



Guide to your Travel Insurance cover



Please call us immediately if you need hospital treatment, your medical expenses are likely to be more than £500, or you need to cut your trip short.

 **+44 (0)292 010 7777**

Welcome to Admiral

This policy booklet provides all the details **you** need to know about your travel insurance with us, EUI Limited. Your policy is underwritten by the **authorised insurer** (Admiral Insurance (Gibraltar) Limited). They have agreed to cover **you** under the terms, conditions, limitations and exclusions described in this policy booklet.

Suitability of cover

This policy is suitable for customers who want to insure against specific events related to travelling away from your **home**. There are three levels of cover.

- Admiral
- Gold
- Platinum

Each level has different features and benefits. There is further information in the Insurance Product Information Document for each level of cover.

Reciprocal health agreements

If **you** are travelling to a country in the EU, or to Switzerland, Norway, Iceland or Liechtenstein, **you** should apply for a Global Health Insurance Card (GHIC) on the website at www.gov.uk, unless **you** have a valid European Health Insurance Card (EHIC). The card entitles **you** to state healthcare at a reduced cost or sometimes for free. The UK also has similar agreements with other countries, such as Australia and New Zealand, but **you** may need to register with their national scheme to qualify for treatment.

Important Numbers

Customer Services	0333 234 9913
Claims	0333 234 9914
Legal Assistance	0333 234 9915

Helplines

Medical Emergency during your trip	+44 (0)292 010 7777
Other medical issue	0333 234 9914

Please call us immediately if you need hospital treatment, your medical expenses are likely to be more than £500, or you need to cut your trip short.

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How to contact us

Before you travel

If **you** have a new **medical condition** **you** need to tell us about, **you** need to update your medical details, **you** want any additional cover (see pages 73 to 82), or **you** want to discuss your policy, call us on **0333 234 9913**.

To see our opening hours, go to www.admiral.com/contact-us/travel.

To make a claim

The easiest and simplest way to make a claim is online.

Go to www.admiral.com/existing-customers/make-a-claim.php

Or phone **0333 234 9914** (9am to 5pm Monday to Friday, except bank holidays)

For legal assistance please call **0333 234 9915**.

If there is an emergency during your trip

Please call our 24-hour Emergency Assistance Helpline on **+44 (0)292 010 7777** before going into hospital or if medical expenses are likely to be over £500, so **we** can help **you**.

Your Travel Insurance

Your contract of insurance has been arranged by us, EUI Limited. **We** are an insurance intermediary, not an insurer. **We** arrange and manage your insurance policy, as explained in 'Your Agreement with EUI' in your policy pack, on behalf of the **authorised insurer**. **We** also act for, and on behalf of, other regulated insurance companies.

The **authorised insurer** has agreed to cover **you**, according to the terms and conditions set out in this document, against any liability, loss or damage that arises directly in connection with your **trip** during the **period of insurance**.

This policy booklet and the Travel Insurance Policy Schedule (the policy schedule) confirm the level of cover **you** have chosen and form a contract of insurance between **you** and the **authorised insurer**.

To make things easier, **you** will only have to contact us for anything related to your Travel Insurance. **We** will arrange everything with the **authorised insurer** on your behalf.

Rights of third parties

The contract of insurance is between **you** and the **authorised insurer**. Unless this policy document says otherwise, nobody else has any rights to enforce the contract under the Contracts (Rights of Third Parties) Act 1999. This does not affect any right a third party has other than under the Contracts (Rights of Third Parties) Act 1999.

Governing Law

Unless **we** have agreed otherwise with **you**, this insurance is governed by English and Welsh law and all communications will be in English.

Definitions

When the following words appear in bold in this policy booklet they will have the meaning shown below.

Abroad	Outside the UK.
Appointed representative	The law firm, solicitor or suitably qualified person we appoint to represent you .
Authorised Insurer	<p>Admiral Insurance (Gibraltar) Limited of 2Aa 2nd Floor, Leisure Island Business Centre, 23 Ocean Village Promenade, Ocean Village, Gibraltar, GX11 1AA.</p> <p>Admiral Insurance (Gibraltar) Limited is authorised and regulated by the Gibraltar Financial Services Commission (incorporation number 85455).</p> <p>Admiral Insurance (Gibraltar) Limited is authorised by the Prudential Regulation Authority, regulated by the Financial Conduct Authority, and regulated in part by the Prudential Regulation Authority (firm reference number 220858).</p> <p>You can check these details by visiting the Financial Services Register at www.fca.org.uk/register. You can also ask us for information about how we are regulated by the Prudential Regulation Authority.</p>
Catastrophe	Fire, storm, lightning, avalanche, landslide, explosion, hurricane, earthquake, volcanic activity (including ash cloud), flood, tidal wave, tsunami, and medical epidemic or pandemic.
Close business associate	Any person whose absence from work at the same time as you , for one or more complete working days in a row, would prevent the business from running effectively.

Definitions (cont.)

Close relative	<p>Your:</p> <ul style="list-style-type: none">• partner;• parent (including in-law), step-parent or legal guardian;• child (including son-in-law or daughter-in-law), stepchild or foster child;• sibling (including brother-in-law or sister-in-law), half-sibling or step-sibling;• uncle, aunt, niece or nephew; or• grandparent or grandchild.
Complications of pregnancy or childbirth	<p>Any of the following conditions, if diagnosed or confirmed by a doctor.</p> <ul style="list-style-type: none">• Pre-eclampsia (also referred to as toxæmia)• Gestational diabetes• Ectopic pregnancy or molar pregnancy• Post-partum haemorrhage• Retained placenta• Placental abruption• Hyperemesis gravidarum• Obstetric cholestasis• Low-lying placenta or placenta praevia• Stillbirth• Miscarriage or termination for medical reasons• Emergency caesarean section• Premature birth more than eight weeks (or 16 weeks if twins, triplets or other multiple pregnancy) before the due delivery date

Definitions (cont.)

Computer system	Any computer, hardware, software, communications system, electronic device, (smartphone, laptop, tablet, smartwatch and so on), microcontroller (a microcomputer contained on a single chip), cloud (a global data-storage network not personal to you), server or similar system or configuration, including any associated input or output (information entered into or provided by a computer after processing), data-storage device, networking equipment or back-up facility.
Cruise	A trip lasting more than one day where transport and accommodation are mainly on a seagoing passenger ship.
Doctor	A medical professional who is registered to practise medicine and is not related to you or any of your travel companions .
Excursion	A pre-booked outing, such as to a theme park, exhibition, concert, theatre or sporting event, except for any onsite activities, courses and facilities included within the overall cost of the accommodation.
Excess	The amount you must pay towards any claim. This excess applies to each insured person claiming and to each incident being claimed for under the particular section, unless you have paid for excess waiver, which removes the excesses you would otherwise have to pay.
Gadgets	Valuable electronic items which belong to you : Cameras, camcorders, binoculars, telescopes and accessories, audio equipment, audiovisual and television equipment, computers, tablets, games consoles, electronic book readers (e-readers), satellite navigation equipment, mobile phones and accessories, smartwatches and drones. These items must be bought new or, if refurbished, bought directly from the manufacturer or a reputable retailer.
Golf equipment	Golf clubs, golf bags, non-motorised trolleys and golf shoes.

Definitions (cont.)

Hazardous activity	Any activity or sport specified as a hazardous activity on page 73, and any activity or sport that is not specifically covered by this policy.
Health change	A change in your health which requires you to get medical advice or treatment from a medical professional at a surgery, clinic or hospital. This includes you having new symptoms, being diagnosed with a new medical condition , your prescribed medication changing, being prescribed new medication, being admitted to hospital, and being referred for tests, investigations or treatment.
Home	The UK address where you live permanently.
Home country	The country your home is in, which will be either England, Scotland, Wales, Northern Ireland or the Isle of Man.
Injury	Physical injury caused by a sudden, unexpected and external event (not by illness, disease, physical wear and tear, or mental state), including injury from unavoidable exposure to the elements.
Insured person	Anyone listed as insured in the policy schedule.
International departure point	<p>If your home is in England, Scotland or Wales, this is the final UK airport, port or international station you leave from on your outbound journey abroad, or the final airport, port or international station you leave from on your return journey to the UK at the end of your trip.</p> <p>If your home is in Northern Ireland, this is the final airport, port or international station you leave Northern Ireland or the Republic of Ireland from on your outward journey, or the final airport, port or international station you leave from on your return journey to the UK or the Republic of Ireland at the end of your trip.</p>

Definitions (cont.)

- Legal costs** These are:
- all reasonable and properly charged fees, expenses and other amounts charged by our **appointed representative** and agreed by us;
 - the fees **you** are ordered to pay by a court; and
 - any other fees **we** agree in writing.

Mechanical breakdown The malfunction or failure of moving or electronic parts in a motorised vehicle or aircraft. (This does not include technical issues such as computer software failure.)

Medical condition Any disease, illness or **injury** that **you** or any **insured person** has.

Money Any **money** that **you** have for personal use on your **trip**, including foreign currency. This includes cash (notes and coins in current use) and non-refundable prepaid cards. It does not include reward points which do not have a monetary value (such as Air Miles or Avios points) or any form of cryptocurrency.

Motor vehicle Any vehicle powered by an engine or motor. Examples include cars, camper vans, motorhomes, vans, motorcycles, mopeds, segways, scooters, golf buggies and mobility scooters.

Period of insurance The period your travel insurance covers **you** for. Cover starts when **you** leave your **home** at the start of each **trip** (except for cancellation cover, as explained on page 13) and ends when your **trip** ends.

Definitions (cont.)

Personal belongings	<p>Your personal belongings are:</p> <ul style="list-style-type: none"> • luggage (including its contents); • valuables; and • any items you wear or carry with you when travelling; <p>which belong to you. This includes golf equipment but does not include winter sports equipment.</p>
Policy limits	<p>Limits on the amount we will pay under each section of cover. Each limit is per person, per trip. Some sections of cover may also include individual limits (for example, for any one item) or total limits (for example, for valuables). The policy schedule includes a table of benefits to show the limits that apply.</p>
Pre-existing condition	<p>Any medical condition that you, an insured person or any person your trip depends on had at any time before you took out or renewed your policy, or you booked your trip, whichever is later.</p>
Quarantine	<p>Being placed in isolation for a period to prevent the spread of an infectious disease.</p>
Scheduled public transport	<p>Trains, buses and internal flights within the same country. It does not include taxis or any connecting transport between two non-UK countries.</p>
Travel companion	<p>A person or group of people booked to travel with you on the same trip.</p>
Trip	<p>A trip that starts and ends at your home during the period of insurance. This can be either:</p> <ul style="list-style-type: none"> • within the UK where you have paid a fee to stay for two or more nights in a row in pre-booked holiday accommodation that is more than 25 miles away from your home; or • outside the UK.

Definitions (cont.)

Unattended	Something is unattended if it is not in your full view, and you would not be able to prevent it from being taken, unless it is locked safely in your personal accommodation, or motor vehicle (except for valuables and gadgets).
Valuables	Personal items of value (except for gadgets) which belong to you . Examples include spectacles, jewellery, watches, and items made of or containing gold, silver, precious metals, precious stones or semi-precious stones.
We (us, our)	EUI Limited of Ty Admiral, David Street, Cardiff, CF10 2EH, and with company registration number 02686904. EUI Limited is authorised and regulated by the Financial Conduct Authority (FCA registration number 309378). You can check these details by visiting the Financial Services Register at www.fca.org.uk/register .
Winter sports equipment	Skis, snowboards, bindings, poles, boots, helmets and any other specialist winter sports clothing and equipment.
You (your)	The policyholder named in the policy schedule, and an insured person where appropriate.

Important Information

Important

Your travel insurance contract is made up of:

- the terms and conditions set out in this document; and
- the policy schedule, including any extra conditions shown in it.

What you need to do

Please read this booklet so **you** know exactly what your travel insurance covers, and check the policy schedule as it shows the information **you** provided.

If **you** think there is a mistake in the policy schedule, or **you** need to make a change, **you** should tell us immediately.

If **you** give us incorrect information or don't tell us about any relevant changes in your circumstances or your **trip**, it could mean your policy is not valid or that **we** refuse a claim or do not pay it in full.

Eligibility

By taking out or renewing the policy, **you** agree that **you** (and each **insured person**):

- have your only or main **home** in the UK and have not spent more than six months outside the UK in the year before taking out (or renewing) this policy;
- are registered with a GP in the UK;
- are travelling from and returning to the UK (or only within the UK);
- do not know of any reason why the **trip** would be cancelled or cut short; and
- are not taking out the cover after the **trip** has started.

Medical conditions

Your travel insurance covers **you** for medical emergencies while **you** are outside the UK. Any change in your health can affect your cover, so **you** must tell us about any **health change**.

Important Information (cont.)

Independent travel

This policy covers each adult **insured person**, whether travelling alone or with others. An insured child is only covered if they are travelling with a responsible adult.

Insured activities

Your travel insurance covers **you** for a wide range of sports and leisure activities, as shown in appendix 1 on pages 89 to 91. If **you** intend to take part in an activity that is not listed, please phone us on **0333 234 9913**.

Region of cover

The region **you** have asked us to cover **you** in is shown on your policy schedule.

For annual multi-trip cover, the destinations included in each region of cover are shown below.

Europe - Albania, Andorra, Austria, Belarus, Belgium, Bosnia, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark (including Faroe Islands, excluding Greenland), Egypt, Estonia, Finland (including Åland), France (including Corsica), Germany, Gibraltar, Greece, Hungary, Iceland, Italy (including Sardinia and Sicily), Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway (including Svalbard), Poland, Portugal (including Azores and Madeira), Republic of Ireland, Romania, Russia (West of Urals), San Marino, Serbia, Slovakia, Slovenia, Spain (including the Balearic and Canary Islands), Sweden, Switzerland, Tunisia, Turkey, Ukraine, The United Kingdom (including Channel Islands and Isle of Man), Vatican City.

