



This policy was not designed to cover known or publicly announced events, as such except for section B2 If you need emergency medical attention, there is no cover for Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARs-COV-2 or any pandemic or fear or threat of any of these.

## Silver Cover

### Single and Annual Multi Trip Policies

**Master policy number RTAFT40118-01 & 06 A&B** This insurance policy wording is a copy of the master policy wordings and is subject to the same terms, conditions and exclusions.

This policy is for residents of the United Kingdom, Channel Islands or British Forces Posted Overseas only  
For policies issued from **01/02/2020-31/01/2021**

## YOUR IMPORTANT INFORMATION

**IF YOU NEED EMERGENCY MEDICAL ASSISTANCE ABROAD OR NEED TO CUT SHORT YOUR TRIP:**

contact tifgroup-assistance 24 hour emergency advice line on:

**+44 (0) 203 829 6745**

**FOR NON-EMERGENCIES ABROAD:**

**+44 (0) 203 829 6761**

**IF YOU NEED A CLAIM FORM:**

you can download the relevant form:

[www.policyholderclaims.co.uk](http://www.policyholderclaims.co.uk)

or contact tifgroup-claims on:

**+ 44 (0) 203 829 6761**

**IF YOU NEED LEGAL ADVICE:**

contact Pennington Manches LLP on:

**+44 (0) 345 241 1875**

Fit2Travel is provided by Brokersure Ltd who are authorised and regulated by the Financial Conduct Authority: FCA 501719

Fit2Travel is Underwritten by Tifgroup, a trading name of Travel Insurance Facilities PLC and Insured by Union Reiseversicherung AG, UK.

Travel Insurance Facilities are authorised and regulated by the Financial Conduct Authority. Union Reiseversicherung AG are authorised by BaFin and subject to limited regulation by the Financial Conduct Authority.

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Our pledge to you
It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. We occasionally get complaints and these are usually through a misunderstanding or insufficient information. Any complaint will be investigated at once and the matter resolved as quickly as possible, please see the last page of the policy for information on our complaints procedure.
Policy information
Your insurance is covered under two master policy numbers, RTAFT40118-01 & 06 A your pre-travel policy and RTAFT40118-01 & 06 B your travel policy, specially arranged by Brokersure Ltd, underwritten by Travel Insurance Facilities Plc, insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG. Cover is provided for each traveller who is shown as having paid the insurance premiums and whose name appears on the insurance validation documentation. In the event that you have paid for a trip on behalf of other individuals not insured on this policy please be advised that your policy only provides cover for your proportion of trip costs, as opposed to the amount you have paid on behalf of others. We have a cancellation and refund policy, which you will find in full on page 13. Please be aware no refund of the insurance premium will be given after the policies have been issued if you have travelled on, claimed or intend to claim against the policy.
Criteria for purchase
This insurance is sold on the understanding that you and anyone travelling with you and named on the insurance validation documentation:
<ul style="list-style-type: none"> <li>• Have not started the trip.</li> <li>• Travel must take place within 1 year of the start date of your policy.</li> <li>• You must be in the United Kingdom, Channel Islands or BFPO when the policy starts and when the policy ends.</li> <li>• Take all possible care to safeguard against accident, injury, loss or damage as if you had no insurance cover.</li> <li>• Is a resident of the United Kingdom, Channel Islands or British Forces Posted Overseas.</li> <li>• Are undertaking a minimum of 1 overnight stay when travelling abroad.</li> <li>• Are not travelling within your home country for less than 3 days on any one trip.</li> <li>• Are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.</li> <li>• Are not travelling for more than 31 days on any one trip when purchasing an annual multi-trip policy (unless the appropriate premium has been paid to increase the duration and this is confirmed in writing).</li> <li>• Is aged 75 years and under on your Annual Multi Trip travel insurance at the start date of the policy.</li> <li>• Is aged 85 years and under on your Single trip policy at the start date of your policy.</li> <li>• Is not travelling independently of the named insured adults on the policy where they are aged 17 years and under.</li> <li>• Are travelling with the intention to return to the United Kingdom, Channel Islands or BFPO within your trip dates unless an extension has been agreed with us and we have confirmed in writing.</li> <li>• Are not travelling against the advice of your doctor or a medical professional such as your dentist.</li> </ul>

## ACCURATE & RELEVANT INFORMATION

You have a duty to take reasonable care to answer questions fully and accurately, and that any information you give to us is not misleading. This applies both when you take the policy out and at any time during the policy period. If you do not do so, we reserve the right to void your policy from inception and refuse all claims made against it. In the event that it becomes necessary to cancel your policy following a misrepresentation or suspected fraud, we will give you seven days' notice of cancellation of the policy by recorded delivery to you at your last known address.

## YOUR IMPORTANT CONTACT NUMBERS

**IF YOU HAVE A CHANGE IN HEALTH AFTER PURCHASING THIS POLICY PLEASE CALL ON 01376 809 178**

Make sure you have all your medical information and medication details along with the details of the policy you have purchased. Open 8:30am–6pm Mon-Fri, 8:30am-5pm Saturday and 10am-3pm Sunday

### TO MAKE A CLAIM

on the policy please visit [www.policyholderclaims.co.uk](http://www.policyholderclaims.co.uk) or call **0203 829 6761**. Open 8am-8pm Monday-Friday, 9am-1pm Saturday. You can view our frequent questions and answers at: <http://www.tifgroup.co.uk/services/claims/faqs/>

**For Gadget claims contact the Taurus Claims Department on: +44 (0) 203 829 6678. Email: [tifg.tiga@taurus.gi](mailto:tifg.tiga@taurus.gi)**

### FOR LEGAL ADVICE

please contact Penningtons Manches LLP **0345 241 1875** Open 8:30am-7pm Monday-Friday

## IN CASE OF A SERIOUS EMERGENCY

**PLEASE NOTE:** This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.

**IF YOU NEED MEDICAL ASSISTANCE WHEN YOU ARE AWAY YOU SHOULD CALL 112 OR THE LOCAL EQUIVALENT OF 999**

Customers should receive emergency medical treatment or management regardless of their ability to pay or any other consideration, a failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

**YOU SHOULD THEN CALL US ON +44 (0) 203 829 6745**

Whilst the actual medical care you receive is in the hands of the local doctors treating you, we can obtain the medical information we need from them to establish what is wrong, as well as their treatment and discharge plans.

We can support you in the event you are admitted to a facility that may not be suitable for your clinical needs or where there are concerns over practice.

We will then advise on, and can put in place, suitable repatriation plans to get you home as soon as it is medically safe to do so. We will liaise with the treating doctor to get a fit to fly certificate when needed, and with aero-medical experts who will advise on both the timing and method of repatriation that is best suited to your individual needs of your recovery.

### It is important that you are aware of the following:

#### Medical Treatment

- There is no cover for:
  - routine, non-emergency or elective treatment
  - or treatment that can wait until you return home.
- Our doctors are not treating you; they are not responsible or in control of the clinical care you are receiving in a medical facility.
- In some instances, you may need to be moved from one local facility to another larger/more specialised facility, for treatment.
- Having travel insurance does not ensure a 'fast track' medical service from the treating facility, much like the NHS – emergency service rooms can be busy at certain times and so it is possible you may have to wait as you would in your local NHS hospital unless you require critical care.
- Once you are discharged from hospital this does not always mean you are fit to fly home – For example, if you were in the UK and suffered the same injury/illness, then you would not consider flying out on holiday so soon after surgery/treatment/incident.

#### Repatriation (bringing you home)

- Coming home straight away is not always an option even if you are considered 'fit to fly' by the treating doctor.
- We have a medical team with experience in aviation medicine who will advise on both the timing and method of repatriation this is best suited to your individual needs and your recovery.
- Most airlines require specific criteria to be met in order to accept a 'medical passenger'.
- Things change – if your health, stability or vitals change – then so do the plans.
- Availability of air ambulances, stretchers and appropriate medical escorts can be limited in specific areas and at different times of the year.
- Air Ambulances are 'flying intensive care units' and are only used to transport critical patients to a hospital in the UK, if treatment is not possible where they are.

## OUT-PATIENT TREATMENT OF MINOR INJURY OR ILLNESS

**PLEASE NOTE:** This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.

### FOR A NON-URGENT MEDICAL SITUATION

That is something you would normally see your GP or minor injuries unit for, so you don't need to attend hospital but you do need some medication to treat a non-emergency situation. Like what? Poorly child with tonsillitis? Infected cut on your foot? We have teamed up with **Medical Solutions UK Ltd**, who offer UK Registered Doctors who give medical support and assessment over the phone and are able to prescribe globally. This means you can quickly access support with minor ailments without disrupting your trip too much. You can access this facility free of charge by calling **+44 161 468 3793**.

### YOU CAN ALSO CALL 112 OR THE LOCAL EQUIVILANT OF 999

Customer should receive emergency medical treatment or management regardless of their ability to pay or any other consideration, a failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

### OPTIMAL CARE

In our experience the access to the best doctors, diagnostics and optimal care in many areas of the world (particularly in Europe but also across many destinations worldwide) are limited to state facilities. They don't always look as nice, but we have experience of good clinical outcomes within a regulated environment without the risk of a patients' health being compromised over commercial interest, immoral and dangerous practices such as extortion, detainment and withdrawal of treatment you are unlikely to find occurring in state facilities. If you would like to know more about our approach to best medical care overseas and repatriation planning, please visit our website <https://philosophies.tifgroup.co.uk/>

### IN THE EVENT THAT YOU DO RECEIVE OUT-PATIENT TREATMENT WHEN YOU ARE TRAVELLING

**In European Union Countries** – if you present yourself at a public facility you should show your EHIC.

**In Australia** – you should enrol for Medicare, and have it accepted.

*Using these agreements in public facilities will mean that medical treatment will be free, or at a reduced cost, and your standard policy excess will be waived from any claim you may make. If you are unable to use the EHIC, you will have to pay the medical facility and submit a claim when you get home, the policy excess will then be applied.*

**In Turkey, Cyprus, Egypt and Bulgaria** – we utilise the services of ChargeCare International who can arrange for the bill to be paid directly. You simply fill in a ChargeCare form in the medical facility to confirm the nature of the treatment received and pay your policy excess to the facility. They will then send the remaining bill directly to ChargeCare for payment. More information can be found here [www.chargecare.net](http://www.chargecare.net)

**Everywhere else in the World** – if there is not suitable public facility that will treat you free of charge, you can pay the medical facility and retain all receipts so that you can make a claim when you get home.

**PLEASE NOTE:** If the costs are likely to exceed £500 or you are admitted to hospital, you should call us on **+44 (0) 203 829 6745**.

**Summary of cover** (This is **only** a brief description of the cover provided and some of the principal conditions; you **must** refer to the relevant section in the wording for full details).

Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:
<b>PRE-TRAVEL POLICY</b> (cover starts when you pay your premium or for Annual Multi Trip policies from your <i>chosen</i> start date).				
A1	<p><b>If you are unable to go on your trip</b></p> <p>Cover for your proportion of prepaid transport, accommodation &amp; additional travel expenses, and pre-paid excursions booked before you go on your trip, that you cannot recover from any other source if you cannot travel due to your, a close relative, the person you are intending to stay with, or a business associates death, injury or illness, redundancy, required as a witness or member of the jury in a court of law, or the requirements of H.M. Forces. (Course charges or tuition fees are not included).</p>	£1,000	<ul style="list-style-type: none"> <li>• cancellation is caused by yours, your travelling companions, the person you are intending to stay with, a business associate or your close relatives death, injury or illness, redundancy, requirement as a witness or member of the jury in a court of law, or HM forces requirements.</li> <li>• the cancellation is not due to your existing medical condition, unless declared and accepted by us in writing.</li> <li>• the cancellation is not due to a existing medical condition of a non-travelling close relative, the person you are intending to stay with, a business associate or travelling companion.</li> <li>• cancellation is not because of the failure of your travel agent, tour operator or due to the advice of the Foreign and Commonwealth Office.</li> </ul>	£195
A2	<p><b>If your scheduled airline stops trading</b></p> <p>Cover for any amounts already paid and unused for your flight if the scheduled airline on which you are booked to travel stops trading before your departure.</p>	£500	<ul style="list-style-type: none"> <li>• your flight is booked independently of your accommodation and you have not been offered an alternative /refund from any other agent.</li> <li>• the scheduled airline is not in administration or, in the USA and Canada, in Chapter 11 at the time of taking out your policy.</li> </ul>	Nil
<b>TRAVEL POLICY</b> (cover starts when you leave home to begin your trip)				
B1	<p><b>If your travel plans are disrupted</b></p> <p><b>If your scheduled airline stops trading</b></p> <p>Cover for any amounts already paid and unused for your flight, if the scheduled airline on which you are booked to travel stops trading after your departure.</p>	£500	<ul style="list-style-type: none"> <li>• your flight is booked independently of your accommodation and you have not been offered an alternative/ refund from any other agent.</li> <li>• the scheduled airline is not in administration or, in the USA and Canada, in Chapter 11 at the time of taking out your policy.</li> </ul>	Nil
	<p><b>If your departure is delayed by 12 hours or more</b></p> <p>Benefit for delays over 12 hours at your international departure point to help contribute towards additional accommodation, car parking charges, food, drinks or telephone calls not provided by your carrier.</p>	Up to £20 per 12hrs up to a maximum of £100	<ul style="list-style-type: none"> <li>• you are at the airport/ port/ station.</li> <li>• you have obtained written confirmation of the delay from your booking agents, airline or transport provider.</li> </ul>	Nil
	<p><b>If you choose to cancel after a 24 hour delay</b></p> <p>If your <u>outbound</u> journey from the UK, Channel Islands or BFPO is delayed by more the 24 hours and you decide to abandon your trip.</p>	£1,000	<ul style="list-style-type: none"> <li>• you are unable to recoup costs from any other provider or agency.</li> <li>• your trip is more than 2 days in duration.</li> </ul>	£200
	<p><b>Missed departure</b></p> <p>Cover for alternative transport costs if you miss your outbound departure from your international departure point if, after leaving home, your car becomes un-drivable due to mechanical breakdown or your public transport is delayed causing you to miss your departure from the United Kingdom, Channel Islands or BFPO.</p>	£250	<ul style="list-style-type: none"> <li>• you are claiming for the circumstances listed and not for your failure to arrive in time to check in due to any other reasons such as road traffic, road closures and / or adverse weather conditions.</li> <li>• you have independent written confirmation of the circumstances.</li> <li>• you are not claiming for your missed return journey back to the United Kingdom, Channel Islands or BFPO.</li> </ul>	Nil

