

# Max Travel Insurance Policy

Single and Annual Multi Trip Policies Master policy numbers: Single Trip Max - RTBDT40093-02 Annual Multi Trip Max - RTBDT40093-05

This policy is for residents of the United Kingdom, the Channel Islands and British Forces Posted Overseas only For policies issued from 01/01/2021 to 31/12/2021

DOGTAG is a trading name of tifgroup, a trading name of Travel Insurance Facilities Plc, which is authorised and regulated by the Financial Conduct Authority FRN 306537

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## About this policy

PLEASE NOTE: This is a travel insurance policy and not private medical insurance; so, there is <u>no cover</u> for any medical expenses incurred in private facilities if medically capable public facilities are available.

- The policy is a legal contract between you and **us**, and is subject to the exclusive jurisdiction of the courts of your **home country**. We will settle all claims under the home country's law and all our correspondence with you will be in English.
- No alterations and/or additions to the printed terms and conditions of your policy are valid unless made in writing by us.
- The policy document comprises of separate sections that state what events you are covered for and any applicable limits, conditions and exclusions. <u>If your circumstances do not fit those described, then there is no cover in place</u>. Only events that happen during the **period of insurance** and for which the appropriate premium has been paid will be considered.
- The policy is based on indemnity, and will only respond to unexpected and unforeseeable events.
- You are expected to take reasonable care of yourself and your possessions, and act as if uninsured at all times. We will not consider claims that have arisen due to reckless behaviour or feature inflated costs.
- You must supply us with all the documents and information we may reasonably need, and not pay or agree to pay costs that another party is seeking to claim from you that we have not authorised.
- We may take over and deal with, in your name, the defence/settlement of any claim made under the policy; and take proceedings in your name, but at our expense, against the responsible party to recover, for our benefit, the amount of any payment made under the policy.
- We will only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and you will provide details of such other insurance.
- We will not pay medical costs in excess of customary and reasonable levels of charging.
- USA Medical Costs: Medical providers in the USA routinely charge international patients many times higher than it costs them to provide service. As this policy covers customary and reasonable medical expenses, we will not pay excessive or inflated charges for your treatment so it is important that you do not pay any medical providers up front, either at the time of your treatment or on your return to your home country. They may engage the services of collection agencies but any correspondence should simply be sent on to us, unanswered: there is no lawful action that can be taken which we cannot step in and take over on your behalf.

#### Important meanings in this section:

home country - either the United Kingdom, the Channel Islands or Isle of Man.

period of insurance - the trip dates shown on the insurance schedule or if the policy is a multi-trip, a trip that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claims for a trip booked during the period of cover will be considered until the policy expires, as long as the trip does not exceed the stated limits. trip – travel during the period of insurance.

## **IMPORTANT – Please read carefully**

This insurance will only be valid if, at the time you bought the policy, everyone named on the insurance schedule:

- 1. is a resident of the United Kingdom, Channel Islands, Isle of Man or **BFPO** and has not spent more than 6 months abroad in the 12 months prior to buying this policy.
- 2. is not already **abroad** when the **trip** starts.
- 3. is taking a trip which starts and ends in the United Kingdom, the Channel Islands, Isle of Man or BFPO.
- 4. will be travelling within the period of insurance unless we have been asked, and agreed, to extend the policy and confirmed this in writing.
- 5. has told us about any existing medical conditions and/or prescribed medications and received confirmation that we will provide cover for them.
- 6. are not waiting to have a medical investigation or the results of any tests unless these relate to an **existing medical condition** you have already told **us** about.
- 7. will tell **us** about any changes to their health that occur between the date the policy is purchased and the date the **trip** starts and will not travel if they may need to seek medical treatment during the **trip**.
- 8. is not travelling for less than 3 days on any one trip within your home country.
- 9. is not going on a cruise.
- 10. are aware that there is no cover under this policy if you travel to a country or specific area that the Foreign, Commonwealth & Development Office (FCDO) advice against all or all but essential travel to.
- 11. are aware that there is no cover under this policy if you purchased this insurance with the reasonable intention or likelihood of claiming.
- 12. who is aged 17 years or under, must always be travelling with one of the named insured adults on the insurance schedule.
- 13. understands that any trip abroad must be for a minimum of 2 days.

