



Travel Insurance Policy

Please read this policy
and carry it with you
during your trip

For master policy numbers:

Single trip

BASE RTRDT40093-03
MAX RTRDT40093-02
PRO RTRDT40093-01

Annual Multi Trip

BASE RTRDT40093-04
MAX RTRDT40093-05
PRO RTRDT40093-06

Backpacker

BASE RTRDT40093-07
PRO RTRDT40093-08

Welcome to Dogtag

DOGTAG has unique features designed to make **you** life easier in the event of a medical emergency whilst travelling.

The information on **your** Dogtag is all that a hospital or medic needs to:

- a) Verify that **you** are insured, so that treatment may commence without delay.
- b) Discover any vital information that **you** have recorded on **your** personal web page.
(If **you** haven't already completed **your** vital information page, **we** advise **you** to do now by visiting the customer login at **www.dogtag.net**).
- c) Contact **our** 24-hour emergency medical assistance service. They will discuss the appropriate course of action depending on the circumstances. This can include arranging payment of hospital bills and organising repatriation. Keep this policy booklet along with **your** travel documents and, just in case **you** mislay **your** Dogtag, also record **your** policy details in the box below:

Name

Tag

Policy Expiry Date

Your tag is manufactured from surgical grade stainless steel, which means it is safe to wear against the body. It is not a condition of the policy that **you** have to wear it in order to be insured. In fact, the tag is designed so that it will fit on most key rings. It will also work well with alternative chains or **your** favourite cord.

If **you** do lose **your** TAG, however, and want to arrange a replacement, please call Dogtag customer services on:

08700 364824 (08700 DOGTAG) and press option 2. There will be a small fee and this will be advised at the time.

Wherever you travel, we hope you have a great time and a safe return.



The Dogtag Team

Important telephone numbers

Customer Services:	01732 853 088
Travellers Healthcheck:	01732 853 088
24 hour Emergency Assistance Service:	+44 (0) 845 260 3 260
Legal helpline:	0161 228 3851
Travel Claims Facilities:	01732 852 834
Financial protection claims:	+44 (0)20 8776 3752

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SUMMARY OF COVER

	BASE		PRO		MAX		BACKPACKER BASE		BACKPACKER PRO	
Sections of Cover	Up to	Excess	Up to	Excess	Up to	Excess	Up to	Excess	Up to	Excess
PRE-TRAVEL POLICY										
Cancellation cover										
A1. Cancellation Cover	£500	£100	£1,500	£85	£5,000	£60	£1,000	£75	£2,500	£75
Excursions	£150		£150		£150		N/A		N/A	
TRAVEL POLICY										
Departure Problems										
B1. Missed departure	N/A	N/A	£500	Nil	£1,000	Nil	N/A	N/A	£500	Nil
B1. Departure delay										
• Delay	N/A	N/A	£10 / 12hrs max £100	Nil	£20 / 12 hrs max £300	Nil	N/A	N/A	£20 / 12hrs max £200	Nil
• Abandonment	N/A	N/A	£1,500	£85	£5,000	£60	N/A	N/A	£2,500	£75
Personal Luggage and Possessions										
B2. Delayed personal possessions	N/A	N/A	£25 / day max £150	Nil	£50 / day max £150	Nil	£20 / day max £100	Nil	£20 / day max £100	Nil
B2. Personal possessions	£200	£100	£1,000	£60	£2,000	£60	£300	£75	£1,000	£75
• Single article, pair or set.	£100		£150		£200		£100		£150	
• Valuables (aged 18 and over)	£100		£150		£200		£100		£300	
• Valuables (aged 17 and under)	£100		£100		£100		£100		£100	
B3. Personal money	£100	£100	£100	£30	£200	£30	£200	£75	£500	£75
• Cash (aged 18 and over)	£100		£100		£200		£100		£200	
• Cash (aged 17 and under)	£50		£50		£50		£50		£50	
B3. Loss of travel documents	N/A	N/A	£150	£85	£200	£60	N/A	N/A	£200	£75
Emergency medical expenses										
B4. Emergency medical expenses	£3,000,000	*£150	£5,000,000	*£115	£10,000,000	*£75	£1,000,000	£75	£5,000,000	£75
• Extra travel and accommodation	£500	Nil	£1,000	Nil	£2,000	Nil	N/A	N/A	N/A	N/A
• Dental	£250	£100	£250	£85	£250	£60	£100	Nil	£100	Nil
• Funeral expenses	£2,500	*£150	£2,500	*£115	£2,500	*£75	£2,500	Nil	£2,500	Nil
• State Hospital benefit	N/A	N/A	N/A	N/A	£25 / day max £1,000	Nil	N/A		£20 / day max £200	
Cutting short your trip cover										
B5. Cutting short your trip Cover	£500	£100	£1,500	£85	£5,000	£60	£500	£75	£500	£75
Personal Liability, Personal Accident and Legal expenses										
B6. Personal liability	£2,000,000	£100	£2,000,000	Nil	£2,000,000	Nil	£1,000,000	£75	£2,000,000	£75
B7. Personal accident										
• Death (aged 18 and over)	£10,000	Nil	£10,000	Nil	£10,000	Nil	£5,000	Nil	£15,000	Nil
• Death (aged 17 and under)	£1,000	Nil	£2,500	Nil	£2,500	Nil	£1,000	Nil	£1,000	Nil
• Permanent loss of sight or limb	£10,000	Nil	£10,000	Nil	£25,000	Nil	£5,000	Nil	£15,000	Nil
• Permanent total disablement (aged 18 and over)	£10,000	Nil	£10,000	Nil	£25,000	Nil	£5,000	Nil	£5,000	Nil
Permanent total disablement (aged 17 and under)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
B8. Legal expenses										
• Legal costs	£10,000	£200	£15,000	£200	£25,000	£200	£5,000		£25,000	£75
• Travel and accommodation	£250		£250		£250		N/A	N/A	N/A	N/A

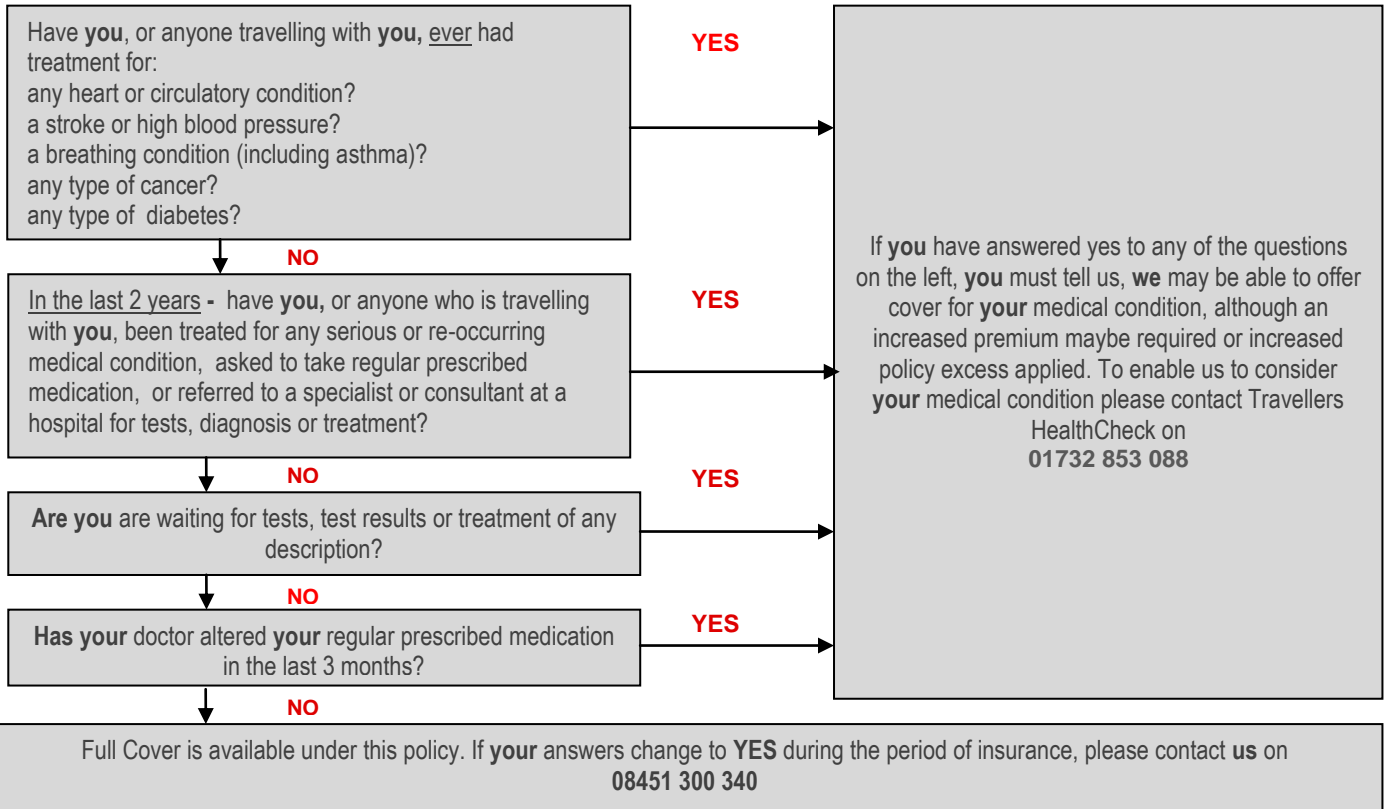
	BASE		PRO		MAX		BACKPACKER BASE		BACKPACKER PRO	
Calamity, Financial Protection and Personal Assistance										
B9. Catastrophe	N/A	N/A	N/A	N/A	£1,000	£60	N/A	N/A	N/A	N/A
B10. Hijack	N/A	N/A	£100 / day max £1,000	Nil	£150 / day max £1,500	Nil	N/A	N/A	£100 / day max £500	Nil
B11. Mugging	N/A	N/A	£30 / day max £300	Nil	£50 / day max £500	Nil	N/A	N/A	£50 / day max £500	Nil
B12. Withdrawal of services	N/A	N/A	£30 / day max £300	Nil	£50 / day max £500	Nil	N/A	N/A	N/A	N/A
B13. Holiday financial protection	£500	Nil	£1,500	Nil	£5,000	Nil	N/A	N/A	N/A	N/A
B14. Pet care	N/A	N/A	£25 / day max £150	Nil	£50 / day max £300	Nil	N/A	N/A	N/A	N/A
B15. Personal assistance services	£250	Nil	£250	Nil	£250	Nil	N/A	N/A	N/A	N/A
Winter Sports Cover <i>Winter Sports Cover carries an additional premium</i>										
B16. Winter sports cover										
• Ski pack	£50 / day max £300	£100	£75 / day max £300	£85	£75 / day max £300	£60	£50 / day max £300	£100	£75 / day max £300	£85
• Delayed ski equipment	N/A	N/A	£20 / day max £200	Nil	£20 / day max £200	Nil	N/A	N/A	£20 / day max £200	Nil
• Ski equipment	£500	£50	£1,000	£50	£2,000	£50	£500	£50	£1,000	£50
• Piste closure	£10 / day max £120	Nil	£20 / day max £240	Nil	£20 / day max £240	Nil	£10 / day max £120	Nil	£20 / day max £240	Nil
• Avalanche closure	£10 / day max £120	Nil	£20 / day max £240	Nil	£20 / day max £240	Nil	£10 / day max £120	Nil	£20 / day max £240	Nil
Enhanced Golf Cover <i>Enhanced Golf Cover carries an additional premium</i>										
B17. Golf cover										
• Prepaid green fees	N/A	N/A	£100 / day max £400	Nil	£100 / day max £400	Nil	N/A	N/A	£100 / day max £400	Nil
• Delayed golf equipment	N/A	N/A	£30 / day max £300	Nil	£30 / day max £300	Nil	N/A	N/A	£30 / day max £300	Nil
• Golf equipment(single article limit)	N/A	N/A	£1,000 (£500)	£50	£2,000 (£500)	£50	N/A	N/A	£1,000 (£500)	£50
Enhanced Business Cover <i>Enhanced Business Cover carries an additional premium</i>										
B18. Business cover										
• Replacement business Associate	N/A	N/A	£1,000	£75	£1,500	£50	N/A	N/A	£1,000	£75
• Delayed business equipment	N/A	N/A	£30 / day max £300	Nil	£50 / day max £500	Nil	N/A	N/A	£30 / day max £300	Nil
• Business equipment(single article limit) (Computer equipment)	N/A	N/A	£1,000(£500) (£1,000)	£75	£1,000(£500) (£1,000)	£50	N/A	N/A	£1,000(£500) (£1,000)	£75
• Business samples	N/A	N/A	£500	£75	£500	£50	N/A	N/A	£500	£75
• Emergency courier of business Equipment	N/A	N/A	£200	£75	£200	£50	N/A	N/A	£200	£75
• Business money(cash limit)	N/A	N/A	£1,000(£500)	£75	£1,000(£500)	£50	N/A	N/A	£1,000(£500)	£75
Enhanced Scuba Diving Cover <i>Enhanced Scuba Cover carries an additional premium</i>										
B19. Scuba diving cover										
• Loss of diving days	N/A	N/A	£50 / day max £250	Nil	£50 / day max £250	Nil	N/A	N/A	£50 / day max £250	Nil
• Delayed diving equipment	N/A	N/A	£40 / day max £200	Nil	£40 / day max £200	Nil	N/A	N/A	£40 / day max £200	Nil
• Diving equipment(Single Article Limit)	N/A	N/A	£1,000(£250)	£50	£2,000(£500)	£50	N/A	N/A	£1,000 (£250)	£50
Enhanced Offshore Sailing Cover <i>Enhanced Sailing Cover carries an additional premium</i>										
B20. Sailing cover										
• Loss of sailing days	N/A	N/A	£50 / day max £250	Nil	£50 / day max £250	Nil	N/A	N/A	N/A	N/A
• Delayed sailing equipment	N/A	N/A	£40 / day max £200	Nil	£40 / day max £200	Nil	N/A	N/A	N/A	N/A
• Sailing equipment(single article limit)	N/A	N/A	£2,000(£500)	£50	£2,000(£500)	£50	N/A	N/A	N/A	N/A
• Continuation of sailing trip	N/A	N/A	£1,500	£85	£5,000	£60	N/A	N/A	N/A	N/A
HAZARDOUS AND WINTER SPORTS ACTIVITIES EXCESS: The excess under section B4, Emergency Medical Expenses, is increased as follows when taking part in the following sports and leisure and winter sports activities: * MAX cover - Sports + excess £150, Extreme excess £225 * PRO cover – Sports + excess £215, Extreme excess £315 * BASE cover - Sports + excess £250, Extreme excess £350 Backpacker BASE and PRO cover - Sports + excess £150, Extreme excess £225** Manual work excess The excess under section B4 Emergency medical expenses is increased to £250 when taking part in manual work regardless of whether or not the excess waiver premium has been paid:										

