



Extra Travel Insurance Policy

This policy is for residents of the United Kingdom only and for travel from the United Kingdom only

Important

Please read the whole of this policy before you travel and make sure you understand exactly what is and is not covered.

It is important because it contains information on how we will deal with your claim.

If you have any questions please contact 1cover Limited on 0845 111 0687 immediately.

How your policy works - Your travel insurance policy reference MON/1COVEREXTRA AMT/ST2005 is a contract between **you** and **us**. It is underwritten by ELVIA Travel Insurance International N.V. (Netherlands) and is administered on their behalf in the **United Kingdom** by Mondial Assistance (UK) Limited. **We** will pay for any claim **you** make which is covered by this policy and happens during the period of cover. **Your** policy does not cover all possible events and expenses.

Telling us about relevant facts - Before **you** travel **you** must tell **us** about anything which may affect **your** cover. If **you** are not sure whether something is relevant, **you** must tell **us** anyway. **You** should keep a record of any extra information **you** give **us**. If **you** do not tell **us** about something which may be relevant, **your** cover may be refused and **we** may not cover any related claims.

Policy excess - Under most sections of **your** policy, **you** will have to pay an excess. This means that **you** will be responsible for paying the first part of the claim for each incident. The amount **you** have to pay is the excess.

Cancellation rights - If **your** policy does not meet **your** requirements, please notify **us** within 14 days of receiving **your** policy and insurance receipt and return all **your** documents for a refund of **your** premium. **You** can contact 1cover Limited at: PO Box 4973, London W1A 1ZF Telephone: **0845 111 0687** email: **info@1cover.co.uk**.

If during this 14 day period **you** have travelled, made a claim or intend to make a claim, then **we** are entitled to recover all costs that **you** have used for those services. Please note that **your** cancellation rights are no longer valid after this initial 14 day period.

Period of insurance - The cover for cancellation described in section 1 starts from the date **your** policy or travel tickets for **your journey** were booked (whichever is later) and ends at the beginning of **your journey**. The cover for all other sections starts at the beginning of **your journey** and finishes at the end of **your journey** (but, it will not be longer than the period for which the premium has been paid). For annual multi-trip cover, all cover ends 12 months after **your** policy was issued.

Documents needed to claim - **You** may need to get some information about **your** claim while **you** are away. Please read the conditions and the individual sections of **your** policy for more information.

Governing law - The policy is governed by the law of England and Wales, unless **we** agree otherwise with **you**.

Medical warranty

1 You are not covered for directly or indirectly related claims under this policy if **you** or any person upon whose health the **journey** may depend have a medical condition that has been diagnosed, existed or treated in the 12 months before **you** bought the policy or **you** have ever been treated for a heart-related condition, breathing problem, malignant disease, psychological condition or terminal condition.

2 You are not covered for directly or indirectly related claims under this policy if **you** are:

- a** having a condition investigated or waiting for test results;
- b** travelling against the advice of **your** doctor;
- c** travelling specifically for, or **you** will need medical treatment while **you** are away; or
- d** waiting for medical treatment as a hospital patient.

- If, after **you** have read the Medical Warranty, **you** find that the policy does not meet **your** needs, **you** may take advantage of the 14-day cooling-off period.

- This is not a private medical insurance policy and only gives cover in the event of accident or illness if **you** need emergency medical treatment.

- **Reciprocal health arrangements**

If **you** are a resident of the **United Kingdom** and travelling to a European Union country which is listed on the back of the E111 form which **you** should get from **your** local post office, **you** will be entitled to treatment from the equivalent of the National Health Service in the country **you** are visiting.

If **you** make use of these arrangements or any other worldwide reciprocal health arrangement and **your** claim under section 2 is reduced, **you** will not have to pay any excess.

Who to contact if you need to claim

To claim, phone the **United Kingdom** international code followed by **+44 020 8603 9958** (between 10am and 4pm Monday to Friday) and ask for a claim form or write to:

Mondial Assistance (UK) Limited,
Travel Claims Department,
102 George Street,
Croydon
CR9 1AJ England.

You should fill in the form and send it to **us** as soon as possible with all the information and documents **we** ask for.

24-hour medical emergency and repatriation service

See 'Cancellation or curtailment charges - Section 1' and
'Medical emergency, repatriation and associated expenses - Section 2' for more information.

Please tell us immediately about any serious illness or accident abroad where you have to go into hospital or you may have to return home early or extend your stay because of any illness or injury. You can call day or night. You should also tell us if you are likely to run up medical fees over £250. Use the appropriate international dialling code for the United Kingdom followed by:

Phone +44 020 8603 9929 Fax +44 020 8603 0204.