Worldwide excluding USA, Canada, the Caribbean and Mexico - all countries except Anguilla, Antigua and Barbuda, Aruba, Bahamas, Barbados, Bermuda, British Virgin Islands, Canada, Cayman Islands, Cuba, Curaçao, Dominica (Commonwealth of), Dominican Republic, Grenada, Guadeloupe, Jamaica, Martinique, Mexico, Montserrat, Netherlands Antilles, Puerto Rico, St Barts, St Kitts and Nevis, St Lucia, St Maarten, St Pierre and Miquelon, St Vincent, Trinidad and Tobago, Turks and Caicos Islands, United States Minor Outlying Islands, USA (including Hawaii), Virgin Islands.

Worldwide - all countries, including USA, Canada, the Caribbean and Mexico.

We do not cover areas where the Foreign, Commonwealth & Development Office (FCDO) advises against travel.

Important Information (cont.)

Length of trips

For single-trip policies - The policy covers a single return **trip** lasting for the policy term shown in the policy schedule.

For annual multi-trip policies - The policy covers all **trips** (except winter sports **trips**) of no more than 31 days that **you** take within the policy term shown in the policy schedule. **We** may agree to cover **trips** lasting more than 31 days. If **you** want cover for a **trip** of 31 days or more, please phone us on **0333 234 9913**.

For winter sports **trips**, the maximum **trip** duration is 21 days in total during the policy term. If a winter sports **trip** lasts more than 21 days, the policy will not cover the extra days.

Each **trip** will be treated as a separate contract of insurance, which all the limits, conditions and exclusions of this policy apply to.

Period of insurance – annual multi-trip policies

We will cover **trips** that **you** book during one **period of insurance** but do not take place until the next **period of insurance** only if **you** renew your annual multi-trip policy so it is in force at the time of an incident resulting in a claim.

Extending the period of insurance

If **you** cannot finish your **trip** as planned because of a **medical condition**, death or **quarantine**, or an unavoidable delay to the public transport system, **we** will extend your cover, free of charge, until it is reasonably possible for **you** to finish your **trip**.

Cancellation cover

This policy covers **you** if **you** have to cancel your **trip** before it starts.

Single-trip policies - Cancellation cover starts from the time **you** book your **trip** or pay the insurance premium, whichever is later.

Annual multi-trip policies - Cancellation cover starts from the time **you** book your **trip** or the first day of cover (as shown in the policy schedule), whichever is later. See section 2 for further information.

Important Information (cont.)

Policy limits

Each section of cover has a limit on the amount **we** will pay. That limit is per person, per **trip**. Some sections may also include specific limits for individual items or in total (for example, for **valuables**). The policy schedule includes a table of benefits to show the limits that apply.

Excess

For most sections of the policy **you** have to pay an **excess** towards a claim. This **excess** applies to each **insured person** claiming and to each incident being claimed for under the particular section, unless **you** have paid for **excess** waiver. **Excess** waiver removes the **excesses** **you** would otherwise have to pay. If **excess** waiver has been added to the policy, this will be shown in the policy schedule.

You can only choose **excess** waiver when **you** take out or renew the policy. **You** cannot add it at a later date.

Excess waiver will only apply to claims that arise after it was added to the policy.

Medical requirements

Important

Please read this section carefully as it may affect your cover and ability to make a claim.

Pre-existing conditions

You must tell us if any of the following apply.

- In the past two years, **you** have been prescribed medication, received treatment or had a consultation with a **doctor** or hospital specialist about any **medical condition**.
- **You** have at any time been diagnosed with or treated for any heart or respiratory condition, circulatory condition (problems with blood flow, including strokes, high blood pressure and cholesterol) or liver condition.
- **You** have at any time been diagnosed with cancer of any kind.
- **You** are currently waiting to have tests or investigations, or waiting for results, diagnosis or treatment.
- **You** have been diagnosed with a terminal condition.
- **You** have at any time been diagnosed with or treated for a psychological condition such as stress, anxiety or depression, or a psychiatric condition such as an eating disorder or mental instability.
- **You** have at any time been dependent on drugs or alcohol.

Pregnancy and childbirth

Pregnancy and childbirth are not considered to be an illness or **injury**. **We** only cover the **complications of pregnancy and childbirth** (as described in our definitions on page 5).

We do not provide any cover for cancelling your **trip** if:

- a transport provider does not allow **you** to board the transport due to **you** being pregnant; or
- **you** became pregnant after **you** took out your policy or **you** booked your **trip**, whichever is later, and a **doctor** advised **you** not to travel (even though there are no **complications of pregnancy and childbirth**);

unless **you** could not change your **trip** and can provide written confirmation of this from your travel provider.

Medical requirements (cont.)

New medical conditions or changes to your health

After **you** have paid for your policy, **you** must tell us immediately if there is a change in your health (such as **you** getting medical advice for new symptoms, being diagnosed with a new **medical condition**, your prescribed medication changing, being prescribed new medication, being admitted to hospital, or being referred for tests, investigations or treatment), whether or not **you** have any **trips** booked.

What happens when you declare a new medical condition or health change

We may cancel the policy or change the terms of your cover. A change could mean that:

- **you** have to pay an additional premium;
- **we** suspend cover; or
- **we** apply an exclusion to the policy.

If **we** cancel the policy:

- **we** will give **you** a refund of the amounts **you** have paid for the remainder of the **period of insurance** (unless **you** have made a claim or intend to do so); or
- **you** can cancel any **trip you** booked before your **health change** and make a claim under section 2 (Cancelling or cutting short your **trip**) for the amounts **you** have paid so far.

If **you** do not pay any additional premium, **we** will cancel the policy and give **you** a refund for the remainder of the period of insurance (unless **you** have made a claim or intend to do so).

If **you** do not want us to suspend cover or apply an exclusion to the policy, **we** will cancel the policy. If **we** cancel the policy:

- **we** will give **you** a refund of the amounts **you** have paid for the remainder of the **period of insurance** (unless **you** have made a claim or intend to do so); or
- **you** can cancel any **trip you** booked before your **health change** and make a claim under section 2 (Cancelling or cutting short your **trip**) for the amounts **you** have paid so far.

If you need help finding alternative insurance, you can visit the Travel Insurance Directory at www.moneyhelper.org.uk/en/everyday-money/insurance/use-our-travel-insurance-directory or call **0800 138 7777** (8am to 6pm, Monday to Friday except bank holidays).

Medical requirements (cont.)

If you don't tell us about a medical condition or change to your health

We can refuse a claim which is in any way connected with a **pre-existing condition**, new **medical condition** or **health change** that **we** never agreed to cover.

Important medical exclusions

You are not covered for the following.

- Any travel which is against a **doctor's** advice (or would have been if **you** had got such advice).
- Any travel for the purpose of getting medical advice or treatment.
- Any claim if **you** failed to take necessary medication, such as medicines prescribed to **you** by a **doctor**, or get necessary vaccinations.
- Any **pre-existing condition** or **health change** that:
 - **you** did not tell us about;
 - **we** have not agreed to cover; or
 - **you** have not paid any additional premium for.
- Any claim that arises while **you** are waiting for tests, investigations, results or treatment for any **medical condition** that has not yet been diagnosed.

Renewing a policy with a medical condition

You must tell us about any new **medical condition** or **health change** before **you** renew an annual multi-trip policy.

General Conditions

The following general conditions apply to the whole policy.

1. Policy terms and conditions

You must keep to the terms and conditions of the policy and any extra conditions shown in the policy schedule. If **you** don't, **we** may refuse a claim or not pay it in full.

2. Your duty to us

You must give us all the information **we** ask for, and that information must be correct (as far as **you** know). If **you** fail to provide correct information, or to tell us about any changes to information **you** have provided, **we** may refuse a claim or not pay it in full.

3. Changes that may affect your cover

You must tell us as soon as possible about any changes that could affect your cover, including if **you**:

- have a **health change**;
- have an annual multi-trip policy and book a **trip** lasting more than 31 days;
- change your travel destinations beyond the region shown in the policy schedule;
- change your travel dates outside the start and end dates of this policy;
- plan a **hazardous activity** that **we** have not specifically agreed with **you**;
- want to add or remove an **insured person**; or
- want to add extra cover (for example, winter sports cover or **cruise** cover).

If **you** are not sure whether a change may affect your cover, please contact us. When **you** tell us about a change **we** may reassess your cover, your premium or both. If **you** don't tell us about a change or **you** give us incorrect information, **we** may refuse a claim or not pay it in full.

General Conditions (cont.)

4. New medical condition or change to your health

After **you** have paid for your policy, **you** must tell us immediately if there is a change in your health (such as **you** getting medical advice for new symptoms, being diagnosed with a new **medical condition**, your prescribed medication changing, being prescribed new medication, being admitted to hospital, or being referred for tests, investigations or treatment), whether or not **you** have any **trips** booked.

Please read the medical requirements section on page 15 of this booklet, which contains important information about **medical conditions** and how they may affect your cover.

5. Paying the premium

You will only be covered by your policy if **you** pay your premium. If **we** can't collect your premium on the date it is due, **we** will cancel your policy. If **we** tell **you** that **you** need to pay an additional premium to keep the cover, and **you** fail to make the payment, your cover will end from the date the premium became due and the policy will be cancelled after seven days' notice.

6. Automatic renewal – annual multi-trip policies only

We will contact **you** before your renewal to confirm your policy terms and the renewal premium.

Unless **you** have opted out, **we** will automatically renew your policy. If **we** have your permission, **we** will use the payment details **you** have provided to collect the renewal premium.

If **you** do not want your policy to renew, **you** must contact us to let us know. In this case, your cover will end after the current **period of insurance**.

It is not always possible to automatically renew the policy. In this case, **we** will write to your last known address before the **period of insurance** ends.

You can opt in to or out of automatic renewal, free of charge, by contacting us online or by phone at any time during the **period of insurance**. See the 'How to contact us' section for more details.

General Conditions (cont.)

7. Who can give instructions

We can deal with your husband, wife or partner, a parent and any other person named on your policy. If **you** would like someone else to deal with us on your behalf, please let us know.

If **you** need to make a claim, **we** will deal with **you** or any other person named on your policy. If **you** would like someone else to deal with a claim on your behalf please let us know.

8. Cancelling your policy

Single-trip policy

- If the policy does not meet your needs, **you** can cancel it within 14 days from the policy issue date shown in the policy schedule. If **you** have not started your **trip**, and **you** have not made (and do not intend to make) a claim, **you** will receive a full refund.
- **You** will not be entitled to a refund if **you** cancel the policy after 14 days, or once **you** have made (or intend to make) a claim or started your **trip**, whichever comes first.

Annual multi-trip policy

- If the policy does not meet your needs, **you** can cancel it within 14 days from the cover start date shown in the policy schedule. If **you** have not started any **trip**, and **you** have not made (and do not intend to make) a claim, **you** will receive a full refund.
- **You** will not be entitled to a refund if **you** cancel the policy after 14 days, or once **you** have made (or intend to make) a claim or started a **trip**, whichever comes first.

You can cancel by phone or online. See the 'How to contact us' section for more details.

9. Cancellation by us

We can cancel your policy at any time if **we** have a valid reason. If possible, **we** will tell **you** about this immediately (for example, by phone). If this is not possible, **we** will give **you** at least seven days' notice.

Reasons why **we** could cancel your policy include (but are not limited to) **you**:

General Conditions (cont.)

- breaking any of these general conditions;
- ignoring, or failing to keep to, the general exclusions (pages 24 to 30);
- not co-operating with us;
- not sending us information or documents **we** have asked for;
- harassing our staff; or
- using abusive or threatening behaviour towards our staff.

We can also cancel your policy if a change in your circumstances (such as a **health change** or **you** no longer having your permanent **home** in the UK) means **we** can no longer cover **you**.

If **we** cancel your policy, **we** will keep a proportion of the premium for the period the policy has been in force and return the rest of the premium to **you**.

10. Fraud

If **you** or anyone acting for **you** deliberately or recklessly provides false or misleading information that would affect our decision to provide all or any cover, your policy and all other cover **you** have through us will be cancelled or voided (considered to have never existed). **We** will take steps to recover any costs **we** have paid (or committed to pay) in connection with your cover and will not refund any premium.

We will not pay a claim if:

- it is in any way fraudulent, false or exaggerated; or
- **we** have been given a false statement, or any documents which are false, stolen or misleading.

Your policy and all other cover **you** have through us will be cancelled or voided. **We** will take steps to recover any costs that **we** have paid (or committed to pay) in connection with your cover and will not return any premium.

11. Co-operating in claims

You must tell us about any claim **you** intend to make as soon as possible after the incident. If **you** make a claim, **you** must immediately pass on every document (including any writ or summons) **you** receive in connection with it. **You** must give us all the information,

General Conditions (cont.)

documents and help that **we** need to process your claim. This includes medical certificates and details of your household insurance or other relevant insurance. **You** must provide this information at your own expense. **You** must not admit any blame or responsibility, or offer to make a payment to anyone, without our written permission.

12. Preventing loss

You must take all reasonable care to prevent and minimise any loss, damage, **injury** or liability. Any costs must be reasonable and justified.

13. Evidence of claims for illness or injury

If your claim is for **injury** or illness, **we** will need to see the medical records of the person the claim relates to. If **you** do not give us permission to see the medical records, **we** will not be able to deal with your claim.

14. Medical examinations

If your claim is for **injury** or illness, **we** may ask **you** to have a medical examination at our expense.

If an **insured person** has died, **we** may also ask for a post-mortem examination to be carried out at our expense.

15. Claim requirements

We will not pay a claim if **you** do not provide enough evidence of your expenses, loss or damage, or any documents or evidence **we** have reasonably requested to support your claim.

16. Recovering our costs

If **we** need to recover any payment **we** have made under the policy, **we** can take legal action in your name but at our expense.

17. Other insurance

If **you** have other insurance that covers the same loss, damage or liability, for all claims except for personal accident (section 6) **we** will not pay more than our share of your claim.