DISCLOSURE OF PRE-EXISTING MEDICAL CONDITIONS

Your policies may not cover claims arising from **your pre-existing medical conditions** so **you** need to tell **us** of anything **you** know that is likely to affect **our** acceptance of **your** condition

We are unable to provide any cover for psychological conditions such as stress, anxiety, depression, eating disorders or mental instability. **We** are unable to provide cover for anything that is a result of a **pre-existing medical condition** of a **close relative** or close **business**

Pre-existing medical conditions - so that **we** can ensure **you** are provided with the best cover **we** can offer please read the following questions carefully:



You need to keep copies of all letters we send **you** for future reference. **Your** failure to disclose any **material facts** may mean that **your** policy will not cover **you** and it may invalidate it altogether. **We** reserve the right to charge an increased premium, increase your policy excess or decline, withdraw, cancel or restrict cover for any person where the facts disclosed are considered unacceptable to **us**. Should **we** require any additional premium, and **you** accept **our** offer, this should be paid to Travellers HealthCheck either by debit/credit card or cheque, made payable to URV, and sent within **14** days of receipt. Should **you** decide not to pay the additional premium the declared medical condition will not be covered. Full confirmation of **our** terms and conditions will be sent out to **your** address after **your** call. Any additional medical conditions not declared to **us** will not be covered. Any terms and conditions declared under this policy will also be recorded under **your** travel insurance policy so that **you** do not need to declare these twice.

PLEASE NOTE:

We are unable to provide any cover for psychological conditions such as stress, anxiety, depression, eating disorders or mental instability.

PRE TRAVEL POLICY

Note 1: **Your** policy does not provide cover for re-occurring or **pre-existing medical conditions**. If **you** have **ever** had a heart related problem, a stroke, cancer, any breathing problems, diabetes **or** had any other medical condition which has been treated in a hospital or has been referred to a specialist in the last 2 years **you** should phone Travellers HealthCheck on **01732 853088** to see if cover is available. Travellers HealthCheck will any special terms in writing.

TRAVEL POLICY

Note 2: **Your** policy does not provide cover for re-occurring or **pre-existing medical conditions**. **You** must also tell **us** if **your** health or medication changes between buying this policy and travelling and if **you** have **ever** had a heart related problem, a stroke, cancer, any breathing problems, diabetes **or** had any other medical condition which has been treated in hospital or has been referred to a specialist in the last 2 years **you** should phone Travellers HealthCheck on **01732 853088** to see if cover is available. Travellers HealthCheck will confirm any special terms in writing.

Note 3: Cover for accidental death is reduced to **£1,000** if **you** are under **16** or over **75**.
The benefit for inability to work does not apply if **you** are over **75**.

POLICY INFORMATION

Your insurance is covered under master policy numbers **RTRDT40093– (01-08)** specially arranged through Dogtag Limited and insured by Union Reiseversicherung AG. Cover is provided for each passenger who is shown as having paid the insurance premiums and whose name is shown on the insurance certificate issued by Dogtag Limited, an appointed representative of ITC Compliance, who are authorised and regulated by the Financial Services Authority.

This insurance wording is a copy of the master policies and is subject to the terms, conditions and exclusions of the master policies.

Your policy will only cover persons aged **64** or under on **your** Single Trip or Annual Multi Trip policy and will only cover persons aged **55** or under on your Backpacker Policy.

Your Annual Multi trip policy will only cover **you** travelling on **trips** of **31** days or less, where **you** hold a return ticket within that period of travel unless the applicable premium has been paid to include trips up to **62** days.

Your Annual Multi Trip and Backpacker PRO policies will also cover **17** days winter sports when this option has been chosen and confirmed in writing, unless on **your** Annual Multi Trip policy the option has been purchased to increase this to **24** or **31** days.

Trips within **your home country** are covered if they are of a minimum duration of **3** days and **you** have pre-booked transport or accommodation. Cover is only provided for children of the **principal policyholder** aged under **18** residing at **home** when they accompany the **principal policyholder** and/or his/her spouse. No independent travel of **your** children is covered unless they have paid an adult premium.

No refund of the insurance premium will be given after the policies have been issued unless, after receipt, **you** find that the terms, conditions and exclusions do not meet **your** requirements and an alternative is available, proving **you** have not travelled, claimed or intend to claim against your policy. In this case **you** must return the policy, insurance certificate with **your** alternative insurance policy to the place where **you** purchased it within **14** days of purchase for a refund to be considered. **Your** policies do not provide cover on any claim that is due to a **pre-existing medical condition** of a **close relative** or close **business associate**.

OUR PLEDGE TO YOU

It is **our** aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. **We** occasionally get complaints and these are usually through a misunderstanding or insufficient information. Any complaint will be investigated at once and the matter resolved as quickly as possible.

GEOGRAPHICAL AREAS

Area 1 – Algeria, the Azores, Belarus, Canary Islands, the **Channel Islands**, Continental Europe, Egypt, Estonia, Europe, Georgia, Iceland, Israel, Jordan, Latvia, Lebanon, Libya, Lithuania, Mediterranean Islands, Moldova, Morocco, the Republic of Ireland, Russia, Syria, Tunisia, Turkey, Ukraine and **United Kingdom**

Area 2 - Australia and New Zealand

Area 3 - Worldwide

POLICY EXCESSES - IN RESPECT OF ALL SECTIONS OF YOUR PRE-TRAVEL AND TRAVEL POLICY

An excess is the amount **you** have to pay towards each claim.

Each section of the policy listed carries an excess. All excesses shown for this policy are payable by each insured-person, for each incident giving rise to a separate claim. The policy excess under sections **A1**- Cancellation, **B4** - Medical Expenses and **B5** - Curtailment may be increased to include **pre-existing medical conditions** confirmed in writing by Travellers HealthCheck. The increased excess will apply to all persons insured under **your** policy as well as the standard excess as shown in **your** summary of cover

If **you** have paid the additional premium for the excess waiver extension then the original section excesses will be waived *however* if a higher excess has been confirmed in writing by Travellers HealthCheck for sections **A1**, **B4** and **B5** these sections will be excluded from the excess waiver extension and the increased excess will be applied.

DEFINITION OF WORDS APPLICABLE TO YOUR PRE-TRAVEL AND TRAVEL POLICY

Listed below are certain words that appear throughout the policy. These will always be shown in **bold** type and in all cases will have the meanings shown below.

Insured-person/you/your - means any person named on the insurance certificate.

Principal policyholder - means the first named **insured-person**.

We/our/us - means Union Reiseversicherung AG. (*Section B12 Holiday Financial Protection this will mean IPP/International Passenger Protection*)

Pre-existing medical condition - means any serious or recurring medical condition which has been previously diagnosed, investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.

Material fact - a piece of important information that would increase the likelihood of a claim under **your** policy.

Resident - means a person who has had their main **home** in the **United Kingdom** or the **Channel Islands** and has not spent more than six months abroad in the year before buying this policy.

Close relative - means spouse or partner of over six months, parents, grandparents, legal guardians, parents-in-law, step-parents, aunt, uncle, brother, sister, child, grandchild or fiancé(e).

Business associate - means a business partner, director or employee of **yours** who has a close working relationship with **you**.

Home - means one of **your** normal places of residence in the **United Kingdom** or the **Channel Islands**.

Trip - means a holiday or journey that begins when **you** leave **home** and ends on **your** return to either (i) **your home**, or (ii) a hospital or nursing home in **your home country** following **your** repatriation, both during the period of cover.

Flight - means a service using the same airline or airline flight number.

Hazardous activity - Please see the list of hazardous activities on pages 24, 25 & 26 that are covered under '**Sport**'. For those activities which are not covered under '**sport**' but for which cover is available subject to paying the additional premium for the '**Sport +**' or '**Extreme**'.

Manual labour - means work involving the lifting or carrying of heavy items in excess of **25kg**, work at a higher level than two storeys or any form of work underground.

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

Channel Islands - means Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou

Home country - means both the country **you** live in within the **United Kingdom** or the **Channel Islands** and **your** country of nationality.

Redundancy - means being an employee where **you** qualify under the provision of the Employment Rights Act 1996, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.

Personal possessions - means each of **your** suitcases and containers of a similar nature and their contents and articles **you** are wearing or carrying including **your valuables** (as shown below).

Valuables - means cameras, photographic equipment, camcorders, video, satellite navigation equipment, television equipment, radios, cassette players, CD players, Ipods, MP3 players, audio equipment, laptops, mac or web books, personal computers, computer games machines, binoculars, telescopes, antiques, jewellery, watches, furs, precious or semi-precious stones, articles made of or containing gold silver or other precious metals, films, tapes, cassettes, cartridges, discs or Compact Discs.

Pair or set - means two or more items of **personal possessions** that are complementary, purchased as one item or used/worn together.

Essential items - means underwear, socks, toiletries and a change of clothing.

Personal money - means bank and currency notes, cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers that have a monetary value, **your** passport, **your** travel tickets, **your** driving licence and **your** ski pass, all of which are for **your** private use.

Travel documents - means current passports, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form E112.

International departure point - means the airport, international rail terminal or port where the outward **flight**, international train or sea vessel is boarded to take **you** from the **United Kingdom** or the **Channel Islands** to **your** destination and the return **flight**, international train or sea vessel is boarded to start the final part of **your** journey to the **United Kingdom** or the **Channel Islands**.

Public transport - means buses, coaches, internal flights or trains that run to a published scheduled timetable.

Manual labour - means work involving the lifting or carrying of heavy items in excess of **25kg**, work at a higher level than two storeys or any form of work underground.

Unattended - left away from **your** person where **you** are unable to clearly see and are unable to get hold of **your personal possessions**.

Hijack - means detention by the illegal seizure of mode of transport through violent and forcible means

Mugging - means the theft or attempted theft involving an act of violence against **you** which results in your injury and hospitalisation

Winter sports - means the insured activities as specified in Section B16 page 24 of the policy wording

Ski equipment - means skis, ski bindings, ski sticks, ski boots and snowboards.

Ski pack - means ski pass, ski lift pass and ski school fees.

Unattended - means left away from **your** person where **you** are unable to clearly see and unable to get hold of **your personal possessions**.

Business colleague - means business partner, director or employee of **yours** who has a close working relationship with **you**.

Business effects - business goods, samples, computer equipment and mobile telephones taken on an insured journey by an **insured person** that are owned by **you** or **your** employer.

Business money - mean company credit, debit or charge cards, bank and currency notes, cash, cheques, postal and money orders, current postage stamps, traveller's cheques, coupons or vouchers that have monetary value, bonds or other securities, negotiable instruments, travel tickets and travel documents, all of which belong to **you** or **your** employer, all of which are for **your** business use.

Golf equipment - Golf clubs, golf bag, golf trolley (non motorised) and golf shoes.

Scuba equipment - Self contained underwater breathing apparatus, buoyancy compensators, weight belt and weights, masks, snorkels, fins, torches, flares, knives, surface markers, buoys, wet suits, dry suits, pressure gauges, depth gauges, dive computers, compasses.