Please give us your age, your policy reference number MON/1COVEREXTRA AMT/ST 2005 and your insurance receipt number. Say that you are insured with 1Cover Extra by ELVIA Travel Insurance International N.V.

You can use this service outside the United Kingdom during your journey. Below we have set out some of the ways in which our service can help.

- Repatriation - If our doctor thinks it would be better to bring you back to the United Kingdom, normally you will be transferred by regular airline or road ambulance. Where medically necessary in very serious or urgent cases, we will use an air ambulance. We will consult the treating doctor and our doctor first. If you need to go home early, the doctor must provide a certificate confirming that you are fit to travel. Without this the airline can refuse to carry any sick or injured person.
- Confirmation of payment - We will contact hospitals or doctors abroad and guarantee to pay their fees.

We will pay any expenses you have to pay for the above facilities up to the limits shown in this policy. This service will be governed by the same conditions and exclusions that appear in the policy.

You can contact us at any time day or night. You will be answered by one of our experienced assistance co-ordinators who you should give all relevant information to. Please make sure you have details of your policy before you phone.

If you claim for a minor illness or accident, you should pay the costs and reclaim the money from us.

Commitment to service

We aim to give all our customers a first-class policy and service. However, there may be times when you feel we have not done so. If this is the case, please tell us about it so that we can do our best to solve the problem. If you make a complaint your legal rights will not be affected.

Please contact:

The Quality Standards Manager,
Mondial Assistance (UK) Ltd,
Mondial House, 102 George Street,
Croydon CR9 1AJ

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

If you are not satisfied with our final response you can refer the matter to the Financial Ombudsman Service.

Financial Services Compensation Scheme

If the insurer is unable to meet all of their liabilities, compensation may be available from the Financial Services Compensation Scheme. You can ask us for more details or visit their website at www.fscs.org.uk

Summary of your cover - full details are shown on the following pages

Policy sections and page numbers	Your main policy limits up to	Excesses, which apply for each incident for each of you
Cancellation or curtailment charges Section 1 - page 3	£3,000	£50
Medical emergency, repatriation and associated expenses Section 2 - page 4	£10 million	£75
Loss of passport and delayed personal possessions Section 3 - page 5	£250 - passport £150 - delayed possessions	No excess
Personal possessions Section 4 - page 5	£1,500 - possessions	£50
Personal money Section 5 - page 5	£500	£50
Personal accident Section 6 - page 6	£20,000	No excess
Missed departure Section 7 - page 6	£1,000	£50
Departure delay Section 8 - page 6	£100 - delay £3,000 - abandoning your journey	No excess - delay £50 - abandoning your journey
Personal liability Section 9 - page 7	£2 million	£250
Legal expenses Section 10 - page 7	£20,000	£250
* Winter sports cover Section 11 - page 7	£300 / £150 - own ski equipment / hired ski equipment £200 - delayed ski equipment £300 - ski pack £200 - piste closure £200 - avalanche closure	£50 - loss theft or damaged ski equipment Nil - delayed ski equipment £50 - ski pack Nil - piste closure Nil - avalanche closure
* Golf cover Section 12 - page 8	£1,000 / £200 - own golf equipment / hired golf equipment £200 - delayed golf equipment £300 - green fees	£50 - loss theft or damaged golf equipment Nil - delayed golf equipment £50 - green fees

*Subject to extra premium being paid

Single trip geographical areas

Area 1 - The United Kingdom.

Area 2 - Europe, including all countries to the west of the Ural Mountains, islands in the Mediterranean, Morocco, Algeria, Tunisia, Turkey, the Canary islands, Madeira and the Azores.

Area 3 - Australia and New Zealand.

Area 4 - Worldwide (excluding the United States of America, Canada and the Caribbean).

Area 5 - Worldwide (including the United States of America, Canada and the Caribbean).

Annual multi-trip geographical areas

Area 1 - Europe, including all countries to the west of the Ural Mountains, islands in the Mediterranean, Morocco, Algeria, Tunisia, Turkey, the Canary islands, Madeira and the Azores.

Area 2 - Worldwide.

Definition of words

Throughout this policy, the words and phrases listed below have the meanings given next to them when printed in bold.

You, your, yours - each person who an insurance premium has been paid for as shown on the insurance receipt.

We, our, us, - Mondial Assistance (UK) Ltd which manages the insurance on behalf of **the insurer**.

The insurer - ELVIA Travel Insurance International N.V. (Netherlands)

Resident - a person who has their main **home** in the **United Kingdom** and has not spent more than six months outside the **United Kingdom** during the year before **your** policy was issued.

Business associate - any person that **you** work closely with, whose absence from work means that the director of **your** business needs **you** to cancel or cut short **your journey**.

Relative - **your** husband, wife, parent, grandparent, parent-in-law, brother, sister, child, grandchild, brother-in-law, sister-in-law, son-in-law, daughter-in-law, fiancé or fiancée.