#### Other important points to note if you have purchased a multi-trip policy:

- The maximum time you can be **abroad** on a **trip** is 31 days, unless you have paid an additional premium to cover longer trips, and **we** have confirmed this to you in writing.
- All persons named on the insurance schedule must be aged 69 years or under at the date of purchase.

Important meanings in this section:		
abroad – anywhere outside of your home country.	home country – either the United Kingdom, the Channel Islands or Isle of Man.	
BFPO – British Forces Posted Overseas.	period of insurance - the trip dates shown on the insurance schedule or if the policy is	
existing medical condition – any serious or recurring medical condition which has been previously diagnosed or been investigated or treated in any way, at any time prior to travel, even	multi-trip, a <b>trip</b> that does not exceed the stated limit. n trip – travel during the <b>period of insurance.</b>	
if this condition is currently considered to be stable and under control.	we/our/us – Union Reiseversicherung AG, UK.	

## What you should do if you need out-patient treatment or treatment for a minor injury or illness



PLEASE NOTE: This is a travel insurance policy and not private medical insurance; so there is <u>no cover</u> for any medical expenses incurred in private facilities if medically capable public facilities are available.

#### FOR A NON-URGENT MEDICAL SITUATION

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

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

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

#### **OPTIMAL CARE**

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

planning, please visit our website https://philosophies.tifgroup.co.uk/

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

In European Union Countries - if you present yourself at a public facility you are strongly advised to show your EHIC.

In Australia - you are strongly advised to enrol for Medicare, and have it accepted.

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

In Turkey, Cyprus, Egypt and Bulgaria – we utilise the services of Global Excel who can arrange for the bill to be paid directly. You simply fill in a Global Excel form in the medical facility to confirm the nature of the treatment received and pay your policy excess to the facility. They will then send the remaining bill directly to Global Excel for payment. More information can be found here <u>www.globalexcel.com</u>

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

PLEASE NOTE: If the costs are likely to exceed £500 or you are admitted to hospital, you should call us on +44 (0) 333 0000 112

## WHAT TO DO IF YOU HAVE A MEDICAL EMERGENCY WHILE YOU ARE AWAY



PLEASE NOTE: This is a travel insurance policy and not private medical insurance; so, there is <u>no cover</u> for any medical expenses incurred in private facilities if medically capable public facilities are available.

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

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

#### YOU SHOULD THEN CALL US ON +44 (0) 333 0000 112

Whilst the actual medical care you receive is in the hands of the local doctors treating you, we can obtain the medical information we need from them to establish what is wrong, as well as their treatment and discharge plans. We can support you in the event you are admitted to a facility that may not be suitable for your clinical needs or where there are concerns over practice.

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

#### and your recovery.

## IT IS IMPORTANT THAT YOU ARE AWARE OF THE FOLLOWING:

IT IS IMPORTANT THAT TOO ARE AWARE OF THE FOLLOWING.				
Medical Treatment	Repatriation (bringing you home)			
<ul> <li>There is not cover for: <ul> <li>routine, non-emergency or elective treatment</li> <li>or treatment that can wait until you return home.</li> </ul> </li> <li>Our doctors are not treating you; they are not responsible or in control of the clinical care you are receiving in a medical facility.</li> <li>In some instances, you may need to be moved from one local facility to another larger/more specialised facility, for treatment.</li> <li>Having travel insurance does not ensure a 'fast track' medical service from the treating facility, much like the NHS – emergency service rooms can be busy at certain times and so it is possible you may have to wait as you would in your local NHS hospital unless you require critical care.</li> <li>Once you are discharged from hospital this does not always mean you are fit to fly home – For example, if you were in the UK and suffered the same injury/illness, then you would not consider flying out on holiday so soon after surgery/treatment/incident.</li> <li>Some medical facilities will raise charges that are far in excess of customary and reasonable; we will deal with such bills directly and there is no need for you to pay them. You simply need to pass any correspondence about such bills to us to ensure we can provide full financial protection.</li> </ul>	<ul> <li>Coming home straight away is not always an option even if you are considered 'fit to fly' by the treating doctor.</li> <li>We have a medical team with experience in aviation medicine who will advise on both the timing and method of repatriation which is best suited to your individual needs and your recovery.</li> <li>Most airlines require specific criteria to be met in order to accept a 'medical passenger'.</li> <li>Things change – if your health, stability or vitals change – then so do the plans.</li> <li>Availability of air ambulances, stretchers and appropriate medical escorts can be limited in specific areas and at different times of the year.</li> <li>Air Ambulances are 'flying intensive care units' and are only used to transport critical patients to a hospital in the UK, if treatment is not possible where they are.</li> </ul>			