TRAVEL POLICY (cover starts when you leave home to begin your trip)				
Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:
B2	<b>If you need emergency medical attention</b> To cover customary and reasonable fees or charges for necessary and emergency medical expenses, necessary travel and accommodation or repatriation costs in the event of your illness, injury or death during your trip.	£10,000,000	<ul style="list-style-type: none"> <li>• you are not claiming for any private medical treatment.</li> <li>• you have called our emergency assistance service to authorise bills over £500.</li> <li>• you are claiming for emergency essential treatment received in a state facility and unrelated to any existing medical condition (unless you have declared to us and we have accepted in writing, and you have paid the required premium).</li> <li>• you are not claiming for work involving the use of precious metals in any dental treatment.</li> <li>• you are not claiming for the provision of dentures, crowns or veneers.</li> <li>• you are in a public/ state hospital.</li> </ul>	£250
	<b>Emergency dental treatment</b> Cover for emergency dental treatment only to treat sudden pain.	£250		Nil
	<b>Public hospital inconvenience benefit per 24 hours</b> For each 24 hours you are an inpatient in a public hospital abroad to cover costs of newspapers, telephone calls, food, visitors transport etc. during your hospitalisation, up to the maximum shown amount.	£50 per 24hrs up to a maximum of £500		Nil
B3	<b>If you need to come home early</b> Pro-rotta refund of your pre-paid unused trip costs from the day you come home if you, or your travel companion, have to return early because you, the person you are travelling with, the person you are staying with, a close relative or business associate in your home country is unexpectedly suffer injury, illness or death.	£1,000	<ul style="list-style-type: none"> <li>• you have actually returned home earlier than originally booked.</li> <li>• you need to come home early due to your illness and you have contacted and had approval from tifgroup-assistance.</li> <li>• you are not claiming due to your existing medical condition, unless declared and accepted by us in writing.</li> <li>• you are not claiming due to an existing medical condition of a non-travelling close relative, the person you are staying with, a business associate or travelling companion.</li> </ul>	£200
B4	<b>If your cash is lost or stolen</b> Cover for your cash if it is lost or stolen	£400	<ul style="list-style-type: none"> <li>• your cash/ passport was <u>on your person</u> or in a locked safe and you can provide us with proof of withdrawal/ currency exchange.</li> <li>• you have a Police report confirming the loss and kept all receipts for any incurred costs.</li> <li>• you are not claiming for the cost of missing your return flight/ transport to the United Kingdom, Channel Islands or BFPO, or additional transport costs to return home.</li> </ul>	£200
	<b>If your passport is lost or stolen</b> Cover to contribute towards the cost of an emergency travel document → Cover for necessary costs collecting your emergency travel document → on your trip ( taxi, transport to and from embassy, cost of photos).	£200 £200		£200
B5	<b>Accidental death and disability benefit</b> A single payment payable for your accidental death, permanent disability or loss of sight or loss of limbs whilst on your trip.  <b>Accidental death benefit</b> <b>Permanent loss of sight of limb</b> <b>Permanent total disablement</b>	£5,000 £5,000 £5,000	<ul style="list-style-type: none"> <li>• you are between 18 and 70 years old (<i>accidental death payment is reduced to £2,000 if under 18 or over 71</i>).</li> <li>• you qualify for the full benefit, no partial settlements are payable.</li> <li>• you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness, intoxication or infection.</li> <li>• you are not under 18 or over 70 and claiming permanent disablement.</li> </ul>	Nil
B6	<b>If you need legal advice</b> Cover for <b>30 minutes free legal advice</b> relating to your trips as well as legal expenses we have agreed in writing in pursuing compensation in the event of your death or personal injury whilst on your trip.	30 mins free advice. £10,000 in pursuing compensation	<ul style="list-style-type: none"> <li>• you are not claiming against a travel agent, tour operator / organiser, the insurers/ agents or claims office.</li> <li>• you are using our appointed legal advisers.</li> <li>• you understand that only cases considered likely to succeed with a settlement value estimated to be in excess of the associated legal costs are accepted.</li> </ul>	Nil

TRAVEL POLICY (cover starts when you leave home to begin your trip)				
Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:
B7	<p><b>If you possessions are lost, stolen or damaged</b></p> <p>Your total limit for possessions is up to the amount shown as is split into categories within that amount. The inner limits for specific item categories are listed. Any items which do not fall within these categories are not covered:</p> <p style="text-align: right;">Clothes →</p> <p style="text-align: right;">Luggage →</p> <p style="text-align: right;">Shoes →</p> <p style="text-align: right;">Cosmetics →</p> <p style="text-align: right;">Fine jewellery and watches →</p> <p style="text-align: right;">Electrical items and photographic equipment →</p> <p style="text-align: right;">Buggies, Strollers &amp; Car seats →</p> <p style="text-align: right;">Eye wear →</p> <p style="text-align: right;">Unreceipted items →</p>	£1,000	<ul style="list-style-type: none"> <li>• you accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear. Details are shown at <a href="http://www.tifgroup.co.uk/services/claims/wear-tear-depreciation/">www.tifgroup.co.uk/services/claims/wear-tear-depreciation/</a></li> <li>• you have a Police report confirming the loss.</li> <li>• you have proof of purchase for items over the value of £50.</li> <li>• you are not claiming for duty free items.</li> <li>• your bag/ contents were not stolen from a beach of lido (is so we will pay up to a maximum of £50).</li> <li>• your electrical items, photographic equipment, jewellery or watches were not left unattended unless in a locked safe.</li> <li>• you are not claiming for a mobile/ smart phone, gadgets, accessories or calls.</li> <li>• you are not claiming for contact/ corneal lenses.</li> <li>• you have kept all of your receipts.</li> </ul>	£200
	<p><b>If your possessions are delayed by 24 hours</b></p> <p>Cover for the cost of essential items such as toiletries, change of clothes etc. if your possessions are delayed by more than 24 hours on your outward journey.</p>	£50 for the first 12hrs then £50 per subsequent 24hrs up to £250		
B8	<p><b>Personal liability</b></p> <p>Cover for costs that we have agreed to pay, that you are held legally liable to pay relating to an incident caused by you.</p>	£2,000,000	<ul style="list-style-type: none"> <li>• you have not admitted responsibility, or agreed to pay any monies.</li> <li>• you have kept paperwork/ notes and informed us immediately.</li> <li>• your claim is not due to any form of motorised transport or sailing vessel.</li> <li>• you are not claiming for an incident suffered by, or any property owned by, you, a member of your family, business associate, close relative, person you are intending to stay with, or a travelling companion.</li> </ul>	£200
B9	<p><b>If a natural disaster occurs</b></p> <p>Cover for alternative accommodation in the event your pre-booked accommodation is damaged by a natural disaster.</p>	£500	<ul style="list-style-type: none"> <li>• the disaster occurs during your trip.</li> <li>• you have not been offered alternative accommodation by your tour operator/ booking agent.</li> <li>• you have written confirmation of the disaster and confirmation that your accommodation is unavailable from a resort representative.</li> </ul>	£200



Optional extensions: Please find cover which is available at an additional premium. These extensions only apply if you have selected them upon purchase and is reflected in your insurance documentation.				
Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:
B10	<b>Winter sport extension</b>			
	<b>Ski equipment</b> cover for your, or your hired ski equipment if it is lost, stolen or damaged.	<b>£350</b>	<ul style="list-style-type: none"> <li>• you are able to provide proof of the loss/ damage and provide receipts.</li> <li>• you have obtained independent written confirmation.</li> <li>• you have a police report confirming the loss and kept all receipts for any incurred costs.</li> <li>• you accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear. Details are shown on <a href="http://www.tifgroup.co.uk/services/claims/wear-teardepreciation/">www.tifgroup.co.uk/services/claims/wear-teardepreciation/</a>.</li> </ul>	<b>£200</b>
	<b>Single article limit owned by you</b> →	<b>£150</b>		
	<b>Single article limit hired by you</b> →	<b>£150</b>		
	<b>Unreceipted items</b> →	<b>£150</b>		
	<b>Delayed ski equipment</b> cover for hiring ski equipment if yours is delayed over 12 hours.	<b>£15 per 24hrs up to a maximum of £150</b>	<ul style="list-style-type: none"> <li>• your equipment is delayed on your outbound journey from the United Kingdom, Channel Islands or BFPO.</li> <li>• the ski equipment was not left unattended unless left between 6.00 am and 11.00 pm local time in the locked boot or covered luggage area of a motor vehicle and entry was gained by violent and forcible means.</li> </ul>	<b>Nil</b>
	<b>Loss of ski pack</b> cover for loss of ski pass, ski lift pass and ski school fees due to your injury or illness.	<b>£25 per 24hrs up to a maximum of £250</b>	<ul style="list-style-type: none"> <li>• you have supporting medical evidence confirming your inability to ski.</li> </ul>	<b>Nil</b>
	<b>Piste closure</b> cover for each full 24 hours the piste is closed due to lack of snow.	<b>£20 per 24hrs up to a maximum of £200</b>	<ul style="list-style-type: none"> <li>• you are skiing North of the earths equator between 1st Jan-30th April, or South of the earths equator between 1st June-31st Oct and at a destination of higher than 1600 metres above sea level.</li> </ul>	<b>Nil</b>
	<b>Avalanche closure</b> cover for each full 24 hours the piste/ resort is closed due to an avalanche.	<b>£20 per 24hrs up to a maximum of £200</b>	<ul style="list-style-type: none"> <li>• you have obtained written confirmation detailing dates and times the resort/ piste was closed.</li> <li>• the avalanche has occurred after your departure from the United Kingdom, Channel Islands or BFPO.</li> </ul>	<b>Nil</b>
B11	<b>Fishing extension</b>			
	<b>If your fishing equipment is lost, stolen or damaged</b> Cover if your or your hired fishing equipment is lost, stolen or damaged whilst on your trip for the repair or original purchase price less wear and tear.	<b>£1,000</b>	<ul style="list-style-type: none"> <li>• you have proof of purchase for items over the value of £50</li> <li>• your items were not unattended and you have proof of ownership/ purchase</li> <li>• you have a Police report confirming the loss and kept all receipts for any incurred costs</li> <li>• you accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear. Details are shown on : <a href="http://www.tifgroup.co.uk/services/claims/wear-tear-depreciation/">www.tifgroup.co.uk/services/claims/wear-tear-depreciation/</a>.</li> </ul>	<b>£200</b>
	<b>Single article limit</b> →	<b>£500</b>		
	<b>Unreceipted items</b> →	<b>£150</b>		
	<b>If your fishing equipment is delayed by 12 hours</b> Cover for each full 24 hour period you have to hire fishing equipment because your fishing equipment is lost or stolen by more than 12 hours on your outward journey.	<b>£30 per 12hrs up to a maximum of £300</b>	<ul style="list-style-type: none"> <li>• you have obtained written confirmation of the delay from the appropriate authorities</li> <li>• you have kept all your receipts for the hire of alternative equipment.</li> <li>• the fishery is closed by an official and you have confirmation in writing</li> </ul>	<b>Nil</b>
	<b>If you are unable to fish due to adverse weather conditions</b> Cover for the loss of fishery fees per 24 hour period you are unable to fish due to adverse weather conditions.	<b>£30 per 24hrs up to a maximum of £300</b>	<ul style="list-style-type: none"> <li>• you have pre-booked fishery fees</li> <li>• you have kept all receipts for any costs</li> </ul>	<b>Nil</b>



**Optional extensions: Please find cover which is available at an additional premium. These extensions only apply if you have selected them upon purchase and is reflected in your insurance documentation.**

Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:
B12	<b>Wedding extension</b>			
	<b>If your wedding rings are lost, stolen or damaged</b> Cover for the loss, theft or damage of your wedding rings whilst on your trip.	£500	<ul style="list-style-type: none"> <li>• you have obtained a written report from the appropriate authorities confirming the loss or damage.</li> <li>• damage was not during transit and not shipped as freight/ under a bill of lading.</li> <li>• you have a police report confirming the loss and kept all receipts for any incurred costs.</li> <li>• you are able to provide proof of ownership/ purchase for items over £50.</li> </ul>	£200
	<p style="text-align: right;">Single article limit → Unreceipted items →</p>	£250 £150	<ul style="list-style-type: none"> <li>• the wedding rings, attire, gifts, photographs or recordings were not left unattended other than in a safe, in your locked trip accommodation.</li> <li>• your wedding rings were not lost/ stolen from suitcases, trunks, bags (including checked in luggage/ bags stored in overhead compartment).</li> </ul>	£200
	<b>If your wedding gifts are lost or stolen</b> Cover for the loss/ theft of your wedding gifts received in resort during your trip.	£1,500	<ul style="list-style-type: none"> <li>• you are not claiming for damage caused by:                             <ul style="list-style-type: none"> <li>- scratching, wear, tear, depreciation or deterioration</li> <li>- any process of cleaning, repairing or restoring</li> <li>- atmospheric or climatic conditions</li> <li>- moth or vermin</li> <li>- electrical or mechanical breakdown or derangement.</li> </ul> </li> </ul>	£200
	<p style="text-align: right;">Single article limit → Unreceipted items →</p>	£200 £150		£200
<b>If your photographs are lost, stolen or damaged</b> Cover for the cost of reprinting lost or damaged photographs/ video recordings of your wedding.	£500			£200
<b>If your wedding attire is lost or stolen</b> The cost of repair or replacement to a similar cost of your wedding attire, i.e. wedding dress, suit, shoes if they are lost or damaged prior to your wedding whilst on your trip.	£2,000			£200
<p style="text-align: right;">Single article limit → Unreceipted items →</p>	£300 £150			
<b>If your cosmetics and flowers are lost or damaged</b> The cost of replacing cosmetic products and/ or flowers.	£500			£200
B13	<b>Golf extension</b>			
	<b>If your golf equipment is lost, stolen or damaged</b> Cover if your or your hired golf equipment is lost, stolen or damaged whilst on your trip for the repair or original purchase price less wear and tear.	£1,000	<ul style="list-style-type: none"> <li>• you have proof of purchase for items over the value of £50</li> <li>• your items were not unattended and you have proof of ownership/ purchase</li> <li>• you accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear. Details are shown on <a href="http://www.tifgroup.co.uk/services/claims/wear-tear-depreciation/">www.tifgroup.co.uk/services/claims/wear-tear-depreciation/</a>.</li> </ul>	£200
	<p style="text-align: right;">Single article limit → Unreceipted items →</p>	£250 £150	<ul style="list-style-type: none"> <li>• you have a Police report confirming the loss and kept all receipts for any incurred costs</li> </ul>	
	<b>If your golf equipment is delayed by 12 hours</b> Cover for each full 24 hour period you have to hire golf equipment because your golfing equipment is lost or stolen by more than 12 hours on your outward journey.	£50 per 12hrs up to a maximum of £300	<ul style="list-style-type: none"> <li>• you have obtained written confirmation of the delay from the appropriate authorities</li> <li>• you have kept all your receipts for the hire of alternative equipment.</li> <li>• the course is closed by a club official and you have confirmation in writing</li> </ul>	Nil
<b>If you are unable to play golf due to adverse weather conditions</b> Cover for the loss of golfing fees per 24 hour period you are unable to golf due to adverse weather conditions.	£25 per 24hrs up to a maximum of £250	<ul style="list-style-type: none"> <li>• you have pre-booked green fees</li> <li>• you have kept all receipts for any costs</li> </ul>	Nil	
<b>If you get a hole in one</b> Cover for costs incurred as a result of you achieving a hole in one.	£75	<ul style="list-style-type: none"> <li>• you have written confirmation from the club secretary and your playing partner</li> </ul>	Nil	

Optional extensions: Please find cover which is available at an additional premium. These extensions only apply if you have selected them upon purchase and is reflected in your insurance documentation.				
Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:
B14	<p><b>Business extension</b></p> <p><b>If your business equipment is lost, stolen or damaged</b> Cover if your business equipment is lost stolen or damaged whilst on your trip for the repair or original purchase price less wear and tear.</p> <p style="text-align: right;">Single article limit → Unreceipted items →</p>	£1,000	<ul style="list-style-type: none"> <li>• you have proof of purchase for items over the value of £50</li> <li>• you accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear. Details are shown on <a href="http://www.tifgroup.co.uk/services/claims/wear-tear-depreciation/">www.tifgroup.co.uk/services/claims/wear-tear-depreciation/</a>.</li> <li>• you have a Police report confirming the loss</li> <li>• your bag/ contents were not stolen from a beach or lido (if so we will only pay a maximum of £50)</li> <li>• your items were not unattended and you have proof of ownership/ purchase</li> </ul>	£200
	<p><b>If your business money is lost or stolen</b></p>	£500	<ul style="list-style-type: none"> <li>• you are not claiming for a mobile phone, accessories or calls</li> <li>• your cash is on your person or in a locked safe and you can provide us with proof of withdrawal/ currency exchange and Police report confirming the loss.</li> </ul>	£200
	<p><b>If your business samples and / or equipment are delayed by 24 hours</b> Cover per 24 hour period your business samples and/ or equipment is delayed on your outbound journey.</p>	£150	<ul style="list-style-type: none"> <li>• the circumstances regarding your cancellation or early return fall with the cover available under section A1, B2 or B3 of your policies.</li> <li>• accommodation and travel costs are of the same standard/ cost of that originally booked</li> </ul>	Nil
	<p><b>If you are unable to commence or continue your business trip</b> Cover for travel and accommodation costs for you to return within one month to fulfil your duties, or for a replacement employee to take over due to your injury, illness or death prior to, or during your business trip.</p>	£500	<p>£50 per 24hrs up to a maximum of £500</p>	£200
B15	<p><b>Cruise extension</b></p> <p><b>Missed port departure</b> Reasonable additional travel expenses incurred by you to reach the next overseas port destination due to the vehicle in which you are travelling to your overseas cruise departure point becomes un-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.</p>	£500	<ul style="list-style-type: none"> <li>• you are claiming for the circumstances listed and not for your failure to arrive in time due to any other reason such as traffic, road closures and/ or adverse weather conditions.</li> <li>• you have independent written confirmation of the circumstances.</li> <li>• you have not been offered alternative transport or compensation from your tour operator or cruise provider.</li> </ul>	£200
	<p><b>Skipped port benefit</b> Per port that your cruise operator is unable to dock at designated itinerated ports due to adverse weather conditions or timetable restrictions</p>	£50 per port up to a maximum of £750	<ul style="list-style-type: none"> <li>• the claim is not due to the failure of public transport services that is due to a strike or industrial action that started or that had been announced before the date of your departure from home.</li> <li>• <b>the re-routing of the ship is not due to:</b> - civil unrest in the country where you were due to visit, - inability to berth due to previous tsunami, hurricane or tornado, volcanic ash over the country you were due to visit or an earthquake in the country you were due to visit. - strike or industrial action</li> </ul>	Nil
	<p><b>Cabin confinement</b> Benefit per 24 hour period, if you are confined to your cabin due to injury or illness.</p>	£50 per 24hrs up to a maximum of £500	<ul style="list-style-type: none"> <li>• you have a valid claim under section B2 and have independent written confirmation of your confinement.</li> <li>• you accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear. Details are shown on <a href="http://www.tifgroup.co.uk/services/claims/wear-tear-depreciation/">www.tifgroup.co.uk/services/claims/wear-tear-depreciation/</a>.</li> </ul>	£200
	<p><b>If your formal cruise attire is lost or damaged</b> Your total limit for formal cruise attire is up to the amount shown</p> <p style="text-align: right;">Single article limit → Unreceipted items →</p>	£1,000	<ul style="list-style-type: none"> <li>• you have proof of purchase/ ownership/ purchase for items over the value of £50</li> <li>• you have kept all of your receipts</li> <li>• you accept that if your possessions become permanently lost the cost of essential items will be deducted from your settlement of lost possessions</li> <li>• you have obtained written confirmation of the delay</li> </ul>	£200
	<p><b>If your formal cruise attire is delayed by 12 hours</b> Cover for the cost of hiring replacement cruise attire if your formal cruise attire is delayed by more than 12 hours on your outward journey</p>	£300 £150	£250	£200