Family - 2 adults aged 64 or under and up to 4 of their children aged 17 or under, who all live in the same household.

Personal possessions - each of **your** suitcases, trunks and similar containers (including their contents) and articles worn or carried by **you** (including **your valuables, ski equipment, golf equipment** and passport).

Valuables - jewellery, watches, items made of precious metals or precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax, phone, portable satellite and scuba diving equipment, films, tapes, cassettes, compact or computer discs and cartridges.

Pair or set - a number of items of **personal possessions** (this does not include **ski equipment** or **golf equipment**) that belong together or can be used together.

Personal money - cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets, all held for private and not business purposes.

Home - the place **you** usually live in the **United Kingdom**.

Accident - an unexpected event causing physical bodily injury, resulting in total and permanent loss of sight, total and permanent loss of use of a limb or permanent disablement or death, within a year of the event.

Journey - a holiday or trip that takes place during the period of insurance which begins when **you** leave **home** and ends when **you** get back **home** or to a hospital or nursing home in the **United Kingdom**, whichever is earlier. For single-trip cover any other holiday or trip which begins after **you** get back is not covered.

Departure point - the airport, international train station or port where **your** journey from the **United Kingdom** to **your** destination begins and where the final part of **your** journey back to the **United Kingdom** begins.

Dangerous activity -

- any professional sporting activity;
- any sporting activity except: archery, badminton, banana boating, baseball, basket-ball, bowls, cricket, curling, cycling, deep-sea fishing, fell walking, fishing, glacier walking, golf, gymnastics, heptathlon, hiking, kite surfing, marathon running, netball, orienteering, pony trekking, racket ball, rambling, ringos, rounders, running, scuba diving to a depth of 30 metres (if **you** hold a certificate for this or **you** are diving with a qualified instructor), snorkelling, softball, squash, surfing, swimming, table tennis, tennis, ten pin bowling, trekking, tug of war, volley ball, wakeboarding, walking, water polo, water skiing, windsurfing and zorbing; or
- any kind of racing except racing on foot.

You may be able to cover yourself for an activity that is not listed by contacting **your** issuing agent. An extra premium may need to be paid.

United Kingdom - England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

Redundancy - loss of permanent paid employment (other than when **you** are self-employed) after a continuous working period of two years with the same employer, when **you** are over 18 and under 65.

Winter sports - skiing, snowboarding and ice skating.

Ski equipment - skis, poles, boots, bindings, snowboards or ice skates.

Ski pack - hired **ski equipment**, ski school fees and lift passes.

Golf equipment - golf bag, golf clubs, golf trolley or golf shoes.

Cancellation or curtailment charges - Section 1

If you think you may have to cut your journey short (curtail), we must be told immediately - see under the heading '24-hour medical emergency and repatriation service' for more information.

What you are covered for

We will pay up to **£3,000** in total for **your** part of unused personal accommodation, transport charges and extra travel expenses which have been paid or where there is a contract to pay before **your journey** begins that cannot be recovered from anywhere else:

We will provide this cover in the following necessary circumstances.

- 1 If **you** cancel **your journey** before it begins because one of the following happens after the date **your** policy or travel tickets for **your journey** were booked.
 - a The death, serious injury or serious illness of **you, your relative**, someone **you** are travelling with, a **business associate** who lives in the **United Kingdom** or a friend **you** were going to stay with.
 - b **You** or someone **you** are travelling with is called for jury service in the **United Kingdom** or as a witness in a court in the **United Kingdom**.

c **You** or someone **you** are travelling with is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or their home or usual place of business in the **United Kingdom**.

d **Your redundancy**.

2 **You** cut **your journey** short (curtail) after it has begun because of one of the following.

a **1a, 1b** or **1c** above.

b **You** are injured or ill and are in hospital for the rest of **your** journey.

We will calculate curtailment claims from the day it is necessary for **you** to return to the **United Kingdom** or **you** are hospitalised as an in-patient, for the rest of **your** journey. We will pay personal accommodation and extra travel expenses based on each 24-hour period **you** have lost. If we pay extra transport costs in the event of **your** repatriation, **your** unused travel tickets will then belong to **us**.

What you are not covered for

Under 1 & 2 of this section

An excess of **£50** for each incident claimed for under this section.

Anything mentioned under the medical warranty (on page 1).

Travel tickets paid for using any airline mileage reward scheme.

Anything caused by:

- **you** not having the correct passport or visa;
- any restriction caused by the law of any country or people enforcing these laws;
- bankruptcy or liquidation of the company providing **your** transport or accommodation, their agents or any person acting for **you**;
- anything the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for;
- **your** vehicle being stolen or breaking down;
- **you** not wanting to travel or not enjoying **your journey**;
- riot, civil commotion, strike or lock-out;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **you** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
- **you** being under the influence of drugs (except those prescribed by a registered doctor but not for the treatment of drug addiction);
- the direct or indirect effect of **you** using alcohol or solvents;
- the death of any pet or animal.