Sailing equipment - GPS units (Global Positioning System), radios, lifesaver vest, waterproof clothing, including all articles that are usually worn, carried or held while participating in sailing or boating.

CONDITIONS APPLICABLE TO YOUR PRE-TRAVEL AND TRAVEL POLICY

At all times **we** will act in good faith in **our** dealings with **you**. The payments for all claims following events that occur in **your** selected geographical area during the period of cover are dependent on **you**:

1. OBSERVING THE FOLLOWING:

- (a) being a **resident** of the **United Kingdom** or the **Channel Islands**.
- (b) taking all possible care to safeguard against accident or injury *as if you had no insurance cover*.
- (c) producing **your** insurance certificate confirming **you** are insured before a claim is admitted.
- (d) giving **us** full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- (e) providing all necessary information and assistance **we** may require at **your** own expense (including where necessary medical certification and details of **your** National Health number or equivalent and private health insurance).
- (f) accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initialled by **us**.
- (g) checking with **your** doctor on the advisability of making the **trip** if **you** have any existing medical condition, taking into account **your** chosen destination, the climatic conditions, the stability of **your** condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of **your** doctor.
- (h) not travelling specifically to receive medical treatment during **your** **trip** or in the knowledge that **you** are likely to need treatment.
- (i) not requiring insurance for any stress related condition, anxiety, depression, eating disorders or mental instability.
- (j) not requiring insurance for any medical condition where a terminal prognosis has been given by a registered doctor before buying this policy.
- (k) not requiring insurance for any medical condition that is being investigated or for which **you** are awaiting or receiving treatment in hospital at the time of buying this policy.
- (l) disclosing all **material facts** as soon as possible after the policy is issued.
- (m) ensuring that all claims are notified within 3 months of the incident occurring.
- (n) notifying **us** immediately of any changes in **your** health or medication after **you** buy the policy.
- (o) passing on to **us** immediately every writ, summons, legal process or other communication in connection with the claim.
- (p) not admitting liability for any event or offering to make any payment without **our** prior written consent.
- (q) accepting that **your** policy cannot be extended once it has expired.
- (r) obtaining any recommended vaccines, inoculations or medications prior to **your** **trip**.
- (s) providing full details of any House Contents and All Risks insurance policies **you** may have.
- (t) complying with the carrier's conditions of carriage.

At all times **we** will act in good faith in **our** dealings with **you**. The payments for all claims following events that occur in **your** selected geographical area during the period of cover are dependent on **you**:

2. RECOGNISING OUR RIGHTS TO:

- (a) make **your** policy void where a false declaration is made or any claim is found to be fraudulent.
- (b) subrogate against the responsible party and take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under the policy.
- (c) give 7 days notice of cancellation of this policy by recorded delivery to **you** at **your** last known address. In this case **we** will refund to **you** the pro-rata proportion of any unexpired premium **you** have paid.
- (d) obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any claims. No personal information will be disclosed to any outside person or organisation without **your** prior approval.
- (e) not to refund the policy premium after the policy has been issued, unless after receipt of the document **you** find that the terms and conditions do not meet **your** requirements, in which case the policy, insurance certificate and any other relevant documents must be returned to the point of sale within 14 days of purchase for any refund to be considered.
- (f) to decline payment or only pay a proportionate amount of a claim where there is other insurance in force covering the same risk and to require details of such other insurance.
- (g) settle all claims under the law of the country that **you** live in within the **United Kingdom** or the **Channel Islands** unless **we** agree otherwise with **you**.
- (h) maintain **your** personal details in connection with an anti-fraud claims checking system.
- (i) take over and deal with in **your** name the defence or settlement of any claim made under the policy.
- (j) subrogate against the responsible party and take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under the policy.
- (k) cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the **trip**.

EXCLUSIONS APPLYING TO ALL SECTIONS OF YOUR PRE-TRAVEL AND TRAVEL POLICY

A This insurance will not pay for:

any deterioration of or loss or damage to property or any delay, legal liability, injury, illness, death or expense directly or indirectly due to, contributed to or caused by :

- (1) participation in a **hazardous activity** unless the appropriate additional premium has been paid and the policy endorsed.
- (2) any known **pre-existing medical condition** or any recognised complication caused by the **pre existing medical condition** or health condition that has been diagnosed, been in existence or for which **you** have received treatment from a hospital or specialist consultant during the last two years or for which **you** are awaiting or receiving treatment or under investigation unless **we** have agreed cover in writing and any additional premium has been paid.
- (3) any claim due to **your** carriers refusal to allow **you** to travel for whatever reason.
- (4) any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed in writing.
- (5) **curtailment of your trip** due to a medical condition of a person travelling with **you** and included on **your** booking, where the risk attaching to that medical condition has not been accepted by **us** in writing.
- (6) **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction).
- (7) **you** or **your close relative** or **business associate** and being under the influence of alcohol or solvents or anything relating to **you** or **your close relatives** or **business associate** prior abuse of alcohol or solvents.
- (8) delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
- (9) any claim arising from a **material fact** known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable.
- (10) any deliberate or criminal act by an **insured-person**.
- (11) **manual labour**.
- (12) **you** travelling against the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure.
- (13) **In respect of all sections other than, B4, emergency medical expenses**
war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

B. This insurance will not cover:

- (1) loss of earnings, additional hotel costs, additional car hire, additional parking fees, kennel fees or any other loss unless it is specified in the policy.
- (2) any loss due to currency exchanges of any and every description.
- (3) any **trip** of more than **31** days duration on **your** annual multi trip policy unless the appropriate additional premium has been paid to extend to **62** days per **trip**.
- (4) any **trip** where the ticketed return journey exceeds **31** days from the outward journey on **your** annual multi-trip policy or where the ticket has no fixed return date on **your** single trip policy.
- (5) any **trip** within your home country that is shorter than **3** days.
- (6) a one-way **trip**.
- (7) any **trip** made by the children under **18** of the **principal policyholder** and residing at **home** that is not to travel to and remain with the **principal policyholder** and/or his/her spouse or to return **home** having remained with the **principal policyholder** and/or his/her spouse.
- (8) any trip on your single trip or backpacker policy where the ticketed return journey exceeds the expiry of the policy.
- (9) any trip on your single trip, or backpacker policy where the ticketed return journey exceeds **548** days (18 months)

POLICY A - PRE TRAVEL POLICY

HOW YOUR PRE- TRAVEL POLICY WORKS

This part of **your** insurance document shows details of the pre-travel insurance policy, the sections of cover, limits, conditions, exclusions, and information on what to do if **you** need to claim. It is essential that **you** read it. The policy is a contract between **us** and **you**. **We** will pay for any event, as set out in the policy that happens during the period from purchase of the policy and time of booking to date of travel for which **you** have paid the appropriate premium.

All numbers and letters shown under 'For each insured-person this insurance will not cover:' refer to the same numbers and letters under 'For each insured-person this insurance will pay:' Where no letters or numbers are shown it applies to the whole section. **You** are required to disclose any **material facts** otherwise **your** policy will not cover **you** and it may invalidate it altogether.

WHEN YOUR PRE-TRAVEL POLICY STARTS AND ENDS

The cover on cancellation, as described under section A under the pre-travel policy, starts from the commencement date of cover shown on **your** insurance certificate, after the policy was issued and ends when **you** leave **home** to start each **trip**. Further **trips** of up to **31** days will be covered on Annual multi trip policies, unless the applicable premium has been paid to include trips up to **62** days in duration. **Your** single trip or backpacker policy will not cover **you** for any further trips after **you** have left **home**.

Please note that if you have purchased an Annual multi tip policy then your cover starts from the chosen inception date as shown on your certificate of insurance. No cancellation cover is in force prior to the inception date.

CHANGE IN MEDICAL CONDITION OR ONGOING MEDICATION

If **your** health or **your** ongoing medication changes between the date the policy was bought and the date of travel **you** must advise Travellers HealthCheck on **01732 853 088** as soon as possible. This includes:

- New medication
- Change in regular medication
- Deterioration of a previously stable condition
- Referral to a specialist
- Investigation of an undiagnosed condition
- Awaiting treatment/consultation

We will advise **you** what cover **we** are able to provide after the date of diagnosis. **We** reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

SECTION A1 - CANCELLATION CHARGES

For each insured-person this insurance will pay:

up to the amount shown on **your** summary of cover for your proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses that **you** have paid or agreed to pay and that **you** cannot recover from any other source following **your necessary** cancellation after **you** bought this insurance and limited to the cancellation charges at the time of diagnosis of the condition causing the cancellation of **your trip** through **your** inability to commence travel due to:

- (i) the death, injury or illness of:
 - **you** or a friend with whom **you** are travelling .
 - a **close relative** who lives in **your home country**.
 - a close **business associate** who lives in **your home country**.
 - a friend or relative who lives abroad and with whom **you** were intending to temporarily stay,
- (ii) **you**, a friend or **close relative** who is travelling with **you** and included on **your** booking being required in **your home country**:
 - for jury service or as a witness in a Court of Law.
 - by the Police or other authorities to stay or return to **your home** due to its serious damage caused by fire, aircraft, explosion, storm, flood, subsidence, fallen trees, impact by road vehicles, **malicious damage** or theft.
- (iii) **your** compulsorily quarantine or restriction of freedom of movement by the authorities to prevent the spread of disease.
- (iv) **you**, a friend or **close relative** who is travelling with **you** and included on **your** booking being given notice of **redundancy**.
- (v) the requirements of H. M. Forces.

For each insured-person this insurance will not cover:

- any claim where **you** have not obtained a written statement at the time of the cancellation confirming the necessity to cancel **your trip**.
- the excess as shown on **your** summary of cover for each and every incident giving rise
- any **trip** of more than **31** days duration on **your** annual multi trip policy unless the appropriate additional premium has been paid to extend to **62** days per **trip** or where the ticket has no fixed return date on **your** single trip policy.
- any **trip** within **your home country** that is shorter than **3** days
- any **trip** within **your home country** where **you** have no pre-booked accommodation or transport.
- a one-way **trip**.
- any **trip** made by the children under **18** of the **principal policyholder** and residing at **home** that is not to travel to/from or with the **principal policyholder** and/or his/her spouse and to remain with them during the **trip**
- any payment or part payment made using frequent flyer vouchers/Air Miles vouchers or other vouchers that have no financial face value.
- any payment where **you** have not suffered any financial loss.
- any claim that is due to:
 - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close **business associate**.
 - **your** failure to obtain the required passport, visa or ESTA (Electronic System for Travel Authorisation).
 - **your** carriers refusal to allow **you** to travel for whatever reason.
 - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking.
 - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
 - the cancellation of **your trip** by the tour operator.
 - the failure of **your** travel agent or tour operator.
 - the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on.
 - financial circumstances or unemployment except when it is due to **redundancy** that **you** received after buying this insurance.
 - **your** disinclination to travel.
 - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
 - **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life).
 - death or illness of any pets or animals.
 - terrorism, riot, civil commotion, strike or lock-out.
- any event that is due to **you** participating in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
- cancellation due to the fear of an epidemic or pandemic.
- the cost of Air Passenger Duty or equivalent, airport charges and booking charges.
- cancellation due to death or illness of a **close relative** or close **business associate** caused by a **pre-existing medical condition**.
- any deterioration of or loss or damage to property, any injury, illness, death or expense directly or indirectly due to, contributed to or caused by:
 - war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
 - any **pre-existing medical condition** or health condition that has been diagnosed, been in existence or for which **you** have received treatment from a hospital or specialist consultant during the last two years or for which **you** are awaiting or receiving treatment or under investigation unless **we** have agreed cover **in writing** and any additional premium has been paid.
- any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed **in writing**.
- cancellation of **your trip** due to a medical condition of a person travelling with **you** and included on **your** booking, where the risk attaching to that medical condition has not been accepted by **us in writing**.

- **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not if prescribed for drug addiction).
- cancellation due to **compulsory quarantine** as a result of a tropical disease where the recommended immunisation or vaccines have not been administered or where the disease is considered to be **pre-existing** or related/due to a **pre-existing medical condition**.
- **you** or **your close relative** or **business associate** being under the influence of alcohol or solvents or anything relating to **you** or **your close relatives** or **business associate** prior abuse of alcohol or solvents.
- any claim arising from a **material fact** known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable.
- any deliberate or criminal act by an **insured-person**.
- cancellation of **your trip** due to the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure.
- any loss unless it is specified in the policy.
- any claim where **you** have not obtained prior authority to take leave.
- any claim where leave has been cancelled on disciplinary grounds.
- any claim where **you** are required to remain in the UK as a result of **malicious damage** where **you** or anyone else included on **your** booking are responsible for the damage.
- Any claims due to the requirement to remain in **your home country** as a result of **compulsory quarantine**, jury service, acting as a witness and serious damage to **your home** where **you** are unable to provide **us** with written evidence from the relevant authorities

What you need to do if you wish to make a claim under this section of the policy:

Notify the travel agent/tour operator immediately, by telephone and in writing that **you** need to cancel and obtain a cancellation invoice. Obtain a claim form from the claims office, and get **your** registered general practitioner to complete the medical questions under the cancellation section. **You** should send any booking receipts to the claims office. If **your** cancellation is due to the health of a non-travelling **close relative** **you** will need to obtain a medical report from the patient's General Practitioner (Medical reports from hospitals and clinics are not acceptable) giving full details of the illness or injury, including confirmation that it is a new condition and is not a known complication of any diagnosis made prior to the purchase of this policy, together with full details of their medical history and medication.