**Optional extensions: Please find cover which is available at an additional premium. These extensions only apply if you have selected them upon purchase and is reflected in your insurance documentation.**

Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:
B16	<p><b>Gadget and mobile phone extension</b></p> <p>Cover for your gadget if it is lost, stolen or accidentally damaged whilst on your trip.</p> <p>Cover for the reimbursement of unauthorised calls or data download.</p> <p><b>Please note:</b> there is no monetary payment for a lost or stolen gadget under this section of the policy. If your gadget is damaged you will have to submit it to us for inspection before it is repaired. If your gadget is lost or stolen, or if it cannot be repaired, we will do our best to replace it with a similar make and model, or the equivalent value taking into account the age and condition of the gadget.</p> <p><b>Please be aware:</b> that this is not a new for old insurance policy, so the replacement may be pre-owned, refurbished or re-manufactured (not brand new). Where a replacement has been provided, the original item will become our property. All repairs are issued with a 3 month warranty, and all replacements are issued with a 12 month warranty - if you need to claim under the warranty you should contact us. If your existing accessories are not compatible with the replacement item that we have provided, we will cover the cost of replacing the accessories, on production of your evidence of ownership for these.</p> <p><b>Eligibility Criteria:</b> a gadget must be in good working order and in your possession when you start your trip and purchased as new in the UK, or, if purchased as refurbished, was purchased direct from the manufacturer/network provider in the UK.</p>	<p><b>£1,000</b></p> <p><b>£1,000</b></p>	<ul style="list-style-type: none"> <li>• you have paid your excess;</li> <li>• your gadget was not in your checked-in baggage;</li> <li>• your gadget meets the eligibility criteria;</li> <li>• you did report the loss of theft to the local Police and obtained a written report within 24 hours of discovering the incident;</li> <li>• you did notify your service provider and have asked them to blacklist your mobile phone;</li> <li>• you are able to provide evidence of ownership;</li> <li>• you did take all available precautions;</li> <li>• you did not leave your gadget unattended in a public place;</li> <li>• you can provide evidence of unauthorised and/or forcible entry when your gadget was stolen from a motor vehicle or your trip accommodation.</li> </ul>	<b>£75</b>

## DISCLOSURE OF YOUR MEDICAL CONDITIONS

Your policies may not cover claims arising from your medical conditions. If you answer 'yes' to any of the questions below then you must declare the relevant conditions to us.

So that we can ensure you are provided with the best cover we can offer please read and answer the following questions carefully and accurately:

Have you or anyone insured under this policy ever been diagnosed or received treatment for:

- No**
- Any type of heart or circulatory condition? **Yes** →
  - Any type of stroke or high blood pressure? **Yes** →
  - Any type of breathing condition (such as Asthma)? **Yes** →
  - Any type of Cancer (even if now in remission)? **Yes** →
  - Any type of Diabetes? **Yes** →
  - Any type of irritable bowel disease? **Yes** →
  - Has your doctor altered your regular prescribed medication in the last 3 months? **Yes** →

In the last 2 years - have you, or anyone who is insured under this policy, been treated for any serious or re-occurring medical condition, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment?

↓ **No**

Are you or anyone who is insured under this policy waiting for any tests, treatment or a non-routine hospital appointment?

↓ **No**

Full cover is available under this policy. If your answers to any of the above change to YES during the period of insurance, please contact us on 01376 809 178.

Do any close relatives, business associates or friends who are not travelling with you or who are not insured with us have an existing medical condition (even if considered as 'stable', under control or in remission)?

**Yes** →

If you have answered yes to the questions on the left you must tell us, in order to obtain cover for your medical condition(s), although an increased premium or excess may be required to do so. To enable us to consider your change in health of your medical condition(s) please contact Fit2Travel on:

**01376 809 178**

Open 8.30am - 6pm Mon - Fri,  
8.30am - 5pm Saturday, 10am - 3pm Sunday

Should we require any additional premium, and you accept our offer, this should be paid to Travel Administration Facilities, and sent within 14 days of our offer. If your existing medical condition would require an additional premium to be covered and you choose not to declare it, we reserve the right to decline a claim relating to this condition, unless otherwise agreed by us in writing. Full confirmation of our terms and conditions will be sent out to your address after your call. Any additional medical conditions not declared to us will not be covered.

If your answer changes to 'yes' at any point after the purchase of this policy you must call to inform us of this change in health to ensure you are fully covered for your trip.

### BE AWARE!

We are unable to provide cover for any claim arising as a result of an existing medical condition of a non-travelling close relative, the person you are intending to stay with, or a business associate or friend, or any known or recognised complication of or caused by the existing medical condition.

### CHANGE IN HEALTH

If your health or your ongoing medication changes between the date the policies were bought and the date of travel you must advise us on 01376 809 178 as soon as possible. We will advise you what cover we are able to provide for your change in health, as defined on page 14, after the date of diagnosis. We reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

### BE AWARE! We do not provide any cover for:

- claims caused by an existing medical condition of a non-travelling close relative, the person you are intending to stay with, or a close business associate, or any recognised complication caused by the existing medical condition as defined on page 14.
- any circumstances that are not specified in your policies.

### WHEN YOUR TWO POLICIES START AND END

The cover under Policy A, as described as Section A Pre-Travel Policy, begins from the start date shown on your insurance validation documentation, when the policy is issued and ends when you leave home to start your trip.

On annual multi-trip policies, cover starts on the chosen date and cancellation cover is not in force until that date. Subsequent trips will be covered for cancellation during the period of cover.

The cover under Policy B, as described as Section B Travel Policy, begins when you start your trip and ends when you complete your trip. Cancellation cover will cease when you start your trip, or when your policy expires, whichever is first. No further trips are covered except where you hold an annual multi-trip policy which will cover further trips with durations of 31 days and less, unless the appropriate additional premium has been paid.

There is absolutely no cover for any portion of a trip which is longer than 31 days in duration unless the appropriate additional premium has been paid.

### EXTENSION OF PERIOD

If in the event of either your:

- death, injury or illness during your trip,
  - delay or failure of public transport services during your trip,
  - delay or failure of your return flight to the UK, Channel Islands or BFPO from your international departure point;
- you are unable to complete the trip before your travel policy expires, cover will be automatically extended without additional premium for the additional days necessary to complete the trip.

## HOW YOUR POLICIES WORK

<b>YOUR POLICY WORDINGS</b>	Your insurance document shows details of both pre-travel and travel insurance policies, including the sections of cover, limits, conditions, exclusions, and information on what to do if you need to claim. The policy is a legal contract between us and you. We will pay for any insured event, as described in the policy, that happens during the period of validity and for which you have paid the appropriate premium. Travel insurance policies have specific requirements for both purchasing and making successful claims. <u>Please take the time to read and understand it straight away</u> as not all policies are the same. All risks which are covered are set out clearly in sections with conditions, limits and exclusions (things which are not covered). If your circumstances do not fit those specified then there is no cover in place.
<b>CANCELLING YOUR POLICIES</b>	<b>You have a ‘cooling off’ period where, should you decide that you find that the terms and conditions do not meet your requirements, and provided you have not travelled or claimed on the policy, you can advise us within 14 days of purchase for a full refund to be considered. Should you wish to cancel your policy outside of the 14 day cooling off period, and can confirm that there have been no claims on the policy and that you have not travelled, in addition to a £15 administration charge; the following cancellation terms will be applied dependant on what type of policy you have purchased.</b> <b>Single Trip policies</b> - In the event you have not travelled and are not claiming on the policy, a refund of 50% of the policy premium and any additional premium applied to your existing medical conditions will apply. If you have travelled or are intending to claim, or have made a claim (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium. <b>Annual Multi Trip policies</b> - Provided you have not made a claim on the policy (irrespective of whether your claim was successful or not) and you confirm in writing that there is no claim pending, should you choose to cancel and understand that all benefits of the policy will be cancelled, we will refund 5% of the total premium paid, for each full calendar month remaining on the policy from the date of cancellation. If you are intending to, or have claimed (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium. <b>We reserve the right to give 7 days’ notice of cancellation of this policy, without refund, by recorded delivery to you at your last known address in the event of the following circumstances; fraud, suspected fraud, misleading information or deliberate misrepresentation, or abusive behaviour to any of our staff or agents.</b>
<b>BE CAUTIOUS</b>	This policy is designed to cover most eventualities whilst you are on your trip. It does not provide cover in all circumstances and we expect that you take all possible care to safeguard against accident, injury, loss or damage as if you had no insurance cover.
<b>PREGNANCY</b>	<b>Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 inclusive whilst you are away. From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise:</b> <i>Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date.</i> <b>Please note we will not cover denial of boarding by your carrier so you should check that you will be able to travel with the carrier/ airline in advance. It is essential, if at the time of booking your trip you are aware that you are pregnant, that you ensure that you are able to have the required vaccinations for that trip; no cover will be provided for cancellation in the event that, after booking you discover travel is advised against, or you are unable to receive the appropriate and required vaccinations for that country.</b>
<b>MEDICAL COVER</b>	Your travel policy is not Private Health Insurance, in that it only covers unavoidable, unexpected emergency treatment. You need to check that you have had all the recommended vaccinations and inoculations for the area you are travelling to. It is also recommended that you check with your doctor that it is safe for you to travel bearing in mind your method of travel, the climate and the availability and standard of local medical services in your chosen destination. You will then need to declare your existing medical condition and have it accepted by Travel Administration Facilities for it to be eligible for cover under your policy. You may be required to obtain your medical records in the event of a claim. It is often wise to carry additional supplies of your regular prescribed medications in your hand luggage in case your bags are delayed. Cover will not be granted if travel is against the advice of your doctor or a medical professional such as your dentist.
<b>EHIC</b>	<b>The European Health Insurance Card (EHIC) allows you (provided you are a UK or BFPO resident) to access state-provided healthcare in all European Economic Area (EEA) countries and Switzerland at a reduced cost and in many cases free of charge.</b> We strongly recommend that you carry it with you when travelling abroad. Remember to check your EHIC is still valid before you travel. Applying on <a href="http://www.ehic.org.uk">www.ehic.org.uk</a> for the card is free and it is valid for up to five years. If your EHIC is accepted whilst obtaining medical treatment abroad your policy excess will be reduced to Nil (with the exception of increased excess relating to declared medical conditions). If you are travelling outside the EEA then there are some countries that have reciprocal agreements with the UK and these can be found on: <a href="http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx">http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx</a> . Please note residents of the Isle of Man or Channel Islands are not eligible for an EHIC.
<b>MEDICARE</b>	If you are travelling to Australia you must register with Medicare on arrival. There is a Medicare office in all major towns and cities in Australia. Registration is free and this will entitle you to reduced medical charges from doctors, reduced prescription charges and access to Medicare hospitals.
<b>YOUR EXCESS</b>	Your policy carries an excess and this is the amount you have to contribute towards each claim. All excesses shown for this policy are payable by each insured-person, per section and for each incident giving rise to a separate claim. Your excess may be increased to include existing medical conditions (including anything directly or indirectly related to that condition) confirmed in writing by us. The increased excess will apply to all persons insured on the policy whose claim has been caused by the declared medical condition.

**Definitions - Where these words are used throughout your policy they will always have this meaning:**

<b>AUSTRALIA AND NEW ZEALAND</b>	All countries listed in Europe including Spain, as well as Australia, including Territory of Cocos (Keeling Islands, The Territory of Christmas Island, Norfolk Island and Lord How Island), and New Zealand, including the Cook Islands, Niue and Tokelau.	<b>CONNECTING FLIGHT</b>	A connecting flight which departs your first scheduled stop-over destination 12 hours after arrival from your international departure point.	<b>FAMILY</b>	Two adults and their dependants who are under the age of 18, resident in the UK and in full time education. In this scenario a dependent is considered as children, grandchildren, step-children, adopted children or foster children.
<b>BACK COUNTRY</b>	Guided skiing in terrain which are in remote areas away from groomed pistes, not within ski boundaries and outside of patrolled resort boundaries, this includes terrain that has been accessed by a ski lift but then requiring a hike, ski, climb or skidoo to reach areas of side country or back country.	<b>CRUISE</b>	A pleasure voyage of more than 72 hours duration, sailing as a passenger on a purpose built ship on sea/s or oceans that may include stops at various ports.	<b>FLIGHT</b>	A service using the same airline or airline flight number.
<b>BEACH SWIMMING</b>	Within 50 metres of the shore, in areas marked with safety buoys and under the supervision of a lifeguard	<b>CURTAILMENT</b>	The cutting short of your trip by your early return home or your repatriation to a hospital or nursing home in your home country. Payment will be made on the number of full days of your trip that are lost from the day you are brought home.	<b>GADGET</b>	Mobile/ Smart Phones, Laptops, Tablets, Digital Cameras, MP3 Players, CD/DVD Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Ear Phones, Portable Health Monitoring Devices, Wearable Technology.
<b>BFPO</b>	British Forces Posted Overseas.	<b>DOMESTIC FLIGHT</b>	A flight where the departure and arrival take place within the United Kingdom or the Channel Islands.	<b>HOME</b>	One of your normal places of residence in the United Kingdom, the Channel Islands or BFPO.
<b>BUSINESS ASSOCIATES</b>	A business partner, director or employee of yours who has a close working relationship with you	<b>EMERGENCY TREATMENT</b>	Any ill-health or injury which occurs during your trip and requires immediate treatment before you return home.	<b>HOME COUNTRY</b>	Either the United Kingdom or the Channel Islands.
<b>BUSINESS EQUIPMENT</b>	Any business owned property that is fundamental to the business. Examples of equipment include devices such as Tablets, tools and laptops.	<b>ESSENTIAL ITEMS</b>	Underwear, socks, toiletries and a change of clothing.	<b>INSURED PERSON/ YOU/ YOUR</b>	Any person named on the insurance validation documentation.
<b>BUSINESS SAMPLES</b>	Business goods, samples and equipment taken on an insured journey by an insured person and that are owned by you or your employer.	<b>EUROPE INCLUDING SPAIN</b>	All countries included in Europe excluding Spain, but including Spain, Balearics, Madeira, the Canary Islands and Turkey.	<b>INSHORE</b>	Within 12 Nautical miles off the shore.
<b>CASH</b>	Sterling or foreign currency in note or coin form.	<b>EUROPE EXCLUDING SPAIN</b>	Albania, Andorra, Armenia, Austria, Azerbaijan, Azores, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Corfu, Corsica, Crete, Croatia, Cyprus, Czech Republic, Denmark, Eire (Republic of Ireland), Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece, Guernsey, Holland (Netherlands), Hungary, Iceland, Isle of Man, Italy, Jersey, KOS (Greek Island), Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Northern Ireland, Norway, Poland, Portugal, Rhodes, Romania, Russia, San Marino, Sardinia, Serbia, Slovakia, Slovenia, Sweden, Switzerland, Ukraine, United Kingdom, Vatican City.	<b>INTERNATIONAL DEPARTURE POINT</b>	The airport, international rail terminal or port from which you departed from the UK, Channel Islands or BFPO to your destination, and from where you depart to begin the final part of your journey home at the end of your trip.
<b>CHANGE IN HEALTH</b>	Any deterioration or change in your health between the date the policy was bought and the date of travel, this includes new medication, change in regular medication, deterioration of a previously stable condition, referral to a specialist, investigation of an undiagnosed condition or awaiting treatment/ consultation.	<b>EXCURSION</b>	A short journey or activity undertaken for leisure purposes.	<b>MANUAL LABOUR</b>	Work involving the lifting or carrying of heavy items in excess of 25Kg, work at a higher level than two storeys, or any form of work underground.
<b>CHANNEL ISLANDS</b>	Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.	<b>EXISTING MEDICAL CONDITION</b>	Any serious or recurring medical condition which has been previously diagnosed or been investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.	<b>MEDICAL CONDITIONS</b>	Any disease, illness or injury, including any psychological conditions.
<b>CLOSE RELATIVE</b>	Spouse or partner who you are living together with, parents, grandparents, legal guardians, foster child, parents-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parents, step-child, step-brother, step-sister, aunt, uncle, brother, sister, child, grandchild, niece, nephew, or fiancé(e).			<b>NATURAL DISASTER</b>	A natural event such as avalanche, blizzard, earthquake, flood, forest fire, hurricane, lightning, tornado, tsunami or volcanic eruption.
				<b>OFF PISTE</b>	Skiing within ski area boundaries, off marked and groomed pistes and in between groomed trails and runs, where ski lifts and emergency services are easily accessible and ending back at a ski area lift. Not including back country or areas marked or prohibited from entry.