Under 1 of this section

Any extra cancellation charges, because **you** did not tell the company providing **your** transport or accommodation, their agents or any person acting for **you**, as soon as **you** knew **you** had to cancel.

Cancellation because of pregnancy or childbirth, where the due date is less than eight weeks after **your journey** ends (unless this was confirmed after the date **your** policy or travel tickets for **your journey** were booked and is medically necessary).

Financial circumstances or unemployment, except caused by **redundancy** which **you** find out about after the date **your** policy or travel tickets for **your journey** were booked.

Under 2 of this section

Cutting short **your journey** unless **we** have agreed.

Cutting short **your journey** because of pregnancy or childbirth, where the due date is less than eight weeks after **your journey** ends.

Any costs when **you** do not get a medical certificate (from the doctor who treated **you** in the place where **you** were staying) which says it was necessary for **you** to come **home** because of death, injury or illness. **Our** doctor must have agreed with the reason and that **you** were fit to travel.

The cost of **your** original pre-booked tickets if **you** have not used them and **we** have paid extra transport costs.

You travelling on a motorcycle over 125cc, unless the rider holds a valid licence which lets them ride a motorcycle of more than 125cc.

Anything caused by **you** taking part in manual work, unless **we** agree in writing.

Anything caused by **you** taking part in a **dangerous activity** (unless an extra premium has been paid for this cover).

Please read the conditions and general exclusions which also apply.

Medical emergency, repatriation and associated expenses - Section 2

If you are taken into hospital or you think you may have to come home early or extend your journey because of illness or accident, or you are likely to run up medical fees over **£250**, we must be told immediately - see under the heading '24-hour medical emergency and repatriation service' for more information.

What you are covered for

We will pay **you** or **your** legal representatives for the following necessary emergency expenses which **you** run up within six months of the incident which happens during **your journey**.

1 Outside the United Kingdom.

- a Up to **£10 million** for reasonable fees or charges **you** run up for:
 - i medical, surgical, hospital, repatriation, nursing home or nursing services;
 - ii reasonable extra transport and accommodation costs for **you** and any one other person who stays or travels with **you** or to **you** from the **United Kingdom** on medical advice;
 - iii transporting **your** body or ashes to **your home** or **we** will pay up to **£1,500** for **your** funeral expenses, in the place where **you** die outside the **United Kingdom**.
- b **£15** for each 24-hour period that **you** are in hospital as an in-patient up to **£300** in total during the **journey** as well as any fees or charges paid under **1a**.
- c Up to **£350** for emergency dental treatment to relieve sudden pain.

2 Within the United Kingdom.

- Up to **£50,000** for:
- a reasonable extra transport and accommodation costs for **you** and any one other person who stays or travels with **you** or to **you** from within the **United Kingdom** on medical advice; and
 - b the reasonable cost of transporting **your** ashes or body **home**.

What you are not covered for

Under 1a 1c & 2 of this section

An excess of **£75** for each incident claimed for under this section, unless **your** claim is reduced because **you** used an E111 form within one of the European Union countries listed on the back of the form or any other reciprocal health arrangement.

The cost of replacing any medication **you** were using when **you** began **your journey**.

Under 1 & 2 of this section

Anything mentioned under the medical warranty (on page 1).

Extra transport and accommodation costs which are of a higher standard to those already used on **your journey**, unless **we** agree.

Anything caused by:

- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
- **you** being under the influence of drugs (except those prescribed by a registered doctor but not for the treatment of drug addiction);
- the direct or indirect effect of **you** using alcohol or solvents;
- **you** travelling on a motorcycle over 125cc, unless the rider holds a valid licence which lets them ride a motorcycle of more than 125cc;
- anything caused by **you** taking part in manual work, unless **we** agree in writing;
- **you** taking part in any **dangerous activity** (unless an extra premium has been paid for this cover);
- pregnancy or childbirth, where the due date is less than eight weeks after **your journey** ends.

Under 1a i of this section

Services or treatments **you** receive within the **United Kingdom**.

Services or treatments **you** receive which the doctor in attendance and **we** think can wait until **you** get back to the **United Kingdom**.

Medical costs over **£250**, in-patient treatment or repatriation which **we** have not authorised.

The extra costs of having a single or private room in a hospital or nursing home. The cost of all treatment which is not directly related to the illness or injury that caused the claim.

Under 1a iii of this section

Your burial or cremation within the **United Kingdom**.

Under 1c of this section

Replacing or repairing false teeth or artificial teeth (such as crowns).