General Conditions (cont.)

18. Insurable interest

For cover to apply, **you** must have an 'insurable interest' in the item or risk **you** want to insure. This means **you** must stand to lose financially if, for example, your **trip** is cancelled, a personal belonging is lost or a person is harmed.

19 Extra conditions (endorsements)

Depending on the risk **you** ask us to insure, **we** may decide to apply extra conditions (**endorsements**) which change the normal terms or conditions of your policy, reduce or extend your cover, or change the **excess you** have to pay. If **you** do not keep to the extra conditions, it may affect the amount **we** pay **you** if **you** need to make a claim, or make your cover invalid.

If **we** apply any extra condition to your policy, the details will be shown in the policy schedule.

General Exclusions

The following general exclusions apply to all sections of the policy unless the relevant clause says otherwise. If a general exclusion conflicts with any term in this policy booklet, the general exclusion takes priority.

We will not pay any claim which arises from or is directly or indirectly related to any of the following.

1. Pre-existing conditions:

Any **pre-existing condition** that:

- **we** have not agreed in writing to cover; or
- a third party (such as a **close relative, travel companion, close business associate** or person **you** arranged to stay with) had at any time before **you** took out or renewed your policy or booked a **trip** (whichever is later), regardless of whether **you** knew about the condition or not.

2. War and civil unrest

You being actively involved in any war, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, uprising or other similar event.

3. Acts of terrorism

Any action or threat, whether or not it involves force or violence, that is intended to influence a government or frighten the public or any section of it.

Acts of terrorism can include:

- violence against a person;
- damage to property;
- putting life in danger;
- creating a health risk to the public;
- interfering with or seriously disrupting **computer systems** or transport services; and
- biological, chemical or nuclear attack or contamination.

General Exclusions (cont.)

This exclusion does not apply if:

- **you** are claiming under section 1 (Emergency medical costs and repatriation) or section 2 (Cancelling or cutting short your **trip**) and the Foreign, Commonwealth & Development Office advice changed to 'all but essential travel' or 'all travel' after **you** took out the policy or booked your **trip**, whichever is later;
- **you** are claiming under section 3 (Personal belongings); or
- **you** are claiming under section 6 (Personal accident).

4. Cyber act

Any malicious or criminal act (such the use of a computer virus), threat or hoax relating to unauthorised access to, processing of or use of any **computer system**.

5. Cyber incident

Any **computer system**, hardware, software or electrical equipment failing to operate correctly, or correctly recognise or process any data, including any operating system, computer program or software not working correctly as a result of an error or omission in or associated with a **computer system**, unavailability of all or part of any **computer system**, or failure to access or use any **computer system**.

Exclusions 4 and 5 do not apply if **you** are claiming under:

- section 1 (Emergency medical costs and repatriation); or
- section 6 (Personal accident).

General Exclusions (cont.)

6. Radioactive contamination

Radioactive contamination, whether arising directly or indirectly.

7. Travelling against Foreign, Commonwealth & Development Office advice

You travelling to, or intending to travel to, a country or area where the Foreign, Commonwealth & Development Office (FCDO) has advised against 'all travel' or 'all but essential travel'. If **you** are not sure if there is a travel warning for anywhere **you** are travelling to during your **trip**, go to www.gov.uk/foreign-travel-advice.

8. Travel for treatment

You travelling in order to get medical, dental or any other form of treatment.

9. Deliberate, harmful or reckless acts

You acting in a deliberate, harmful or reckless way, such as **you**:

- deliberately making yourself ill or injuring yourself;
- committing or attempting suicide;
- putting yourself in needless danger (including situations that could reasonably have been predicted to be dangerous, such as climbing across a balcony), unless **you** were trying to save someone's life; or;
- failing to follow recommended safety precautions during a sports or leisure activity, such as wearing a safety helmet or life jacket.

10. Alcohol, drug or solvent abuse or misuse

Any claim which is in any way caused by or resulting from:

- any illness or **injury** that arises when **you** are under the influence of alcohol, and that has affected your physical ability or judgement;
- **you** being under the influence of drugs (unless prescribed by a medical professional and taken as instructed) or solvents; or
- **you** being dependent on alcohol, drugs or solvents, or having withdrawal symptoms.

General Exclusions (cont.)

11. Armed forces duty

Your duties as a member of the armed forces.

This exclusion does not apply to a claim under section 2 if **you** have to cancel or cut short your **trip** because your authorised leave is cancelled or cut short due to an unexpected emergency.

12. Indirect losses

Any loss not directly associated with the incident that caused a claim (for example, loss of earnings or any payments **you** would normally have to make such as meal costs) unless **we** agree otherwise in writing.

13. Recoverable losses

Any losses or expenses that:

- **you** can recover from elsewhere; or
- are more specifically insured by another insurance policy.

Airline Passenger Duty (APD), being able to rebook a **trip** and credit vouchers are considered to be recoverable losses.

14. Anticipated events

An anticipated event which affects your **trip**, and which **you**:

- knew would happen; or
- could reasonably have expected to happen;

when **you** took out or renewed your policy, or booked your **trip**, whichever is later.

15. Hazardous activities

You taking part in any **hazardous activity**, unless **we** have agreed to cover it and **you** have paid any additional premium.

16. Manual work

You doing any paid or unpaid manual work, or physical labour of any kind, during your **trip**.

General Exclusions (cont.)

17. Quad bikes and all-terrain vehicles

You riding on a quad bike or in an all-terrain vehicle including as a pillion passenger.

18. Motor vehicles

- a. **You** driving any **motor vehicle**, unless **you** are licensed to drive that type of vehicle in the UK and **you** are keeping to the road laws of the country **you** are in.
- b. **You** not taking safety precautions as a driver or passenger of a **motor vehicle**, such as using a seatbelt or wearing a crash helmet and protective clothing.
- c. **You** riding any:
 - motorcycle, moped or scooter which has an engine size greater than 125cc;
 - segway; or
 - electric scooter, hoverboards, electric unicycles or electric skateboards;

unless **we** have agreed to provide such cover and **you** have paid the appropriate premium.

19. Racing

You taking part in motor racing or vehicle racing of any kind, including speed trials, time trials, track days or similar events.

20. Aircraft

You travelling in an aircraft, except as a fare-paying passenger in a fully licensed passenger aircraft.

21. Administrative costs

Any administration costs **you** need to pay for getting any certificates, information or evidence **we** need to process your claim.

22. Timeshare fees

Any fees relating to timeshare properties (including their maintenance and management fees), except for exchange fees if **you** have to switch your allocated period because of an event covered by the policy.

General Exclusions (cont.)

23. Search and rescue

Any costs charged by a government, regulated authority or private organisation in connection with search and rescue.

This exclusion does not apply to the cost of medical evaluation when this is specifically covered under section 1 (Emergency medical costs and repatriation).

24. Cruises

Your **trip** or part of your **trip** being a **cruise**, unless **you** have included **cruise** cover and paid the additional premium.

Cruises are not covered under the policy as standard. **You** must add **cruise** cover to make sure **you** are covered by the policy. Otherwise, **you** won't have any cover under the policy, including cover for emergency medical treatment, cancellation or cutting your **trip** short, even if it is not directly related to the **cruise**.

(If **you** have this cover it will be shown in the policy schedule.)

25. Winter sports activities

Your winter sports **trip**, unless **you** have included winter sports cover and paid the additional premium.

Winter sports **trips** are not covered under the policy as standard. **You** must add winter sports cover to make sure **you** are covered by the policy. Otherwise, **you** won't have any cover under the policy, including cover for emergency medical treatment, cancellation or cutting your **trip** short, even if it is not directly related to the winter sports **trip**.

(If **you** have this cover it will be shown in the policy schedule.)

26. Professional activities and competitions

Any losses arising as a result of **you** taking part in any organised sport, competition or training, whether professionally, for leisure, or to receive any payment or gain.

General Exclusions (cont.)

27. Seized items

Any document or item, including **personal belongings, money, gadgets, winter sports equipment** and **golf equipment**, being confiscated, detained or delayed by customs or other officials.

28. Supplier failure

Any company providing or arranging your transport or accommodation failing to provide those services (whether by mistake, due to insolvency or bankruptcy, fraud, failure to act or any other reason).

29. Coronavirus

Coronavirus (Covid-19) or any future mutation or variation.

This exclusion does not apply to reasons covered under:

- section 1 (Emergency medical costs and repatriation); or
- section 2 (Cancelling or cutting short your **trip**).

30. Failure to be vaccinated

You failing to get any recommended vaccination or medication.

31. Other people's costs

Any costs **you** have paid (or committed to pay) for anyone who is not an **insured person**, even if, for example, **you** paid their travel or accommodation costs.

32. Uninsured events

Events that are not specified as covered within this policy booklet.

33. Electrical outages

A power cut or any planned or unplanned interruption to or loss of the electricity supply.

Section 1: Emergency medical costs and repatriation

Important

This section covers **you** for the reasonable and necessary costs of emergency medical treatment if **you** fall ill or are injured in an accident while on your **trip abroad**.

Reasonable and necessary costs are costs that are:

- for approved, eligible medical services or supplies; and
- in line with the average costs the provider normally charges for their services.

1. What is covered

We will pay up to the **policy limits** shown for this section in the policy schedule for each **insured person** who is injured, becomes ill, is **quarantined** or dies while on a **trip**.

a. Medical costs abroad

We will pay reasonable and necessary costs for emergency medical, surgical and hospital treatment, including the cost of an ambulance to take **you** to hospital. This does not include procedures that can be carried out in your **home country** after **you** return to the UK, or any medical expenses for treatment in a private facility if medically suitable state facilities are available.

For **trips** in the USA, the most **we** will pay for medical, surgical, hospital, ambulance and nursing costs is 150% of the published medical rates paid by US Medicare for the same or similar treatment. **We** can limit payment to what our medical adviser considers to be reasonable.

Section 1: Emergency medical costs and repatriation (cont.)

Reciprocal health agreements with other countries

If possible, **you** must try to get any necessary emergency medical treatment in a facility that accepts a reciprocal health agreement, such as EHIC or GHIC (in the EU, Switzerland, Norway, Iceland or Liechtenstein) or Medicare (in Australia). Our emergency assistance service will advise **you** on this.

If **you** are travelling to Australia or New Zealand, **you** must register for free hospital treatment under Medicare or the equivalent scheme. If **you** go into hospital, **you** must contact our emergency assistance service as soon as possible and get their authorisation for any treatment that is not available under Medicare or the equivalent scheme.

b. Hospital benefit

We will pay up to the **policy limits** per **insured person** for every complete 24 hours **you** have to stay in hospital as an inpatient during your **trip** due to something that is covered under this section.

c. Travel and accommodation expenses

We will pay further travel and accommodation expenses our emergency assistance service approve in advance for the following reasons.

- To get **you** to or from hospital for inpatient treatment for which **you** will stay in hospital for at least one night.
- To get **you** to or from hospital for outpatient treatment or appointments.
- To return **you** to your **home country** on the advice of the medical adviser appointed by our emergency assistance service.
- To return **you** to your **home country** following emergency medical treatment if **you** cannot use your return ticket.
- To cover additional costs for accommodation of a similar standard to the one booked for your **trip** if it is medically necessary for **you** to stay on your **trip** after the date **you** were due to return to your **home**.
- To cover the cost of reasonable extended parking charges and kennel or cattery fees if **you** have to stay on your **trip** after the date **you** were due to return **home** as a result of your illness or **injury**.

Section 1: Emergency medical costs and repatriation (cont.)

- To cover the cost of hiring medical equipment **you** need while on your **trip**.
- To cover the cost of **excursions** **you** are not fit to go on or take part in due to something that is covered under this section.
- To cover the cost of phone calls to or from our emergency assistance service.
- To cover the cost of one person from your **home country** staying with **you** (if medically necessary), including economy-class travel, travel expenses such as transport to the airport, and accommodation costs.

d. Funeral expenses

If **you** die while **you** are **abroad**, **we** will pay the cost of:

- a burial or cremation in the area where **you** are staying; or
- returning your body or ashes to your **home**.

If **you** die during a **trip** within the UK, **we** will pay the cost of returning your body to your **home**.

2. What is not covered

a. **We** will not pay any claim for the following.

- Medical treatment related to a **pre-existing condition** (unless **you** told us about all **pre-existing conditions**, **we** agreed to cover them, and **you** have paid the appropriate additional premium)
- Travel vaccinations
- Expenses arising as a result of a tropical disease if **you** have not had the vaccination, or taken the medication, recommended by the NHS
- Medical expenses over £500 that have not been approved by our emergency assistance service
- Hospital treatment or a return to your **home** that has not been approved by our emergency assistance service
- Private medical treatment in the Channel Islands, unless **you** cannot use a European Health Insurance Card (EHIC), Global Health Insurance Card (GHIC) or reciprocal healthcare arrangement
- Any private medical treatment if there are suitable state facilities within a reasonable distance
- Hospital or medical expenses that are covered by any private medical insurance **you** have

Section 1: Emergency medical costs and repatriation (cont.)