Your important contact numbers		
IF YOU NEED EMERGENCY MEDICAL ASSISTANCE ABROAD		
You should first call an ambulance using the local equivalent of a 999 number		
If you are travelling within the EU you should dial 112		
You should then when possible, contact the tifgroup-assistance team		
which is available 24 hours a day, all year round on: +44 (0) 333 0000 112		
Or email: <u>assistance@tifgroup.co.uk</u>		
TO MAKE A CLAIM		
Please contact us as soon as possible - please keep copies of all information you send us		
Please visit		
www.tifgroup.co.uk/customer/claims/		
You can also email <u>claims@tifgroup.co.uk</u>		
or call <b>0203 829 6761</b>		
Open 8am - 8pm Weekdays,		
9am - 1pm Saturdays		
FOR LEGAL ADVICE		
please contact Penningtons Manches LLP on 0345 241 1875. Open 8.30am - 7.00pm Weekdays		
TO ASK A QUESTION OR AMEND YOUR POLICY		
To amend or cancel your policy please visit: <a href="https://www.dogtag.co.uk">www.dogtag.co.uk</a>		
Or please call us on <b>0203 829 3874</b>		
For all other queries please email enquiries@dogtag.com		

## Your health – When buying the policy and for the duration of the policy

Have you or anyone named on the policy ever been diagnosed with or treated for any of the following?

- Heart or circulatory conditions
- Strokes or high blood pressure
- Breathing/Respiratory conditions (including Asthma)

- Cancer (even if now in remission)
- Diabetes (including diet controlled)
- Irritable bowel disease (such as crohn's, or diverticulitis)

Are you or anyone named on the policy currently taking any medication? (this will not apply to common colds, flu or contraceptive medication)

Are you or anyone named on the policy waiting for any tests, treatment or a non-routine hospital appointment?

Have you or anyone named on the policy seen a medical professional in the last 2 years?

If the answer is YES to any of the above you must declare them to us; you cannot choose what you declare and what you don't.

We need to understand your health as a whole to be able to assess the risk you present in the lead up to your trip and while you are travelling. If any of the above apply to you and you do not declare them, any claim you make whether it is related or not, may only be paid in part or declined altogether.

Similarly, if there is a CHANGE IN YOUR HEALTH BEFORE YOUR TRAVEL, such as new or increased medication, any referral for tests or a specialist appointment, or a new diagnosis/course of treatment, you must tell us or again any claim you make whether it is related or not, may only be paid in part or declined altogether.

If we feel that anything you tell us might increase the risk and chance of a claim, we may ask you to pay an additional premium, apply an increased excess, change the policy terms or withdraw cover altogether.

To declare an existing condition(s) or a change in health please call us on: 0203 829 3874 Mon-Fri 8am-8pm, Sat-Sun 9am-5pm

Should your medical situation change before you travel, and we are unable to provide cover, we will either allow you to make a claim for cancellation or, for **single trip policies** we will refund 50% of the total policy premium you have paid, and for **multi-trip policies** we will refund 1/12<sup>th</sup> of the total policy premium you have paid for each full calendar month remaining on the policy.

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If the policy does not meet your needs	If you ask us to cancel the policy after 14 days	When we might cancel your policy	
<ul> <li>If you find that the terms and conditions of the policy do not meet your needs and you no longer wish to be covered by the policy, you must tell us within 14 days of purchasing the policy.</li> <li>we will refund your premium in full provided you have not travelled or claimed, or intend to claim, on the policy.</li> </ul>	We will consider a partial refund should you wish to cancel your policy outside of the 14-day cooling off period provided you have not travelled or claimed, or intend to claim, on the policy. <b>Single Trip Policies</b> – If we agree to a refund, then we will refund 50% of the total policy premium you have paid. <b>Multi-Trip Policies</b> – If we agree to a refund, we will refund 1/12 <sup>th</sup> of the total policy premium you have paid for each full calendar	<ul> <li>We reserve the right to give 7 days' notice of cancellation of this policy, without a refund, by recorded delivery to you at your last known address in the event of the following circumstances:</li> <li>fraud or suspected fraud;</li> <li>misleading information or deliberate misrepresentation;</li> </ul>	
	month remaining on the policy.	<ul> <li>abusive behaviour to our staff.</li> </ul>	

## Cover Table

This table shows you what cover may be available under this insurance policy and is subject to the terms, conditions and exclusions already mentioned and detailed in the individual policy sections. **Please be aware** that if your circumstances do not fit those described, then there is no cover in place.