## Conditions and exclusions applying to your policies

Below are some important conditions and exclusions which apply to your pre travel and travel policy. It is recommended that you read this along with the conditions for each section of your policies as this will make sure that you are aware of any conditions which may affect your circumstances or likelihood to claim.

**APPLYING TO ALL SECTIONS OF YOUR POLICIES: *You are not covered under any section, unless specified, for any of the following circumstances:***

- There is no cover under this policy for cancellation, abandonment or curtailment claims if the Foreign and Commonwealth Office (FCO) advises you not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.
- There is no cover under this policy for any claims as a result of Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARs-COV-2 or any pandemic or fear or threat of any the above. Except for Section B2 If you need emergency medical attention. This will only apply if you did not travel against the published advice of the FCO, any local government, local authority or WHO

<ul style="list-style-type: none"> <li>• Any trip under an annual multi-trip policy that exceeds 31 days duration. This includes not insuring you for part of a trip which is longer than 31 days, unless you have paid the appropriate additional premium.</li> </ul>	<ul style="list-style-type: none"> <li>• Any claim that is due to any failure (including financial) of your travel agent or tour operator, any transport or accommodation provider, their agent or anybody who is acting as your agent, unless specified.</li> </ul>
<ul style="list-style-type: none"> <li>• Any existing medical condition or health condition that has been diagnosed, been in existence or for which you have received treatment from a hospital or specialist consultant within the last two years, unless we have agreed cover in writing and any additional premium has been paid.</li> </ul>	<ul style="list-style-type: none"> <li>• You travelling on, or in, a motorised vehicle for which you do not hold appropriate qualifications to operate in the UK or the Channel Islands (Please note there is no cover under section B8 for any claim related to the use of motorised vehicles). You can visit the following link to the UK Government site for more information on appropriate licenses: <a href="https://www.gov.uk/ride-motorcyclemoped/bike-categories-ages-and-licence-requirements">https://www.gov.uk/ride-motorcyclemoped/bike-categories-ages-and-licence-requirements</a></li> </ul>
<ul style="list-style-type: none"> <li>• More than the proportionate cost of your trip and any claim against the policy (all sections) where you have not insured for the full cost of your trip.</li> </ul>	<ul style="list-style-type: none"> <li>• Any current symptoms, as yet undiagnosed, and diagnosed conditions for which you are awaiting a non-routine consultant referral, hospital tests or investigations or for the results of these.</li> </ul>
<ul style="list-style-type: none"> <li>• Loss of earnings, additional hotel costs, additional car hire, Visas, ESTAs, additional parking fees, vaccinations, inoculations, kennel fees or any other loss unless it is specified in the policy.</li> </ul>	<ul style="list-style-type: none"> <li>• You travelling on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not.</li> </ul>
<ul style="list-style-type: none"> <li>• The cost of taxi fares, telephone calls, faxes or any expenses for food or drink.</li> </ul>	<ul style="list-style-type: none"> <li>• If you are riding pillion, the rider must also hold appropriate qualifications.</li> </ul>
<ul style="list-style-type: none"> <li>• Any claim arising from any relevant information known by you at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to us and we have agreed in writing any terms applicable.</li> </ul>	<ul style="list-style-type: none"> <li>• Any payments made or charges levied after the date of diagnosis of any change in your health or medication after the policy was bought unless this has been advised to us and any revised terms or conditions have been confirmed in writing.</li> </ul>
<ul style="list-style-type: none"> <li>• The operation of law, or as a result of an unlawful act or criminal proceedings against anyone included in your booking, or any deliberate or criminal act by an insured person.</li> </ul>	<ul style="list-style-type: none"> <li>• Your suicide, self-injury, reckless behaviour or any wilful act of self-exposure to danger or infection/ injury (except where it is to save human life).</li> </ul>
<ul style="list-style-type: none"> <li>• Participation in any sports and activities listed in activity packs 2-8 unless the appropriate additional premium has been paid and the policy endorsed (see definitions for sports and activities page 15).</li> </ul>	<ul style="list-style-type: none"> <li>• In respect of all sections other than emergency medical expenses - war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.</li> </ul>
<ul style="list-style-type: none"> <li>• Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.</li> </ul>	<ul style="list-style-type: none"> <li>• Any costs incurred before departure (except cancellation and scheduled airline failure) or after you return home.</li> </ul>
<ul style="list-style-type: none"> <li>• Any costs which are due to any errors or omissions on your travel documents.</li> </ul>	<ul style="list-style-type: none"> <li>• Your failure to obtain the required passport, visa or ESTA.</li> </ul>
<ul style="list-style-type: none"> <li>• Any claim due to your carrier's refusal to allow you to travel for whatever reason.</li> <li>• Manual labour (see policy definition on page 14).</li> <li>• The usage of Drones (see policy definition on page 15).</li> <li>• Cruises, unless the appropriate cruise extension has been purchased (see definition on page 14).</li> </ul>	<ul style="list-style-type: none"> <li>• You, your travelling companion, close relative or business associate being under the influence of:- <ul style="list-style-type: none"> <li>- drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction);</li> <li>- alcohol (a blood alcohol level that exceeds 0.19% – approximately four pints or four 175ml glasses of wine);</li> <li>- solvents, or;</li> <li>- anything relating to you, your travelling companion, close relative or business associates prior abuse of drugs, alcohol or solvents.</li> </ul> </li> </ul>
<ul style="list-style-type: none"> <li>• You travelling to an area that is classified as 'Advise against all travel' or 'Advise against all but essential travel' by the Foreign and Commonwealth Office at the time of your departure.</li> </ul>	<ul style="list-style-type: none"> <li>• Any claim where you have travelled against the advice of your doctor or a medical professional such as your dentist.</li> </ul>
<ul style="list-style-type: none"> <li>• No cover will be in force for Policy B if you claim under Policy A.</li> </ul>	<ul style="list-style-type: none"> <li>• You piloting or travelling in an aircraft where you or the pilot are not licensed to carry passengers.</li> </ul>
<ul style="list-style-type: none"> <li>• If you choose not to adhere to medical advice given, any claims related will not be paid.</li> </ul>	<ul style="list-style-type: none"> <li>• Any claim not supported by the correct documentation as laid out in the individual section.</li> </ul>

## Your pre-travel policy - if you are unable to go on your trip (Policy A Section 1)

We will pay:	If you are unable to travel because:	Provided you:	If you need to claim:
<p>up to £1,000 for your proportion of prepaid:</p> <ul style="list-style-type: none"> <li>• transport charges;</li> <li>• loss of accommodation;</li> <li>• foreign car hire; and</li> <li>• pre-paid excursions booked before you go on your trip:</li> </ul> <p>that you have paid or have agreed to pay, that you cannot recover from any other source, following your necessary cancellation after you purchased this insurance resulting in financial loss.</p>	<ul style="list-style-type: none"> <li>• you or a travelling companion is ill, injured or dies before the trip starts.</li> <li>• a close relative or a close business associate in your home country is ill, injured or dies before the trip starts.</li> <li>• the person you are going to stay with is ill, injured or dies before the trip starts.</li> </ul>	<ul style="list-style-type: none"> <li>• have paid or accept that your excess will be deducted from any settlement.</li> <li>• have complied with the health declaration on page 12 and cancellation is not due, or caused by, an existing medical condition unless we have agreed cover, and additional premium has been paid.</li> <li>• accept that there is no cover for cancellation due to any elective or pre-arranged treatment, this includes being given a date for treatment which coincides with your trip dates, as well as complications as a result of elective, pre-arranged or cosmetic treatment, unless declared and accepted by us in writing.</li> <li>• have obtained a written statement from the treating doctor at the time of the cancellation confirming the necessity to cancel your trip.</li> <li>• accept that your claim is limited to the cancellation charges applicable on the date the GP initially diagnosed or investigated the condition, or at the point a declared existing medical condition deteriorated and required medical attention, or referral. No payments/ cancellation charges after this date will be reimbursed.</li> <li>• are not cancelling due to the death, injury or illness of any pets or animals.</li> <li>• accept that we can only offer to review and extend cover for declared existing medical conditions to <u>our own policyholders</u> so if any of the following people cause you to cancel because of a re-occurrence or complication of a medical condition diagnosed prior to travel, you will not be covered; <ul style="list-style-type: none"> <li>- a travel companion not insured by us;</li> <li>- a close relative of you or your travel companion;</li> <li>- a business associate of you or your travel companion; or</li> <li>- the person you are intending to stay with.</li> </ul> </li> <li>• are not claiming for the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made by using frequent flyer vouchers, Air Miles/ Avios vouchers or other vouchers that have no financial face value.</li> </ul>	<p>Download or request a cancellation claim form and ensure that the medical certificate in the cancellation claim form is completed by the <u>General Practitioner of the persons whose injury, illness or death has caused the cancellation</u>. As well as providing the claims handlers with required documentation as listed on the front of your claim form.</p> <p>Inform your tour operator/ travel agent/ flight company immediately of your necessity to cancel and request a cancellation invoice.</p>
	<ul style="list-style-type: none"> <li>• you are required for jury service or as a witness in a court of law.</li> </ul>	<ul style="list-style-type: none"> <li>• are not cancelling due to a criminal act committed by you or where you are the defendant in the court case.</li> </ul>	<p>Provide us with your original summons notice.</p>
	<ul style="list-style-type: none"> <li>• you or a travel companion have been made redundant.</li> </ul>	<ul style="list-style-type: none"> <li>• are not claiming due to financial circumstances or unemployment except when it is due to a compulsory redundancy notice which you received after buying this insurance, and have been in continuous employment for two years (see definition – redundancy on page 15).</li> </ul>	<p>Obtain written confirmation to validate your circumstances.</p>
	<ul style="list-style-type: none"> <li>• of the requirements of HM forces.</li> </ul>	<ul style="list-style-type: none"> <li>• have been granted leave orders (and these have not been withdrawn by your employer on disciplinary grounds).</li> </ul>	<p>Obtain written confirmation to validate your circumstances.</p>

### **BE AWARE!** No cover is provided under this section due to;

• anything mentioned in the conditions and exclusions (page 16).

• the fear of an epidemic, pandemic, infection or allergic reaction.

• your disinclination to travel or any circumstance not listed above.

• There is no cover under this policy for cancellation, abandonment or curtailment claims if the Foreign and Commonwealth Office (FCO) advises you not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2

• the cancellation of your trip by the tour operator.

• a previously diagnosed condition of any close relatives, your travelling companion, the person you are intending to stay with, or a business associate.

• your failure to obtain the required Passport, ESTA, Visa, vaccinations or inoculations in time.

• the advice or recommendation of the Foreign and Commonwealth Office applicable at the time of your departure.

• your carrier's refusal to allow you to travel for whatever reason.

## If your scheduled airline stops trading (Policy A Section 2)

We will pay:	If:	Provided your:	If you need to claim:
up to £500 to cover any amounts already paid for the scheduled flight that you are unable to get back.	<ul style="list-style-type: none"> <li>the airline on which you are booked becomes insolvent before your departure from your home country causing you financial loss.</li> </ul>	<ul style="list-style-type: none"> <li>excess has been paid or deducted from any settlement.</li> <li>scheduled flight is booked independently through a licensed or bonded travel organiser or direct with a scheduled airline in the United Kingdom, Channel Islands or BFPO and it is not part of an inclusive trip or holiday package.</li> <li>booking has not been taken over by another airline.</li> <li>claim is not for additional expenses if you are forced to rearrange your trip or any expenses for loss of accommodation, loss of car hire expenses, loss of excursions or any loss not specified in the policy.</li> </ul>	<p>Download or request a cancellation claim form and complete it enclosing all required documentation listed on the front.</p> <p>You will need to supply confirmation that the airline has stopped operating, together with your original purchase receipt and unused ticket.</p>

### **BE AWARE!** No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 16).
- the financial failure of your travel agent, tour organiser, booking agent or flight consolidator with whom your scheduled flight has been booked.
- you being able to obtain a refund from any other source, where your scheduled airline is bonded or insured elsewhere or where you have paid for the flight by credit card and can claim a refund from the credit card provider, even if the payment is insufficient to meet your claim.
- your scheduled airline being in administration or, in the USA and Canada, in Chapter 11 at the time of taking out your policy.