Dental work involving the use of precious metals.

Please read the conditions and general exclusions which also apply.

Loss of passport and delayed personal possessions - Section 3

What you are covered for

- 1 Up to **£250** towards the costs of replacing **your** passport during **your journey** if it is lost, stolen or destroyed on **your journey**.
- 2 Up to **£150** in total for essential replacement items, if **your personal possessions** (this does not include **ski equipment** or **golf equipment**) are temporarily lost or stolen on **your** outward journey for more than 12 hours from when **you** arrived at **your** destination. **You** must send **us** the receipts for anything that **you** buy. **We** will take any amount **we** pay from the final claim settlement if the items are permanently lost.

What you are not covered for

Under 1 of this section

Compensation unless **you** get a letter from the consulate **you** reported the loss to.

Under 2 of this section

Loss or theft of, or damage to the following.

- Contact or corneal lenses.
- **Personal money** or **valuables**.

Please read the conditions and general exclusions which also apply.

Personal possessions - Section 4

What you are covered for

Up to **£1,500** in total for **your personal possessions** (this does not include **ski equipment** or **golf equipment**) that are damaged, stolen, lost or destroyed on **your journey**. It will be **our** decision to pay either:

- the cost of repairing **your** items;
- to replace **your** items; or
- the cost of replacing **your** items, less an amount for wear, tear and loss of value.

What you are not covered for

An excess of **£50** for each incident claimed for under this section.

More than **£250** for any single article, **pair** or **set** of any kind, whether jointly owned or not.

More than the part of the **pair** or **set** that is stolen, lost or destroyed.

More than **£250** in total for **valuables**, whether jointly owned or not.

Breakage of or damage to sports equipment (this does not include **ski equipment**) while it is being used, fragile articles, works of art, paintings, sculptures, computer games, musical instruments, audio, video, computer, television, fax, phone, portable satellite and scuba diving equipment and household goods unless the breakage or damage is caused by fire or accident to the vehicle in which they are being carried.

Loss or damage due to the climate, wear and tear, reduction in value, moths or vermin.

The cost of replacing or repairing false teeth.

Personal possessions sent as freight (such as suitcases **you** send ahead of **you**).

Loss or theft of, or damage to the following.

- Films, tapes, cassettes, cartridges or discs, unless they were pre-recorded, in which case **we** will pay up to the replacement cost.
- Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents.
- Pedal cycles, wheelchairs, prams, pushchairs or baby buggies except while they are being carried by public transport.
- Property specifically covered by other insurance.
- More than **£100** in total for **personal possessions** which are left in a motor vehicle, unless it is being used for travel between different points of overnight accommodation.
- **Valuables** left in a motor vehicle.
- **Valuables** carried in suitcases, trunks or similar containers unless they are with **you** all the time.
- **Valuables** unless they are with **you** all the time or locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**.
- Contact or corneal lenses.
- Bonds, share certificates, guarantees or documents of any kind.
- **Personal possessions** that are not with **you** all the time unless they are locked in the accommodation **you** are using on **your journey** or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle which has been broken into (no cover for **valuables**).
- **Personal money**.

Please read the conditions and general exclusions which also apply.

Personal money - Section 5

What you are covered for

Up to **£500** for loss or theft of **your personal money** which happens while on **your journey**.

What you are not covered for

An excess of **£50** for each incident claimed for under this section.

More than **£250** in cash in total while on **you**, whether jointly owned or not.

Compensation unless **you** can provide receipts of the amount **you** had from the place where **you** got the currency.

Loss or theft of **personal money**, unless it is with **you** all the time, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**.

Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency.

Loss or theft of travellers' cheques where the place where **you** got them provides a replacement service.

Travel tickets paid for using any airline mileage reward scheme.

Please read the conditions and general exclusions which also apply.

Personal accident - Section 6

What you are covered for

We will pay **you** or **your** legal representative one of the following amounts for an **accident** during **your journey** which must be caused by something external and visible.

- 1 **£10,000** for death. (We will not pay more than **£2,500** if **you** are 17 or under at the time of the **accident**.)
- 2 **£20,000** for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.
- 3 **£20,000** for a permanent physical disability as a result of which there is no work which **you** are able to do.

What you are not covered for

Anything caused by:

- any **accident** that **you** suffer before **your journey** begins;
- **your** sickness, disease, physical or mental condition that is gradually getting worse;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
- **you** being under the influence of drugs (except those prescribed by a registered doctor but not for the treatment of drug addiction);
- the direct or indirect effect of **you** using alcohol or solvents;
- **you** travelling on a motorcycle over 125cc, unless the rider holds a valid licence which lets them ride a motorcycle of more than 125cc;
- **you** taking part in manual work, unless **we** agree in writing;
- **you** taking part in any **dangerous activity** (unless an extra premium has been paid for this cover).