The amounts shown under 'We will pay up to' are the maximum amounts payable under each policy section for each insured person.

Please note: Some sections have individual item limits, or limits to the amount paid per period; please refer to the individual policy sections for these limits.

The 'Deductible amount' (sometimes called an excess) is the amount that will be deducted from your claim for each insured person.

Summary o	f Cover	Section	We will pay up to	Deductible amount
Page No.	Your pre-travel policy – Cancellation	Section	we will pay up to	
11-12	Cancellation – If you are unable to go on your trip	A1	£5,000	£110
Page No.	Your travel policy – Trip Disruption	Section		
15-16	If you are delayed	B1	£300	Nil
17-18	If you miss your departure or onward connection	B2	£1,000	Nil
19-20	Abandonment – If you decide to abandon your travel plans	B3	£5,000	£110
21-22	If a natural disaster occurs during your trip	B4	£1,000	£110
23-24	If you need additional pet care due to a delay on your return journey	B5	£300	Nil
25-26	If you are denied boarding on your return journey	B6	£560	£110
Page No.	Your travel policy – Medical & Curtailment	Section		
27-28	If you need emergency medical treatment abroad	B7	£10,000,000	£125*
29-30	If you need to be brought home	B8	£200,000	Nil
31-32	If you are buried or cremated abroad	B9	£2,500	Nil
33-34	If you are admitted to a public hospital	B10	£1,000	Nil
35-36	If you are taken ill or injured in your home country	B11	£1,000	£125
37-38	Curtailment – If you have to cut short your trip	B12	£5,000	£110
Page No.	Your travel policy – Possessions	Section		
39-40	If your checked-in baggage is delayed	B13	£150	Nil
41-42	If your valuables are lost, stolen or accidentally damaged	B14	£250	£110
43-44	If your other possessions are lost, stolen or accidentally damaged	B15	£2,000	£110
45-46	If your cash or event tickets are lost or stolen	B16	£200	£80
47-48	If you need emergency travel documents	B17	£200	£110
Page No.	Your travel policy – Legal & Personal Accident	Section		
49-50	If you need legal advice	B18	£25,000	£250
51-52	If you are killed, injured or disabled following an accident	B19	£25,000	Nil
53-54	If you are held legally liable for injury or damage	B20	£2,000,000	Nil

\*the excess under section B7 'If you need emergency medical treatment abroad', is increased to £265 when taking part in the Sports+, £350 if participating in Extreme activities, £400 if participating in Extreme + activities or £450 of participating in Super Extreme activities. The excess is increased to £300 when takin part in manual work.

# YOUR PRE-TRAVEL POLICY – Section A1

Your pre-travel policy starts from the date of cover shown on your insurance schedule, and ends when you leave home in the United Kingdom, Channel Islands, Isle of Man or BFPO to start your **trip**.

On multi-trip policies, cover starts on the chosen starting date and cancellation cover is not in force until that date. Cover for future trips within the period of insurance start from the date of booking.

Please Note: If your circumstances do not fit those described, then there is no cover in place.

## Please be aware that we expect you to:

- Co-operate with us to provide any information or documentation we may reasonably require to enable us to verify and process your claim;
- Have declared all your existing medical conditions to us. If you need to declare, please call 0203 829 3874

Important notice regarding the health of someone not insured on this policy, but whose health may affect your decision whether to take or continue with your trip

You will not be covered for any **directly or indirectly related claims** arising from the health of a **travel companion**, a **family member**, a **close business colleague**, or the person you were going to stay with if at the time your policy was issued you were aware they had health problems that were likely to significantly worsen during the **period of insurance**.

#### Important meanings in this section:

close business colleague – someone you work with, who due to the nature of their job means their absence from work requires you to cancel or alter your trip. A senior manager or director of the business must confirm this in the event of a claim.

co-operate – provide us with any information or documentation we may reasonably require to enable us to verify and process your claim.

directly or indirectly related claims - a medical problem that is more likely to happen because of another medical problem they already have.