## Your travel policy - if your travel plans are disrupted (Policy B Section 1)

We will pay:	If:	Provided:	If you need to claim:
up to £500 for the proportionate value of the unused part of your scheduled airline ticket.	<ul style="list-style-type: none"> <li>the airline on which you are booked becomes insolvent after your departure from your home country.</li> </ul>	<ul style="list-style-type: none"> <li>you are not claiming for additional expenses if you are forced to cut short your trip or any expenses for loss of accommodation, loss of car hire expenses, loss of excursions or any loss not specified in the policy.</li> </ul>	<p>Download or request and complete a departure delay claim form.</p> <p>Obtain written confirmation from your airline, railway company, shipping line or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay of your flight, international train or sailing.</p>
£20 for trip disruption allowance per 12 hours up to a maximum of £100 in total.	<ul style="list-style-type: none"> <li>the departure of your international flight, international train or sailing is delayed on your outbound journey for more than 12 hours from its scheduled departure time from your international departure point.</li> </ul>	<ul style="list-style-type: none"> <li>you are at the airport/ port/ station and the delay is over 12 hours.</li> <li>delay is not due to the diversion of aircraft after it has departed</li> </ul>	
up to £1,000 for the cancellation of your trip.	<ul style="list-style-type: none"> <li>after 24 hours of delay at the airport, rail terminal or port for your outbound journey from the UK, Channel Islands or BFPO you abandon the trip.</li> </ul>	<ul style="list-style-type: none"> <li>your trip is not less than 2 days duration or is a one-way trip.</li> <li>your excess has been paid or deducted from any settlement.</li> </ul>	
up to £250 for alternative transport to get to your trip destination.	<ul style="list-style-type: none"> <li>the vehicle in which you are travelling to your international departure point becomes un-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 from the United Kingdom, Channel Islands or BFPO.</li> </ul>	<ul style="list-style-type: none"> <li>you have allowed sufficient time to check-in as shown on your itinerary.</li> </ul>	

### **BE AWARE!** No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 16).
- any compensation when your tour operator has rescheduled your flight itinerary or the airline/ railway company/ shipping line/ handling agents offer or provide alternative transport that departs within 12 hours, or where you are able to obtain a refund from any other source, where your scheduled airline is bonded or insured elsewhere or where you have paid for the flight by credit card and can claim a refund from your credit card provider, even if the payment is insufficient to meet your claim.
- your scheduled airline being in administration or, in the USA and Canada, in Chapter 11 at the time of taking out your policy.
- the failure of public transport services that is due to a strike or industrial action that started or that had been announced before the date of your departure from home.
- There is no cover under this policy for cancellation, abandonment or curtailment claims if the Foreign and Commonwealth Office (FCO) advises you not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2

## If you need emergency medical attention (Policy B Section 2)

We will pay:	If:	Provided your:	If you need to claim:
<p><u>for trips outside &amp; inside your home country:</u></p> <p>up to £10,000,000 <u>outside your home country</u> OR up to £1,000 <u>inside your home country</u> following necessary emergency expenses that are payable within six months of the event that causes the claim that results from your death, injury or illness:</p>	<ul style="list-style-type: none"> <li>• customary and reasonable fees or charges for necessary and emergency treatment, to be paid outside your home country for medical, surgical, hospital, nursing home or nursing services.</li> <li>• additional travel, accommodation and repatriation costs to be made for, or by, you and for any one other person who is required for <u>medical reasons</u> to stay with you, to travel to you from your home country or to travel with you, where it is deemed medically necessary.</li> <li>• the cost of returning your ashes home or the return of your body to your home.</li> </ul>	<ul style="list-style-type: none"> <li>• any costs where you have not paid your excess.</li> <li>• treatment due to, or a complication of, an existing medical condition unless we have agreed cover in writing and any additional premium has been paid.</li> <li>• any elective or pre-arranged treatment or any routine non-emergency tests or treatment, this includes complications as a result of elective, pre-arranged or cosmetic treatment received whilst abroad.</li> <li>• costs of private treatment unless our 24 hour tifgroup-assistance team has agreed and adequate public facilities are not available.</li> <li>• replenishment of any medication you were using at the start of the trip, or follow up treatment for any condition you had at the start of your trip.</li> </ul>	<p><b><u>FOR MEDICAL EMERGENCIES</u></b></p> <p><b>+44 (0) 203 829 6745</b></p> <p><b>Call our tifgroup-assistance team 24 hours a day, 7 days a week, 365 days a year, from anywhere in the world</b></p> <p>Download or request a claim form for emergency medical expenses and complete to the best of your ability.</p> <p>For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies you must keep and provide us with all (original) receipts accounts and medical certificates.</p> <p>For cases where tifgroup-assistance were informed please provide (in addition to the above) your case number or name of the person you spoke to and a photocopy or scanned image of your EHC card.</p>
<p>up to £2,500</p> <p>public hospital benefit of £50 per 24hrs up to a maximum of £500</p>	<ul style="list-style-type: none"> <li>• your death outside your home country for your burial or cremation.</li> <li>• each full 24 hours that you are in a <u>public hospital abroad</u> as an in-patient during the period of the trip in addition to the fees and charge</li> </ul>	<ul style="list-style-type: none"> <li>• the cost of early repatriation when medical treatment of a standard acceptable by our medical director is available locally.</li> <li>• the cost associated with the diversion of an aircraft due to your death, injury or illness.</li> <li>• repairs to or for artificial limbs or hearing aids.</li> <li>• the cost of diagnostic tests or treatment for any existing medical condition other than that which has caused the immediate emergency.</li> <li>• any extra costs for single/ private accommodation in a hospital or nursing home.</li> </ul>	
<p>up to a maximum cost of £250</p>	<ul style="list-style-type: none"> <li>• emergency dental treatment only to treat sudden pain.</li> </ul>	<ul style="list-style-type: none"> <li>• work involving the use of precious metals in any dental treatment.</li> <li>• the provision of dentures, crowns or veneers.</li> <li>• any treatment or work which could wait until your return home.</li> </ul>	

**BE AWARE!** This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available. Whilst the actual medical care you receive is in the hands of the local doctors treating you, we can obtain the medical information we need from them to establish what is wrong, as well as their treatment and discharge plans. We can support you in the event you are admitted to a facility that may not be suitable for your clinical needs or where there are concerns over practice. We will then advise on, and can put in place, suitable repatriation plans to get you home as soon as it is medically safe to do so. We will liaise with the treating doctor to get a fit to fly certificate when needed, and with aero-medical experts who will advise on both the timing and method of repatriation that is best suited to your individual needs of your recovery.

*No cover is provided under this section for:*

- anything mentioned in the conditions and exclusions (page 16) (including any treatment, tests and associated illnesses for non-declared existing medical conditions).
- any costs where you are an inpatient or it is a repatriation claim and our 24 hour assistance service, tifgroup-assistance, have not been notified or has not agreed the costs, we reserve the right to decline associated costs.
- services or treatment received by you, including any form of cosmetic surgery OR any treatment received by you after the date that, in the opinion of tifgroup-assistance, in consultation with your treating doctor, you can return home or which can reasonably wait until you return to your home country.
- additional accommodation which exceeds the standard of that originally booked or any costs for food or drink.
- additional flights which exceed the standard of that originally booked unless medically necessary and agreed with tifgroup-assistance.

## If you need to come home early (Policy B Section 3)

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
<p>up to £1,000 in total for your unused proportion of:</p> <ul style="list-style-type: none"> <li>• pre-paid excursions booked before you go on your trip;</li> <li>• loss of accommodation;</li> <li>• foreign car hire; and</li> <li>• either your pre-booked return travel costs, or the cost of your curtailment travel costs, whichever is the greater</li> </ul> <p>that you have paid or agreed to pay and that you cannot recover from any other source following your <u>necessary cutting short of your trip.</u></p> <p><b>PLEASE NOTE</b> <i>Your unused proportion of trip costs will be calculated in full days lost from the date of your return journey home.</i></p>	<ul style="list-style-type: none"> <li>• <b>your early return home because of the death, injury or illness of:</b> <ul style="list-style-type: none"> <li>- you or a friend with whom you are travelling;</li> <li>- a close relative who lives in your home country;</li> <li>- a close business associate who lives in your home country; or</li> <li>- a friend who lives abroad and with whom you are staying.</li> </ul> </li> </ul> <p><i>or</i></p> <ul style="list-style-type: none"> <li>• you, a friend or close relative who is travelling with you being required in your home country for jury service or as a witness in a court of law.</li> </ul> <p><i>or</i></p> <ul style="list-style-type: none"> <li>• you, a friend, business associate or close relative who is travelling with you being called back by the Police after your home, or the home in your home country of your friend, business associate or close relative, or usual place of business in your home country, having suffered from burglary, serious fire, storm or flood.</li> </ul>	<ul style="list-style-type: none"> <li>• any payment where you have not suffered any financial loss.</li> <li>• coming home due to your existing medical condition, unless declared and accepted by us in writing.</li> <li>• coming home due to an existing medical condition of a non-travelling close relative, the person you are staying with, a business associate, or a travelling companion.</li> <li>• any costs where you have not paid your excess.</li> <li>• the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made by using frequent flyer vouchers, Air Miles/ Avios vouchers or other vouchers that have no financial face value.</li> <li>• any claim due to the death, injury or illness of any pets or animals.</li> <li>• the withdrawal of previously approved leave by your employer unless it is due to the death or serious illness of a close business associate.</li> <li>• any unused portion of your original ticket where you have been repatriated.</li> <li>• coming home early due to the fear of an epidemic, pandemic, infection or allergic reaction.</li> <li>• curtailment cover where the trip is of 2 days duration or less or is a one-way trip.</li> <li>• the operation of law or as a result of an unlawful action by you or criminal proceedings against you or anyone included in your booking.</li> <li>• the curtailment of your trip by the tour operator.</li> <li>• curtailment due to financial circumstances</li> </ul>	<p>Download or request a curtailment claim form and ensure that the medical certificate in the cancellation claim form is completed by the <u>General Practitioner of the person whose injury, illness or death has caused the curtailment.</u> As well as providing the claims handlers with required documentation as listed on the front of your claim form.</p> <p>Inform your tour operator/ travel agent/ flight company immediately of your necessity to cancel and request a cancellation invoice.</p> <p><b><u>If you need to cut short your trip:</u></b></p> <p>Due to a <u>medical necessity</u> you must ring to confirm this with our 24 hour tifgroup-assistance team.</p> <p style="text-align: center;"><b>+44 (0) 203 829 6745</b></p> <p><u>curtailment claims will not otherwise be covered.</u></p> <p>You should keep any receipts or accounts given to you and send them in to the claims office.</p>

**BE AWARE!** If you need to come home early due to your illness you **MUST** contact tifgroup-assistance who will be able to assist you. If you need to come home for any other reason you should make your own arrangements. Please also note curtailment claims are calculated from the day you return home and no payment is made for loss of enjoyment however caused. No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 16).
- coming home early due to your existing medical condition where the risk attached to that medical condition has not been accepted by us in writing.
- coming home early due to death or illness of a close relative, the person you are staying with, a travelling companion, or a close business associate caused by an existing medical condition or a known complication of it.
- any claim not supported by a detailed letter/ certificate from the treating doctor explaining why your early return was medically necessary.
- any resumption of your trip once it has been curtailed. There is no further cover once you have returned to your home country.
- your curtailment travel costs must be to the same standard as that of your pre-booked return travel costs booked as part of your original trip.
- There is no cover under this policy for cancellation, abandonment or curtailment claims if the Foreign and Commonwealth Office (FCO) advises you not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2



### If your cash or passport is lost or stolen on your trip (Policy B Section 4)

We will pay:	For:	Provided:	If you need to claim:
each insured person: up to £400	<ul style="list-style-type: none"> <li>the loss or theft of your cash during your trip.</li> </ul>	<ul style="list-style-type: none"> <li>your excess has been paid or deducted from any settlement.</li> <li>your cash or passport is:                             <ul style="list-style-type: none"> <li>- on your person;</li> <li>- held in a safe or safety deposit box where one is available; or</li> <li>- left <u>out-of-sight</u> or in your locked trip accommodation.</li> </ul> </li> <li>you are not claiming for any costs incurred before departure or after you return home or any costs which are due to any errors or omissions on your travel documents or money exchange.</li> <li>you are not claiming for any missed travel or accommodation arrangements as a result of your passport being lost or stolen.</li> </ul>	<p>For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/ apartment manager wherever appropriate.</p> <p>For loss of cash we will also require:</p> <p>(a) exchange confirmations from your home country for foreign currency.</p> <p>(b) where sterling is involved, documentary evidence of possession.</p> <p>For a lost or stolen passport you will also need to get a letter from the Consulate, airline or travel provider where you obtained a replacement and keep all the receipts for your travel and accommodation expenses.</p>
up to £200	<ul style="list-style-type: none"> <li>cover to contribute towards the cost of an emergency travel document.</li> </ul>		
up to £200	<ul style="list-style-type: none"> <li>cover for necessary costs collecting your emergency travel document on your trip.</li> </ul>		

**BE AWARE!** No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 16).
- any financial loss suffered as a result of your debit/ credit card or passport being lost or stolen.
- the loss or theft of your ski pass if the additional premium has not been paid and we have not confirmed this in writing.
- cash or passport that is not on your person.
- cash or passport that is not in a safe/ safety deposit box or left out-of-sight in your locked trip accommodation.
- loss or theft of cash due to depreciation in value, currency changes or shortage caused by any error or omission.

### Accidental death and disability benefit (Policy B Section 5)

We will pay:	For:	Provided:	If you need to claim:
<p>a single payment as shown on your summary of cover:</p> <p>£5,000 →</p> <p>£5,000 →</p> <p>£5,000 →</p>	<p>your accidental bodily injury whilst on your trip, that independently of any other cause, results in your:</p> <p>death (limited to £2,500 when you are under 18 or over 71 at the time of incident).</p> <p>total and permanent loss of sight in one or both eyes, or total loss by physical severance or total and permanent loss of use of one or both hands or feet.</p> <p>permanent and total disablement from engaging in paid employments or paid occupations of any and every kind all occurring within 12 months of the event happening*.</p>	<ul style="list-style-type: none"> <li>you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness or infection.</li> <li>you are not over 70 and claiming permanent disablement.</li> <li>you are not claiming for more than one of the benefits that is a result of the same injury.</li> </ul>	<p>Download or request a claim form for Personal Accident immediately and complete to the best of your ability.</p> <p>In the event of death, we will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and you will be advised what further documentation is required.</p>

**BE AWARE!** This is a one-off lump sum benefit for the death or very serious incapacity, as specified, of an insured person when this is solely caused by an accident occurring during the period of insurance. It is quite separate from costs covered under the medical section.

(\* Where you are not in paid employment or occupation, this shall be defined as 'all your usual activities, pastimes and pursuits of any and every kind').

**No cover is provided under this section for:**

- anything mentioned in the conditions and exclusions (page 16).
- any payment for permanent disablement when your age is under eighteen (18) or over seventy one (71).

## If you need legal advice (Policy B Section 6)

We will pay:	For:	Provided:	If you need to claim:
<p>Up to £10,000</p> <p>and</p> <p>for 30 minutes legal advice on the telephone</p>	<ul style="list-style-type: none"> <li>• legal costs and expenses incurred in pursuing claims for compensation and damages due to your death or personal injury whilst on the trip.</li> <li>• enquiries relating to your insured trip.</li> </ul>	<ul style="list-style-type: none"> <li>• your excess has been paid or deducted from any settlement.</li> <li>• you accept that if your legal expenses indemnity is paid as a loan for all persons insured to take legal action for compensation as a result of your death, illness or injury during your journey/trip. You must pay this loan back to us out of any compensation you receive.</li> <li>• legal proceeding in the USA or Canada follow the contingency fee system operating in North America.</li> <li>• you are not pursuing a claim against a carrier, travel agent, tour operator, tour organiser, the insurers, their agents or the claims office.</li> <li>• we believe that you are likely to obtain a reasonable settlement.</li> <li>• the costs cannot be considered under an arbitration scheme or a complaints procedure.</li> <li>• you are not claiming against another insured-person who is a member of your family, a friend or travelling companion, whether insured by us or another provider.</li> <li>• the claim is not due to damage to or caused by any mechanically propelled vehicle.</li> <li>• the claim is not pursued in more than one country.</li> <li>• the claim is reported to us and/or our appointed representative within 3 months after the incident which led to the claim.</li> <li>• you take all reasonable steps to keep any costs as low as possible.</li> <li>• costs do not relate to fines or damages awarded to punish the person responsible rather than to compensate for any losses.</li> </ul>	<p>If you have an accident abroad and require legal advice you should contact:</p> <p style="text-align: center;"><b>Penningtons Manches LLP,</b>  <b>31 Chertsey Street, Guildford, Surrey,</b>  <b>GU1 4HD</b></p> <p>They will arrange for up to thirty minutes of <u>free</u> advice to be given to you by a lawyer.</p> <p>To obtain this service you should:</p> <p style="text-align: center;"><b>Telephone 0345 241 1875</b></p> <p style="text-align: center;"><b>Monday to Friday 8:30am- 7pm</b></p>

### Choosing an appointed representative.

Penningtons Manches LLP is our appointed representative due to its expertise in travel law. They are regularly audited by us, and maintain the highest levels of customer service. They also have delegated authority to act which means your claim is likely to proceed much quicker. Because of the relationship between us and Penningtons Manches LLP we are able to address any concerns which may arise in a way which is simply not possible with another firm.

- If we accept your claim we will appoint Penningtons Manches LLP to pursue the claim on your behalf;
- We may, at our discretion, agree to instruct an alternative firm, either at the point of issuing proceedings, or if there is a conflict of interest;
- We will only agree to the instruction of an alternative firm, at the point of issuing proceedings, or if there is a conflict of interest, if that firm also agrees to act in line with our terms of appointment;
- If you and we cannot agree on an appointed advisor, the matter will be referred to an Alternative Resolution Facility.

Where a claim occurs you will supply any reports or information and proof to us and the claims office as may be required. Any legal expenses incurred without our prior authorisation or that of the claims office will not be paid. We will settle all claims under the law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you. No cover is provided for anything mentioned in the conditions and exclusions (page 16).