- Any treatment, test or surgery (including preventative treatment and cosmetic or pre-planned surgery) that is not essential in the opinion of the medical adviser appointed by our emergency assistance service or that could reasonably have waited until **you** returned to your **home country**
 - Expenses which **you** are not legally required to pay, or which would not have been due if **you** hadn't had cover under this policy
 - Costs for having a single or private room, unless the medical adviser appointed by our emergency assistance service says it is medically necessary
 - Any further expenses if **you** choose not to move hospital or to return to your **home country** after the medical adviser appointed by our emergency assistance service or the **doctor** treating **you** says it is safe to do so
 - The cost of unused tickets if **we** have paid **you** for reasonable alternative travel costs, or our emergency assistance service have arranged or paid for **you** to return to your **home country**
 - Charges which are above reasonable and necessary costs, or are for unnecessary care or treatment
 - Any charges caused directly or indirectly by a medical professional's mistake
 - Treatment related to pregnancy or childbirth, unless a qualified medical professional confirms the treatment is needed for **complications of pregnancy or childbirth**
 - Treatment for any sexually transmitted disease or infection
 - Treatment within the UK
 - The cost of a Covid-19 test
 - Any treatment or service from a health spa, convalescent home, nursing home or rehabilitation centre, unless the medical adviser appointed by our emergency assistance service agrees it is medically necessary
 - Alternative medicine, such as acupuncture
 - Non-emergency dental treatment or dental work involving precious metals or dental fittings
 - Non-essential phone calls, faxes or mobile data, unless agreed by us
- b. **We** will not pay any claim if **you**:
- travelled against medical advice (or medical advice **you** would have been given if **you** had asked for it);
 - travelled in order to get medical advice or treatment; or
 - were waiting for medical treatment before travelling, unless **we** knew about it.

Section 1: Emergency medical costs and repatriation (cont.)

- c. **We** will not pay any claim arising as a result of **you** not taking prescribed medication which, at the start of the **trip**, **you** knew **you** would need while **you** were away, including if **you** have not taken enough medication with **you** for the duration of the **trip**.
- d. **We** will not pay any claim arising as a result of **you** not taking medication that a medical professional has prescribed or recommended and **you** need to manage your **pre-existing condition**.

3. Claim requirements

- a. **You** must contact our emergency assistance service within 24 hours if:
 - **you** need to stay in hospital for at least one night;
 - the **doctor** treating **you** says **you** need tests or outpatient treatment likely to cost more than £500;
 - **you** need to return to your **home country** because of a medical emergency; or
 - **you** need to extend your **trip** because of a medical emergency.
- b. **You** must provide receipts for all travel, accommodation, meals and phone calls **you** are claiming for under the policy.
- c. For costs related to Covid-19, **you** must provide (at your own expense):
 - a copy of the positive result **you** received from a registered lateral flow test or a letter from a medical professional confirming your diagnosis of Covid-19; and
 - a medical certificate to support your claim.

Photographs of a lateral flow test are not acceptable evidence.

- d. If **you** are injured as a result of being involved in a confrontation with someone, **you** will need to get a police report as soon as **you** can.
- e. Our emergency assistance service may arrange to have **you** moved from one hospital to another, or for **you** to return to your **home country**, if the medical adviser appointed by our emergency assistance service or the **doctor** treating **you** thinks it is safe.
- f. If **you** did not buy a return ticket, **we** will deduct the cost of an economy flight (based on ticket prices on the date **you** flew **home**) from any costs of our emergency assistance service returning **you** to your **home country**.

Section 1: Emergency medical costs and repatriation (cont.)

4. Excess

- a. The **excess** for this section applies to each **insured person** and each event that leads to a claim. The **excess** for each **insured person** under this section is shown in the policy schedule.
- b. If a claim is being made under more than one section, **you** will need to pay the relevant **excess** for each section.
- c. **You** will not have to pay an **excess** for medical costs **abroad** if **you** use a European Health Insurance Card (EHIC), a Global Health Insurance Card (GHIC), Medicare or any other reciprocal healthcare arrangement.
- d. **You** will not have to pay an **excess** if **you** are only claiming for funeral expenses or hospital benefit.

See also:

- General conditions (pages 18 to 23)
- General exclusions (pages 24 to 30)

Section 2: Cancelling or cutting short your trip

Important

This section covers **you** if **you** have to:

- cancel a **trip** after **you** booked it but before **you** leave your **home**; or
- cut your **trip** short because of an emergency.

If **you** need to cut your **trip** short, call our emergency assistance service on +44 (0)292 010 7777 before **you** make any arrangements.

1. What is covered

We will pay up to the **policy limits** shown in the policy schedule for your share of the costs which **you** have paid (or become legally obliged to pay) at the time **you** cut your **trip** short or became aware of the need to cancel your **trip**, and which **you** cannot recover. Those costs include the following.

- Deposits or cancellation charges for package holidays
- Costs of unused accommodation, **excursions** and activities
- Costs of unused or additional travel (if **you** cut your **trip** short)
- Car hire
- Reasonable cancellation charges for kennels, catteries or professional pet-sitters
- Car parking fees

Important

If **you** have an annual multi-trip policy and **you** book a **trip** that starts after your current policy ends, **you** will only be covered for cancellation up to the end of your current policy, unless **you** renew the policy before it ends.

Section 2: Cancelling or cutting short your trip (cont.)

Reasons for cancelling or cutting short your trip

We will provide this cover if **you** have to cancel your **trip** or cut it short because of any of the following.

a. Death, illness, injury or complications of pregnancy or childbirth

The death, serious **injury**, serious illness or **complications of pregnancy or childbirth** of:

- **you**;
- a **travel companion**;
- a **close relative**;
- a **close business associate**; or
- anyone **you** planned to stay with outside your **home country**.

b. Covid-19

You:

- were diagnosed with Covid-19 before your **trip** was due to start;
- were not allowed to board your pre-booked outbound travel due to symptoms of Covid-19; or
- could not take part in an **excursion** due to **you** self-isolating after contracting Covid-19. (This includes not being able to ski if **you** have added winter sports cover to your policy, or cabin confinement if **you** have added **cruise** cover to your policy.)

An **insured person** or a **close relative** died during the **trip** as a result of Covid-19.

A **close relative** died or became seriously ill, as a result of Covid-19, before your **trip** was due to start.

c. Quarantine

You, a **travel companion** or anyone that **you** planned to stay with outside your **home country** is **quarantined**.

d. Court cases

You, a **travel companion** or anyone that **you** planned to stay with outside your **home country** is called for jury service or to be a witness in court, and a court official has refused to release **you** (or your **travel companion** or the person **you** had planned to stay with) from the jury service or postpone the case.

Section 2: Cancelling or cutting short your trip (cont.)

e. Unemployment

Before your **trip** starts, **you** are made redundant from your current job, which **you** have had for at least two years in a row.

f. Cancelled leave from the armed forces or emergency services

You, or a **travel companion**, have authorised leave from the British armed forces or emergency services cancelled due to an unexpected emergency.

g. Home damage to your home

You cannot go on your **trip** because your **home** has been seriously damaged by fire, storm, flood or a burglary in the seven days before your **trip** is due to start or during your **trip**.

h. Stolen passport or visa

Your passport or visa is stolen in a burglary at your **home** in the seven days before your **trip** is due to start and **you** cannot get a replacement in time.

i. Government travel advice

You cannot travel to your intended destination due to the Foreign, Commonwealth & Development Office (FCDO) advising against 'all travel' or 'all but essential travel' to your destination or location after **you** took out the policy or booked the **trip**, whichever is later. This also applies if the FCDO advice changes after **you** have started your **trip**.

2. What is not covered

- a. **We** will not pay your claim if when **you** booked the **trip**, took out or renewed the policy, or extended your cover (whichever is later), **you** knew, or had reason to believe, that the **trip** might have to be cancelled, postponed or cut short.
- b. **We** will not cover any claim related to a **pre-existing condition** that:
 - **you** have had at any time, unless **you** told us about all **pre-existing conditions**, we agreed to cover them, and **you** have paid the appropriate additional premium; or
 - any third party whose health may affect your decision to start or continue your **trip** (such as a **close relative**, **travel companion**, **close business associate** or person **you** have arranged to stay with) had at any time before **you** took out or renewed your policy or booked a **trip**, whichever is later.

Section 2: Cancelling or cutting short your trip (cont.)

- c. This section does not cover cancelled leave from the armed forces or emergency services if the leave is cancelled due to a strike or any industrial action that had already started or been announced when **you** took out or renewed your policy, or booked your **trip**, whichever is later.
- d. This section does not cover unemployment if:
- **you** were already unemployed, or knew that **you** might become unemployed, when **you** booked your **trip**;
 - **you** were made redundant because of your misconduct; or
 - **you** resigned or took voluntary redundancy.
- e. **We** will not pay any claim if **you** cannot travel because:
- your transport provider or their agents refused to transport any **insured person** or **travel companion** because they were not fit to travel; or
 - **you** do not have a valid passport, visa or other document **you** need for, or meet the entry requirements for, the country **you** plan to travel to or through. (This includes if your passport has been lost or stolen from anywhere other than your **home** in the seven days before your **trip** is due to start.)
- f. **We** will not cover any claim if a **doctor** has (or would have) advised **you** not to travel.
- g. **We** will not cover any claim for cancelling your **trip** because:
- **you** became pregnant after **you** took out your policy or **you** booked your **trip** (whichever is later); and
 - a **doctor** advised **you** not to travel (even though there are no **complications of pregnancy and childbirth**);
- unless **you** could not change your **trip** and can provide written confirmation of this from your travel provider.
- h. **We** will not pay your claim if **you** need to cancel a **trip** or cut it short due to:
- complications of cosmetic or pre-planned surgery that is not medically necessary or urgent;
 - **you** not having (or not having enough) prescribed medication that **you** knew **you** would need for your **trip**; or
 - **you** needing to attend court because **you**, or a **travel companion**, have been charged with an offence.
- i. **We** will not pay a claim if **you** cancel your **trip** or cut it short because **you**:
- do not want to travel;

Section 2: Cancelling or cutting short your trip (cont.)

- are not enjoying your **trip**; or
 - are afraid of an epidemic, pandemic or infection (such as Covid-19, Dengue Fever or Zika virus), even though the Foreign, Commonwealth & Development Office (FCDO) has not changed advice to avoid 'all travel' or 'all but essential travel'.
- j. **We** will not pay claims for cancelling or cutting short your **trip** due to **you**:
- getting a tropical disease **you** failed to get recommended vaccinations for; or
 - catching a sexually transmitted disease or infection.
- k. **We** will not pay claims for the cost of:
- any medical tests;
 - your unused return ticket, if **we** have paid to get **you** to your **home country** because of **injury** or illness.
- l. **We** will not pay claims for costs that:
- result from **you** having to cut your **trip** short, unless they were authorised by our emergency assistance service;
 - were paid or arising in connection with any form of cryptocurrency; or
 - could be refunded by any other provider or under a protection scheme.
- (**You** must check refund arrangements with your airline, travel agent, tour operator or accommodation provider before contacting us to make a claim.)
- m. **We** will not pay claims for:
- additional travel costs resulting from having to cut your **trip** short, if **you** had not bought a return ticket before starting your **trip**;
 - Airline Passenger Duty **you** have paid; or
 - reward points which do not have a monetary value (such as Air Miles or Avios points).
- n. This section does not cover claims that arise due to the following.
- Travel restrictions or **quarantine** that any government or public authority imposes on a community, location or vessel because of Covid-19. This includes (but is not limited to) local lockdowns, entry requirements, being denied entry, and airspace closures.
 - Having to **quarantine** after arriving in the UK or **abroad**.
 - The Foreign Commonwealth & Development Office (FCDO) changing their advice to avoid 'all travel' or 'all but essential travel' for your destination because of Covid-19.

Section 2: Cancelling or cutting short your trip (cont.)

3. Claim requirements

- a. When **you** make a claim under this section, **you** must provide the following documents (if appropriate) at your own expense.
 - A cancellation invoice, your unused tickets and receipts for tickets
 - A medical certificate from a **doctor** to support your claim if **you** have to cancel or cut short your **trip** due to the death, **injury**, illness, **quarantine** or **complications of pregnancy or childbirth** of an **insured person**, a **close relative**, a **close business associate** or anyone **you** planned to stay with while **abroad**
 - Any document or evidence **we** ask for that **we** reasonably need to support your claim
- b. To claim for costs related to Covid-19 **you** must provide (at your own expense):
 - a copy of the positive result **you** received from a registered lateral flow test or a letter from a medical professional confirming your diagnosis of Covid-19; and
 - a medical certificate to support your claim.

Photographs of a lateral flow test are not acceptable evidence.

- c. If **you** were not allowed to board your pre-booked outbound travel due to symptoms of Covid-19, **you** must provide (at your own expense) written confirmation from the transport provider, stating the exact reason why **you** were not allowed to board, and details of any alternative transport offered.
- d. The costs **we** will agree for unused accommodation will be based on the number of complete days of your **trip** that were lost as a result of **you** returning to your **home** early or staying in hospital for at least one night.
- e. The amount of any claim will be limited to the costs that would have applied at the time **you** first became aware of the need to cancel your **trip** or **you** cut your **trip** short.

4. Excess

- a. The **excess** for each **insured person** under this section is as shown in the policy schedule.
- b. The **excess** for this section applies to each **insured person** and each event that leads to a claim.
- c. If a claim is being made under more than one section, **you** will need to pay the relevant **excess** for each section.

Section 2: Cancelling or cutting short your trip (cont.)

5. Summary tables

The following tables summarise the reasons **we** accept for cancelling your **trip** or cutting it short, and who that reason applies to.

Cancelling your trip

Acceptable reason for cancelling your trip	You	Travel companion	Close relative	Close business associate	Person you planned to stay with abroad
Death, illness, injury , complications of pregnancy or childbirth , if not related to Covid-19	✓	✓	✓	✓	✓
Diagnosis of Covid-19 before your trip is due to start	✓	✗	✗	✗	✗
Death or serious illness due to Covid-19 before your trip is due to start	✓	✗	✓	✗	✗
Not allowed to board your outbound travel due to symptoms of Covid-19	✓	✗	✗	✗	✗
Court case or quarantine not related to Covid-19	✓	✓	✗	✗	✓
Unemployment	✓	✗	✗	✗	✗
Cancelled leave from the armed forces or emergency services	✓	✓	✗	✗	✗
Home damage	✓	✗	✗	✗	✗
Stolen passport or visa	✓	✗	✗	✗	✗
Government travel advice not related to Covid-19	✓	✗	✗	✗	✗

Section 2: Cancelling or cutting short your trip (cont.)