We will not pay more than one of the benefits resulting from the same injury.

Please read the conditions and general exclusions which also apply.

Missed departure - Section 7

What you are covered for

We will pay **you** up to **£1,000** compensation for the cost of extra accommodation and transport which **you** have to pay to get to **your journey** destination or back **home** because **you** do not get to the **departure point** by the time shown in **your** travel itinerary (plans) because:

- public transport does not run to its timetable; or
- the vehicle **you** are travelling in has an accident or breaks down.

What you are not covered for

An excess of **£50** for each incident claimed for under this section.

Compensation, unless **you** get a letter from the public transport provider (if this applies) confirming that the service did not run on time.

Compensation, unless **you** get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle **you** were travelling in.

Compensation unless **you** have allowed time in **your** travel plans for delays which are expected.

Any delay caused by a riot, civil commotion, strike or industrial action where:

- it began or was announced before **your** policy or travel tickets for **your journey** were booked.
- **you** could have reasonably made other travel arrangements.

Please read the conditions and general exclusions which also apply.

Departure delay - Section 8

What you are covered for

Compensation if the flight, international train or sailing **you** are booked on is delayed at its **departure point** by more than 12 hours from the time shown in **your** travel itinerary (plans) because of:

- a serious fire, storm or flood damage to the **departure point**;
- industrial action;
- bad weather;
- mechanical breakdown of the international train or sea vessel; or
- the grounding of the aircraft due to a mechanical or a structural defect of that aircraft.

We will pay:

- 1 **£20** after the first full 12 hours of delay and **£10** after each extra delay of 12 hours up to **£100** in total; or
- 2 up to **£3,000** in total for **your** part of the costs of the **journey** which have been paid or where there is a contract to pay before the start of the **journey** that cannot be recovered from anywhere else, if, after **you** have been delayed for more than 24 hours, **you** decide to abandon the **journey** before **you** leave the **United Kingdom**.

What you are not covered for

Under 2 of this section

An excess of **£50** for each incident claimed for under this section.

Travel tickets paid for using any airline mileage reward scheme.

Under 1 & 2 of this section

Anything which is caused by **you** not checking in at the **departure point** when **you** should have done.

Missed connections.

Any **journey** within the **United Kingdom** not involving a sea crossing.

Compensation unless **you** get a letter from the airline, railway company or shipping line giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train or sea vessel.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your journey** were booked.

Please read the conditions and general exclusions which also apply.

Personal liability - Section 9

If you are hiring a motorised or mechanical vehicle, while on your journey you must make sure that you get the necessary insurance from the hire company. We do not cover this under our policy.

What you are covered for

We will pay up to **£2 million** plus any other costs we agree to in writing that relate to anything you cause during your journey for which you are legally liable and results in one of the following.

- 1 Bodily injury of any person.
- 2 Loss of or damage to property which you do not own and you or a relative have not hired, loaned or borrowed.
- 3 Loss of or damage to the accommodation you are using on your journey that does not belong to you or a relative.

What you are not covered for

An excess of **£250** for each incident claimed for under this section.

Any liability for bodily injury or loss of or damage to property that comes under any of the following categories.

- Something which is suffered by anyone employed by you or a relative and is caused by the work they are employed to do.

- Something which is caused by something you deliberately did or did not do.
- Something which is caused by you or a relative's employment.
- Something which is caused by you using any firearm or weapon.
- Something which is caused by any animal you own, look after or control, except horses, domestic dogs and cats.
- Something which you agree to take responsibility for which you would not otherwise have been responsible for.

Any liability for bodily injury suffered by you or a relative.

Compensation or other costs caused by accidents arising from your ownership or possession of any of the following.

- The use of any land or building except for the accommodation you are using on your journey.
- Motorised or mechanical vehicles and any trailers attached to them.
- Aircraft, motorised water craft or sailing vessels, except boats designed for and being used as accommodation on your journey.

Please read the conditions and general exclusions which also apply.

Legal expenses - Section 10

What you are covered for

If you die, are ill, or injured during your journey and you or your legal representatives take legal action to get compensation, we will do the following to get compensation for this death, injury or illness:

Offer the following loans.

- 1 Up to **£20,000** for you (but not more than **£40,000** in total for all of you) for legal costs and expenses, directly related to the legal action.
- 2 Up to **£1,000** for you, for travel and accommodation costs that you have to pay to go to a foreign court in connection with any legal action under 1 above.

What you are not covered for

An excess of **£250** for each incident claimed for under this section.

Costs or expenses that we have not agreed to.

Any claim not reported to us within 90 days after the event giving rise to the claim.

