Section 11 SmartDelay Plus is underwritten by Collinson Insurance. Collinson Insurance is a trading name of Astrenska Insurance Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Their Financial Service Register Number is 202846. These details can be checked on the Financial Services Register at: www.fca.org.uk

FINANCIAL SERVICES COMPENSATION SCHEME

In the event that the insurer is unable to pay a claim **you** may be entitled to compensation from the Financial Services Compensation Scheme. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at: www.fscs.org.uk

OUT-PATIENT

In the following countries only: Bulgaria, Cyprus, Egypt, Greece, Malta, Portugal, Spain or Turkey
If **you** need out-patient medical treatment please provide a copy of **your** schedule *(if applicable)* to the doctor and **your** treatment will be paid by Global Excel Management Europe in line with the policy wording. In such cases, the doctor will ask **you** to fill in a simple form to confirm the treatment and may request **you** pay the policy excess. The doctor will then send the medical bill and supporting documentation to Global Excel Management Europe: eu.provider.cc@globalexceleurope.com

In all other countries not listed above
Contact the Claims Service for a claim form www.csal.co.uk/MUL or by phone on +44 (0)0330 660 0549. They will advise **you** of any additional supporting documentation required *(this will be dependent upon the circumstances and nature of the medical claim)*. All original receipts for medical consultations/treatment/medication etc. should be retained and submitted to support **your** claim.

WORLDWIDE BLOOD BANKS

You are automatically enrolled with the Blood Care Foundation programme under **your** travel insurance.

In the event of a medical emergency, **you** will have access to resuscitation fluids, sterile transfusion equipment and screened blood, where supplies are not readily available in **your** locality. **Your** attending doctor will order the supplies, via the Emergency Medical Assistance Service, which will be delivered from one of 30 worldwide regional supply points, by courier, normally within 18 to 24 hours.

YOUR PERSONAL DATA

In this notice "we", "us" and "our" means Millstream Underwriting Limited. We are the data controller in respect of any personal data we collect, hold and use about you.

We collect your personal data directly from you, but we may also collect it from brokers and other intermediaries who provide information to us for the purpose of providing your policy of insurance.

We will mainly use your data for the purpose of providing and administering this policy of insurance and claims you make under it. If you decline to provide your data when requested, or you give us false or inaccurate data, we may be unable to process your enquiry, and this could give us the right to void coverage or could impact your ability to claim under your policy.

In some circumstances, we may need to collect and use particularly sensitive data, such as data about your health or ethnicity. Where this is required, we will usually seek your consent to use that data. You can withhold or withdraw your consent at any time by contacting us, but if you do, we may be unable to process your enquiry or claim or continue to provide coverage.

We will exchange data about you with other parties in order to provide our services and administer this policy and any claims. This may include insurers, claims handlers and loss adjusters and providers of emergency medical services. In some cases, this may involve a transfer of data outside the UK and the European Economic Area *("EEA")* to countries that have less robust data protection laws. Any such transfer will be made in accordance with data protection laws.

We will not use your data or pass it to any other party for marketing products or services to you unless you have given your consent.

Our full privacy notice explains how we use your data in more detail. Our privacy notice also explains the rights you have in respect of your data, including the right to request a copy of the personal data we hold about you. A copy of our full privacy notice is available on our website at https://www.nexusunderwriting.com/en-gb/industry/accident-and-health or can be provided on request by contacting us at: Data Protection Manager, Millstream Underwriting Limited, 52–56 Leadenhall Street, London, EC3A 2EB, or by emailing us at compliance@nexusunderwriting.com

If you are not satisfied with the way we have managed your personal data, you may complain to the Information Commissioners Office *(ICO)* at www.ico.org.uk/concerns.

NOTES

NOTES

AIR PASSENGERS – KNOW YOUR RIGHTS

It's often difficult to know who might be responsible for cancelled or delayed flights so travellers need to be aware of the European Union *(EU)* regulations that protect **your** right to being treated fairly as an air passenger.

All airlines departing from an airport in an EU member state have responsibilities to assist their passengers if their flight is cancelled or delayed and in certain circumstances are obliged to pay **you** compensation. Airlines are also responsible for loss or damage to **your** baggage during carriage.