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

family member - any person who is related to you by blood, marriage, adoption, fostering or co-habitation.

period of insurance – the trip dates shown on the insurance schedule or if the policy is a multi-trip, a trip that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claims for a trip booked during the period of cover will be considered until the policy expires, as long as the trip does not exceed the stated limits.

travel companion - a person(s) with whom you have booked to travel on the same travel itinerary and without whom your travel plans would be impossible.

trip – travel during the period of insurance.

# Cancellation – If you are unable to go on your trip – Section A1

#### If this happened:

You were forced to cancel your **trip** because the following **unexpectedly** happened before you left **home** which you would not have been expected to foresee or avoid:

- you, or anyone insured on this policy, became ill with an infectious disease within 14 days of your trip starting (including contracting Covid-19);
- you, a travel companion, a family member, a close business colleague, or the person you were going to stay with became ill (excluding contracting Covid-19), was injured or died;
- your home was burgled, or seriously damaged by fire, storm or flood;
- you, or a travel companion were called for jury service or required as a witness in a court of law;
- you, or a travel companion were made redundant;
- you, or a travel companion had leave withdrawn and are in the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector) or senior employees of the government;
- as a result of fire, earthquake, storm, flood, riot or civil unrest; the Foreign, Commonwealth & Development Office (FCDO) or comparable prohibitive regulations by the government of the country you were due to visit and within 50 miles of your chosen destination, change the travel advice to all or all but essential travel.

#### This is what we will do:

We will pay up to

## £5,000

for <u>your proportional share</u> of any pre-paid costs that are directly related to your **trip** for:

- transport charges
- accommodation costs
- foreign car hire
- pre-paid excursions booked before you go on your trip

which you have paid and cannot get back from anyone else in the first instance, or which cannot be transferred or used for another purpose and results in a financial loss.

But we won't do anything if:     you have not paid your deductible or accepted it will be deducted from any settlement;     you are claiming due to a known event;     you are unable to provide evidence from a medical professional confirming	Important meanings in this section BFPO – British Forces Posted Overseas. close business colleague – someone you work with, who due to the nature of their job means their absence from work requires you to cancel or alter your trip. A senior manager or director of the business must confirm this in the event of a claim. co-operate – provide us with any information or documentation we may reasonably require to enable us to verify and process your claim. deductible – the amount we will deduct from any claim's settlement in respect of each person making a claim.
<ul><li>settlement;</li><li>you are claiming due to a known event;</li></ul>	<ul> <li>close business colleague – someone you work with, who due to the nature of their job means their absence from work requires you to cancel or alter your trip. A senior manager or director of the business must confirm this in the event of a claim.</li> <li>co-operate – provide us with any information or documentation we may reasonably require to enable us to verify and process your claim.</li> <li>deductible – the amount we will deduct from any claim's settlement in respect of</li> </ul>
<ul> <li>your illness or infectious disease;</li> <li>you cancelled your trip because:</li> <li>you chose or were recommended to quarantine or isolate as a result of exposure to an infectious disease including Covid-19;</li> <li>you simply did not want to travel or had a fear of travelling;</li> <li>you could no longer afford to pay for the trip;</li> <li>of an existing medical condition which you have not told us about and that we have not agreed to cover in writing;</li> <li>of an y epidemic, or pandemic as declared by the World Health Organisation (WHO);</li> <li>due to FCDO, government or local authority advice relating to any infectious disease including Covid-19;</li> <li>you, or a travel companion did not obtain the required travel documents, inoculations or vaccinations for the area you are travelling to;</li> <li>you ask us to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers;</li> <li>you ask us to pay for any costs already accepted or offered by your transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements;</li> <li>you purchased insurance with the reasonable intention or likelihood of claiming;</li> <li>you are unable to prove your financial loss;</li> </ul>	<ul> <li>existing medical condition – see Page 8.</li> <li>family member – any person who is related to you by blood, marriage, adoption, fostering or co-habitation.</li> <li>home – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or BFPO.</li> <li>ill/illness – a condition, disease, set or symptoms or sickness leading to a significant change in your health, as diagnosed and confirmed by a doctor during the period of insurance.</li> <li>known event – an existing, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike.</li> <li>period of insurance – the trip dates shown on the insurance schedule or if the policy is multi-trip, a trip that does not exceed the stated limit.</li> <li>redundant – being an employee where you qualify under the provision of the Employment Rights Acts.</li> <li>travel companion - a person(s) with whom you have booked to travel on the same travel itinerary and without whom your travel plans would be impossible.</li> <li>travel documents - Current passports, ESTAs, Valid Visa's, travel tickets, European Health Insurance Cards (EHIC).</li> <li>trip - travel during the period of insurance.</li> <li>trip destination- the final destination shown on your travel itinerary.</li> <li>unexpectedly – at the time of purchase of this insurance policy there was no reasonable chance or knowledge of a circumstance that would lead to a claim, including information publicised in mainstream medical outlets.</li> <li>we/our/us - Union Reiseversicherung AG, UK.</li> </ul>
• you do not co-operate with us.	Page   12
<ul> <li>you are unable to prove your financial loss;</li> <li>you do not co-operate with us.</li> </ul>	