Any claim against a travel agent, tour operator or carrier, us, the insurer, or our agent.

Any claim where we think a reasonable settlement is unlikely or where the cost of the action could be more than the settlement.

Actions between members of the same household or a relative, or actions to enforce a judgement or legally binding decision.

Costs for bringing legal action in more than one country for the same event.

Please read the conditions and general exclusions which also apply.

Winter sports cover - Section 11

Only applicable when the appropriate extra premium has been paid for this cover

What you are covered for

- 1 We will pay up to **£250** in total for your ski pack costs that cannot be recovered from anywhere else if you have to cancel or curtail your journey, or you are unable to ski, because of illness or injury during your journey, on the advice of a doctor in your resort.
- 2 We will pay up to **£20** per day up to **£200** in total for the hire of alternative ski equipment if yours is temporarily lost or stolen on your outward journey for more than 12 hours from when you arrived at your destination.
- 3 We will pay up to **£300** in total for your ski equipment and up to **£150** for ski equipment that you hire, if it is damaged, stolen, lost or destroyed on your journey.
- 4 We will pay one of the following, if it is not possible for you to ski during your journey at your pre-booked ski resort, because there is not enough snow and as a result all ski-lifts and ski-schools are closed.
 - a up to **£20** for each 24-hour period up to **£200** in total for the cost of extra transport or lift passes to let you ski at another resort; or
 - b up to **£20** for each 24-hour period up to **£200** in total if no other resort is available.
- 5 We will pay up to **£200** for extra accommodation and transport costs you need to pay to get you to your journey destination or back home because of an avalanche or landslide in your resort.

What you are not covered for

Under 1 of this section

Anything mentioned under the heading 'What you are not covered for' of Cancellation or curtailment charges - section 1 or Medical emergency, repatriation and associated expenses - section 2.

Under 2 of this section

Anything mentioned under the heading 'What you are not covered for' of Delayed personal possessions - section 4.

Under 3 of this section

Anything mentioned under the heading 'What you are not covered for' of Personal possessions - section 4.

Under 4 of this section

Any compensation for the first full 24 hours at your booked ski resort.

Any journey in Bulgaria or the United Kingdom.

Any claim unless you have a letter from the ski-lift or ski-school operators giving the reason for closing the piste and showing the number of days the piste was closed during your journey.

Compensation which you can get from your tour operator or anywhere else.

Costs if the ski-lifts or ski schools in your pre-booked resort were closed

when your policy or travel tickets for your journey were booked, if this is

less than 14 days before the beginning of your journey.

Any journey beginning before 15 December or ending after 15 April.

Under 5 of this section

Compensation unless you get a letter from the relevant authority or your tour operator's representative confirming the event.

Compensation which you can get from the company providing accommodation, your tour operator or anywhere else.

Please read the general conditions and exclusions which also apply.

Golf cover - Section 12

Only applicable when the appropriate extra premium has been paid for this cover

What you are covered for

- 1** We will pay up to **£300** in total for **your** pre-paid green fees that cannot be recovered from anywhere else if you have to cancel or curtail **your journey**, or **you** are unable to play golf, because of illness or injury during **your journey**, on the advice of a doctor in **your** resort.
- 2** We will pay up to **£20** per day up to **£200** in total for the hire of alternative **golf equipment** if **yours** is temporarily lost or stolen on **your** outward journey for more than 12 hours from when **you** arrived at **your** destination.
- 3** We will pay up to **£1,000** in total for **your golf equipment** and up to **£200** for **golf equipment** that **you** hire, if it is damaged, stolen, lost or destroyed on **your journey**.

What you are not covered for

Under 1 of this section

Anything mentioned under the heading 'What you are not covered for' of Cancellation or curtailment charges - section 1 or Medical emergency, repatriation and associated expenses - Section 2.

Under 2 of this section

Anything mentioned under the heading 'What you are not covered for' of Delayed personal possessions - section 4.

Under 3 of this section

Anything mentioned under the heading 'What you are not covered for' of Personal possessions - section 4.

Please read the general conditions and exclusions which also apply.

Extending the period of cover

If **you** or anyone travelling with **you** cannot finish the **journey** as planned because of death, injury or illness or there is a delay to the public transport system that cannot be avoided, **we** will extend that period of cover free of charge until **you** can reasonably finish that **journey**.