The following information may assist **you**. However for the latest advice and further details on **your** rights as an airline passenger and compensation in different situations please visit the UK Civil Aviation Authority website at www.caa.co.uk. **You** should also refer to the terms and conditions of the airline **you** are travelling with. **We** are not responsible for the content of other websites.

My flight has been cancelled

If **you** get to the airport in the UK and find **your** flight has been cancelled the airline responsible should offer **you** a choice of the following:

- a refund within seven days of the full cost of the unused ticket; or
- re-routing to **your** final destination at the earliest opportunity; or
- re-routing to **your** final destination at a later date convenient to **you**;
- in reasonable relation to waiting time the airline should also offer **you**:
- free meals and refreshments;
- hotel accommodation and transfers should **you** have to stay overnight;
- two free phone calls, faxes or emails.

In certain circumstances **you** may also be entitled to compensation.

My flight has been delayed

If **your** flight from the UK has been delayed **you** have a statutory right to meals and refreshments, help with contacting family or friends and overnight accommodation where applicable:

- meals and refreshments appropriate to delay, two free calls, faxes or emails for:
- any delay over four hours;
- delays over three hours for flights over 932 miles within the EU;
- delays over two hours for flights up to 932 miles;
- refund of **your** ticket if **you** decide not to travel when **your** flight has been delayed for over five hours;
- hotel accommodation and transfers if **your** flight is not expected to leave until the next day.

My baggage has been lost, damaged or delayed by an airline

Your airline has a responsibility to **you** as follows: *(Where possible it's best to report any problems before **you** leave the airport).*

- The airline will be liable if **your** baggage is destroyed, lost or damaged during carriage so long as they agreed to carry the items at check-in and **you** can provide receipts for them;
- the amount **you** can claim is limited by the Montreal Convention, and the airline will decide on the amount following assessment of **your** claim;
- it is important that **you** obtain a Property Irregularity Report from the airline or agent as **you** will need this to prove **your** loss when making **your** claim to the airline. Ideally **you** should obtain this before leaving the airport;
- a claim to the airline must be submitted within seven days for damaged baggage and within 21 days for delayed baggage;
- the Montreal Convention requires airlines to treat a bag as lost after 21 days so **you** should make **your** claim as soon as possible if **your** baggage is still missing after this time.

IMPORTANT CONTACT DETAILS	**Telephone**	**Email**
Customer Services	01925 604 421	enquiries@philipwilliams.co.uk
Emergency Medical Assistance Service *(24 hours)*	+44 (0)330 660 0548	claims@millstreamunderwriting.com
Claims Service	0330 660 0549	claims@millstreamunderwriting.com
Submit your claim on-line		www.submitaclaim.co.uk/glo

Smart Delay Plus Registration scan QR code below to register

OTHER USEFUL CONTACTS	**Telephone**	**Website**
Foreign, Commonwealth & Development Office	+44 (0)20 7008 5000	www.gov.uk/fcdo
Global Health Insurance Card *(GHIC)*	0300 330 1350	www.ghic.org.uk
Department of Health – Advice for Travellers	020 7210 4850	www.dh.gov.uk/travellers
Medicare Australia	+61 (0)2 6124 6333	www.medicareaustralia.gov.au

We are committed to ensuring our customers get the right help when they need it. If there are any specific circumstances or requirements that you think we should know about, such as a disability, financial hardship, bereavement — or anything else, then please let us know.

Philip Williams & Co

Part of HOWDEN

35 Walton Road, Stockton Heath,
Warrington, Cheshire WA4 6NW

Tel 01925 604 421

www.philipwilliams.co.uk

Smart Delay Plus Registration
Please scan the QR code to the left to register using **PIN code 4175**

Philip Williams & Co is a trading name of Howden UK Brokers Limited, which is authorised and regulated by the Financial Conduct Authority No. 307663.

Registered in England and Wales under company registration number 02831010.

Registered Office: One Creechurch Place, London, EC3A 5AF.

Calls may be monitored and recorded for quality assurance purposes.

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