# YOUR TRAVEL POLICY – Sections B1 – B20

Your travel policy starts when you leave home to start your trip and ends when you return home, or you are taken to a hospital, nursing home or funeral director in the United Kingdom, Isle of Man or the Channel Islands.

For single trip policies, no further trips are covered.

For multi-trip policies further trips within the period of insurance are covered.

Please Note: If your circumstances do not fit those described, then there is no cover in place.

## Please be aware that we expect you to:

- take reasonable care of yourself and your possessions, and act as if uninsured at all times. We will not consider claims that have arisen due to reckless behaviour or feature inflated costs;
- co-operate with us to provide any information or documentation we may reasonably require to enable us to verify and process your claim;
- not accept liability for any injury or damage you might cause to a third party or their property;
- have declared all your existing medical conditions or any change in health to us. If you need to declare, please call 0203 829 3874;
- to contact tifgroup-assistance before attending a private medical facility or if you require emergency medical treatment.

Important notice regarding the health of someone not insured on this policy, but whose health may affect your decision whether to take or continue with your trip

You will not be covered for any **directly or indirectly related claims** arising from the health of a **travel companion**, a **family member**, a **close business colleague**, or the person you were going to stay with if at the time your policy was issued you were aware they had health problems that were likely to significantly worsen during the **period of insurance**.

Important meanings in this section:

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co-operate - provide us with any information or documentation we may reasonably require to enable us to verify and process your claim.

directly or indirectly related claims - a medical problem that is more likely to happen because of another medical problem they already have.

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

family member - any person who is related to you by blood, marriage, adoption, fostering or co-habitation.

period of insurance – the trip dates shown on the insurance schedule or if the policy is a multi-trip, a trip that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claims for a trip booked during the period of cover will be considered until the policy expires, as long as the trip does not exceed the stated limits.

travel companion – a person(s) with whom you have booked to travel on the same travel itinerary and without whom your travel plans would be impossible.

trip – travel during the period of insurance.

## Ready to go?

So, you're all packed and just about ready to go. We have included a check list to help ensure that you haven't forgotten anything!

- Check that your travel insurance covers the whole duration of your trip and any activities that you plan on trying.
- Check your travel documents:
  - o Is your passport up to date, and is it valid for a least 6 months after the date you are due to come home?
  - Make two photocopies of your passport, tickets and travel insurance documents and leave one set at home (maybe let family/friends know where they are kept in case of an emergency). Take the other set with you but keep them separate from the originals.
  - o Make sure you have important contact numbers in your phone just in case.
- Check with your GP to ensure that you have had any necessary vaccinations and/or medications.
- Know your destination:
  - o It is always worth checking out any local laws and customs before you get there.
  - Pack a guide book.
  - Check the FCDO website <u>www.gov.uk/fcdo</u>
- Tell family/friends about your trip and make sure they know where you are going and how to get hold of you in an emergency.
- When you are abroad:
  - o Make sure your travel documents, passport, money and insurance documents are kept in a safe place.
  - o Stick to safe filtered water and keep yourself well hydrated when you are out in the sun.
  - Always wear protective sunscreen when you are out and about, even if you are on the ski slopes! (but make sure the one you buy doesn't contain the chemical Oxybenzone as it bleaches the sea coral).
  - Check out local information in your guidebook or online so that you are aware of any local holidays and nearby public medical facilities.
  - o It is always a good idea to keep all your receipts just in case you need them for future reference.