Cutting your trip short

Acceptable reason for cutting your trip short	You	Travel companion	Close relative	Close business associate	Person you planned to stay with abroad
Death, illness, injury, complications of pregnancy or childbirth , if not related to Covid-19	✓	✓	✓	✓	✓
Death as a result of Covid-19	✓	✗	✓	✗	✗
Court case or quarantine not related to Covid-19)	✓	✓	✗	✗	✓
Unemployment	✗	✗	✗	✗	✗
Cancelled leave from the armed forces or emergency services	✓	✓	✗	✗	✗
Home damage	✓	✗	✗	✗	✗
Stolen passport or visa	✗	✗	✗	✗	✗
Government travel advice not related to Covid-19	✓	✗	✗	✗	✗

See also:

- General conditions (pages 18 to 23)
- General exclusions (pages 24 to 30)

Section 3: Personal belongings

1. What is covered

We will pay up to the **policy limits** shown for this section in the policy schedule if your **personal belongings** are:

- lost, stolen or accidentally damaged during your **trip**; or
- delayed by more than 12 hours after **you** arrive at your destination. (This cover is to help **you** with the cost of replacing essential toiletries, medication and clothing, or hiring sports equipment.)

The most **we** will pay for individual items or in total for **valuables** is as shown in the policy schedule.

2. What is not covered

a. **We** will not pay any claim for **personal belongings** that are:

- **unattended**, unless they are locked safely in your personal accommodation or a secure place in a **motor vehicle** (for example, a locked glove compartment or boot);
- left in a hotel's storage area or room; or
- delayed on your return journey.

b. **We** will not pay any claim for **valuables** that are:

- **unattended**, unless they are inside a locked safety deposit box in your accommodation or, if a safety deposit box is not available, stored safely and hidden from view;
- left in a **motor vehicle**;
- left in a hotel's storage area or room;
- in checked-in luggage; or
- left in a tent.

c. **We** will not pay any claim for:

- **gadgets**, unless **you** have included **gadget** cover and paid an additional premium; or
- **money** or documents with a financial value, such as share certificates, except as covered under section 5 (**Money**, passports and travel documents).

Section 3: Personal belongings (cont.)

- d. **We** will not pay any claim for:
- house and car keys;
 - food, bottles, cartons and their contents;
 - contact lenses, corneal lenses, dental fittings (such as dentures and removable braces) and medical fittings;
 - pedal cycles, **motor vehicles**, caravans, trailers, or boats or other vessels that travel on the water;
 - musical instruments, antiques, pictures or furs; or
 - sports equipment that is lost, stolen or accidentally damaged while in use.
- e. **We** will not pay a claim for anything shipped as freight.
- f. **We** will not pay the costs of:
- getting a replacement passport (see section 5, 'Money, passports and travel documents');
 - or repairing or replacing cracked, scratched or broken glass (other than lenses in cameras, binoculars, telescopes or spectacles), china, ceramics or similar fragile items.
- g. **We** will not pay more than the proportionate value of a lost or stolen item which forms part of a pair or set, or the cost of replacing any part of a set that is not lost, stolen or damaged.
- h. This section does not cover any repair or replacement needed as a result of:
- damage caused to **personal belongings** by wear and tear, moths, vermin or any process of cleaning, repairing or restoring the item;
 - damage caused to suitcases, holdalls or similar luggage, unless **you** cannot use the damaged item;
 - damage to or partial loss of **personal belongings** (for example, scratches or missing pieces), unless **you** cannot use the item; or
 - damage caused by food and drink, or other contents of bottles, cartons and containers.
- i. This section also does not cover:
- property which is specifically insured by another policy;
 - expenses **you** can recover from other sources (for example, your tour operator or transport provider); or
 - loss of value.

Section 3: Personal belongings (cont.)

3. Claim requirements

- a. If **you** are claiming for lost, stolen or damaged **personal belongings**, **you** must do the following.
- Report the loss or theft to the police within 24 hours of discovering it and get a police report. All the items **you** are claiming for must be listed in the police report. (If **you** cannot provide a police report within 24 hours (or at all), **you** must provide a reasonable explanation as to why, as well as other proof of the loss or theft.)
 - Get a property irregularity report from your airline provider, or a loss or damage report from any other transport operator, if the loss or theft happened while the items were in their care. All the items **you** are claiming for must be listed on the property irregularity report or the loss or damage report.
 - Provide receipts showing the price **you** paid for each item and where and when **you** bought it. If **you** cannot provide a receipt, **you** will need to provide other satisfactory proof of ownership.
 - Provide any other documents or evidence that **we** reasonably ask for to support your claim. If **you** do not provide satisfactory documents or evidence, **we** will not accept your claim.
 - Keep your tickets..
- b. If your claim is successful, **we** will decide how to compensate **you**. This can include paying for the item to be repaired or replaced, or making a cash payment.
- c. This is not a new-for-old policy, so if the item is more than a year old:
- **we** will reduce the amount **we** pay to allow for wear and tear; and
 - **we** will not pay more than the original purchase price.

Please go to www.admiral.com/existing-customers/make-a-claim.php for more information on how deductions for wear and tear are applied.

- d. If **you** are claiming for delayed **personal belongings**, **you** must:
- get a property irregularity report from your airline provider, or a loss or damage report from any other transport operator, if your **personal belongings** went missing while they were in their care;
 - provide receipts for any essential replacement items **you** need to buy or hire; and
 - keep your tickets.

Section 3: Personal belongings (cont.)

- e. If **we** accept a claim for lost, stolen or damaged **personal belongings** after **we** have already paid **you** for a delay to the same **personal belongings**, **we** will take the amount **we** have already paid from the value of your new claim.

4. Excess

- a. The **excess** for each **insured person** under this section is as shown in the policy schedule.
- b. **You** will not have to pay an **excess** if **you** are only claiming for delayed **personal belongings**.
- c. The **excess** for this section applies to each **insured person** and each event that leads to a claim.
- d. If a claim is being made under more than one section, **you** will need to pay the relevant **excess** for each section.

See also:

- General conditions (pages 18 to 23)
- General exclusions (pages 24 to 30)

Section 4: Missed departure, travel delay or abandoned trip

<p>1. Missed international departure</p> <p>(if you missed boarding your transport but it left on time)</p>	
<p>We cover you if you miss:</p> <ul style="list-style-type: none"> the final departure leaving the UK on your outbound journey; or the final departure of your return journey to the UK; <p>This could be because of a delay in or failure of scheduled public transport.</p>	
What is covered	What is not covered
<p>We will pay up to the policy limits shown in the policy schedule to cover the cost of unused accommodation, and reasonable costs for additional accommodation and onward travel to enable you to continue with your trip, if you fail to arrive at your international departure point in time to board your pre-booked aircraft, ship or train for any of the following reasons.</p> <ul style="list-style-type: none"> The scheduled public transport you were due to travel to the airport, port or train station in was cancelled. The scheduled public transport you were due to travel to the airport, port or train station in was delayed. The vehicle you were travelling to the airport, port or train station in broke down or was involved in an accident. An accident or breakdown on a motorway or dual carriageway caused an unexpected delay to your journey. 	<p>a. We will not pay any claim:</p> <ul style="list-style-type: none"> for both missed departure and delayed departure for the same trip; or for missed departure caused by widescale technical issues such as the failure of computer systems. <p>b. We will not pay your claim if:</p> <ul style="list-style-type: none"> you did not leave enough time to arrive at the international departure point by the check-in time shown on your travel itinerary; or you were not allowed to board your transport, or to enter a country you planned to travel to or through for your trip, because of lost, stolen, incorrect or invalid documents (such as a passport or visa) or not meeting other entry requirements.

Section 4: Missed departure, travel delay or abandoned trip (cont.)

What is covered (cont.)	What is not covered (cont.)
<ul style="list-style-type: none"> • A strike, industrial action or severe weather conditions caused an unexpected delay to your journey. 	<ul style="list-style-type: none"> c. We will not pay any claim for: <ul style="list-style-type: none"> • reward points which do not have a monetary value (such as Air Miles or Avios points); • costs paid or arising in connection with any form of cryptocurrency; or • the cost of refreshments and extra meals needed as a result of a missed departure. d. We will not pay any claim that arises as a result of: <ul style="list-style-type: none"> • a vehicle which does not have a valid MOT certificate breaking down; or • strike, industrial action or other circumstance or event that had been announced, or had started, at the start date or renewal date of this insurance (shown on your schedule), or when you booked your trip, whichever is later.

See also:

- General conditions (pages 18 to 23)
- General exclusions (pages 24 to 30)

Section 4: Missed departure, travel delay or abandoned trip (cont.)

2. International travel delay

(if your transport failed to leave on time)

We cover delays to:

- the final departure leaving the UK on your outbound journey; or
- the final departure of your return journey to the UK.

We do not cover delays to connecting transport between two non-UK countries.

We do not cover delays of less than 12 hours.

If **you** experience a delay, **you** may be entitled to compensation from your airline.

We will only pay a claim for international travel delay if **you** eventually go on the **trip**.

What is covered	What is not covered
<p>We will pay you up to the policy limits shown in the policy schedule for every complete 12 hours that your pre-booked aircraft, ship or train is delayed after the departure time shown on your travel itinerary because of strike, industrial action, severe weather conditions or a mechanical breakdown.</p>	<p>a. We will not pay a claim for delayed departure caused by:</p> <ul style="list-style-type: none">• operational issues such as staff shortages, security delays or delays at check-in; or• technical issues such as the failure of a computer system. <p>b. We will not pay a claim:</p> <ul style="list-style-type: none">• for both a delayed departure and a missed departure for the same trip; or• for both a delayed departure and abandoning the same trip.

Section 4: Missed departure, travel delay or abandoned trip (cont.)

What is covered (cont.)	What is not covered (cont.)
	<p>c. We will not pay the costs of:</p> <ul style="list-style-type: none"> • refreshments and extra meals needed as a result of a travel delay; or • unused or additional accommodation. <p>d. We will not pay a claim that arises as a result of a strike, industrial action or other circumstance or event that had been announced, or had started, at the start date or renewal date of this insurance (shown on your schedule), or when you booked your trip, whichever is later.</p> <p>e. We do not cover any delay of less than 12 hours.</p>

Section 4: Missed departure, travel delay or abandoned trip (cont.)

3. Abandoned trip – outbound journey leaving the UK

This section provides cover if **you** decide to abandon your **trip** because the international departure of your pre-booked aircraft, ship or train is delayed by more than 24 hours, or is cancelled with no alternative transport available within 24 hours of the scheduled departure, because of strike, industrial action, severe weather conditions or a **mechanical breakdown**.

It covers delays to the final departure leaving the UK on your outbound journey.

We do not cover delays to connecting transport between two non-UK countries.

We do not cover **you** abandoning a **trip** due to a delay of less than 24 hours.

What is covered	What is not covered
<p>We will pay up to the policy limits shown in the policy schedule for your share of the irrecoverable costs which you have paid, or are legally obliged to pay, for unused:</p> <ul style="list-style-type: none"> • deposits; • accommodation and travel; • excursions and activities; • car hire; • kennel, cattery or professional pet-sitter services; and • car parking. 	<ul style="list-style-type: none"> a. We will not pay a claim if the delay was caused by: <ul style="list-style-type: none"> • operational issues such as staff shortages, security delays or delays at check-in; or • technical issues such as the failure of a computer system. b. We will not pay a claim for both abandoning a trip and the delayed departure of the same trip. c. We will not pay a claim for: <ul style="list-style-type: none"> • reward points which do not have a monetary value (such as Air Miles or Avios points);

Section 4: Missed departure, travel delay or abandoned trip (cont.)

What is covered (cont.)	What is not covered (cont.)
<p>If you decide to travel to your intended destination using alternative transport, we will pay:</p> <ul style="list-style-type: none"> the reasonable cost of additional transport and accommodation needed to get you there, and the cost of any unused accommodation; or the cost to abandon your trip; whichever is less. 	<ul style="list-style-type: none"> costs paid or arising in connection with any form of cryptocurrency; or the cost of refreshments and extra meals needed as a result of a delay. <p>d. We will not pay a claim that arises as a result of a strike, industrial action or other circumstance or event that had been announced, or had started, at the start date or renewal date of this insurance (shown on your schedule), or when you booked your trip, whichever is later.</p> <p>e. We will not pay a claim if you were not allowed to board your transport, or to enter a country you planned to travel to or through for your trip, because of lost, stolen, incorrect or invalid documents (such as a passport or visa) or not meeting other entry requirements.</p> <p>f. We do not cover you abandoning a trip due to a delay of less than 24 hours.</p>

Section 4: Missed departure, travel delay or abandoned trip (cont.)

4. Trips within the UK	
What is covered	What is not covered
<p>Missed departure – outbound or return journey</p> <p>(if you missed boarding your transport but it left on time)</p> <p>We will pay up to the policy limits shown in the policy schedule, to cover unused accommodation and reasonable costs for additional accommodation and onward travel to enable you to continue with your trip within the UK, if you fail to arrive at your destination for any of the following reasons.</p> <ul style="list-style-type: none"> • The scheduled public transport you were due to travel to the airport, port, coach station or train station in was cancelled. • The scheduled public transport you were due to travel to the airport, port, coach station or train station in was delayed. • The vehicle you were travelling to the airport, port, coach station or train station in broke down or was involved in an accident. • An accident or breakdown on a motorway or dual carriageway caused an unexpected delay to your journey. • A strike, industrial action or severe weather conditions caused an unexpected delay to your journey. 	<ul style="list-style-type: none"> a. We will not pay any claim: <ul style="list-style-type: none"> • for both missed departure and delayed departure for the same trip; or • for both delayed departure and abandoning the same trip. b. We will not pay your claim if: <ul style="list-style-type: none"> • you did not leave enough time to arrive at the departure point by the check-in time shown on your travel itinerary; or • you were not allowed to board your transport, or to enter a country you planned to travel to or through for your trip, because of lost, stolen, incorrect or invalid documents (such as a passport or visa) or not meeting other entry requirements. c. We will not pay a claim for delayed departure caused by: <ul style="list-style-type: none"> • operational issues such as staff shortages, security delays or delays at check-in; or • technical issues such as the failure of a computer system. d. We will not pay for missed departure caused by large-scale technical issues such as the failure of computer systems.