## If your possessions are lost, stolen, damaged or delayed (Policy B Section 7)

We will pay:	For:	Provided you:	If you need to claim:
<p>up to a total of £1,000 for <u>your</u> possessions, with a maximum amount for:</p> <p style="text-align: right;">Clothes → £500</p> <p style="text-align: right;">Luggage → £150</p> <p style="text-align: right;">Shoes → £150</p> <p style="text-align: right;">Cosmetics → £100</p> <p style="text-align: right;">Fine jewellery &amp; watches → £400</p> <p style="text-align: right;">Electrical items &amp; photographic equipment → £200</p> <p style="text-align: right;">Buggies, Strollers &amp; Car seats → £100</p> <p style="text-align: right;">Eyewear → £100</p> <p style="text-align: right;">Unreceipted items up to a maximum of: → £150</p> <p><i>either</i></p> <ul style="list-style-type: none"> <li>the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear.</li> </ul> <p><i>or</i></p> <ul style="list-style-type: none"> <li>the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip.</li> </ul>	<p>the purchase of essential items if your luggage containing your possessions are delayed due to being misplaced, lost or stolen on your outward journey from your home country for over 24 hours from the time you arrived at your trip destination.</p>	<ul style="list-style-type: none"> <li>have paid your excess or accept it will be deducted from any settlement.</li> <li>have complied with the carrier's conditions of carriage.</li> <li>have notified the Police, your carrier or tour operator's representative and obtained an independent written report.</li> <li>own the items you are claiming for and are able to provide proof of ownership/ purchase for any items over £50 in value.</li> <li>are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/ or their contents i.e. food, liquids, gels etc.</li> <li>are not claiming for possessions which have been lost or stolen from a beach or lido (if so we will only pay a maximum of £50).</li> <li>have not left electrical items, eyewear, jewellery &amp; watches or photographic equipment unattended (including being contained in luggage during transit) except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation). This includes items left behind following you disembarking your coach, train, bus, flight, ferry or any other mode of transport.</li> </ul>	<p><b>For all damage claims:</b></p> <p>you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. Please then return the damaged items to:</p> <p>The Recoveries Department at Travel Insurance Facilities 1 Tower View, Kings Hill West Malling, Kent, ME19 4UY</p> <p><b>For all loss or damage claims during transit:</b></p> <p>(a) retain your tickets and luggage tags, (b) report the loss or damage to the appropriate carrier and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p><b>For all losses</b> you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/ apartment manager wherever appropriate.</p> <p><b>For delay claims</b></p> <p>You must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p> <p><b>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/ purchase. Any items not supported by such proof of ownership/ purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</b></p>
<p><b>£50 for the first 12hrs then £50 per subsequent 24hrs up to £250</b></p>	<p>the purchase of essential items if your luggage containing your possessions are delayed due to being misplaced, lost or stolen on your outward journey from your home country for over 24 hours from the time you arrived at your trip destination.</p>	<ul style="list-style-type: none"> <li>have not left any possessions not mentioned in the preceding bullet point unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle unless entry was gained by violent and forcible means.</li> <li>have obtained written confirmation of any loss, damage or delay from your tour operator / airline provider.</li> </ul>	<p><b>For delay claims</b></p> <p>You must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p> <p><b>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/ purchase. Any items not supported by such proof of ownership/ purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</b></p>

**BE AWARE!** Your travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc. as these should be fully insured under your house contents insurance on an All Risks extension for 365 days of the year. There is a maximum amount you can claim and a maximum amount in total for each category, and these are shown under the possessions section. The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted. You can find full details of our wear and tear scale published on our website at:

[www.tifgroup.co.uk/services/claims/wear-tear-depreciation/](http://www.tifgroup.co.uk/services/claims/wear-tear-depreciation/) No cover is provided under this section for:

• **anything mentioned in the conditions and exclusions (page 16) or any items that do not fall within the categories of cover listed. No cover is provided under this section for:**

- mobile telephones, SIM cards, mobile telephone prepayment cards, lost/ stolen mobile telephone call charges or mobile telephone accessories, gadgets (as defined on page 13), car keys, duty free items such as tobacco products, alcohol and perfumes.
- the use of, or damage to, drones.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

## Personal liability (Policy B Section 8)

We will pay:	For:	Provided:	If you need to claim:
up to £2,000,000 plus costs agreed between us in writing:	<ul style="list-style-type: none"> <li>any amount incurred due to an event occurring during the period of this insurance that you are legally liable to pay that relates to an incident caused directly or indirectly by you and that results in:                             <ul style="list-style-type: none"> <li>accidental bodily injury of any person.</li> <li>loss of, or damage to, property that does not belong to you or any member of your family and is neither in your charge or control nor under the charge or control of any member of your family.</li> <li>loss of, or damage to, trip accommodation which does not belong to you or any member of your family.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>your excess has been paid or deducted from any settlement.</li> <li><b>liability for loss of, or damage to, property accidental bodily injury is not caused or suffered by:</b> <ul style="list-style-type: none"> <li>your own employment, profession or business or anyone who is under a contract of service with you, acting as a carer, whether paid or not, or any member of your family or travelling companion or is caused by the work you or any member of your family or travelling companion employ them to do.</li> <li>your ownership, care, custody or control of any animal.</li> </ul> </li> <li><b>compensation or any other costs are not caused by accidents involving your ownership, possession or control of any:</b> <ul style="list-style-type: none"> <li>land or building or their use either by or on your behalf other than your temporary trip accommodation, mechanically propelled vehicles and any trailers attached to them, aircraft, motorised skis, motorised waterborne craft or sailing vessel, firearms or incendiary devices</li> </ul> </li> </ul>	<p><b>Never admit responsibility to anyone</b> and do not agree to pay for any damage, repair costs or compensation.</p> <p>Keep notes of any circumstances that may become a claim so these can be supplied to us along with names and contact details of any witnesses as well as any supporting evidence we may require.</p>

**BE AWARE!** No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 16) (Where you are liable for damage to trip accommodation your excess is increased to £250).
- accidental bodily injury, illness or disease suffered by you or any member of your family, or any event caused by any deliberate or reckless act or omission by you or a member of your family.
- claims where an indemnity is provided under any other insurance or where it falls on you by agreement and would not have done if such agreement did not exist i.e. rental disclaimer.

## If a natural disaster occurs (Policy B Section 9)

We will pay:	For:	Provided:	If you need to claim:
up to a maximum of £500	<ul style="list-style-type: none"> <li>reasonable additional costs of travel and accommodation within a 20 mile radius, to the same standard as those on your booking, to enable you to continue your trip close to that originally booked if the pre-booked accommodation has been damaged by fire, flood, earthquake, storm, lightning, explosion or hurricane.</li> </ul>	<ul style="list-style-type: none"> <li>you are able to provide evidence of the necessity to make alternative travel arrangements.</li> </ul> <p><b>your trip is not:</b></p> <ul style="list-style-type: none"> <li>within the United Kingdom or Channel Islands.</li> <li>formed part of a tour operator's package holiday.</li> </ul>	<p>You will need to provide written evidence from official sources to confirm the need to find alternative accommodation, stating the reason why this was necessary. You will need to submit this to claim office along with your original booking confirmation and receipts for all expenses made.</p>

**BE AWARE!** No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 16)
- any amounts recoverable from any other source.
- alternative transport home, missed flights/ connections, food, drink, telephone calls or any other loss specified in this policy.
- any claim where the fire, flood, earthquake, storm, lightning, explosion or hurricane had already happened before you left home.

## Winter sports extension (Policy B Section 10) on payment of additional premium

Upon payment of an additional premium your policy will cover winter sports – (on piste skiing and snowboarding, for leisure purposes only and not participating in any timed, competitive or off piste/ specialist ski/ snow board activities) for the entire duration of your Single Trip or for 17 days in one policy year on your Annual Multi Trip. We recommend when participating in winter sports that the appropriate clothing, including crash helmets, should be worn, and activities undertaken match the level of experience the insured person has in that sport (e.g. if you are an amateur skier do not undertake a black run).

We will pay:	For:	Provided:	If you need to claim:
<p>up to: £350 for hired or owned ski equipment.</p> <p>Single article limit: Owned: £150 Hired: £150</p> <p>Unreceipted items: £50 per item up to a maximum of £150</p>	<ul style="list-style-type: none"> <li>the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear.</li> </ul> <p>or</p> <ul style="list-style-type: none"> <li>the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed on your trip.</li> </ul>	<ul style="list-style-type: none"> <li>you have paid your excess or accept it will be deducted from any settlement.</li> <li>you have complied with the carrier's conditions of carriage.</li> <li>on delay, loss or theft claims you have notified the Police, your carrier or tour operator's representative and obtained an independent written report.</li> <li>the ski equipment was not left unattended unless left between 6.00 am and 11.00 pm local time in the locked boot or covered luggage area of a motor vehicle and entry was gained by violent and forcible means.</li> </ul>	<p><b>For all loss or damage claims during transit:</b> you need to retain your tickets and luggage tags, report the loss or damage to the transport provider, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p><b>For all damage claims</b> keep the items in case we wish to see them. You will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. Please then return the damaged items to:</p> <p>The Recoveries Department at Travel Insurance Facilities 1 Tower View, Kings Hill West Malling, Kent, ME19 4UY</p>
<p>£15 per 24hrs up to a maximum of £150</p> <p>£25 per 24hrs up to a maximum of £250</p>	<ul style="list-style-type: none"> <li>the cost of hiring replacement ski equipment if your ski equipment is delayed due to being misplaced, lost or stolen on your outward journey for over 24 hours from the time you arrived at your trip destination.</li> <li>the loss of use of your ski pack following your injury or illness during your trip.</li> </ul>	<ul style="list-style-type: none"> <li>you are able to provide the damaged items on request or to prove the existence or prove ownership/ purchase or responsibility of any items.</li> <li>you have a valid claim for medical expenses.</li> <li>have supporting medical evidence confirming your inability to ski.</li> </ul>	<p><b>For all other losses</b> you should report to the police within 24 hours of discovery, and obtain a written report and reference number from them.</p>
<p>£20 per 24hrs up to a maximum of £200</p>	<ul style="list-style-type: none"> <li>each full 24hours you are unable to ski due to the lack of snow which results in the total closure of skiing facilities in the resort.</li> </ul>	<ul style="list-style-type: none"> <li>you are skiing north of the earths equator between 1st January and 30th April, or south of the earths equator between 1st June and 31st October and at a destination of higher than 1600 metres above sea level.</li> <li>you have obtained a letter from your tour operator/ transport provider stating the reason for closure, the date, time of the closure and the date and time it re-opened.</li> </ul>	<p><b>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/ purchase. Any items not supported by such proof of ownership/ purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</b></p>
<p>up to a £20 per 24hrs up to a maximum of £200</p>	<ul style="list-style-type: none"> <li>the cost of additional transport and/ or accommodation if, because of the prevention of access due to an avalanche, you are unable to reach or leave your pre-booked resort.</li> </ul>	<ul style="list-style-type: none"> <li>you are not claiming for more than £50 per full 24 hour period.</li> </ul>	

**BE AWARE!** The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted. You can find full details of our wear and tear scale published on our website at [www.tifgroup.co.uk/services/claims/wear-tear-depreciation/](http://www.tifgroup.co.uk/services/claims/wear-tear-depreciation/)

No cover is provided under this winter sports extension for:

- anything mentioned in the conditions and exclusions (page 16).
- any claim if your tour operator has compensated, offered or provided travel, alternative transport and/ or accommodation to an alternative resort.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

## Fishing extension (Policy B Section 11) on payment of additional premium

We will pay:	For:	Provided:	If you need to claim:
<p>Up to £1,000 (up to £500 each individual item)</p> <p>Unreceipted items: £50 per item up to a maximum of £150</p> <p>Up to £30 per 12hrs up to a maximum of £300</p> <p>Up to £30 per 24hrs up to a maximum of £300</p>	<p><i>either</i></p> <ul style="list-style-type: none"> <li>the cost of repair of items that are partially damaged whilst on your trip, up to the market value of the item, allowing for age, wear and tear.</li> </ul> <p><i>or</i></p> <ul style="list-style-type: none"> <li>the market value of the item, allowing for age, wear and tear as shown below, to cover items that are stolen, permanently lost or destroyed whilst on your trip.</li> <li>the cost of hired fishing equipment if your fishing equipment is lost, stolen, or delayed on your outward journey for over 12 hours from the time you arrived at your trip destination.</li> <li>the loss of fishing licence fees for each full 24 hour period your pre-booked rights become unfishable due to adverse weather conditions.</li> </ul>	<ul style="list-style-type: none"> <li>you have paid your excess or accept it will be deducted from any settlement</li> <li>you have complied with the carrier's conditions of carriage</li> <li>you have notified the Police, your carrier or tour operator's representative and obtained an independent written report with written confirmation of any loss or damage.</li> <li>you are not claiming for damage caused by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/ or their contents.</li> <li>your fishing equipment is not specifically insured elsewhere.</li> <li>you are able to provide either the damaged items on request or to prove the existence or ownership/ purchase of any item lost or stolen.</li> <li>you have kept all receipts for this hire and sent them in to us with your claim.</li> <li>you have obtained written confirmation of the fishing rights closure from the fishing licence provider stating the reason for closure, the time it was closed and, if applicable, the time it re-opened.</li> </ul>	<p>Please telephone our claims department and they will send you the appropriate claim form and advise you what documentation to send in.</p> <p>For all sections you will need to obtain independent written confirmation of the circumstances and keep all receipt for items purchased/ hired.</p> <p><b>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/ purchase. Any items not supported by such proof of ownership/ purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</b></p>

**BE AWARE!** The replacement of items only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted. You can find full details of our wear and tear scale published on our website at [www.tifgroup.co.uk/services/claims/wear-tear-depreciation/](http://www.tifgroup.co.uk/services/claims/wear-tear-depreciation/)

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 16).
- legal proceedings in more than one country for the same event.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

## Overseas wedding extension (Policy B Section 12) on payment of additional premium

We will pay:	For:	Provided:	If you need to claim:
<p>Up to £500 (£250 per ring)</p> <p>Unreceipted items: £75 per item up to a maximum of £150</p> <p>Up to £1,500 (Single article limit £200)</p> <p>Unreceipted items: £50 per item up to a maximum of £150</p> <p>Up to £500</p>	<ul style="list-style-type: none"> <li>the loss or damage to wedding rings during the period of insurance.</li> <li>for the loss or theft of wedding gifts given to the couple in resort.</li> </ul> <p>wedding photographs or video recordings to:</p> <p><i>either</i></p> <ul style="list-style-type: none"> <li>pay for the cost of reprinting lost or damaged photographs and/ or video recordings specifically taken for the wedding and 14 days after the wedding or up to the expiry of the policy, whichever is the first.</li> </ul> <p><i>or</i></p> <ul style="list-style-type: none"> <li>reasonable additional costs to re-book a photographer of a similar standard to the original to take photographs and/ or video recordings specifically for the wedding following the death, injury, illness or due to unforeseen unavoidable transport problems which prevented the original photographer from fulfilling their contract.</li> </ul>	<ul style="list-style-type: none"> <li>you have paid your excess or accept it will be deducted from any settlement.</li> <li>your property has not been shipped as freight or under a bill of lading.</li> <li>your loss is not due to delay, detention, confiscation, requisition or damage by customs or any other officials or authorities.</li> <li>you have notified the Police, your carrier or tour operator's representative within 24 hours and obtained a written report.</li> <li>you have a valid claim with supporting documentation under the terms and conditions of section B7 'if your possessions are lost or stolen'.</li> <li>you are able to provide the damaged items on request or to prove the existence or ownership/ purchase of any item with an insured value in excess of £50.</li> </ul> <p><b>you are not claiming for:</b></p> <ul style="list-style-type: none"> <li>damage or loss that is the result of a domestic dispute.</li> <li>wedding rings, wedding attire, wedding gifts, wedding photographs, wedding video recordings stolen from your personal holiday or trip accommodation except where entry or exit was gained by violent and forcible means.</li> <li>more than the single article limit for each wedding ring (as shown on your summary of cover).</li> <li>wedding rings carried in any suitcases, trunks or similar containers when left unattended (including checked in luggage)</li> <li>more than £200 for any single, pair of set of wedding gift/s</li> <li>more than £300 for any one item or wedding attire</li> </ul> <p><b>the loss or damage is not due to:</b></p> <ul style="list-style-type: none"> <li>scratching, wear, tear, depreciation or deterioration.</li> <li>any process of cleaning, repairing or restoring.</li> <li>atmospheric or climatic conditions.</li> <li>moth or vermin.</li> <li>electrical or mechanical breakdown or derangement</li> </ul>	<p>Please telephone our claims department:</p> <p><b>+ 44 (0) 203 829 6761</b></p> <p>where they can send you the appropriate claim form and advise you what documentation to send in.</p> <p>For all sections you will need to obtain independent written confirmation of the circumstances and keep all receipt for items purchased/ hired.</p> <p><b>Any item with a purchase price in excess of £50/£75 must be supported by original proof of ownership/ purchase. Any items not supported by such proof of ownership/ purchase will be paid at the maximum of £50/ £75 subject to an overall limit for all such items of £150.</b></p>
<p>Up to £2,000 (Single article limit £300)</p> <p>Unreceipted items: £50 per item up to a maximum of £150</p> <p>Up to £500</p>	<ul style="list-style-type: none"> <li>the loss of wedding attire and to cover:</li> </ul> <p><i>either</i></p> <ul style="list-style-type: none"> <li>the cost of repair of the wedding dress, suit, shoes and the like which were bought specifically for the wedding if the items are damaged during the period of insurance,</li> </ul> <p><i>or</i></p> <ul style="list-style-type: none"> <li>replace with a similar wedding dress, suit, shoes and the like, make up, hairstyling and flowers up to the same value of items lost if the items are lost during the period of insurance.</li> </ul> <ul style="list-style-type: none"> <li>for loss or damage to cosmetics or flowers directly relating to the wedding.</li> </ul>		