General exclusions

- 1** We will not cover **you** for any loss, injury, damage, illness, death or legal liability arising directly or indirectly from, or consisting of, the following.
 - a** A relevant fact that **you** knew about before **you** travelled, unless **we** agreed to it in writing.
 - b** War, riot, revolution, act of terrorism or any similar event.
 - c** **You** not following any suggestions or recommendations made by any government or other official authority during the period of insurance.
 - d** **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
 - e** **Winter sports**, unless the extra premium has been paid and this is shown on the insurance receipt.
 - f** Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
 - g** Any currency exchange rate changes.
 - h** The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under sections **2** and **6**).
 - 2** Any loss caused as a direct or indirect result of anything **you** are claiming for, unless it says differently in the policy.
- For single trip cover only**
- 3** Any part of a **journey** which is booked to last longer than 365 days.
- For annual multi-trip cover only**
- 4** Any part of a **journey** which is booked to last longer than 31 days.
 - 5** Any part of a **journey** in the **United Kingdom** which does not involve pre-booked flights or pre-booked accommodation for at least two nights.

Conditions

We will act in good faith in all our dealings with you.

• We will only pay your claim if you meet the following conditions.

- 1 You are a resident of the United Kingdom.
- 2 You take reasonable care to protect yourself and your property against accident, injury, loss and damage.
- 3 You have a valid insurance receipt.
- 4 You get a medical certificate from the doctor who treated you when a claim is made for medical reasons. If you die, we need to see the death certificate, and any other necessary documents.
- 5 You write to us as soon as possible with full details of anything which may result in a claim.
- 6 You send us every writ, summons or other communication to do with a claim as soon as you get it.
- 7 You give us all the information, documents, evidence, vouchers, receipts and bills we need (including details of your household insurance under which your valuables may need to be insured separately depending on their value). You must do this at your own expense.
- 8 You do not admit liability or offer to pay any claim unless you have our written permission.
- 9 You accept that no alterations to the terms and conditions of the policy apply, unless we or our issuing agent confirm them in writing.
- 10 You are not aged 65 or over at the date of issue of your policy.

For single-trip cover only

- 11 You accept that we will not extend the period of cover for a journey if the original policy plus any extensions have either ended, been in force for more than 365 days or you know you will be making a claim.

For annual multi-trip cover only

- 12 You accept that we will not extend the period of cover. All cover ends 12 months after your policy was issued.
- 13 If the family premium has been paid the insured children will only be covered if travelling with, joining or returning from one of the adults insured on the policy.

• The following conditions apply to claims under sections 3, 4 and 5

- 1 You must keep all your tickets and luggage tags.
- 2 You must get an estimate for repair for all damage claims. If possible, you should keep the damaged items so that we can inspect them and if we make a payment or we replace an item, the item will then belong to us.
- 3 If something is lost or stolen, you must tell the police as soon as possible but within 24 hours of discovering the loss and get a report from them. You should also get a report from your tour operator's representative or your hotel or apartment manager if this is appropriate. If the loss or theft happens while you are travelling, you must tell the carriers and get a property irregularity report form from them.
- 4 You must keep to the carrier's conditions of carriage.
- 5 You must not abandon any property.

• The following conditions apply to claims under section 10

- 1 You or your legal representative must repay us any amounts we have paid from the compensation received.
 - 2 We have complete control over the legal proceedings, although you do not have to accept the lawyer we choose. If you and we cannot agree on a suitable lawyer, we will ask the Law Society or Bar Council (or similar organisation abroad) to choose another lawyer. In the meantime, we may appoint a lawyer to protect your interests.
- We have the right to do the following
- 1 Cancel the policy and make no payment if you make a fraudulent claim.
 - 2 Only cover you for the whole of your journey and not issue a policy if you have started your journey.
 - 3 Take over and deal with, in your name, any claim you make under this policy.
 - 4 Take legal action in your name (but at our expense) and ask you to give us details and fill in any forms (including Department of Social Security forms), which will help us to recover any payment we have made under this policy.
 - 5 Get information from your medical records (with your permission) to help us or our representatives deal with any claim. We will not give personal information about you to any other person or organisation without your specific agreement.
 - 6 Send you home at any time during your journey if you are taken ill or injured. We will only do this if the doctor treating you and our doctor agree. If there is a dispute, we will ask for an independent medical opinion.
 - 7 Not accept liability if you refuse to be repatriated.
 - 8 Only refund or transfer your premium, if you find decide that the policy does not meet your needs and you have contacted us within 14 days from the date you receive your policy confirmation email. We are entitled to recover all costs that you have used if you have travelled, made a claim or intend to make a claim.
 - 9 Not to pay any claim on this policy (except under section 6) for any amounts you can get back from someone or somewhere else or anything which is covered by another insurance policy.
 - 10 Pay any claim on this policy under the law of the country you usually live in the United Kingdom, otherwise English law will apply.

For single-trip cover only

- 11 Cancel this policy without refunding your premium if your journey is cancelled or cut short.

For annual multi-trip cover only

- 12 Cancel the cover given on this policy for a journey without refunding your premium, if you cancel or cut short that journey.
- 13 Not to automatically pay any claim on this policy when other travel insurance is in force for a particular journey.

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