Section 4: Missed departure, travel delay or abandoned trip (cont.)

What is covered (cont.)	What is not covered (cont.)
<p>Travel delay – outbound or return journey (If your transport failed to leave on time)</p> <p>We will pay you up to the policy limits shown in the policy schedule for every complete 12 hours that your pre-booked aircraft, coach, ship or train is delayed after the departure time shown on your travel itinerary because of strike, industrial action, severe weather conditions or a mechanical breakdown.</p> <p>We will only pay a claim for this if you eventually go on the trip.</p> <p>Abandoned trip – outbound only</p> <p>This section provides cover if you decide to abandon your trip because the departure of your pre-booked aircraft, coach, ship or train is delayed by more than 24 hours, or is cancelled with no alternative transport available within 24 hours of the scheduled departure, because of strike, industrial action, severe weather conditions or a mechanical breakdown.</p>	<p>e. We will not pay a claim for:</p> <ul style="list-style-type: none"> the cost of unused accommodation or additional accommodation resulting from a travel delay; reward points which do not have a monetary value (such as Air Miles or Avios points); costs paid or arising in connection with any form of cryptocurrency; or the cost of refreshments and extra meals needed as a result of a missed departure or travel delay. <p>f. We will not pay any claim that arises as a result of:</p> <ul style="list-style-type: none"> a vehicle which does not have a valid MOT certificate breaking down; or strike, industrial action or other circumstance or event that had been announced, or had started, at the start date or renewal date of this insurance (shown on your schedule), or when you booked your trip, whichever is later.

Section 4: Missed departure, travel delay or abandoned trip (cont.)

What is covered (cont.)	What is not covered (cont.)
<p>We will pay up to the policy limits shown in the policy schedule for your share of the irrecoverable costs which you have paid, or are legally obliged to pay, for unused:</p> <ul style="list-style-type: none"> • deposits; • accommodation and travel; • excursions and activities; • car hire; • kennel, cattery or professional pet-sitter services; and • car parking. <p>If you decide to travel to your intended destination using alternative transport, we will pay:</p> <ul style="list-style-type: none"> • the reasonable cost of additional transport and accommodation needed to get you there, and the cost of any unused accommodation; or • the cost to abandon your trip; whichever is less. 	

Section 4: Missed departure, travel delay or abandoned trip (cont.)

5. Claim requirements

- a. Before **you** make a claim **you** must first try to get a refund from the transport operator or travel agent. If the travel operator or travel agent refuses to provide a refund, **you** must provide evidence from them explaining why.
- b. To claim for a missed departure, travel delay or abandoned **trip**, **you** must provide:
 - your booking invoice and travel itinerary showing your scheduled departure time, the length of the delay, and the reason for the delay, from the transport provider;
 - any other documents or evidence that **we** reasonably ask for to support your claim; and
 - receipts for any necessary additional costs.
- c. If **you** are claiming because the vehicle **you** travelled to the airport, port, coach station or train station in was involved in an accident or breakdown, **you** must get:
 - a report from the vehicle repairer or breakdown-assistance provider; and
 - a copy of the last MOT certificate issued for the vehicle.

6. Excess

- a. The **excess** under this section for each **insured person** is as shown in the policy schedule.
- b. The **excess** for this section applies to each **insured person** and each event that leads to a claim.
- c. If a claim is being made under more than one section, **you** will need to pay the relevant **excess** for each section.
- d. **You** will not have to pay an **excess** if **you** are only claiming for a travel delay.






Section 4: Missed departure, travel delay or abandoned trip (cont.)

7. Summary table

The following table summarises the reasons **we** accept for a claim for a missed departure, travel delay or abandoned **trip**.

Reason	Acceptable for missed departure	Acceptable for travel delay	Acceptable for abandoned trip
Scheduled public transport you were due to travel in was delayed or cancelled	✓	✗	✗
The vehicle you were travelling to the airport, port, coach station or train station in broke down or was involved in an accident	✓	✗	✗
An accident or breakdown on a motorway or dual carriageway caused an unexpected delay to your journey	✓	✗	✗
Disruption was caused by a strike, industrial action or severe weather conditions	✓	✓	✓
Pre-booked transport was delayed due to mechanical breakdown	✗	✓	✓
Delays were caused by operational issues such as staff shortages, security delays or delays at check-in	✓	✗	✗
Delays were caused by technical issues such as computer system failures	✗	✗	✗

Section 4: Missed departure, travel delay or abandoned trip (cont.)

Travel documents were lost, stolen, not acceptable or entry requirements were not met			
Disruption was caused by reasons related to Covid-19			

See also

- General conditions (pages 18 to 23)
- General exclusions (pages 24 to 30)

Section 5: Money, passports and travel documents

1. What is covered

We will pay up to the **policy limits** shown in the policy schedule if your **money**, passport or travel documents are accidentally damaged, lost or stolen during your **trip**. This section covers the reasonable costs of:

- additional travel and accommodation needed to get emergency travel documents while overseas;
- replacing travel documents; and
- additional accommodation and travel costs needed for **you** to return to the UK.

2. What is not covered

- We** will not pay any claim for **money**, passports or travel documents that were:
 - left in a **motor vehicle**;
 - in checked-in luggage;
 - left in a tent;
 - left in a hotel's storage area or room; or
 - left **unattended**, unless they were in your locked accommodation. (If your room has a safe or safety deposit box, they must be locked inside it.)
- This section does not cover any loss resulting from changes in exchange rates or mistakes when converting currency.
- We** will not accept a claim for travel that is missed, or accommodation that is not used, as a result of your passport being lost or stolen.
- If **we** accept a claim for replacing your passport after if it is lost or stolen, **we** will not pay more than a proportion of the cost to reflect the remaining period of the passport. For example, if **you** have three years left on a 10-year passport, **we** will only pay an amount equivalent to the cost of three years.
- We** will not pay the cost of replacing a driving licence or other items not considered essential for your **trip**.
- We** will not pay the cost of additional meals.

Section 5: Money, passports and travel documents (cont.)

3. Claim requirements

- a. To claim for loss or theft of your **money**, passport or travel documents, **you** must report the loss or theft to the police within 24 hours of discovering it, and get a police report from them.
- b. If your **money**, passport or travel documents are lost, stolen or damaged while in the care of a transport or accommodation provider, **you** must report the loss, theft or damage to them as soon as reasonably possible and get written confirmation of the matter from them (at your own expense).
- c. **You** must keep all travel tickets, as **we** may ask for these to support your claim. If **you** are claiming for **money**, **you** must show **us** proof of the withdrawal or, for foreign currency, the exchange.

4. Excess

- a. The **excess** under this section for each **insured person** is as shown in the policy schedule.
- b. The **excess** for this section applies to each **insured person** and each event that leads to a claim.
- c. If a claim is being made under more than one section, **you** will need to pay the relevant **excess** for each section.

See also

- General conditions (pages 18 to 23)
- General exclusions (pages 24 to 30)

Section 6: Personal accident

1. What is covered

We will pay up to the **policy limits** shown in the policy schedule if **you** suffer an **injury** during the **trip**, and this is the direct and only cause of any of the following.

- Death
- **Loss of sight** – total and permanent loss of sight in one or both eyes, where **you** can only see at three feet or less what **you** should be able to see at 60 feet, as confirmed by a **doctor**
- **Loss of limb** – a hand or foot permanently severed at or above the wrist or ankle, or the permanent loss of use of an entire hand or foot
- **Permanent total disability** – disability which lasts more than 12 months in a row, and which a **doctor** confirms is unlikely to improve and will entirely prevent **you** from doing any paid work for the rest of your life

2. What is not covered

- We** will not pay any claim for **injury** that is not:
 - directly caused by an accident that happens while **you** are on your **trip**; and
 - the only cause of your death, loss of limb, loss of sight or permanent total disability.
- We** will not pay any claim for disability resulting from mental or psychological trauma not caused by **injury**.
- We** will not pay any claim for death, loss of limb, loss of sight or permanent total disability that:
 - is caused by any disease, condition, disability or illness which existed before the start of your **trip**; or
 - happens more than one year after the date of the **injury**.
- We** will not pay a claim for permanent total disability if **you** were retired before your **trip** started.
- This section does not cover death, loss of limb, loss of sight or permanent total disability resulting from:
 - sports and leisure activities shown in appendix 1 as not being covered for claims for personal accident;
 - winter sports activities (unless **you** have taken out winter sport cover under section 13 and claims for personal accident are specified as covered); or
 - any **hazardous activity**.

Section 6: Personal accident (cont.)

3. Claim requirements

- a. For any **insured person we** will only pay a claim arising from a single incident.
- b. **We** will not pay a claim for permanent total disability until one year from the date of the **injury**.
- c. If **you** die without making a will, **we** will not pay a claim until executors are appointed.
- d. Payments will be made to **you** or your legal representatives, as appropriate.

4. Excess

There is no **excess** for claims under this section.

See also

- General conditions (pages 18 to 23)
- General exclusions (pages 24 to 30)

Section 7: Legal liability

1. What is covered

We will pay up to the **policy limits** shown in the policy schedule if **you** become legally liable for an accident that happens during your **trip** and causes:

- death;
- **injury** to any person; or
- loss of or damage to property that **you** do not own.

This includes reasonable costs to repair or replace the property, and reasonable and necessary **legal costs** related to the accident.

2. What is not covered

- We** will not pay any claim resulting from your profession, business or employment, including voluntary work of any kind.
- We** will not pay any claim for:
 - the death of or **injury** to an employee of yours;
 - the death of or **injury** to a member of your family;
 - loss of or damage to property which is owned by, or under the control of, **you**, a member of your family, or an employee of yours; or
 - land or buildings that **you** own or occupy (other than temporary holiday accommodation).
- We** will not pay any claim arising from or in connection with:
 - your deliberate actions or failure to act;
 - **you** owning or controlling any animal, other than a domestic pet; or
 - **you** owning or using any firearm, aircraft, **motor vehicle**, mechanically propelled or towed vehicle, drone, model aircraft or vessel (except water craft without engines, motors or sails).
- This section does not cover any fines or charges made to punish the person who caused the accident, such as a deposit not being returned.

e. **We** will not pay any claim resulting from:

- sports and leisure activities shown in appendix 1 as not being covered for claims for personal accident;
- winter sports activities (unless **you** have taken out winter sport cover under section 13 and claims for personal accident are specified as covered); or
- any **hazardous activity**.

3. Claim requirements

To claim for legal liability, **you** must get our written agreement to any costs. **We** can take over, defend or settle any liability claims in your name.

4. Excess

- a. The **excess** under this section for each **insured person** is as shown in the policy schedule.
- b. The **excess** for this section applies to each **insured person** and each event that leads to a claim.
- c. If a claim is being made under more than one section, **you** will need to pay the relevant **excess** for each section.

See also

- General conditions (pages 18 to 23)
- General exclusions (pages 24 to 30)

Section 8: Legal assistance

1. What is covered

We will pay up to the **policy limits** shown in the policy schedule for **legal costs** to help **you** claim damages or compensation for **injury**, illness or death which happens during your **trip**.

We will only pay **legal costs** for claims relating to mental health if it resulted from an accident that also caused **injury** to **you**.

Special conditions for legal assistance claims

- a. **We** will only provide legal assistance if **we** and our **appointed representative** agree that your claim has a reasonable prospect of success (that is, a better than 50% chance of recovering your losses, getting damages or getting any other legal remedy **we** agree to).
- b. **We** will choose the **appointed representative** to handle your claim, including any barrister or expert witness if this is considered necessary.
- c. **You** must give us any help **we** need from **you**. **You** must also follow the advice of our **appointed representative** and provide any necessary information and help within a reasonable period of time.
- d. **You** must tell us about any offers made to settle your claim, and not accept any offers without our permission.
- e. **We** may include a claim for our **legal costs** and other related expenses in your claim for damages or compensation.
- f. **We** may take proceedings, at our own expense but in your name, to recover compensation for any **legal costs** that arise.
- g. Any **legal costs** recovered will belong to us.
- h. If **we** or our **appointed representative** consider the **legal costs** will be greater than the value of the claim, **we** can refuse to pay any further **legal costs**.

2. What is not covered

- a. **We** will not pay any claim for **legal costs** which:
 - are likely to be greater than the amount of compensation expected; or
 - arise from any claim against a travel agent, tour operator or carrier (such as an airline).
- b. **We** will not accept or continue with a claim if, in our opinion, the amount of compensation is likely to be less than £1,000 for each **insured person**.

Section 8: Legal assistance

- c. **We** will not provide legal assistance for any action against us, another **insured person**, a **close relative**, a **travel companion**, or anyone outside your **home country** that **you** planned to stay with.
- d. **We** will not provide legal assistance for proceedings relating to your own unlawful action, or any criminal proceedings against **you**.
- e. **We** will not pay any claim for **legal costs**:
 - that arose before **we** accepted your claim;
 - to take legal action in more than one country for the same event;
 - for making an appeal; or
 - for claims of clinical negligence.
- f. **We** will not pay fines, penalties, compensation or damages which a court orders **you** to pay.

3. Excess

- a. The **excess** under this section for each **insured person** is as shown in the policy schedule.
- b. The **excess** for this section applies to each **insured person** and each event that leads to a claim.
- c. If a claim is being made under more than one section, **you** will need to pay the relevant **excess** for each section.

See also:

- General conditions (pages 18 to 23)
- General exclusions (pages 24 to 30)

Section 9: Catastrophe

This section of cover only applies if it is shown as included in the policy schedule.