POLICY B - TRAVEL POLICY

HOW YOUR TRAVEL POLICY WORKS

This insurance document shows the sections of cover, limits, conditions, exclusions, information on what to do if **you** need to claim, how to obtain legal advice and how to contact the 24 hour emergency assistance service. It is essential that **you** read it. The policy is a contract *between **us** and **you**. **We** will pay for any event, as set out in the policy, that happens during the period of cover for which **you** have paid the appropriate premium. **Your** travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc., as these should be fully insured under **your** house contents insurance on an All Risks extension for 365 days of the year. There is a maximum amount **you** can claim for each individual item and a maximum amount in total for **valuables**, and these are shown under the **personal possessions** section. The **personal possessions** section is not 'new for old' and an amount for age, wear and tear will be deducted. **Your** policy covers treatment of medical conditions in emergency and which will respond quickly to treatment. It is not intended to cover **you** for recurrent or long term treatment and in these circumstances, bearing in mind the advice given by **our** Chief Medical Officer, **we** reserve the right to transfer **you** to a state hospital, where adequate facilities are available, or repatriate **you** to **your home country**. All numbers and letters shown under 'For each insured-person this insurance will not cover:' refer to the same numbers and letters under 'For each insured-person this insurance will pay:'. Where no letters or numbers are shown it applies to the whole section.

WHEN YOUR TRAVEL POLICY STARTS AND ENDS

The cover under all sections starts at the beginning of **your trip** as shown on **your** insurance certificate and ends on **your** return **home** or expiry of the policy, whichever is the first. **Your** single trip or backpacker policy does not cover any further **trips** once **you** have returned **home**. **Your** annual multi trip policy covers further **trips** of up to 31 days from date of booking up to the time **you** leave **home**, within the duration of the policy unless the appropriate premium has been paid to include up to 62 days **trip** duration.

EXTENSION OF PERIOD

In the event of **your** death, injury or illness or that of anyone travelling with **you** or because of delay or failure of **public transport** services **you** are unable to complete the **trip** before the expiry of this policy the cover will be automatically extended without additional premium for the additional days necessary for **you** to complete the **trip**.

CHANGE IN MEDICAL CONDITION OR ONGOING MEDICATION

If **your** health or **your** ongoing medication changes between the date the policy was bought and the date of travel **you** must advise Travellers HealthCheck on 08451 300 340 as soon as possible. This includes:

- New medication
- Referral to a specialist
- Awaiting treatment/consultation
- Change in regular medication
- Investigation of an undiagnosed condition
- Deterioration of a previously stable condition

We will advise **you** what cover **we** are able to provide after the date of diagnosis. **We** reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

B1 – DEPARTURE DELAY (not available for BASE or BACKPACKER BASE policyholders)

For each insured-person this insurance will pay:

1. **you** up to the amount shown on your summary of cover as compensation if the departure of **your** international **flight**, international train or sailing is delayed for more than **12** hours from its scheduled departure time from **your international departure point** and **your** possessions have been checked in. If the delay continues **we** will pay a further sum of per complete 12 hours delay up to the maximum amount shown on **your** policy summary.
2. up to the amount shown on your summary of cover for the cancellation of **your trip** if **your** possessions have been checked in and after **12** hours delay of your outbound journey from the UK **you** wish to abandon the **trip**.
3. up to the amount shown on your summary of cover for alternative transport to get **you** to **your** destination if:
 - (a) the car in which **you** are travelling to **your international departure point** becomes undrivable due to mechanical failure or being involved in an accident,
 - (b) **your public transport** is delayed, preventing **you** from getting to **your international departure point** in time to check in.
 - (c) your flight is delayed causing **you** to miss **your** onward connection.

You will need to obtain independent confirmation of the circumstances.

For each insured-person this insurance will not cover:

- any claim where **you** have a *BASE* or *BACKPACKER BASE* policy.
 - the cost of any accommodation, food, drink, telephone calls or faxes.
 - any claim that is due to the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
- 1 & 2** - any compensation unless **you** have checked in **your** possessions and obtained written confirmation from **your** airline, railway company, shipping line or their handling agents that shows the reason for the delay, the scheduled departure time and the actual departure time of **your flight**, international train or sailing.
- any compensation where the airline, railway company or shipping line or their handling agents provide alternative transport that departs within **12** hours of the booked departure time.
 - any compensation when **your** tour operator has rescheduled **your flight** itinerary.
 - any claim where **you** have not pre-booked, where **you** have a stand-by ticket and do not have confirmed space or that is due to the aircraft being overbooked.
1. - missed connections outside **your home country**.
 2. - the excess as shown on your summary of cover, of any claim made by **you**
 - abandonment where the **trip** is of **2** days duration or less, or is a one-way **trip**
 3. - the excess as shown on your summary of cover, of any claim made by **you**
 - any claim that is a result of **your** failure to allow sufficient time for **your** journey to the **international departure point** to check-in by the time shown on **your** travel itinerary.
 - any claim arising from the failure of **public transport** services that is due to a strike or industrial action that started or that had been announced before the date of **your** departure from **home**.
 - any transport or accommodation costs which are covered by **your** booked airline
 - any loss of **your** pre-booked accommodation and/or holiday.
 - any compensation where the airline, railway company or shipping line or their handling agents provide alternative transport that departs within **12** hours of the booked departure time.
 - any compensation when **your** tour operator has rescheduled **your flight** itinerary.
 - any claim where **you** have not pre-booked, where **you** have a stand-by ticket and do not have confirmed space or that is due to the aircraft being overbooked.

What you need to do if you wish to make a claim under this section of the policy:

You need to obtain a letter from the airline, railway company or shipping line or their handling agents that shows

- (a) scheduled departure time,
- (b) actual departure time, and
- (c) reason for the delay.

You are only covered if the delay is more than **12** hours.

SECTION B2 - PERSONAL POSSESSIONS

For each insured-person this insurance will pay:

(a) up to the amount shown on your summary of cover for **your personal possessions** to cover:

- either* (i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the original purchase price of the item, less an allowance for age, wear and tear,
or (ii) the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**. (*Wear and tear scale can be found on www.tif-plc.co.uk/wear&tear*)

(b) up to the amount shown per day on your summary of cover for delayed personal possessions to cover the purchase of **essential items** if **your personal possessions** are misplaced, lost or stolen on **your** outward journey from **your home country** for over **12** hours from the time **you** arrived at **your trip** destination. **You** must keep all receipts for these items and send them in to **us** with **your** claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.

For each insured-person this insurance will not cover:

- (a) - the excess as shown on **your** summary of cover for each and every incident giving rise
- up to the amount shown as 'single article limit' on your summary of cover for any one article, **pair or set** of any kind, whether they are solely or jointly owned.
 - more than the amount shown in total for **valuables** on your summary of cover, whether solely or jointly owned.
 - more than **£100** in total for **valuables** if **you** are aged **17** years and under
 - more than **£100** in respect of sunglasses, spectacles or prescription glasses.
 - more than **£100** in respect of mobile telephone
 - more than **£100** for items lost or stolen from a beach or lido.
 - mobile telephones accessories, SIM cards, mobile telephone prepayment cards, lost/stolen mobile telephone call charges
 - any claim for loss or theft where **you** have not notified the police, **your** carrier or tour operator's representative and obtained a written report.
 - any claim where **you** are unable to provide the damaged items on request or to prove the existence or prove the ownership of any item with an insured value in excess of **£50**.
 - loss of, or damage to, property that does not belong to **you** or any member of **your** family.
 - any claim that is the result of a domestic dispute.
 - any breakage or damage to fragile articles, paintings, works of art, sculptures, audio, video, computer, television equipment, musical instruments, household goods unless the breakage or damage is caused by fire, theft or in an accident to the motor vehicle in which they are being carried.
 - loss or damage due to atmospheric or climatic conditions, age, wear, tear, moth or vermin.
 - the cost of replacing or repairing dentures.
- (b) - shoes, boots, trainers and the like.
- any claim where you have a **BASE** policy
- (a) & (b) - the loss, theft or damage to:
- Business effects, golf equipment, scuba equipment, ski equipment or sailing equipment unless the relevant extension premium has been paid
 - films, tapes, cassettes, cartridges or discs other than their value as unused material unless purchased pre-recorded when **we** will pay up to the maker's latest list price.
 - duty free items such as tobacco products, alcohol and perfumes.
 - perishable goods, bottles, cartons and any damage caused by them or their contents.
 - pedal cycles, wheelchairs, prams, pushchairs or baby buggies except while they are being carried as luggage on **public transport**
 - any items more specifically insured elsewhere.
 - **valuables** carried in any suitcases, trunks or similar containers when left **unattended**.
 - **valuables** left **unattended** except where they are locked in a safe or safety deposit box where these are available or left out of sight in **your** *locked* personal holiday or **trip** accommodation.
 - contact or corneal lenses or artificial limbs.
- money, bonds, coupons, stamps negotiable instruments, securities or documents of any kind.
 - **personal possessions** left **unattended** away from **your** personal holiday or **trip** accommodation except **personal possessions**

How to make a claim under this section of the policy:

For all loss or damage claims during transit you need to

(a) retain **your** tickets and luggage tags,

(b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within **24** hours.

(c) For all damage claims **you** should retain the items in case **we** wish to see them and **you** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. **You** should keep receipts or vouchers for any items lost or damaged as these will help to prove **your** claim.

For all losses **you** should report to the Police as soon as possible, and within **24** hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your trip** organiser's representative or hotel/apartment manager wherever appropriate. If luggage is delayed longer than **12** hours on **your** *outward* journey, **you** may need to buy some *essential* items, **you** must keep all the receipts to prove **your** claim.

SECTION B3 - PERSONAL MONEY

For each insured-person this insurance will pay:

- (a) up to the amount shown on **your** summary of cover for the loss or theft of **your personal money** during **your trip**
- (b) up to the amount shown on **your** summary of cover for additional travel and accommodation expenses necessarily incurred to obtain replacement **travel documents** whilst on **your trip** if **your travel documents** are lost or stolen during **your trip**.

For each insured-person this insurance will not cover:

- (a) - the excess as shown on **your** summary of cover for each and every incident giving rise
 - more than the amount shown on **your** policy summary in total for cash or currency, whether solely or jointly owned.
 - loss or theft of **personal money** due to depreciation in value, currency changes or shortage caused by any error or omission.
 - loss or theft of travellers' cheques where the bank provides a replacement service.
 - any financial loss suffered as a result of your debit/credit card being lost or stolen.
 - more than the unused portion of **your** passport.
 - more than **£50** for the loss of **your personal money** if **you** are aged **17** years and under
- (a)&(b) - loss or theft of **personal money** or **travel documents** that are not:
 - on **your** person.
 - held in a safe or safety deposit box where one is available.
 - left out of sight in **your** *locked* personal **trip** accommodation.
- any claim for loss or theft where **you** have not notified the Police, **your** carrier or tour operator's representative and obtained a written report.
- (b) - any claim made by **you** on **your BACKPACKER BASE** Policy
 - the cost of the replacement **travel documents**.
 - any costs incurred before departure or after **you** return **home**.
 - any costs which are due to any errors or omissions on **your travel documents**.
 - **your** failure to obtain the required passport visa or ESTA.
 - any expenses for food or drink.

What you need to do if you wish to make a claim under this section of the policy:

For all losses **you** should report to the Police as soon as possible, and within **24** hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative or hotel/apartment manager wherever appropriate.

For loss of money we will also require

- (a) confirmation from **your home country** currency exchange of the issue of foreign currency or travellers' cheques,
- (b) exchange confirmations for currency changed from travellers' cheques,
- (c) where sterling is involved, documentary evidence of possession.

For lost or stolen **travel documents** **you** will also need get a letter from the Consulate, airline or travel provider where **you** obtained a replacement and keep all the receipts for **your** travel and accommodation expenses.

SECTION B4 - EMERGENCY MEDICAL AND ASSOCIATED EXPENSES

PLEASE NOTE: If it seems likely that you will require treatment at a hospital please contact our Emergency Medical Assistance service who will help you to locate the most appropriate local facility for your particular medical problem. In case of extreme urgency please call the local ambulance service and notify the Emergency Medical Assistance service as soon as you are able. If you are admitted to a hospital this must be reported to our appointed emergency medical assistance service as soon as it is practically possible and at the latest within 24 hours and you must call the emergency assistance service within 24 hours if your medical bill is likely to exceed £500.