**BE AWARE!** The replacement of items only covers items that belong to you, is *not* 'new for old' and an amount for age, wear and tear will be deducted. You can find full details of our wear and tear scale published on our website at [www.tifgroup.co.uk/services/claims/wear-tear-depreciation/](http://www.tifgroup.co.uk/services/claims/wear-tear-depreciation/) No cover is provided under this overseas wedding extension for:

- anything mentioned in the conditions and exclusions (page 16).
- any intentional or accidental damage to wedding attire or accessories due to carelessness/ reckless actions.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

## Golf extension (Policy B Section 13) on payment of additional premium

We will pay:	For:	Provided:	If you need to claim:
<p>up to £1,000 (up to £250 each individual item)</p> <p>Unreceipted items: £50 per item up to a maximum of £150</p> <p>Up to £50 per 12hrs up to a maximum of £300</p>	<p><i>either</i></p> <ul style="list-style-type: none"> <li>the cost of repair of items that are partially damaged whilst on your trip, up to the market value of the item, allowing for age wear and tear.</li> </ul> <p><i>or</i></p> <ul style="list-style-type: none"> <li>the market value of the item, allowing for age, wear and tear as shown below, to cover items that are stolen, permanently lost or destroyed whilst on your trip.</li> <li>the cost of hire of golf equipment if your golf equipment is lost, stolen, or delayed on your outward journey for over 12 hours from the time you arrived at your trip destination.</li> </ul>	<ul style="list-style-type: none"> <li>you have paid your excess or accept it will be deducted from any settlement.</li> <li>you have complied with the carrier's conditions of carriage</li> <li>you have notified the Police, your carrier or tour operator's representative and obtained an independent written report with written confirmation of any loss, damage.</li> <li>you are not claiming for damage caused by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and /or their contents.</li> <li>your golf equipment is not specifically insured elsewhere.</li> <li>you are able to provide either the damaged items on request or to prove the existence or ownership/ purchase of any item lost or stolen.</li> </ul>	<p>Please telephone our claims department and they will send you the appropriate claim form and advise you what documentation to send in.</p> <p>For all sections you will need to obtain independent written confirmation of the circumstances and keep all receipt for items purchased/ hired.</p> <p><b>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/ purchase. Any items not supported by such proof of ownership/ purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</b></p>
Up to £25 per 24hrs up to a maximum of £250	<ul style="list-style-type: none"> <li>the loss of green fees should the pre-booked course become unplayable due to adverse weather conditions.</li> </ul>	<ul style="list-style-type: none"> <li>you have kept all receipts for this hire and sent them in to us with your claim.</li> <li>the course is closed by a club official and you have confirmation in writing.</li> </ul>	
Up to £75	<ul style="list-style-type: none"> <li>costs incurred following you achieving a hole in one</li> </ul>	<ul style="list-style-type: none"> <li>you have confirmation in writing from the club secretary and your playing partner.</li> <li>you have kept all receipts for these items and send them in to us with your claim.</li> </ul>	

**BE AWARE!** The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted. You can find full details of our wear and tear scale published on our website at [www.tifgroup.co.uk/services/claims/wear-tear-depreciation/](http://www.tifgroup.co.uk/services/claims/wear-tear-depreciation/)

No cover is provided under this winter sports extension for:

- anything mentioned in the conditions and exclusions (page 16).
- any intentional or accidental damage to golf equipment due to carelessness/ reckless actions.
- your golf equipment being left unattended away from your personal holiday or trip accommodation between 6:00am and 11:00pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle unless access was gained by violent and forcible means.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.



## Business extension (Policy B Section 14) on payment of additional premium

We will pay:	For:	Provided:	If you need to claim:
<p>up to: £1,000</p> <p><b>Unreceipted items: £50 per item up to a maximum of £150</b></p> <p>up to £50 per 24hrs up to a maximum of £500</p> <p>up to £500</p>	<p><i>either</i></p> <ul style="list-style-type: none"> <li>the cost of repairing business equipment that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear.</li> </ul> <p><i>or</i></p> <ul style="list-style-type: none"> <li>the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip.</li> <li>for the delay of your business samples and / or equipment if they are delayed due to being misplaced, lost or stolen on your outward journey from your home country for over 12 hours from the time you arrive at your trip destination.</li> <li>for the loss or theft of your business cash during your trip.</li> </ul>	<ul style="list-style-type: none"> <li>you have paid your excess or accept it will be deducted from any settlement</li> <li>you have complied with the carrier's conditions of carriage</li> <li>you have notified the Police, your carrier or tour operator's representative and obtained an independent written report with written confirmation of any loss, damage or delay.</li> <li>you or your employer/ business associate own the items you are claiming for and are able to provide proof of ownership for any items over £50 in value.</li> <li>you are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/ or their contents i.e. food, liquids, gels etc.</li> </ul> <p><b>you are not claiming for:</b></p> <ul style="list-style-type: none"> <li>mobile telephones, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories.</li> <li>cash stolen from anywhere other than, your person, a safe, or safety deposit box</li> <li>any business samples and / or equipment left unattended (including in luggage during transit). Except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation)</li> <li>business samples and / or equipment left unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.</li> <li>loss or theft of business money due to depreciation in value, currency changes or shortage caused by any error or omission.</li> <li>business money that is not on your person or in a safe/ deposit box</li> </ul>	<p><b>For all damage claims:</b></p> <p>you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable.</p> <p><b>For all loss or damage claims during transit :</b></p> <p>(a) retain your tickets and luggage tags,</p> <p>(b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p><b>For all losses</b></p> <p>you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/ apartment manager wherever appropriate.</p> <p>You must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p> <p>For loss of money we will also require:</p> <ul style="list-style-type: none"> <li>confirmation from your UK currency exchange of the issue of foreign currency or travellers' cheques;</li> <li>exchange confirmations for currency changed from travellers' cheques; or</li> <li>where sterling is involved, documentary evidence of possession.</li> </ul> <p><b>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/ purchase. Any items not supported by such proof of ownership/ purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</b></p>
<p>up to £1,000</p>	<ul style="list-style-type: none"> <li>either a replacement employee or for you to return within one month of the event to complete the planned duties you were unable to complete due to your: <ul style="list-style-type: none"> <li>hospitalisation prior to your trip.</li> <li>repatriation during your trip.</li> <li>necessary curtailment of your trip.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>the travel and accommodation costs and expenses are of the same standard/ cost to the original booking</li> <li>the necessity of a replacement employee complies with the terms in section A1, B2 &amp; B3 of your pre travel and travel policy. NB: All requirements regarding existing medical conditions apply to all sections of your policy</li> </ul>	<p><b>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/ purchase. Any items not supported by such proof of ownership/ purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</b></p>

**BE AWARE!** The replacement of items only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted. You can find full details of our wear and tear scale published on our website at [www.tifgroup.co.uk/services/claims/wear-tear-depreciation/](http://www.tifgroup.co.uk/services/claims/wear-tear-depreciation/). No cover is provided under this business extension for:

- anything mentioned in the conditions and exclusions (page 16) (including any treatment, tests or associated illnesses for non-declared existing medical conditions).
- any claim not supported by a detailed letter/ certificate from the treating doctor explaining why your early return was medically necessary.
- any claim for loss of business samples and / or equipment where you or your employer hold insurance elsewhere.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.



## Cruise extension (Policy B Section 15) on payment of additional premium

We will pay:	For:	Provided:	If you need to claim:
<p><b>Missed port departure up to a maximum of £500</b></p> <p><b>Skipped port benefit £50 per port up to a maximum of £750</b></p> <p><b>Cabin confinement up to £50 per 24hrs up to a maximum of £500</b></p>	<ul style="list-style-type: none"> <li>reasonable additional travel expenses incurred to reach the next overseas port destination due to the vehicle in which you are travelling to your overseas cruise departure point becomes un-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.</li> <li>up to £50 per port that your cruise operator is unable to dock at designated itinerated ports due to adverse weather conditions or timetable restrictions</li> <li>for each full 24 hour period that you are confined to your cabin or in a state hospital as an in-patient during the period of the trip in addition to the fees and charges paid</li> </ul>	<ul style="list-style-type: none"> <li>you have allowed sufficient time to get to your destination as shown on your itinerary and are claiming for the circumstances listed and not for your failure to arrive in time due to any other reason such as traffic, road closures and/ or adverse weather conditions.</li> <li>the claim is not due to the failure of public transport services that is due to a strike or industrial action that started or that had been announced before the date of your departure from home.</li> <li>you have independent written confirmation of the circumstances.</li> <li>you have not been offered alternative transport, or compensation from your tour operator or cruise provider.</li> <li>you are not claiming for a missed port caused by strike or industrial action;</li> <li>you are not claiming because your ship cannot put people ashore due to a scheduled tender operation failure;</li> <li>you have not had any monetary amount (including on board credit) of compensation offered by the ship or tour operator</li> <li>you have obtained a written report from the cruise operator, carrier or their handling agents confirming the skipped port and the reason for it.</li> <li>there is a valid claim under section B2 of this policy</li> </ul>	<p>You must obtain a written report from the Cruise Operator, Carrier or their handling agents confirming the skipped port and the reason for it.</p> <p><b>For all damage claims:</b> you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable.</p> <p><b>For all loss or damage claims during transit:</b></p> <p>(a) retain your tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p><b>For all delayed baggage claims:</b> You must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p> <p><b>For all losses:</b> you should report to the Police as soon as possible, within 24 hours of discovery, and obtain a written report and reference number from them. you should also report the loss to your tour operator's representative or hotel/ apartment manager wherever appropriate. Obtain written confirmation from your mechanic or the public transport provider that shows the reason for your delay. You will need to obtain independent confirmation of the circumstances. You can provide a written report confirming the length of confinement with your cabin during your trip.</p> <p><b>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/ purchase. Any items not supported by such proof of ownership/ purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</b></p>
<p><b>If your formal cruise attire is lost or stolen up to a total of £1,000 for your possessions</b></p> <p><b>Single article limit £300</b></p> <p><b>Unreceipted items: £50 per item up to a maximum of £150</b></p> <p><b>If your formal cruise attire is delay by 12 hours up to £250</b></p>	<p><b>either:</b></p> <ul style="list-style-type: none"> <li>the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear.</li> </ul> <p><b>or</b></p> <ul style="list-style-type: none"> <li>the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip.</li> <li>the purchase or hire of replacement items of formal cruise attire if your formal cruise attire is delayed due to being misplaced, lost or stolen on your outward journey from your home country for over 12 hours from the time you boarded your ship.</li> </ul>	<ul style="list-style-type: none"> <li>have paid your excess or accept it will be deducted from any settlement.</li> <li>have complied with the carrier's conditions of carriage.</li> <li>have notified the Police, your carrier or tour operator's representative and obtained an independent written report.</li> <li>own the items you are claiming for and are able to provide proof of ownership/ purchase for any items over £150 in value.</li> <li>are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/ or their contents i.e. food, liquids, gels etc.</li> <li>have obtained written confirmation of any loss, damage or delay.</li> <li>we will only accept original purchase receipts for any items lost or stolen, these will not be returned to you following settlement of your claim.</li> </ul>	<p>you should report to the Police as soon as possible, within 24 hours of discovery, and obtain a written report and reference number from them. you should also report the loss to your tour operator's representative or hotel/ apartment manager wherever appropriate. Obtain written confirmation from your mechanic or the public transport provider that shows the reason for your delay. You will need to obtain independent confirmation of the circumstances. You can provide a written report confirming the length of confinement with your cabin during your trip.</p> <p><b>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/ purchase. Any items not supported by such proof of ownership/ purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</b></p>

**BE AWARE!** No cover is provided under this cruise extension for:

- anything mentioned in the conditions and exclusions (page 16).
- any amounts recoverable from any other source.
- alternative transport home, missed flights/ connections, food, drink, telephone calls or any other loss.
- any claim where the fire, flood, earthquake, storm, lightening, explosion, hurricane or infectious disease had already happened before you left home.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

## Gadget and mobile phone extension (Policy B Section 16) on payment of additional premium

We will pay:	For:	Provided:	If you need to claim:
<p>up to a maximum of £1,000</p> <p><b>Eligibility Criteria:</b> a gadget must be in good working order and in your possession when you start your trip and purchased as new in the UK, or, if purchased as refurbished, was purchased direct from the manufacturer/network provider in the UK.</p> <p><b>Please note:</b> there is no monetary payment for a lost or stolen gadget under this section of the policy. If your gadget is damaged you will have to submit it to us for inspection before it is repaired. If your gadget is lost or stolen, or if it cannot be repaired, we will do our best to replace it with a similar make and model, or the equivalent value taking into account the age and condition of the gadget.</p> <p><b>Please be aware:</b> that this is not a new for old insurance policy, so the replacement may be pre-owned, refurbished or re-manufactured (not brand new). Where a replacement has been provided, the original item will become our property. All repairs are issued with a 3 month warranty, and all replacements are issued with a 12 month warranty - if you need to claim under the warranty you should contact us. If your existing accessories are not compatible with the replacement item that we have provided, we will cover the cost of replacing the accessories, on production of your evidence of ownership for these.</p>	<ul style="list-style-type: none"> <li>• the cost of repairing your gadget if it is damaged as a result of an accident whilst on your trip.</li> <li>• the cost of repairing your gadget if it is damaged as a direct result of electrical or mechanical breakdown occurring whilst on your trip and outside of the manufacturer's guaranteed period.</li> <li>• the cost of replacing your gadget and accessories if they are accidentally lost or stolen whilst on your trip (where only a part or parts of your gadget have been accidentally lost or stolen we will only replace that part or parts).</li> <li>• the reimbursement of unauthorised calls or data download if your mobile phone is accidentally lost or stolen whilst on your trip and is used fraudulently.</li> </ul>	<ul style="list-style-type: none"> <li>• you have paid your excess.</li> <li>• your gadget was not in your checked-in baggage;</li> <li>• your gadget meets the eligibility criteria;</li> <li>• you did report the loss or theft to the local Police and obtain a written report within 24 hours of discovering the incident;</li> <li>• you did notify your service provider and have asked them to blacklist your mobile phone;</li> <li>• you are able to provide evidence of ownership;</li> <li>• you did take all available precautions;</li> <li>• you did not leave your gadget unattended in a public place;</li> <li>• you can provide evidence of unauthorised and/or forcible entry where your gadget was stolen from a motor vehicle or your trip accommodation.</li> </ul>	<p><b>Please telephone our claims department:</b></p> <p>+44 (0) 203 829 6678</p> <p>Or email: tfig.tiga@taurus.gi</p> <p>9am-5pm Monday to Friday</p> <p>If your gadget is lost or stolen you need to do the following:</p> <ol style="list-style-type: none"> <li>1.notify the Claims Administrators as soon as possible but in any event within 28 days of any incident likely to give rise to a claim under this insurance;</li> <li>2.report the theft or accidental loss of any gadget to the Police within 24 hours of discovery and obtain a written crime report in support of a theft claim or written lost property report in support of an accidental loss claim;</li> <li>3.report the theft or accidental loss of any mobile phone within 24 hours of discovery to your Airtime Provider and blacklist your handset.</li> </ol> <p>Airtime Providers' numbers;</p> <ul style="list-style-type: none"> <li>- 3 – +44 (0) 7782 333 333</li> <li>- BT Mobile – +44 (0) 8000 322 111</li> <li>- O2 – +44 (0) 8705 214 000</li> <li>- Orange – +44 (0) 7973 100 150</li> <li>- T-Mobile – +44 (0) 845 412 5000</li> <li>- Virgin – +44 (0) 8456 000 789</li> <li>- Vodafone – +44 (0) 7836 191 191</li> <li>- EE – +44 (0) 7953 966 250</li> </ul> <p><b>If your gadget is damaged you MUST provide this gadget for inspection / repair in the UK.</b></p>

**BE AWARE!** this is not a new for old insurance policy, so the replacement may be pre-owned, refurbished or re-manufactured (not brand new). Replacement items will only be delivered to a UK address of your choice. You will need to arrange onward shipment to your destination country.