1. What is covered

We will pay up to the **policy limits** shown in the policy schedule if, during your **trip**, your accommodation or the immediate area is affected by a **catastrophe** which results in **you**:

- not being able to reach your pre-booked accommodation;
- having to move from your pre-booked accommodation to a safer location nearby;
- needing to return **home** early; or
- being delayed at your **international departure point** by more than 12 hours from the scheduled departure time (if **you** eventually go on the **trip**).

We will pay the following.

- Reasonable costs for any additional accommodation and travel that is necessary because **you** cannot reach your pre-booked accommodation, **you** have to travel from your pre-booked accommodation to a safer location nearby, or **you** need to return **home** early but cannot use your return travel tickets.
- Non-refundable costs **you** have paid, or legally obliged to pay, for your pre-booked and prepaid accommodation if **you** have not been able to use it, or **you** have had to leave early (to go to a safer location or return **home**).
- Non-refundable payments **you** have made for **excursions** that **you** cannot go on or take part in.

We will pay **you** up to the **policy limits** shown in the policy schedule for every complete 12 hours that your pre-booked aircraft, ship or train is delayed after the departure time shown on your travel itinerary. (**We** will only pay these costs if **you** eventually go on the **trip**.)

Section 9: Catastrophe (cont.)

2. What is not covered

- a. **We** will not pay any claim:
 - if the local or national authorities have confirmed it is safe to travel to or stay at your destination; or
 - resulting from **you** not enjoying your **trip** or not wanting to travel.
- b. **We** will not pay the cost of both:
 - additional accommodation and travel; and
 - non-refundable costs of unused travel and accommodation;for the same **trip**.

3. Claim requirements

- a. To claim for costs after a **catastrophe**, **you** must provide:
 - written confirmation of the **catastrophe** from the local or national authority where it happened, if details are not publicly available; and
 - any other documents or evidence that **we** reasonably ask for to support your claim.
- b. If **you** cannot go on your **trip** because of a **catastrophe**, **you** must provide a cancellation invoice, your unused tickets and ticket receipts.
- c. If **you** have to leave your pre-booked accommodation to move to a safer location nearby, **you** must provide:
 - written confirmation from your accommodation provider that **you** were not able to stay in your accommodation and the date and time **you** left; or
 - evidence from the local or national authority that **you** were not able to stay in your accommodation;plus original receipts for additional accommodation and travel.
- d. If **you** need to return **home** early, **you** must provide evidence from the local or national authority that **you** were not able to stay in your accommodation or were advised to return **home** early, and original receipts for additional accommodation and travel.

Section 9: Catastrophe (cont.)

- e. If **you** are delayed at your **international departure point** by more than 12 hours from the scheduled departure time, but **you** eventually go on the **trip**, **you** must provide:
- your booking invoice and travel itinerary showing your scheduled departure time; and
 - written confirmation from the transport provider of the length of the delay and the reason for it.
- f. If **you** have to return **home** early, claims for unused accommodation will be based on the number of complete days lost by your early return **home**.

4. Excess

- a. The **excess** under this section for each **insured person** is as shown in the policy schedule.
- b. The **excess** for this section applies to each **insured person** and each event that leads to a claim.
- c. If a claim is being made under more than one section, **you** will need to pay the relevant **excess** for each section.

See also:

- General conditions (pages 18 to 23)
- General exclusions (pages 24 to 30)

Section 10: Hijack

This section of cover only applies if it is shown as included in the policy schedule.

1. What is covered

We will pay **you** up to the **policy limits** shown in the policy schedule if **you** are prevented from reaching your destination on your pre-booked outbound or return journey because the aircraft, train or sea vessel **you** are travelling on, as a fare-paying passenger, is hijacked (unlawfully seized or taken control of).

If **you** cannot use your original pre-booked travel tickets for the return journey **we** will also pay the cost of additional travel and accommodation to get **you** to your **home**, up to an amount that brings the total claim payment under this section to no more than the **policy limits** shown in the policy schedule. .

2. What is not covered

- a. **We** will not cover your claim if your journey was to a country or area which the Foreign & Commonwealth Development Office advised against 'all travel' or 'all but essential travel' to, unless that advice was issued after **you** reached that country or area.
- b. **We** will not pay any other costs that arise, such as a ransom payment or other costs for your release after the hijack.
- c. **We** will not pay any claim that results from **you** acting in a way which could cause a claim to arise under this section.

3. Claim requirements

You must provide us with a written statement, from an appropriate authority, confirming the hijack, your presence there, and how long it lasted.

Excess

There is no **excess** for claims under this section.

See also:

- General conditions (pages 18 to 23)
- General exclusions (pages 24 to 30)

Section 11: Additional cover for a hazardous activity

You can add cover for a specific hazardous activity, from the list in the table below, except for claims under section 6 (Personal accident) and section 7 (Legal liability).

If your **trip** will include winter sports activities (see appendix 2), a **cruise**, or a **hazardous activity** not listed in appendix 1, **you** must add the relevant section of cover. Please contact us on **0333 234 9913** if **you** want to add any additional cover.

This section only applies if:

- **we** have agreed to cover **you** for the specific **hazardous activity**;
- **you** have paid the appropriate premium to cover the specific **hazardous activity**; and
- the policy schedule shows **you** have cover for that **hazardous activity**.

Special conditions for cover for a hazardous activity

- You** must follow all appropriate and recommended safety precautions for the activity, such as wearing a safety helmet or life jacket.
- We** will not cover any sport or activity undertaken professionally.
- Cover for a **hazardous activity** does not apply to any claim under section 6 (Personal accident) or section 7 (Legal liability). However, **you** would still be covered for emergency medical treatment under section 1.

Hazardous activities that can be covered

Assault course	Coasteering	Motorcycling over 125cc (Europe only)	Segway riding
Bungee jumping – no more than three jumps	Gorge walking	Paragliding	Shark diving
Canoeing – rivers over grade 2 (see note 1 below)	Hiking – up to 4500m altitude	Rugby	Sky diving – no more than three jumps
Canyoning	Horse riding	Sand yachting	Trekking - up to 4500m altitude

Hazardous activities that can be covered

Canyon swinging	Kayaking - rivers over grade 2 (see note 1 below)	Scuba diving - over 30 m and under 50m (see note 2 below)	White or black water rafting - rivers over grade 4 (see note 1 below)
Cascading	Kite surfing over land	Sea canoeing	Yachting outside territorial waters (see note 3 below)

Note 1 - Information on river grades is on the website at www.ukriversguidebook.co.uk/reports/general/river-grades-on-ukrgb

Note 2 - You will only be covered for scuba diving if **you** hold a British Sub Aqua Club (BSAC) or equivalent certificate of proficiency for the dive. **You** must:

- use proper equipment; and
- keep to BSAC codes of good practice.

You must not:

- be diving for hire or reward (that is, not receiving any payment for it);
- be diving within 24 hours of flying;
- take a flight within 24 hours of diving; or
- be suffering from any **medical condition** that is likely to affect your fitness to dive.

Note 3 - If yachting outside territorial waters, section 7 (Legal liability) does not apply if the yacht has an engine, motor or sails.

If the activity you want to cover is not listed above, please contact us as we may still be able to arrange cover for you.

See also

- General exclusion 9 (Deliberate, harmful or reckless acts)
- General exclusion 26 (Professional activities and competitions)

Section 12: Cruise cover

This section of cover only applies if it is shown as included in the policy schedule.

Important

- **You** must include this additional cover if any part of your **trip** will include a **cruise**, otherwise **you** will not have any cover under this policy.
- For **trips abroad**, **we** only cover **you** missing the final departure from a port in the UK. This could be because of a delay or failure of **scheduled public transport**.

1. Missed port departure (outbound journey only)	
What is covered	What is not covered
<p>We will pay up to the policy limits shown in the policy schedule to cover the reasonable costs of additional accommodation and onward travel to enable you to join your cruise ship at the next docking port, if you fail to arrive at the departure port in time to board the ship you are booked to travel on for the initial international journey of the trip for any of the following reasons.</p> <ul style="list-style-type: none">• The scheduled public transport you were due to travel to the departure port in was cancelled or delayed.• The vehicle you were travelling to the departure port in broke down or was involved in an accident (as long as you get a report from the vehicle repairer or breakdown-assistance provider).	<p>a. We will not pay claims arising from:</p> <ul style="list-style-type: none">• a vehicle which does not have a valid MOT certificate breaking down;• strike, industrial action or air traffic control delay that had started or been publicly announced at the start date or renewal date of this insurance (shown on your schedule), or when you booked your trip, whichever is later; or• an aircraft or sea vessel being withdrawn from service (temporarily or permanently) if recommended by the Civil Aviation Authority, a port authority or any equivalent body in a country you are visiting.

Section 12: Cruise cover (cont.)

- | | |
|--|---|
| <ul style="list-style-type: none"> • An accident or breakdown on a motorway or dual carriageway caused an unexpected delay to your journey. • A strike, industrial action or severe weather conditions caused an unexpected delay to your journey. | <ul style="list-style-type: none"> b. We will not pay any claim if you: <ul style="list-style-type: none"> • are travelling independently and not part of a cruise package; • planned to arrive at the port less than three hours before the scheduled departure time; or • act in a way which could cause a claim to arise under this section. c. We will not pay any additional costs if: <ul style="list-style-type: none"> • the transport operator has offered reasonable alternative travel arrangements; or • you were not allowed to board your transport, or to enter a country you planned to travel to or through for your trip, because of lost, stolen, incorrect or invalid documents (such as a passport or visa) or not meeting other entry requirements. d. We will not pay any claim for: <ul style="list-style-type: none"> • reward points which do not have a monetary value (such as Air Miles or Avios points); • costs paid or arising in connection with any form of cryptocurrency; or • the cost of refreshments and extra meals needed as a result of a missed departure. e. We will not pay a claim for missed port departure if it was caused by large-scale technical issues such as the failure of computer systems. |
|--|---|

Section 12: Cruise cover (cont.)

2. Cabin confinement	
What is covered	What is not covered
<p>We will pay up to the policy limits shown in the policy schedule for every 24 hours that you are confined to your cabin for medical reasons during your trip (as long as you get written confirmation from the ship's medical officer).</p>	<p>We will not pay any claim for you being confined to your cabin if this is not confirmed in writing by the ship's medical officer.</p>

3. Unused excursions	
What is covered	What is not covered
<p>We will pay up to the policy limits shown in the policy schedule for the cost of excursions which you could not go on or take part in as a direct result of:</p> <ul style="list-style-type: none"> • an accident or illness which is covered under section 1 (Emergency medical costs and repatriation); • a valid claim made under section 2 (Cancelling or cutting short your trip); or • a valid claim for itinerary change (see below). 	<p>We will not pay any claim under this section if you do not have a valid claim under section 1 (Emergency medical costs and repatriation) or section 2 (Cancelling or cutting short your trip).</p>

Section 12: Cruise cover (cont.)

4. Itinerary change	
What is covered	What is not covered
<p>We will pay up to the amount shown in the policy schedule if a scheduled call at a port is cancelled during your trip, and not replaced, due to severe weather, mechanical breakdown or a restricted timetable (as long as you get written confirmation from the cruise operator).</p>	<p>We will not pay claims:</p> <ul style="list-style-type: none"> caused by technical issues rather than mechanical breakdown; or if a call at a port is replaced.

5. Cruise interruption	
What is covered	What is not covered
<p>We will pay up to the policy limits shown in the policy schedule for additional travel expenses that are reasonably necessary to rejoin the cruise after a temporary illness or injury that required hospital treatment (as long as you get a medical certificate to confirm your illness or injury).</p>	<p>a. We will not pay a claim if there is less than 25% of the planned duration of the trip remaining.</p> <p>b. We will not pay a claim arising directly or indirectly from a pre-existing condition affecting you, unless you told us about all pre-existing conditions, we agreed to cover them, and you have paid the appropriate additional premium.</p>

6. Excess

- The **excess** under this section for each **insured person** is as shown in the policy schedule.
- The **excess** for this section applies to each **insured person** and each event that leads to a claim.
- If a claim is being made under more than one section, **you** will need to pay the relevant **excess** for each section.

See also

- General conditions (pages 18 to 23)
- General exclusions (pages 24 to 30)

Section 13: Winter sports cover

This section of cover only applies if it is shown as included in the policy schedule.

Important

You must include this additional cover if **you** intend to take part in any winter sports activity listed in appendix 2, otherwise **you** will not be covered by this policy.

If **you** have a single-trip policy, **you** are covered for the duration shown in the policy schedule. For annual multi-trip policies, **you** are covered for a maximum of 21 days per policy term.

1. What is covered

We will pay for the relevant losses or expenses described in this section if:

- **you** are injured or become ill during a winter sports **trip**;
- your **winter sports equipment** is lost, stolen or accidentally damaged; or
- your **trip** is affected by severe weather.

We will also pay the cost of emergency medical treatment, as described in section 1 (Emergency medical costs and repatriation).

Winter sports equipment

We will pay up to the **policy limits** shown in the policy schedule to repair or replace **winter sports equipment** (that **you** own or have hired) that is lost, stolen or accidentally damaged during your **trip**. If **we** pay to replace **winter sports equipment** that **you** own, and the item is more than one year old, the most **we** will pay is the current purchase price less a deduction for wear and tear.

Winter sports equipment hire

We will pay up to the **policy limits** shown in the policy schedule for each day **you** have to hire replacement equipment, if yours:

- is delayed by more than 12 hours after **you** arrive at your destination; or
- is lost, stolen or accidentally damaged during your **trip**.

Section 13: Winter sports cover (cont.)

Ski pack (hired ski equipment, ski school fees and lift passes)

We will pay up to the **policy limits** shown in the policy schedule if **you** cannot ski for a reason covered under section 1 or section 2, such as illness or **injury**. This is to cover the non-refundable cost of unused **winter sports equipment** hire, ski-school fees and lift passes.

Piste closure

We will pay up to the **policy limits** shown in the policy schedule for each day the pistes and ski lifts in your resort are closed for more than 24 hours due to a lack of snow or bad weather. This is to cover transporting **you** to another site, or to compensate **you** if there are no other sites nearby.