For each insured-person this insurance will pay:

to you or your legal representatives the following necessary emergency expenses that are payable within six months of the event that causes the claim that results from your death, injury or illness

1. Trips outside your home country

(a) up to amount shown on your policy summary for reasonable:

- (i) fees or charges to be paid outside your home country for medical, surgical, search and rescue, hospital nursing home or nursing services.
 - (ii) reasonable additional travel, accommodation and repatriation costs to be made for or by you and for any one other person who is required for medical reasons to stay with you, to travel to you from within your home country or to travel with you.
 - (iii) charges following your death outside your home country for your burial or cremation in the locality where your death occurs up to a maximum cost of £2,500, plus the cost of returning your ashes home or the return of your body to your home.
- (b) up to £100 to cover emergency dental treatment only to cure sudden pain.
- (c) *the amount shown on your summary of cover for each full day that you are in a state hospital as an in-patient during the period of the trip in addition to the fees and charges paid under 1 (a) above.

2. Trips within the United Kingdom where it is your home country

up to £1,000 for reasonable extra transport and accommodation costs for you and any one other person who stays or travels with you or to you from within your home country on medical advice; and the reasonable cost of transporting your ashes or body home

For each insured-person this insurance will not cover:

1. (a) & (b) - the excess shown on your summary of cover for each and every incident giving rise to a claim except when you have used a European Health Insurance Card (EHIC) or other mutual agreement between countries to obtain a reduction in medical costs, when this is reduced to NIL.
 - any elective or pre-arranged treatment.
 - any routine non-emergency tests or treatment.
 - any treatment or hospitalisation which can be reasonably expected.
 - the cost of private treatment where adequate state facilities are available.
- 1.(a) - the cost of replenishing supplies of any medication you were using at the start of the trip, or further treatment for any condition you had at the start of your trip.
 - the cost of taxi fares for anyone other than the patient, telephone calls, faxes or any expenses for food or drink.
 - the cost of repatriation where necessary medical treatment is available locally in a facility considered acceptable by the Chief Medical Officer of the emergency assistance service.
1. & 2. - any claim that is caused by:
 - you travelling in an aircraft (other than as a passenger in a fully licensed passenger aircraft and for no other purpose).
 - you driving a motorcycle for which you do not hold a full licence to ride in your home country.
 - you travelling on a motorcycle, unless the rider holds an appropriate valid licence and all persons insured are wearing crash helmets
 - your suicide, self-injury or wilful act of self exposure to peril (except where it is to save human life).
 - your participation in a hazardous activity unless an additional premium has been paid and the policy endorsed.
 - The cost associated with the diversion of an aircraft due to your death injury or illness
- 1.(a)(i) - any services or treatment received by you within your home country.
 - any services or treatment received by you, including any form of cosmetic surgery OR any treatment that in the opinion of the emergency assistance service, in consultation with your treating doctor, can reasonably wait until you return home.
 - any services or treatment received by you after the date on which in the opinion of the emergency assistance service, you can safely return home, that would exceed the cost of your repatriation.
 - repairs to or for the provision of dentures, artificial limbs or hearing aids.
 - any dental work involving the use of precious metals.
 - in-patient treatment that has not been notified to and agreed by the emergency assistance service.
 - any extra costs for single or private accommodation in a hospital or nursing home.
 - any costs for treatment and exploratory tests, that has no relationship with the illness/injury on which the claim is being made.
- 1.(a)(iii) - your burial or cremation in your home country.
- 1.(b) - emergency dental work costing more than £250
- 1.(c) - *any claim by you on your PRO, BASE or BACKPACKER BASE policy.
 - any payment when you are in a private hospital or clinic.
 - more than the amount shown on your policy summary in total for state hospital in-patient benefit.

**FOR PRACTICAL ASSISTANCE IN A MEDICAL EMERGENCY OR IF YOU NEED TO CUT YOUR TRIP SHORT
CONTACT OUR 24 HOUR ASSISTANCE ON +44 (0) 845 260 3 260**

NOTES:

- 1.If travelling within Europe you should carry a European Health Insurance Card (EHIC) and use this at state registered doctors and state hospitals to save costs.
- 2.If travelling in Australia you should register with Medicare on arrival. There is a Medicare office in all major towns and cities, registration is free and this will entitle you to reduced medical charges from doctors, prescription and access to Medicare hospitals

What you need to do if you wish to make a claim under this section of the policy:

Emergency medical details are given separately above.

For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies you must keep all receipts accounts and medical certificates.

SECTION B5 – CURTAILMENT (CUTTING SHORT YOUR TRIP)

For each insured-person this insurance will pay:

up to the amount shown on your summary of cover for each and every incident giving rise to a claim for your unused proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses that you have paid or agreed to pay and that you cannot recover from any other source following your necessary curtailment of your trip due to:

(a) the trip being cut short by your early return home because of:

(i) the death, injury or illness of:

- you or a friend with whom you are travelling .
- a close relative who lives in your home country.
- a close business associate who lives in your home country.
- a friend who lives abroad and with whom you were intending to stay,

(ii) you, a friend or close relative who is travelling with you being required in your home country for jury service or as a witness in a Court of Law, or

(iii) you, a friend or close relative who is travelling with you being called back by the Police after your home, or the home in your home country of your friend or close relative, or usual place of business in your home country, having suffered from burglary, its serious damage caused by fire, aircraft, explosion, storm, flood, subsidence, fallen trees, impact by road vehicles, malicious damage or theft.

(iv) the requirements of H. M. Forces.

your unused proportion of trip costs will be calculated in full days lost from the date of your flight home.

For each insured-person this insurance will not cover:

- the excess as shown on your summary of cover for each and every incident giving rise to a claim
- more than £150 in total in respect of pre-booked excursions.
- any payment or part payment made using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.
- any payment where you have not suffered any financial loss.
- any claim that is due to:
 - withdrawal of previously approved leave by your employer unless due to death or serious illness of a close business associate.
 - your failure to obtain the required passport or visa or ESTA (Electronic System for Travel Authorisation).
 - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in your booking.
 - the failure of any transport or accommodation provider, their agent or anybody who is acting as your agent.
 - the curtailment of your trip by the tour operator.
 - the failure of your travel agent or tour operator.
 - the cancellation of any conference or business trip onto which your trip was to be an add-on.
 - financial circumstances.
 - your loss of enjoyment of the trip however caused.
 - your suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life).
 - death or illness of any pets or animals.
 - for any claim arising from a known pre-existing medical condition of a close relative or a close business associate or any recognised complication caused by the pre existing medical condition.
 - terrorism, riot, civil commotion, strike or lock-out.
- any event that is due to you participating in a hazardous activity unless an additional premium has been paid and the policy endorsed.
- any unused portion of your original ticket where repatriation has been made.
- cutting short your trip unless the emergency medical assistance service have agreed.
- any event caused by your failure to get a medical certificate from the treating doctor near to where you are staying that states the necessity to return home due to death, injury or illness.
- curtailment due to the fear of an epidemic or pandemic.
- curtailment cover where the trip is of 2 days duration or less or is a one-way trip.
- curtailment due to any event caused by:
 - you driving a motorcycle for which you do not hold a full licence to ride in your home country.
 - you travelling on a motorcycle, unless the rider holds an appropriate valid licence and all persons insured are wearing helmets

What you need to do if you wish to make a claim under this section of the policy: If you feel you need to cut short your trip you will need a letter confirming this is due to medical necessity from your treating doctor in resort, and to confirm this with our appointed emergency medical assistance service. Curtailment claims will not otherwise be covered. You should keep any receipts or accounts given to you and send them in to the claims office.

SECTION B6 - PERSONAL LIABILITY

For each insured-person this insurance will pay:

up to **£2,000,000** plus costs agreed between **us** in writing, for any event occurring during the period of this insurance that **you** are legally liable to pay that relate to an incident caused by **you** and that results in:

- (a) injury, illness or disease of any person.
- (b) loss of, or damage to, property that does not belong to **you** or any member of **your** family and is neither in **your** charge or control nor under the charge or control of any member of **your** family.
- (c) loss of, or damage to **trip** accommodation which does not belong to **you** or any member of **your** family.

For each insured-person this insurance will not cover:

- the first **£100** if **you** have a **BASE** Policy of any loss, charge or expense made on each claim under this section.
- the first **£75** if **you** have any Backpacker policy of any loss, charge or expense made on each claim under this section.
- any liability for loss of or damage to property or injury, illness or disease:
 - where an indemnity is provided under any other insurance.
 - that is suffered by anyone who is under a contract of service with **you**, acting as a carer, whether paid or not, or any member of **your** family and is caused by the work **you** or any member of **your** family employ them to do.
 - that is caused by any deliberate act or omission by **you**.
 - that is caused by **your** own employment, profession or business or any member of **your** family.
 - that is caused by **your** ownership, care, custody or control of any animal.
 - that falls on **you** by agreement and would not have done if such agreement did not exist.
- any liability for injury, illness or disease suffered by **you** or any member of **your** family.
- compensation or any other costs caused by accidents involving **your** ownership, possession or control of any:
 - land or building or their use either by or on **your** behalf other than **your** temporary **trip** accommodation.
 - mechanically propelled vehicles and any trailers attached to them.
 - aircraft, motorised skis, motorised waterborne craft or sailing vessel.
 - firearms or incendiary devices.

What you need to do if you wish to make a claim under this section of the policy:

Never admit responsibility to anyone and do not agree to pay for any damage, repair costs or compensation.

Keep notes of any circumstances that may become a claim so these can be supplied to **us** along with any supporting evidence **we** may require.

SECTION B7 – PERSONAL ACCIDENT BENEFIT

For each insured-person this insurance will pay:

A single payment for **your** accidental bodily injury, that independently of any other cause, results in **your**:

- (a) death
- (b) total and permanent loss of sight in one or both eyes or total loss by physical severance or total and permanent loss of use of one or both hands or feet
- (c) permanent and total disablement from engaging in paid employment or paid occupations of any and every kind all occurring within 12 months of the event happening.

amount of payment

	BASE	PRO	MAX	BACKPACKER BASE	BACKPACKER PRO
a) £10,000*	£10,000*	£10,000*	£10,000*	£5,000	£5,000
b) £10,000	£10,000	£10,000	£25,000	£5,000	£15,000
c) £10,000*	£10,000*	£10,000*	£25,000*	£5,000	£15,000

For each insured-person this insurance will not cover:

- any event that is due to:
 - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose)
 - **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your** home country.
 - **you** travelling on a motorcycle, unless the rider holds an appropriate valid licence and all persons insured are wearing helmets
 - **your** suicide, self-injury or any wilful act of self-exposure to peril (except where it is to save human life).
 - **your** participation in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
- more than one of the benefits that is a result of the same injury.
- (a) - more than **£1,000** death payment if **you** have a **BASE** or **BACKPACKER BASE** policy, **£2,500** if **you** have a **PRO**, **MAX** or **BACKPACKER PRO** policy when **your** age is either 17 years or under or 75 years or over at the time of the incident.
- (c) - any payment when **your** age is either 17 years and under or 75 years or over at the time of the incident.

*Please note:

Where **you** are not in any paid employments or paid occupations, this shall be defined as 'all **your** usual activities, pastimes and pursuits of any and every kind'.

What you need to do if you wish to make a claim under this section of the policy:

In the event of death **we** will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and **you** will be advised what further documentation is required.

SECTION B8 – LEGAL ADVICE AND EXPENSES

For each insured-person this insurance will pay:

up to **£5,000** on your *BACKPACKER BASE* policy, **£10,000** on your *BASE* policy or up to **£15,000** on your *PRO* or **£25,000** on your *MAX* or *BACKPACKER PRO* policy for legal costs and expenses incurred in pursuing claims for compensation and damages due to your death or personal injury whilst on the trip provided we always have complete control over the legal proceedings and the selection, appointment and control of lawyers and where a claim occurs you will supply any reports or information and proof to us and the claims office as may be required.

For each insured-person this insurance will not cover:

- the first amount (excess) shown on your summary of cover for each and every incident giving rise to a claim
- any costs to pursue a claim against a travel agent, tour operator, tour organiser, the insurers or their agents or the claims office.
- any legal action where the estimated amount that will be recovered is less than **£500**.
- any legal expenses where we consider you are unlikely to obtain a reasonable settlement.
- any costs that can be considered under an arbitration scheme or a complaints procedure.
- any legal expenses incurred without our prior authorisation or that of the claims office.
- any claim made by you against another insured-person or member of your family.
- any claim for damage to a motor vehicle.

PLEASE NOTE:

- We will not pay legal expenses to bring proceedings in more than one country in respect of the same event.
- If you are awarded compensation and receive payment then all sums paid out by us shall be paid out of that compensation.

What you need to do if you wish to make a claim under this section of the policy:

If you have an accident abroad and require legal advice you should contact:

Pannone LLP, 123 Deansgate, Manchester, M3 2BU

They will arrange for up to thirty minutes of advice to be given to you by a lawyer.