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 16)
- any intentional damage to your gadget(s) due to carelessness/ reckless actions.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

## ADDITIONAL SPORTS AND HAZARDOUS ACTIVITIES:

Unlike other policies we cover many sports and activities as standard; no additional premium is required for activities listed in Activity Pack 1. We have categorised the activities that are not covered as standard into seven further bands. If you do not see your chosen activity, do not worry, we may cover it, but you must contact us so we can discuss the activity and what, if any, additional premium is necessary. (All of the activities are covered on a non-professional and non-competitive basis, unless otherwise stated). Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include professional / semi-professional / paid / sponsored racing, timed events, professional, display events, photo shoots, etc...) will not be covered under this policy. If you are unsure please do not hesitate to contact us 01376 809 178 and we can discuss your individual requirements. We consider 'professional or competitive' to be activities/sports where you are either paid for participating in, receive any element of sponsorship, fees or prize money in excess of £200. *Please note those activities marked in italics and underlined do not have Personal Liability cover or Accidental Death and Disability cover.*

**Activity Pack 1 – Covered as standard** Aerobics, Amateur Athletic Field Events, Amateur Athletic Track Events, Angling/Fishing (freshwater), Animal Sanctuary (non big game), *Archery*, Badminton, Bamboo Rafting, Banana Boating, Bar Work, Baseball, Basketball, Billiards, Bird Watching, Board & Card Games, Body Boarding, Boules, Bowling, Bowls, Bridge Swinging, Bungee Jumping, Camel/Elephant Riding/Trekking (UK booked), Camping, *Canoeing/Kayaking (White Water Grades 1-3)*, Caravanning, *Catamaran Sailing (In-shore)*, *Clay Pigeon Shooting*, Cricket, Croquet, Curling, Cycle Touring/Leisure Biking (up to 1,000m), Dancing, Darts, Disc Golf, Diving (Indoor up to 5m), Dragon Boat Racing, Fell Running (up to 1,000m), Fencing, Fives, Flag Football, *Flying as passenger (private/small aircraft/helicopter)*, Football/Soccer – Practice and Training, Frisbee (recreational), Golf, Handball - Practice and Training, Highland games, Horse Riding (No Jumping), *Hot Air Ballooning*, Indoor Skating (not ice), *Jet Boating*, *Jet Skiing*, Kiting, Korfbal, Laser Tag, Low Ropes, Marathons, Mini-Golf, Model Flying, Model sports, Mountain Biking (up to 1,000m), Netball, Orienteering, Petanque, Peteca, Pigeon Racing, Pony Trekking, Pool, Quoits, Rackets, Racquetball, *Rafting (White Water Grades 1-3)*, Re-Enactment, *Rifle Range*, Rings, River Punting, Roller Blading/Skating (not ice)/Skate Boarding/Scooters (non motorised), Rounders, *Rowing (inshore –recreational)*, Safari (UK organised), Safari Trekking (UK organised), Sailing/Yachting (recreational - inshore), *Scuba Diving (not solo, up to maximum 30m)*, Segway (supervised, non-competitive), Snorkelling (not open water), Softball, Squash, Stoolball, Swimming (pool - not open water), Swimming off a boat (with a qualified supervisor in attendance – i.e. a lifeguard), Swimming with Dolphins (Pool, not open water), Sydney Harbour Bridge Climbing (Professional organised and supervised), Table Tennis, Ten Pin Bowling, Tennis, Theme Parks, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) all up to 1,000m, *Tubing*, Tug of War, Unicycle riding, Volleyball, Water Parks, Whale Watching (professionally organised), Yachting (Inshore – crewing), Yoga.

**Activity Pack 2 – Additional Premium required (in addition to the activities listed under Pack 1)** Abseiling (Indoor/Outdoor climbing wall up to 25m), Adventure Racing (up to 6 hours), Airsoft, Angling/Fishing (Sea), Camel/Elephant Riding/Trekking (non-UK booked), Climbing (Indoor/Outdoor climbing wall up to 25m), Cross Country Running, Diving (Indoor up to 10m), Dry Slope Skiing, Falconry, Fell Running (up to 2,000m), Fly boarding, Football/Soccer - Organised Amateur Match, Frisbee (Ultimate Frisbee), Gaelic Football, Gorilla Trekking (Booked pre-trip – requires appropriate trekking altitude pack), Gymnastics, Handball (Organised Amateur Match), Hockey (Field – Organised Amateur Match), Ice Skating, Iron Man, Judo (Organised Training), Karate (Organised Training), Kendo (Organised Training), Lacrosse, Martial Arts (Organised Training), Mountain Biking (up to 2,000m), *Paint Balling*, *Parasailing*, *Parascending (Over water)*, Rap Running/Jumping (Indoor/Outdoor climbing wall up to 25m), Rugby (Training), Safari (non UK booked), Safari Trekking (non UK booked), Sand Yachting, *Sea Canoeing/Kayaking (inshore)*, *Shark Diving/Swimming (Cage)*, Shinty, Street Hockey, Surf life-saving (organised competition), *Surfing*, Tough Mudder, Trampoline, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) all up to 2,000m, Triathlon, up to 1 day Skiing (On Piste)/Dry slope Skiing/Snowboarding (On Piste), War Games/Paint Balling, Water Polo, *Water Skiing (No Jumping)*, Weight Lifting, *Windsurfing/Boardsailing/Sailboarding*, Wrestling (Organised Training).

**Activity Pack 3 - Additional Premium required (in addition to the activities listed under Pack 1-2)** Adventure Racing (up to 12 hours), American Football (Organised & with Safety Equipment), Animal Sanctuary (Big Game), Biathlon, Big Foot Skiing, Blade Skating, Breathing Observation Bubble (BOB), *Canoeing/Kayaking (White Water Grade 4)*, Canyoning, *Cat Skiing*, Equestrian, *Flying (Crew/Pilot)*, *Flying Helicopter (Pilot)*, Glacier Walking, *Gliding (non-competitive)*, *Go Karting*, Gorge Walking (with ropes), Gorilla Trekking (booked during trip – requires appropriate trekking altitude pack), Harness Racing, Hockey (Ice) With Full Body Protection, Horse Jumping (no Polo, no Hunting), Horse Riding (Eventing), Husky Dog Sledding, Hydro Zorbing, Kick Sledging, Land Skiing, Langlauf, Modern Pentathlon, Mono-Skiing, Mountain Boarding, Octopush, *Off Road Motorcycling (up to 250cc)*, Off-piste skiing/snowboarding (with guide), Passenger Sledge, *Power Boating (inshore)*, Power lifting, *Quad Bikes (Providing you wear a helmet)*, *Rafting (White Water Grade 4)*, *River Tubing*, Rodeo, Roller Hockey, Rugby (Amateur Game), Sand Boarding, *Sand Dune Surfing/Skiing*, Ski Boarding, Ski Bobbing, Skiing, Skiing – Nordic/Cross Country, Sledging/Tobogganing, Sleigh riding (Reindeer, Horses or Dogs), Snorkelling – Open Water, Snow Biking, *Snow Mobile/Ski Doos\**, Snow Parascending, Snow Scooting, Snow Shoe Walking, Snow Tubing, *Snowcat Driving*, *Speed Sailing (in shore)*, Speed Skating, Speed Trials/Time Trials (Organised, not public roads), Summer Tobogganing, Swimming (open water), Swimming off a boat (Unsupervised and / or no lifeguard), Swimming with Dolphins – Open Water, Telemarking, Tree Top Canopy Walking, *Under 17 Driving (not public roads)*, Zorb Football.

**Activity Pack 4 - Additional Premium required (in addition to the activities listed under Pack 1-3)** Blowcarting/Land Yachting/Kite Buggy, Boxing Training, *Devil Karting*, Dirt Boarding, Fell Running (up to 3,000m), Gorge Walking (no ropes), High Diving - indoor/ outdoor swimming pools only, Jousting, Kite-Boarding/Surfing, *Motorised Buggyng*, Mountain Biking (up to 3,000m), *Paragliding*, *Parascending (over land)*, *Roller Skating (24 hour relay)*, Ski Biking, Ski Blading /Snow Blading, Skiing – Snowcat, *Snow Karting*, *Snow Surfing*, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 3,000m) Wake Boarding, *Water Skiing (Jumping)*.

**Activity Pack 5 - Additional Premium required (in addition to the activities listed under Pack 1-4)** Abseiling (outdoor above 25m), Caving/Pot Holing, Climbing (Rock & Ice), Fell Running (up to 4,000m), Heli-skiing, Hurling, Hydrospeeding, Ice Go Carting, Ice Windsurfing, Mountain Biking (up to 4,000m), Polo, Polo cross, Rap Running/Jumping (Outdoor above 25m), *River Buggyng*, Skeleton, Ski Mountaineering (up to 4,000m), Ski Randonee, Ski Run / Walking (up to 4,000m), Ski Touring (up to 4,000m), Ski Joering, Skiing – Freestyle, Skiing – Glacier, Snow Kiting, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering - in group (up to 4,000m), Via Ferrata, *Wind Tunnel Flying/Indoor Sky Diving*, Zorbing/Sphering.

**Activity Pack 6 - Additional Premium required (in addition to the activities listed under Pack 1-5)** Adventure Racing (up to 24 hours), Assault Courses including High Ropes, *Black Water Rafting*, Bull Riding, *Canoeing/Kayaking (White Water Grade 5)*, Cave Diving, Cave Tubing, Cycling Racing, Cyclo Cross, Freestyle Skateboarding, *Gliding (competition)*, Hang Gliding, *Micro Lighting*, *Motocross*, *Motor Racing/Rallies/Competitions (amateur)*, Off-Piste Skiing/Snowboarding (Without a Guide), *Parapenting/Paraponting*, *Power Boating (off shore)*, *Power Gliding*, Power Kiting, *Rafting (White Water Grade 5)*, *Scuba Diving (not solo - to 40m)*, *Ski Flying*, Slack-Lining, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering - in group (Inca - Trail), Wicker Basket Tobogganing, Zip Trekking.

**Activity Pack 7 - Additional Premium required (in addition to the activities listed under Pack 1-6)** Adventure Racing (up to 36 hours), BMX Freestyle & Racing, Downhill Mountain Biking, Fell Running (up to 5,000m), Kloofing, Mountain Biking (up to 5,000m), Scuba Diving (Solo) – up to 40m, Ski Mountaineering (up to 5,000m), Ski Run / Walking (up to 5,000m), Ski Touring (up to 5,000m), Solo Climbing/Mountaineering (up to 5,000m), *Tandem Skydive (maximum of 2 jumps per trip)*, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 5,000m).

**Activity Pack 8 - Additional Premium required (in addition to the activities listed under Pack 1-7)** Adventure Racing (up to 48 hours), *Airboarding*, Alligator Wrestling, Bobsleigh, Bouldering, Boxing, Bull Running, Coasteering, *Drag Racing*, Fell Running (up to 6,000m), Free Diving, Ice Diving, Ice Holing, Ice Marathon, Ice Speedway, Judo (competition), Karate (competition), Kendo (competition), Luge/Bobsleigh, Martial Arts (competition), Mixed Gas Diving, Mountain Biking (up to 6,000m), *Parachuting*, Potholing, *Rowing (Off-shore Recreational)*, *Sailing/Yachting (Off-shore recreational)*, *Shark Diving/Swimming (no cage, full safety equipment and supervised)*, Ski Acrobatics, Ski Jumping, Ski Mountaineering (up to 6,000m), Ski Racing, Ski Run / Walking (up to 6,000m), Ski Stunting, Ski Touring (up to 6,000m), Skiing – Para, *Solo Skydive (maximum of 1 jump per trip)*, *Sky Jumping*, *Sky Surfing*, Tree Top Canopy Walking (set up), Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 6,000m), Wrestling (Amateur competition), *Yachting (racing/crewing) - outside territorial waters (offshore)*.

## If you need to claim



We have appointed tifgroup-claims to look after your claim. If you require a claim form please download it on the internet at: [www.policyholderclaims.co.uk](http://www.policyholderclaims.co.uk)  
Alternatively please advise the section of the insurance on which you want to claim and master policy number and policy reference to:  
**tifgroup-claims, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY Telephone:+ 44 (0) 203 829 6761**

### You need to:

- produce your insurance validation documentation confirming you are insured before a claim is admitted.
- give us full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- provide all necessary information and assistance we may require at your own expense (including, where necessary, medical certification and details of your National Health number, or equivalent, and Private Health Insurance).

- pass on to us immediately every writ, summons, legal process or other communication in connection with the claim.
- provide full details of any House Contents and All Risks insurance policies you may have.
- ensure that all claims are notified within 3 months of the incident occurring.
- not abandon any property to us or the claims office.
- not admit liability for any event or offering to make any payment without our prior written consent.

### We can:

- make your policy void where a false declaration is made or any claim is found to be fraudulent.
- take over and deal with, in your name, the defence/ settlement of any claim made under the policy.
- subrogate against the responsible party and take proceedings in your name, but at our expense, to recover for our benefit the amount of any payment made under the policy.
- obtain information from your medical records (with your permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without your prior approval.
- only make claims payments by electronic BACS transfer, unless otherwise agreed by us.
- we will pay a maximum of £80 for medical records/ completion of a medical certificate.

- cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the trip.
- not make any payment for any event that is covered by another insurance policy.
- only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance.
- settle all claims under the law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you.
- submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country that you live in within the United Kingdom or the Channel Islands.

## DATA PROTECTION ACT – PERSONAL INFORMATION

You should understand that any information you have given to Travel Insurance Facilities PLC will be used in their function as a Data Controller for the administration of the insurance contract. This information will be processed in compliance with the provisions of the UK Data Protection Act and the General Data Protection Regulation that came into force on 25th May 2018 for the purpose of providing travel insurance and handling claims, complaints and medical assistance, if any. This involves providing such information to other parties, including the selling agent, claims handlers and Union Reiseversicherung AG (URV, the insurer of tifgroup). For example this would occur in circumstances, such as a medical emergency. This may require transferring information about you to countries outside the European Economic Area (EEA). You have a right to access, rectification and erasure of information that Travel Insurance Facilities PLC holds about you. If you would like to exercise either of these rights you should contact in writing: The Data Protection Officer, Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY. It is our aim to provide high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur on both sides. If you do not feel that the matter has been dealt with to your satisfaction or you have some new evidence which we have not seen, you may bring this to the claims manager's attention in writing: The Claims Manager, tifgroup-claims, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY. Travel insurance Facilities are registered with the Information Commissioner's Office and undertake to comply with the Data Protection Act 1998 ("DPA") and EC Directive 95/46/EC (up to and including 24 May 2018) and the General Data Protection Regulation ("GDPR") and (EU) 2016/679) (on and from 25 May 2018), and, in the event that the UK leaves the European Union, all legislation enacted in the UK in respect of the protection of your personal data. For our full privacy policy terms, please see: <http://www.tifgroup.co.uk/privacy/>

## Your right to complain

**If your complaint is regarding the selling of your policies, please contact:** Brokersure Ltd, Digital House, Threshelfords Business Park, Inworth Road, Feering, Essex, CO5 9SE or email [enquiries@brokersure.com](mailto:enquiries@brokersure.com)

**Or if you would like to complain about the outcome of your claim, or assistance provided, please forward details of your complaint in the first instance as follows:**

- Customer Insights Manager, URV, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY, call on 0203 829 6604 or email [complaints@tifgroup.co.uk](mailto:complaints@tifgroup.co.uk) who will review the claims office decision.

**If you are still not satisfied with the outcome you may:**

- Ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, London, E 14 9SR. Their telephone advice line is 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile, or visit [www.fos.org.uk](http://www.fos.org.uk)
- You are also able to use the EC On-line Dispute Resolution (ODR) platform at <https://ec.europa.eu/consumers/odr/main/index.cfm?event=main.home.show&lng=EN> who will notify FOS on your behalf.

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