Avalanche

We will pay up to the **policy limits** shown in the policy schedule for additional travel and accommodation expenses if your arrival at or departure from your pre-booked resort is delayed by more than 12 hours because of avalanche.

2. What is not covered

- a. **We** will not pay any claim for **winter sports equipment** that is:
 - damaged as a result of wear and tear, denting, scratching, moths or vermin;
 - damaged by any process of cleaning, repairing or restoring the equipment;
 - lost, stolen or damaged as a result of it being left **unattended** (except when in a ski rack between 10am and 8pm);
 - lost, stolen or damaged when precautions have not been taken to secure them (for example, secured with a padlock or locked in a ski locker); or
 - lost, stolen or damaged as a result of your deliberate malicious actions, carelessness or neglect.
- b. **We** will not pay any amount for replacing any part of a set that is not lost, stolen or damaged.
- c. **We** will not pay more than the proportionate value of a lost or stolen item which was part of a pair or set.
- d. **We** will not pay any claim arising from off-piste activities away from recognised paths or outside the resort boundaries.

Section 13: Winter sports cover (cont.)

- e. **We** will not pay for replacing a ski pack if **you** would not have had a valid claim under section 1 or 2 of this policy.

3. Claim requirements

- a. **We** will only accept a claim if **you** have taken reasonable steps to keep your **winter sports equipment** safe, and have tried to recover it if it has been lost or stolen.
- b. If **you** are claiming because of **injury** or illness, **you** must provide medical certificates from a **doctor**.
- c. **You** must report any loss or theft to the police or your transport operator within 24 hours of discovering it, and get a report from them confirming it.
- d. If the loss or theft happened while the items were in the care of your transport operator, **you** must get a property irregularity report from them.
- e. If **you** are claiming for avalanche, **you** must get a report from your transport or accommodation provider.
- f. If **you** are claiming for piste closure, **you** must get a report from your tour operator or local representative confirming that all the pistes were closed.
- g. If your claim is for **winter sports equipment** that **you** own, **you** must provide proof of ownership and the value of the equipment.
- h. **You** must provide any documents or evidence **we** reasonably ask for to support your claim.

4. Excess

- The **excess** under this section is as shown in the policy schedule.
- The **excess** for this section applies to each **insured person** and each event that leads to a claim.
- If a claim is being made under more than one section, **you** will need to pay the relevant **excess** for each section.

See also:

- General conditions (pages 18 to 23)
- General exclusions (pages 24 to 30)

Section 14: Gadget cover

This section of cover only applies if it is shown as included in the policy schedule.

Important

This section only applies if **you** have chosen to include **gadget** cover on your policy and have paid the appropriate additional premium.

1. What is covered

We will pay up to the **policy limits** shown in the policy schedule if any **gadget you** own is lost, stolen or damaged during your **trip**.

You must have bought the **gadget** as new or, in the case of refurbished items, directly from the manufacturer or a reputable retailer.

If your mobile phone is lost or stolen and is used fraudulently, **we** will pay up to the **policy limits** shown in the policy schedule to reimburse the cost of calls made, messages sent and data used within the 24 hours after the time the loss or theft was discovered.

2. What is not covered

- a. **We** will not pay a claim for **gadgets** that were **unattended**, unless they were kept inside a locked safety deposit box in your accommodation. If a safety deposit box was not available, there is no cover for **gadgets** that are not stored safely and hidden from view.
- b. **We** will not pay any claim for **gadgets** that were left in:
 - checked-in baggage;
 - a **motor vehicle**;
 - a tent; or
 - a hotel's storage area or room.
- c. This section does not cover damage due to the failure of any electrical or computer equipment, software, micro-controller, microchip, accessories or associated equipment.

Section 14: Gadget cover (cont.)

- d. **We** will not pay:
- reconnection costs or subscription fees of any kind;
 - the cost of replacing personalised ringtones, graphics, downloaded material or software;
 - expenses arising as a result of not being able to use the **gadget**; or
 - any loss other than the cost of repairing or replacing the **gadget**.
- e. **We** will not cover a gadget if the serial number has been tampered with in any way.
- f. This section does not cover any loss arising from a manufacturer's defect or the gadget being recalled by the manufacturer.
- g. **We** will not pay the costs of:
- replacing or adjusting control knobs, buttons, batteries or aerials; or
 - repairs carried out by anyone not authorised by us.
- h. This section does not cover loss of value due to wear and tear or gradual reduction in performance.
- i. **We** will not pay claims arising as a result of abuse, misuse or neglect.
- j. This section does not cover damage to or partial loss of a gadget (for example, scratches or missing pieces), unless **you** cannot use the item.

3. Claim requirements

- a. **You** must report any loss or theft to the police within 24 hours of discovering it and get a written police report. All items **you** are claiming for must be listed on the police report. (If **you** cannot provide a written police report within 24 hours, **you** must provide a reasonable explanation why and alternative proof of the loss or theft.)
- b. If the loss or theft happened while the **gadgets** were in the care of your transport operator, **you** must get a property irregularity report from them. All the items **you** are claiming for must be listed in the property irregularity report.
- c. **You** must contact your network provider within 24 hours of discovering your mobile phone is lost or stolen, to prevent it from being used. **You** must get an itemised bill as evidence of any unauthorised use.
- d. For claims for loss or theft, **you** must provide receipts for the **gadgets**, showing the price **you** paid for them, the date **you** bought them and where **you** bought them. If **you** cannot provide a receipt, **you** will need to provide other satisfactory proof of ownership.

Section 14: Gadget cover (cont.)

- e. **You** must provide any document or evidence **we** reasonably ask for to support your claim. If **you** do not provide satisfactory documents or evidence, **we** will not accept your claim.
- f. If your claim is successful, **we** will decide how to compensate **you**. This can include paying for the gadget to be repaired or replaced, or making a cash payment.

If **we** replace the item or make a cash payment, **we** will become the owner of the item. If **you** have the item, **you** must send it to a location **we** specify or allow us to collect it. **We** may use a supplier of our choice to dispose of the item.

If **we** repair the item, **you** must allow us to collect it. **We** will delete any data on the item. The item will be repaired by a specialist who will provide a limited warranty for the repairs. They will contact **you** directly.

- g. This is not a new-for-old policy so if the item is more than a year old:
- **we** will reduce the amount **we** pay to allow for wear and tear; and
 - **we** will not pay more than the original purchase price.

Please go to www.admiral.com/existing-customers/make-a-claim.php for more information on how deductions for wear and tear are applied.

4. Excess

- a. The **excess** under this section is as shown in the policy schedule.
- b. The **excess** for this section applies to each **insured person** and each event that leads to a claim.
- c. If a claim is being made under more than one section, **you** will need to pay the relevant **excess** for each section.

See also:

- General conditions (pages 18 to 23)
- General exclusions (pages 24 to 30)

Privacy and Security Statement

Our full privacy statement, which is available at www.admiral.com/your-privacy-and-security, will help **you** understand how **we** collect, use and protect your personal information.

If **you** have any questions about how **we** may use your personal information, or would like a written copy of our privacy statement, please phone our customer service department on **0333 234 9913**, or write to us at:

Admiral Travel
Ty Admiral
David Street
Cardiff
CF10 2EH.

If **you** provide false or inaccurate information, and **we** identify or suspect fraud, **we** will give details to fraud prevention agencies. Law enforcement agencies may see and use those details.

The role and responsibilities of the policy administrator

All policies must have a policy administrator. The policy administrator must be a policyholder named in the policy schedule and will be our main point of contact in connection with the policy.

The policy administrator is responsible for all payments relating to the policy, including payment of the premium for the whole policy, the costs relating to any changes made to the policy, and any other costs in connection with managing this policy.

The policy administrator is also responsible for checking the policy documents after any changes and at renewal.

The policy administrator:

- will have access to all documents, information and personal information relating to each **insured person**;
- can make any change to the policy; and
- can cancel the whole policy in line with general condition 8.

The role and responsibilities of the policy administrator (cont.)

Summary table

The following table shows who can take certain actions in connection with the policy.

What you need to do	Make a change	Cancel the policy	Update payment details
Policyholder	✓	✓	✓
Insured person	✓	✗	✓
Third party making payments to us	✗	✗	✓
The policyholder's parent, guardian, or husband, wife or partner	✓	✗	✓
Executor or legal representative	✓	✓	✓
A secretary or PA you have given us details of	✓	✗	✓

Comments and Complaints

How to make a complaint

To make a complaint, contact the Complaint Manager at:

Admiral
Ty Admiral
David Street
Cardiff
CF10 2AA.

Phone: **0330 333 5888**

Email: customerassurance@admiral.com

Online claim form: secure.admiral.com/eforms/customer-assurance

What we will do

We will do everything **we** can to answer your complaint quickly. If **you** do not agree with our final response, or eight weeks have passed and **we** have not provided our final response, **you** can contact the Financial Ombudsman Service (FOS).

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Website: www.financial-ombudsman.org.uk

Phone: 0800 0234 567

0300 123 9 123

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

Referring a complaint to the FOS will not affect your other legal rights.

If your complaint is about legal assistance (section 8)

You can refer complaints about legal assistance claims to arbitration instead, where an independent arbitrator (a solicitor, barrister or other suitably qualified person that **you** and **we** agree on) makes a decision to settle the dispute. If **you** and **we** cannot agree on an arbitrator, **we** will ask the Chartered Institute of Arbitrators to choose one.

The arbitrator's decision will be final, and whoever does not win will have to pay all costs and expenses.

Appendix 1

Sports and leisure activities covered as standard

We will not cover any activity that is considered to be dangerous unless it is listed in this appendix or specifically agreed with us.

If an activity **you** want to take part in is not listed below, please see section 11 (Additional cover for a **hazardous activity**) on page 73.

If an activity **you** want to take part in is listed in this appendix, **we** will cover **you** for emergency medical treatment under section 1. Some activities are not covered under section 6 (Personal accident) or section 7 (Legal liability), as shown in the table below.

You must follow all appropriate and recommended safety precautions for an activity, such as wearing a safety helmet or life jacket. **We** will not cover any sport or activity performed professionally.

See general exclusion 9 (Deliberate, harmful or reckless acts) and general exclusion 26 (Professional activities and competitions).

Abseiling (no cover for personal accident or legal liability)	Fencing (no cover for personal accident or legal liability)	Paddle boarding	Squash
Archery	Fishing	Paintballing	Surfing
Badminton	Football	Parasailing over water	Swimming
Banana boating	Go-karting (no cover for personal accident or legal liability)	Pony trekking	Table tennis
Baseball	Golf	Racquet ball	Tennis
Basketball	Gymnastics	Rambling	Trekking - up to 4000m altitude
Beach games	Hiking - up to 4000m altitude	River tubing	Volleyball

Appendix 1 (cont)

Body boarding or boogie boarding	Hockey (no cover for personal accident or legal liability)	Rollerblading or inline skating	Wake boarding
Bowls	Hot-air ballooning	Rounders	Water polo
Bungee jumping - no more than one jump (no cover for personal accident or legal liability)	Ice skating	Rowing	Water skiing
Camel riding or trekking (no cover for personal accident or legal liability)	Jet boating (no cover for personal accident or legal liability)	Safari - guided	White or black-water rafting - rivers up to grade 4 (see note 1 below)
Canoeing - rivers up to grade 2 (see note 1 below)	Jet skiing (no cover for personal accident or legal liability)	Sand boarding	Windsurfing
Clay-pigeon shooting (no cover for personal accident or legal liability)	Jogging or running (except for marathons)	Sail boarding	Yachting inside territorial waters (see note 3 below)
Cricket	Kayaking - rivers up to grade 2 (see note 1 below)	Scuba diving - up to 30m (see note 2 below)	Yoga
Curling	Kite surfing over water (no cover for personal accident or legal liability)	Sea Kayaking	Zip lining
Cycling (except for racing, BMX, mountain biking and cycling on extreme terrain)	Motorcycling- up to 125cc (no cover for personal accident or legal liability)	Skateboarding	Zorbing

Appendix 1 (cont)

Dinghy sailing (no cover for personal accident or legal liability)	Netball	Snorkelling	
Fell walking	Orienteering	Softball	

Note 1 – Information on river grades is on the website at
www.ukriversguidebook.co.uk/reports/general/river-grades-on-ukrgb

Note 2 – **You** will only be covered for scuba diving if **you** hold a British Sub Aqua Club (BSAC) or equivalent certificate of proficiency for the dive or **you** will be directly supervised by a qualified instructor. **You** must:

- use proper equipment; and
- keep to BSAC codes of good practice.

You must not:

- be diving for hire or reward (that is, not receiving any payment for it);
- be diving within 24 hours of flying;
- take a flight within 24 hours of diving; or
- be suffering from any **medical condition** that is likely to affect your fitness to dive.

Note 3 – If yachting, section 7 (Legal liability) does not apply if the yacht has an engine, motor or sails.

Appendix 2

Winter sports activities

Included with additional winter sports cover only.

If **you** have winter sports cover under section 13, that cover applies to the following activities.

If an activity is listed in this appendix, **we** will cover **you** for emergency medical treatment under section 1. Some activities are not covered under section 6 (Personal accident) or section 7 (Legal liability), as shown in the table below.

You must follow all appropriate and recommended safety precautions for the activity, such as wearing a safety helmet or life jacket. **We** will not cover any sport or activity performed professionally.

See general exclusions 26 (Professional activities and competitions) and general exclusion 9 (Deliberate, harmful or reckless acts).

Cross-country skiing	Mono-skiing
Dry-slope skiing	Reindeer sleigh ride
Dry-slope snowboarding	Riding skidoos or snowmobiles (no cover for personal accident or legal liability)
Glacier walking or trekking	Skiing
Husky-sledge driving	Sledging
Ice hockey	Snowboarding
Off-piste skiing or snowboarding – on recognised paths, within resort boundaries and accompanied by a qualified guide or instructor	Snow shoeing
	Tobaggoning