To obtain this service you should telephone: **0161 228 3851** or fax **0161 909 4444**

SECTION B9 – CATASTROPHE COVER (applicable to MAX policyholders only)

For each insured-person this insurance will pay:

up to **£1,000** to cover reasonable additional costs of travel and accommodation to the same standard as those on your booking to enable you to continue your trip in a close location to that booked if the pre-booked accommodation has been damaged by fire, flood, earthquake, storm, lightening, explosion, hurricane or the area is quarantined due to a major outbreak of an infectious disease.

For each insured-person this insurance will not cover:

- the first **£60** of any claim made by you under this section
- any claim for a trip within your home country.
- any claim for travel or accommodation where the trip formed part of a tour operator's package holiday.
- any claim where the fire, flood, earthquake, storm, lightning, explosion, hurricane or infectious disease had taken place before you left home.
- any amounts that are recoverable from any other source.
- any claim where you have purchased a BASE, PRO, BACKPACKER BASE or BACKPACKER PRO policy.
- any claim where you are unable to provide evidence of the necessity to make alternative travel arrangements.
- any claim where the alternative accommodation is more than **20** miles from that originally booked unless agreed by us in writing.

What to do in the event of a claim

You will need to provide written evidence from official sources to confirm the need to find alternative accommodation, stating the reason why this was necessary. You will need to submit this to claim office along with your original booking confirmation and receipts for all expenses made.

SECTION B10 – HIJACK (not available for BASE or BACKPACKER BASE policyholders)

For each insured-person this insurance will pay:

Up to the amount shown in your policy summary for each full day you are confined as a result of hijack

For each insured-person this insurance will not cover:

- more than amount shown in your policy summary
- any payment were you have purchased a BASE or BACKPACKER BASE policy.
- any compensation unless you have obtained confirmation from the airline, carrier or their handling agents confirming period of delay.

What to do in the event of a claim:

Obtain an independent written report confirming period of delay along with any supporting documentation such as press cuttings.

SECTION B11 – MUGGING (not available for BASE or BACKPACKER BASE policyholders)

For each insured-person this insurance will pay:

up to the amount shown in **your** policy summary on **your** policy for each full day **you** are hospitalised following a mugging attack.

For each insured-person this insurance will not cover:

- more than the amount shown in **your** policy summary
- any payment were you have purchased a *BASE* or *BACKPACKER BASE* policy.
- any claim where a claim has not been reported under section B4, Emergency medical and associated expenses and sections B2, personal possessions and/or B3, personal money.
- any claim which is not supported by a written report from the appropriate authorities.
- any claim where **you** have not obtained a written report from the appropriate authorities stating the time and circumstances of the event.

What to do in the event of a claim:

Obtain an independent written police report confirming the attack along with supporting medical documentation confirming hospitalisation

SECTION B12 – WITHDRAWAL OF SERVICES (only applicable to MAX or PRO* policyholders)

*excluding *BACKPACKER PRO*

For each insured-person this insurance will pay:

up to amount shown in **your** policy summary for every complete period of **24** hours that **your** pre-booked hotel completely withdraws the following services due to strike or industrial action that had started after **your** arrival:

- water or electrical facilities, or
- swimming pool facilities, or
- kitchen services to the extent that no food is available, or
- chambermaid facilities.

For each insured-person this insurance will not cover:

- **you** if **you** have purchased an *BASE*, *BACKPACKER BASE* OR *BACKPACKER PRO* policy.
- any claim not substantiated by a written report from the hotel management confirming, cause of disruption, the time it started and ended.
- any claims arising directly or indirectly from a strike or industrial action which was already taking place on **your** arrival at the hotel.
- any claim for services that were not available prior to any strike or industrial action.
- any claim if the services are restored within **24** hours.
- more than the maximum amount shown in **your** policy summary in total.

What you need to do if you wish to make a claim under this section of the policy:

You will need to obtain written confirmation from the hotel management stating the services withdrawn, the reason for the withdrawal of the services, the time the services stopped and the time they recommenced. **You** will not have a valid claim if the withdrawal of services had commenced before **your** arrival or if they were not due to strike or industrial action

SECTION B13 – HOLIDAY FINANCIAL PROTECTION

(not available for *BACKPACKER BASE* or *BACKPACKER PRO* policy holders)

This cover is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom and is underwritten by a consortium of Association of British Insurers member Companies & Lloyds Syndicates.

For each insured-person this insurance will pay:

up to amount shown in **your** policy summary in total for each **Person-Insured** named on the Invoice for:

- Irrecoverable sums paid in advance in the event of insolvency of the Travel or Accommodation provider not forming part of an inclusive holiday prior to departure **or** **In the event of insolvency after departure:**
- additional pro rata costs incurred by the Person-Insured in replacing that part of the travel arrangements to a similar standard to that originally booked **or**
- if **curtailment** of the holiday is unavoidable the cost of return transportation to the **United Kingdom, Channel Islands, Isle of Man or Ireland** to a similar standard to that originally booked.

For each insured-person this insurance will not cover:

- any claim on **your** *BACKPACKER BASE* or *BACKPACKER PRO* policy.
- Travel or Accommodation not booked within the United Kingdom, Channel Islands, Isle of Man or Ireland prior to departure
- The Financial Failure of:
 - any Travel or Accommodation provider in Chapter 11 or any threat of insolvency being known at the date of policy issue
 - any Travel or Accommodation provider who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim)
 - any travel agent, tour organiser, booking agent or consolidator with whom the insured has booked travel or accommodation
- Any loss for which a third party is liable or which can be recovered by other legal means
- PROVIDED THAT in the case of (b) and (c) above where practicable the Person-Insured shall have obtained the approval of the insurer prior to incurring the relevant costs by contacting the insurer as set out below

What you need to do if you wish to make a claim under this section of the policy:

International Passenger Protection claims only - any occurrence which may give rise to a claim should be advised as soon as reasonably practicable and in any event within 14 days to: International Passenger Protection Claims Office IPP House 22-26 Station Road West Wickham Kent BR4 0PR United Kingdom Facsimile: +44 (0)20 8776 3751 Telephone: +44 (0)20 8776 3752 Email: info@ipplondon.co.uk *IP only accept claims submitted up to six months after the failure. Any claims submitted after the six month period will NOT be processed.*

SECTION B14 – KENNEL OR CATTERY FEES (only applicable to MAX or PRO* policyholders)

*excluding *BACKPACKER PRO*

For each insured-person this insurance will pay:

up to the amount shown in **your** policy summary for every complete period of **24** hours that **you** are delayed following the delayed arrival in **your home country** of **your** pre booked **flight**, train, coach or sea **trip** on the return journey which results in **you** incurring additional kennel/cattery fees.

For each insured-person this insurance will not cover:

- **you** if **you** have purchased a *BASE*, *BACKPACKER BASE* or *BACKPACKER PRO* policy.
- any claim where **your** pet's stay does not exceed the pre-booked period of accommodation.
- any claim which formed part of the original pre-booked duration for **your** pet.
- any claim due to **your** failure to reach the **international departure point** on **your** return journey **home** in time to board the pre-booked transport.
- any claim where **you** are unable to provide written confirmation from the transport provider showing the original booked arrival time, the actual arrival time and the reason for the delay.
- any claim where the delay is less than **24** hours in total.
- more than the maximum amount shown in **your** policy summary in total.

What you need to do if you wish to make a claim under this section of the policy:

You will need to obtain written confirmation from transport provider or their handling agents stating the scheduled arrival time, the actual arrival time and the reason for the delay. **You** will need to forward this with written confirmation from the kennel or cattery stating the times **your** pet was originally booked in to stay with them. **You** will only have a valid claim if the delayed arrival exceeds **24** hours.

SECTION B15 – PERSONAL ASSISTANCE SERVICE (not available on Backpacker policies)

For each insured-person this insurance will:

help arrange and pay up to **£250** for the following to do with **your journey**:

- a) When **your** normal banking arrangements are not available locally, **we** will arrange the necessary transfer of emergency funds of up to **£500** to **you**, if **you** have given **us** authority to use and the details of the credit, debit or charge card or bank account where funds should be transferred from.
- b) transfer up to three urgent messages to friends or **relatives** in **your home** country, to notify them of any death, injury or illness suffered during **your journey** or if **your** return has been delayed.
- c) advise on replacing lost or stolen travel tickets, passports and visas and provide **you** with appropriate contact details and local offices.
- d) provide information prior to your trip on current visa and entry permits required and appropriate Embassy or Consulate contacts, inoculations, vaccinations and World Health Organisation warnings of the countries **you** are visiting, local climate, language, time differences, banking hours, public holidays, motoring restrictions, regulations and insurance requirements, local medical and dental facilities in **your** destination.
- e) contact (but not pay for) appropriate tradesman to carry out emergency repairs to the following, if there is a leak or failure at **your home** while **you** are on **your journey** of the plumbing, drainage, central heating system, gas or electricity supply as well as for emergency repairs to the roof, doors or windows to make **your home** secure following burglary, fire or storm damage

For each insured-person this insurance will not make arrangements:

- for anyone who has purchased any *Backpacker* policy
 - if **you** do not provide suitable guarantee of payment of the costs of the tradesman repair and call out charges.
 - for circumstances that could be reasonably anticipated prior to your trip
- a) if **you** do not provide suitable guarantee of payment of the funds to be transferred.
- e) if **you** do not have give **us** authority to use and details of the credit, debit or charge card or bank account where payment is to be taken from. (*Repair costs and call out charges are not covered by your insurance*)

COVERED HAZARDOUS ACTIVITIES

Your travel insurance covers many activities as standard which are listed below in Sport, any other activities may need an extra premium to be paid for cover to apply. The **excess** under the Emergency medical and associated expenses section may be increased and some sections of cover will be excluded altogether while taking part in certain activities. Cover does not apply if **you** take part in activities at a professional level. Organised amateur competitions are only covered provided **you** choose the appropriate level of Sport, Sport + or Extreme cover applicable to **your** sport from the lists below. If **you** are participating in an activity that is not listed, **you** must contact us prior to **you** leaving for **your** trip to ensure **you** have full cover.

SPORT

• **The following activities are covered at no extra premium**

Abseiling (within organizer's guidelines), angling, archery, athletics, badminton, banana boating, baseball, basketball, biathlon, boardsailing, bowling, bowls, bungee jumping, camel riding, canoeing (river – not white water), catamaran sailing, clay pigeon shooting, climbing (indoor), cricket, cross country running, curling, cycling, cyclocross, deep sea fishing, dog sledding, fell running, fell walking, fishing, fives, gliding (no cover for crewing or piloting), go-karting, golf, gymnastics, handball, hiking (below 4000 metres), hobie cat sailing, horse riding, hot air ballooning, jet boating, jet skiing, kayaking (up to grade 2), lacrosse, mountain biking (recreational), netball, orienteering, overland trips, parascending (supervised, over water), pony trekking, racketball, rackets, rambling, rap jumping (within organizers guidelines), rifle shooting, ringos, roller blading, rounders, rowing, running, safari (organised by bona fide tour operator not using guns), safari trekking in a vehicle (must be organised tour), safari trekking on foot (must be organised tour), sail boarding, scuba diving (to a depth of 30 metres), sea kayaking, shooting, skate boarding, snorkelling, softball, squash, summer tobogganing, surfing, swimming, table tennis, tennis, touch rugby, trekking (below 4,000 metres), tug-of-war, ultimate Frisbee, volleyball, walking (below 4,000 metres), water polo, water skiing, windsurfing, zorbing.

• **The following activities are also covered on a non-competitive and non-professional basis, however, cover under Personal accident – Section 7 and Personal liability – Section 10 does not apply.**

Dinghy sailing, paintballing, (wearing eye protection), sailing / yachting inshore – recreational.

SPORT +

• **The following activities are only covered when the extra premium has been paid for 'Sport +' activities. The excess under Emergency medical and associated expenses - Section 2 is also increased to £150 (MAX cover), £215 (PRO and BACKPACKER PRO cover) or £250 (BASE and BACKPACKER BASE cover).**

Assault courses, caving, dry slope skiing / boarding, fencing, football, Gaelic football, hiking (above 4,000 metres), hockey, hurling, judo, karate, kayaking (grade 3), kendo, kite surfing, martial arts, modern pentathlon, motor cycling (up to 125cc), parachute jumping (static line), parascending (over land), pistol shooting, re-enacting (excludes use of live ammunition), roller hockey, sand dune surfing / skiing, scrambling, shark diving (in a cage), shark diving to swim with and feed sharks (must purchase optional dive upgrade), shinty, soccer, street hockey (wearing pads and helmets), tae kwon do, trampolining, trekking (above 4,000 metres), walking (above 4,000 metres), war games (excludes use of live ammunition), white water canoeing / rafting (up to grade 3).

• **The following activities on a non-competitive and non-professional basis are also covered, however, cover under Personal accident – Section 7 and Personal liability – Section 10 does not apply.**

Mountaineering (organised climbs below 4,000 metres using ropes and all safety equipment), swim trekking.

EXTREME

• **The following activities are only covered when the extra premium has been paid for 'Extreme' activities.**

The excess under Emergency medical and associated expenses - Section 2 is also increased to £225 (MAX cover), £315 (PRO and BACKPACKER PRO cover) or £350 (BASE and BACKPACKER BASE cover).

Adventure racing, American football, bamboo rafting, bouldering, bridge swinging, canyoning (within organizers guidelines), climbing (up to 4,000 metres), cycle racing, downhill mountain biking, elephant trekking, endurance tests, equestrian events, expeditions, high diving, ironman, kayaking (grade 4 or more), marathon des sables, marathon running, mountain biking (competitive), outdoor endurance events, quad biking, rock climbing (organised climbs using ropes and all safety equipment), rugby league, rugby sevens, rugby union, running (marathon), scuba diving (30 metres to 50 metres depth), triathlon, wakeboarding (excluding the use of ramps), white water canoeing / rafting (grade 4 or more).

• **The following activities on a non-competitive and non-professional basis are also covered, however, cover under Personal accident – Section 7 and Personal liability – Section 10 does not apply.**

Mountaineering (organised climbs above 4,000 metres using ropes and all safety equipment), parachute jumping (non static line), paragliding, parapenting, sky diving, via ferrata.

Excluded

• **Your policy does not provide any cover for the following activities.**

Base jumping, big game hunting, black water rafting, BMX riding – stunt / obstacle, boxing, bull running, cave tubing, deer stalking, drag racing, flying (except passengers in a licensed passenger carrying aircraft), free mountaineering (without safety aids), hang gliding, harness racing, horse racing, hunting, jousting, micro-lighting, motocross, motor cycle racing, motor racing, motor rallies, polo, pot holing, powerboat racing, power lifting, professional sports of any kind, river bugging, rock climbing (freestyle or without ropes), rodeo, safari (organised by bona fide tour operator using guns), solo climbing, solo rock climbing (without ropes), solo scuba diving, solo mountaineering (without safety aids) speed trials, speedway, steeple chasing, time trials, water skiing jumping, weightlifting, wrestling.

SECTION B16 – WINTER SPORTS EXTENSION (upon payment of additional premium)

Upon payment of the Winter sports extension, you are automatically covered for the entire duration of your single trip or backpacker policy or when you purchase an Annual Multi trip or Backpacker PRO policy, this automatically includes 17 days winter sports (unless you have opted to purchase and increase duration of cover on **your** Annual Multi Trip policy) The **excess** under the Emergency medical and associated expenses section may be increased and some sections of cover will be excluded altogether while taking part in certain winter sports activities. Cover does not apply if **you** take part in activities at a professional level. Organised amateur competitions are only covered provided **you** choose the appropriate level of **Sport, Sport + or Extreme** cover applicable to **your** sport from the lists below.

For each insured-person this insurance will pay:

- (a) up to the amount shown on **your** summary of cover for **your** own or hired **ski equipment** to cover:
either (i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the original purchase price of the item, less an allowance for age, wear and tear, (details of which can be found www.tif-plc.co.uk/wear&tear).
or (ii) the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.
- (b) up to **£20** per day to cover the cost of hiring replacement **ski equipment** if **your ski equipment** is misplaced, lost or stolen on **your** outward journey for over **24** hours from the time **you** arrived at **your trip** destination.
- (c) up to the amount shown on **your** summary of cover for the loss of use of **your ski pack** following your injury or illness during **your trip**.
- (d) up to the amount shown on your summary of cover to cover the cost of additional transport and/or accommodation if because of the prevention of access due to an avalanche **you** are unable to: *either* (a) reach **your** pre-booked resort, *or* (b) leave **your** pre-booked resort.

For each insured-person this insurance will not cover:

- any claim made by **you** on **your** policy

- (a)
 - the excess as shown on **your** summary of cover for each and every incident giving rise to a claim
 - skis over five years old.
 - **ski equipment** left unattended away from **your** personal holiday or **trip** accommodation except **ski equipment** left between **6.00 am** and **11.00 pm** local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.
 - any claim where **you** are able unable to provide the damaged items on request or to prove the existence or prove ownership or responsibility of any items.
 - any claim for loss or theft where **you** have not notified the Police, **your** carrier or tour operator's representative and obtained a written report.
 - **you** are accompanied by, or have access to, an experienced and/or suitably qualified instructor or guide.
 - **you** are properly supervised, taking part in an organised event or activity arranged by a recognised provider.
 - **you** use natural or purpose built facilities approved by the activities local or national regulatory authorities.
- (b) - more than **£200** in total.
 - any claim where you have a **BASE** or **BACKPACKER BASE** policy.
- (c) - any claim where a claim has not been made for emergency medical expenses.
 - more **£75** per day.
- (d) - more than **£20** for each **24** hour period on **your** **PRO**, **MAX** or **BACKPACKER PRO** policy.
 - more than **£10** for each 24hour period on your **BASE** or **BACKPACKER BASE** policy.
 - any costs where **your** tour operator, transport/accommodation provider arrange alternative transport and/or accommodation.
- (e) - more than **£240** in total on **your** **PRO** or **MAX** policy and **£120** on your **BASE** or **BACKPACKER BASE** policy.
 - more than **£120** for each **24** hours period on **your** **BASE** or **BACKPACKER BASE** policy.
 - any compensation where **your** tour operator provides a payment or provides travel to an alternative resort.
 - any compensation for the first full day in **your** resort.
 - any compensation where **your trip** was booked within **14** days of travel.
 - any compensation where **you** fail to obtain written confirmation from the ski lift and/or ski school operator confirming the closure of facilities, stating the reason for closure and the date and time of closure and date and time it reopened.
 - failure to ski due to the breakdown or damage to the ski lift.

How to make a claim under this section of the policy:

For all loss or damage claims during transit you need to

- (a) retain **your** tickets and luggage tags,
- (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within **24** hours.
- (c) For all damage claims **you** should retain the items in case **we** wish to see them and **you** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. **You** should keep receipts or vouchers for any items lost or damaged.

For all losses **you** should report to the Police and **your trip** organiser's representative or hotel/apartment manager as soon as possible, and within **24** hours of discovery, and obtain a written report and reference number from them.

For piste closure and avalanche closure claims **you** will need to obtain a letter from **your** tour operator or transport provider stating

- (a) the reason for closure,
- (b) the date and time of the closure, and
- (c) the date and time it re-opened.

Winter sports activities included at 'Sport' level.

Big-foot skiing, cross-country skiing, glacier skiing, glacier walking, ice skating, langlauf, mono-skiing, off piste skiing / snowboarding, sledging, skiing, snowboarding, snow blading, speed skating, snow shoeing and tobogganing.

Please note that your Dogtag insurance policy with winter sports extension will cover you for a majority of winter activities as standard, however if you are participating in any of the following activities these fall into separate categories of cover available upon payment of an additional premium dependant of which activity pack your chosen activity falls into:

Sport +

The following activities are only covered when the extra premium has been paid for winter sports 'Sport +' activities 'sport' activities as listed above, Bobsleighting, cat boarding, cat skiing, heli skiing / boarding, ice hockey, kite snowboarding, lugging, ski race training.

• The following activity is covered on a non-competitive and non-professional basis, however, cover under Personal accident – Section 7 and Personal liability – Section 10 does not apply. - Snowmobiling.

Extreme

The following activities are only covered when the extra premium has been paid for winter sports' Extreme' activities 'Sport' and 'Sport +' activities as listed above, Ice climbing (organised climbs using all ropes and safety aids), ice holing (within organisers guidelines), ski mountaineering, ski randonee and ski touring.

We may be able to cover you for other winter sports activities, please call Dogtag on 01732 853 088 or email enquiries@dogtag.co.uk. An additional premium may be necessary.

SECTION B17 GOLF EXTENSION (upon payment of additional premium)

For each insured-person this insurance will pay:

- (a) up to a total the amount shown on your summary of cover for your own golf equipment to cover:
either (i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the market value of the item, allowing for age, wear and tear, www.tif-plc.co.uk/wear&tear
or (ii) the market value of the item, allowing for age, wear and tear as shown below, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.
- (b) up to the amount shown on your summary of cover per day to cover the cost of hire of golf equipment if **your** golf equipment is lost, stolen, or delayed on your outward journey for over **12** hours from the time you arrived at **your trip** destination. **You** must keep all receipts for this hire and send them in to us with **your** claim.
- (c) up to the amount shown on your summary of cover per day for the loss of Green Fees should the pre-booked Course become unplayable due to adverse weather conditions.

For each insured-person this insurance will not cover:

- any claim where **you** have a *BASE* or *BACKPACKER BASE* policy
- (a) - the excess as shown on **your** summary of cover for each and every incident giving rise to a claim
 - more than **£500** for any one item of golf equipment.
 - loss or damage due to atmospheric or climactic conditions, age, wear and tear, moth or vermin.
- any items more specifically insured elsewhere such as on **your** all risks household insurance policy
- golf equipment left unattended away from **your** personal holiday or trip accommodation except ski equipment left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.
- (b) - more than **£300** in total.
- (c) - more than **£400** in total.
 - your disinclination to play.

How to make a claim under this section of the policy:

For all loss or damage claims during transit you need to

- (a) retain **your** tickets and luggage tags,
 - (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within **24** hours.
 - (c) For all damage claims **you** should retain the items in case **we** wish to see them and **you** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. **You** should keep receipts or vouchers for any items lost or damaged as these will help to prove **your** claim.
- If **your** golf equipment is delayed longer than **12** hours on **your** outward journey, **you** may need to hire replacements, **you** must keep all the receipts to prove your claim

For all losses **you** should report to the Police as soon as possible, and within **24** hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your trip** organiser's representative or hotel/apartment manager wherever appropriate.

For loss of green fees claims **you** will need to obtain a letter from your golf course operator stating

- (a) the reason for closure,
- (b) the date and time of the closure, and
- (c) the date and time it re-opened.

SECTION B18 BUSINESS EXTENSION (upon payment of additional premium)

For each insured-person this insurance will pay:

- (a) up to the amount shown in total on your summary of cover for **your business effects** to cover:
- either (i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the market value of the item, allowing for age, wear and tear,
 - or (ii) the market value of the item, allowing for age, wear and tear, (details of which can be found www.tif-plc.co.uk/wear&tear) to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.
- (b) up to the amount shown on your summary of cover per day compensation if **your business effects** (but not computer equipment or **valuables**) are delayed for more than **12 hours** from its scheduled departure time from **your international departure point** and **your personal possessions** and **business effects** have been checked in.
- (c) up to a total of **£500** to cover the transportation costs of replacing business samples if they are misplaced, lost or stolen on **your** outward journey from **your home country** for over **12 hours** from the time **you** arrived at **your trip** destination. **You** must keep all receipts for these items and send them in to **us** with **your** claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.
- (d) up to **£1,000** for the loss or theft of **your business money** during **your trip**.
- (e) up to the amount shown on your summary of cover for cover travel and accommodation costs and expenses to the same standard to the original booking for a replacement employee if the insured employee is unable to complete the planned itinerary of the **trip** because of:
- (i) the hospitalisation of the insured employee for an expected period of time of more than three days, *or*
 - (ii) the repatriation of the insured employee within the terms of this section, *or*

For each insured person this insurance will not cover:

- any claim where **you** have purchased **BASE** or **BACKPACKER BASE** cover
- (a) - more than **£500** for any one article other than **computer equipment**.
- more than **£1,000** in total for **computer equipment**.
- the excess as shown on **your** summary of cover for each and every incident giving rise to a claim
- more than **£100** for items lost or stolen from a beach or lido.
- mobile telephones, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories.
- any claim where **you** are unable to provide the damaged items on request or to prove the existence or prove the ownership of any item with an insured value in excess of **£250**.
- loss of, or damage to, property that does not belong to **you**, **your** employer or any member of **your** family.
- any claim that is the result of a domestic dispute.
- loss or damage due to atmospheric or climatic conditions, age, wear, tear, moth or vermin.
- the loss, theft or damage to:
 - films, tapes, cassettes, cartridges or discs other than their value as unused material unless purchased pre-recorded when **we** will pay up to the maker's latest list price.
 - perishable goods, bottles, cartons and any damage caused by them or their contents.
 - any items more specifically insured elsewhere.
 - **valuables** carried in any suitcases, trunks or similar containers when left **unattended**.
 - **valuables** left **unattended** except where they are locked in a safe or safety deposit box where these are available or left out of sight in **your** **locked** personal **trip** accommodation.
- money, bonds, coupons, stamps negotiable instruments, securities or documents of any kind.
- **business effects** left **unattended** except where they are locked in a safe or safety deposit box where these are available or left out of sight in **your** **locked** personal **trip** accommodation.
- **business effects** left **unattended** away from **your** personal **trip** accommodation except business samples left between **6.00 am** and **11.00 pm** local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.
- (b) - more than **£300** in total on **your** **PRO** or **BACKPACKER PRO** policy and **£500** in total on **your** **MAX** policy
- (d) - more than **£500** in total in cash or currency, whether solely or jointly owned.
- (e) - the first **£75** of each and every incident giving rise to a claim on **your** **PRO** or **BACKPACKER PRO** policy.
 - the first **£50** of each and every incident giving rise to a claim on **your** **MAX** policy.
 - loss or theft of **business money** due to depreciation in value, currency changes or shortage caused by any error or omission.
 - loss or theft of travellers' cheques where the bank provides a replacement service.
 - loss or theft of **business money** that is not:
 - on **your** person
 - held in a safe or safety deposit box where one is available
 - left out of sight in **your** **locked** personal **trip** accommodation
- any claim where **you** have not notified a claim under section B4 – emergency medical and associated expenses.
- (a), (c) & (d) - any claim for loss or theft where **you** have not notified the police, **your** carrier or **trip** organiser's representative and obtained a written report.

How to make a claim under this section of the policy:

For all loss or damage claims during transit you need to

- (a) retain **your** tickets and luggage tags,
- (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within **24** hours.
- (c) For all damage claims **you** should retain the items in case **we** wish to see them and **you** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. **You** should keep receipts or vouchers for any items lost or damaged as these will help to prove **your** claim.

For loss of money we will also require

- (a) confirmation from **your home country** currency exchange of the issue of foreign currency or travellers' cheques,
- (b) exchange confirmations for currency changed from travellers' cheques,
- (c) where sterling is involved, documentary evidence of possession.

For all losses **you** should report to the Police as soon as possible, and within **24** hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your trip** organiser's representative or hotel/apartment manager wherever appropriate.

SECTION B19 SCUBA DIVING EXTENSION (upon payment of additional premium)

For each insured-person this insurance will pay:

- (a) up to the amount shown on **your** summary of cover for **your** own scuba equipment to cover:
 - either (i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the market value of the item, allowing for age, wear and tear, (details of which can be found www.tif-plc.co.uk/wear&tear).
 - or (ii) the market value of the item, allowing for age, wear and tear as shown below, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.
- (b) up to **£40** per day to cover the cost of hire of scuba equipment if **your** scuba equipment is lost, stolen, or delayed on your outward journey for over **12** hours from the time you arrived at **your trip** destination. **You** must keep all receipts for this hire and send them in to us with **your** claim.
- (c) up to the amount shown on your summary of cover, per day for the loss of pre-booked diving days should **you** be unable to dive due to **your** injury or illness.

For each insured-person this insurance will not cover:

- any claim where you have a **BASE** or **BACKPACKER BASE** policy
- (a) - the first **£50** of each and every incident giving rise to a claim
- more than **£250** on **your** PRO or BACKPACKER PRO policy for any one item of scuba equipment.
- more than **£500** on your MAX policy for any one item of scuba equipment.
- loss or damage due to atmospheric or climatic conditions, age, wear and tear, moth or vermin.
- any items more specifically insured elsewhere such as on **your** all risks household insurance policy.
- scuba equipment left unattended away from **your** personal holiday or trip accommodation except ski equipment left between 6.00am and 11.00pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.
- (b) - more than **£200** in total.
- (c) - more than **£250** in total.
- your disinclination to dive.

SECTION B20 SAILING EXTENSION (upon payment of additional premium)

For each insured-person this insurance will pay:

- (a) up to the amount shown on **your** summary of cover for your own sailing equipment to cover:
 - Either* (i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the market value of the item, allowing for age, wear tear, (details of which can be found www.tif-plc.co.uk/wear&tear).
 - or* (ii) the market value of the item, allowing for age, wear and tear as shown below, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.
- (b) up to **£40** per day to cover the cost of hire of sailing equipment if **your** sailing equipment is lost, stolen, or delayed on your outward journey for over **12** hours from the time you arrived at **your trip** destination. **You** must keep all receipts for this hire and send them in to us with **your** claim.
- (c) **We** will pay up to the amount shown on **your** summary of cover for **you** to return to **your** destination to continue **your trip** to the same standard of that originally booked if **you** have to return **home** during **your trip** for a reason covered under Cancellation or Curtailment section.
- (d) up to **£50** per day for the loss of sailing days should you be unable to sail due to **your** necessary curtailment or your injury or illness during your trip

For each insured-person this insurance will not cover:

- any claim where you have a *BASE* or any *Backpacker* policy
- (a) & (b) - the first **£50** of each and every incident giving rise to a claim
 - more than **£500** for any one item of sailing equipment.
 - loss or damage due to atmospheric or climactic conditions, age, wear and tear, moth or vermin.
- any items more specifically insured elsewhere such as on **your** all risks household insurance policy
- sailing equipment left unattended away from **your** personal holiday or trip accommodation except ski equipment left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.
- (c) - more than **£200** in total.
 - the first **£85** of each and every incident giving rise to a claim on **your** PRO policy and **£60** on **your** MAX policy.
- (d) - more than **£250** in total.
 - your disinclination to sail.
 - any payment where you have claimed for continuation of sailing trip (c)
 - any claim where you are unable to provide written confirmation from the treating doctor of your illness or injury.

WHAT TO DO IN THE CASE OF A MEDICAL EMERGENCY ABROAD

IN CASE OF SERIOUS EMERGENCY – first call an ambulance using the local equivalent of a **999** call. While **you** wait for the ambulance contact **our medical assistance service** which is open **24** hours a day and **7** days a week to offer **you** advice in this emergency situation.

We strongly suggest **you** put their telephone number **+44 (0) 260 3260** into **your** mobile phone before **you** travel so that it is to hand should **you** need it. Speak to the ambulance driver and get details of the hospital **you** are being taken to so that **our medical assistance service's** doctor will be able to obtain a medical report at the earliest possible opportunity.

WHAT THE MEDICAL ASSISTANCE COMPANY NEEDS FROM YOU - when **you** call **our medical assistance service** in an emergency **you** need to have some basic information for them to hand:

- **your** telephone number so **you** can be contacted on in case **you** are cut off
- the name and age of the patient and as much information about the medical situation as **you** are able to provide
- the name of the hospital, the ward, the treating doctor and the telephone numbers if **you** have them
- tell them that **you** have a Dogtag travel insurance policy, the booking reference number, the date **you** bought it, the name of the branch and **your** booked travel dates
- the patient's UK GP details, name, address and phone number, in case they need to obtain information on current medical conditions and treatment.

MINOR ILLNESS OR INJURY - If **you** need to see a doctor in Europe or Scandinavia then ask **your** hotel reception or tour representative for the address of the nearest public medical facility. In Europe **you** should show them **your** EHIC card, medical treatment will be free or at a reduced cost and **you** will not be required to contribute towards the claim as the policy excess will be reduced to NIL. **You** will only be covered for the cost of private medical treatment in these countries if this is approved in advance by **our medical assistance service** on **+44 (0) 260 3260**.

Elsewhere it is advisable to seek advice on where to go for treatment from **our medical assistance service** if possible, as standards of medical facilities vary greatly and many apparently acceptable clinics which have been set up to target the tourist market and will ruin **your trip** by insisting on unnecessary admissions and treatment at inflated prices. In some circumstances it may be necessary for **our medical assistance service** to move **you** to a more suitable facility.

HOW TO PAY FOR YOUR TREATMENT - Outpatient bills for less than **£500** should be paid at the time and claimed on **your** return. It is very important to obtain an itemised receipt for any monies paid for medical treatment.

If **you** are admitted to a medical facility then **you** may need to pay the policy excess locally and ask the hospital or doctor to send the rest of their bills to Travel Claims Facilities at: PO Box 420, Hadlow, Kent, TN9 9DE, UK. **Our medical assistance service** will explain this procedure to them and provide them with a faxed guarantee if necessary, once the validity of **your** claim has been established.

WHAT HAPPENS IF I MISS MY BOOKED FLIGHT DUE TO ILLNESS? – don't worry, provided **you** have contacted **our medical assistance service** **your** policy will be automatically extended to cover **you** until it is agreed that **you** are fit to travel **home**. **Our medical assistance service** will liaise with **your** treating doctor and **you** and once **you** are fit to travel, they will make appropriate alternative arrangements.

WHAT IF YOU WANT TO COME HOME EARLY? - This policy covers **you** to come **home** early because **you** are ill only if medical treatment is not available locally. If **you** are thinking of cutting short **your trip** because **you** are not well then **you** must contact **our medical assistance service** on **+44 (0) 260 3260** for advice first.

If **you** need to come **home** for any other reason, such as the illness of a **close relative** in the UK then **you** should make **your** own arrangements, bearing in mind **your** duty to act at all times as if uninsured. If **you** are not sure whether **your** particular circumstances are included in the cover then call **Travel Claims Facilities** on **+44 8453 707 133** between **9.00** am and **5.00** pm UK time for advice.

APPLICABLE TO BOTH PRE-TRAVEL AND TRAVEL POLICIES

WHERE TO OBTAIN A CLAIM FORM



For all sections apart from B12 Holiday Financial Protection

We have appointed **Travel Claims Facilities** to look after **your** claim. If **you** require a claim form please obtain a form from the internet at: www.travel-claims.net
Alternatively please advise the section of the insurance on which **you** want to claim and scheme reference to:

Travel Claims Facilities, PO Box 420, Tonbridge, Kent, TN9 9DE

- telephone: **08453 707 133**
- fax: **0870 620 5001**

For Section B12 - Holiday Financial Protection:

International Passenger Protection claims **only** - any occurrence which may give rise to a claim should be advised as soon as reasonably practicable and in any event within 14 days to:

International Passenger Protection Claims Office

IPP House 22-26 Station Road West Wickham Kent BR4 0PR United Kingdom

Facsimile: +44 (0)20 8776 3751 Telephone: +44 (0)20 8776 3752

Email: info@ipplondon.co.uk

IPP will only accept claims submitted up to six months after the failure. Any submitted after the six month period will NOT be processed.

APPEALS PROCEDURE

It is **our** aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur by both sides. If **you** do not feel that the matter has been dealt with to **your** satisfaction or **you** have some new evidence which **we** have not seen, **you** may appeal against the decision in writing, explaining why **you** do not think **our** decision is correct.

1. If **your** appeal is regarding the selling of **your** policies:

The Customer Services Manager,

Dogtag Insurance

PO Box 385

Tonbridge Kent

TN9 9AN

If **you** are still unhappy **you** should contact

Branch Manager, URV,

Oast Business Centre,

North Frith Farm,

Ashes Lane,

Hadlow, Kent,

TN11 9QU,

who will review the claims office decision. If **you** are still not satisfied with the outcome **you** may:

2. If **your** appeal is regarding policy cover or the claims, the emergency assistance service or medical screening:

The Claims Manager,

Travel Claims Facilities,

PO Box 420, Tonbridge,

Kent, TN9 9DE.

Should **we** still not be able to resolve the matter **you** may then follow the complaints procedure detailed overleaf.

YOUR RIGHT TO COMPLAIN

If, following an appeal, **you** do wish to complain please forward details of **your** complaint in the first instance as follows:

(a) Write to:

the Branch Manager URV,

Oast Business Centre,

North Frith Farm, Ashes Lane,

Hadlow, Kent,

TN11 9QU

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

(b) Ask the Financial Ombudsman Service (FOS) to review **your** case. Their telephone advice line is +44 (0) 845 080 1800

Their address is: South Quay Plaza,

183 Marsh Wall,

London, E14 9SR.

This policy is available in large print
Please contact us on
Phone 01732 853 088
And we will be pleased to organise an
alternative for you.

Dogtag Limited will act as agent for Union Reiseversicherung AG with respect to the receipt of customer money and handling premium refunds. Section 12 of Dogtag travel insurance is underwritten by a consortium of Association of British Insurers member companies and Lloyds Syndicates and is administered by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR. International Passenger Protection Limited and the consortium of Association of British Insurers member companies and Lloyds Syndicates are authorised and regulated by the Financial Services Authority (FSA).

International Passenger Protection Limited will act as agent for the consortium of Association of British Insurers member companies and Lloyds Syndicates with respect to the receipt of customer money and for the purpose of settling claims. On behalf of International Passenger Protection Limited, Dogtag Limited and Union Reiseversicherung AG will act as agent for the receipt of customer money and handling of premium refunds.

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Registered with Amtsgericht Munich, Germany Registered Number: HRB 137918

Union Reiseversicherung AG are authorised in Germany by BaFin and regulated in the United Kingdom by the Financial Services Authority and in the Republic of Ireland by the Insurance Regulator.

Union Reiseversicherung AG are members of the Financial Services Compensation Scheme

Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc.

Registered Office: 10 Victoria Road South, Southsea, Hampshire, PO5 2DA

Registered in England Registered Number: 3220410

Travel Insurance Facilities plc are authorised and regulated by the Financial Services Authority.

Travellers HealthCheck and Travel Claims Facilities are trading names of Travel Insurance Facilities plc.