## If you are delayed – Section B1

# If this happened: This is what we will do: Your departure from your international departure point was delayed by more We will pay you than 12 hours after your scheduled departure time because of a disruption to your transport providers' service. £20 for each full 12-hour period that you are delayed up to a maximum of £300

There is no deductible amount for this section

- your departure was delayed due to a **known event** at the time you purchased this policy;
- you cannot provide us with a written report from the transport provider confirming the reason for, and the length of the delay;
- you do not **co-operate** with **us**.

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#### Important meanings in this section

**co-operate** – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

**deductible** – the amount **we** will deduct from any claim's settlement in respect of <u>each person</u> making a claim.

international departure point – any airport, international rail terminal or port from which you leave a country having passed through passport control.

**known event** – an existing, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike voted upon by union members.

scheduled departure time – the time when you were meant to leave your international departure point as shown in your itinerary or published timetable. transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

# If you miss your departure or onward connection – Section B2

#### If this happened:

Despite having taken **reasonable steps**, you did not reach your **international departure point** in time to check-in because:

- public transport services you were using or intended to use were cancelled or delayed due to unforeseen strike, industrial action, mechanical failure or adverse weather conditions;
- the vehicle in which you were travelling was involved in an accident, stuck in traffic, affected by road closure or broken down

which meant that you missed your transport providers' service.

Or

A delay to your **transport providers'** service from your **international departure point** caused you to miss your first **onward connection** as shown in your itinerary.

#### This is what we will do:

We will pay you up to

## £1,000

towards the costs that you had to pay for alternative transport and accommodation arrangements in order to reach your **trip destination**.

- you have not paid your **deductible** or accepted that it will be deducted from any settlement;
- you did not take all reasonable steps to ensure that you checkedin/arrived at your boarding gate on time in accordance with your transport providers' instructions;
- you are claiming for a missed connection, and you did not allow a minimum of 2 hours within your itinerary to enable you to make your onward connection given the normal operation of your transport providers' service from your international departure point;
- the transport provider has provided alternative travel and accommodation, or made a financial contribution towards these costs;
- you missed your transport providers' service due to a known event;
- you are unable to provide us with the information we may reasonably require to confirm the reason you missed your transport providers' service;
- you cannot provide us with receipts for any additional expenditure;
- you do not **co-operate** with **us**.

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#### Important meanings in this section

**co-operate** – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

**deductible** – the amount **we** will deduct from any claim's settlement in respect of <u>each person</u> making a claim.

**home country** – either the United Kingdom, the Channel Islands or Isle of Man. **international departure point** – any airport, international rail terminal or port from which you leave a country having passed through passport control.

**known event** – an existing, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike voted upon by union members.

**onward connection** – a connecting flight, sailing or train which you take within 12 hours after you have left your **international departure point**, which enables you to continue with the next stage of your **trip** as shown on your itinerary.

**public transport services** – buses, coaches, domestic flights or trains that run to a published scheduled timetable.

**reasonable steps** – ensuring that you have allowed an additional <u>30 minutes</u> travelling time on top of the time it would take to travel to your **international departure point** given normal traffic and weather conditions.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

**trip destination** – inside or outside your **home country** which is your final ticketed destination.

# If you decide to abandon your travel plans – Section B3

If this happened:	This is what we will do:
You decided that you no longer wanted to go on the <b>trip</b> because your <b>transport providers'</b> service from your <b>home country</b> was delayed for <b>24</b>	We will pay you up to
hours or more.	£5,000
	for <u>your share</u> of any pre-paid costs that are directly related to your <b>trip</b> , which you have paid and cannot get back from anyone else in the first instance, or which cannot be transferred or used for another purpose.

- you have not paid your **deductible** or accepted that it will be deducted from any settlement;
- the delay happened after the flight, sailing or train has departed from your home country;
- the delay was due to a known event;

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- you have already made a claim under the '<u>If you miss your departure</u> or onward connection' section of the policy;
- you cannot provide us with a written report from the transport provider confirming the reason that you did not travel, and the length of the delay;
- your flight/train/sailing was cancelled by your transport provider;
- you are abandoning your trip as a result of any epidemic or pandemic as declared by the World Health Organisation (WHO);
- you are abandoning your trip due to FCDO, government or local authority advice relating to any infectious disease including COVID-19;
- you decided to abandon your travel plans after you had left your home country;
- you do not co-operate with us.

#### Important meanings in this section

BFPO – British Forces Posted Overseas.

**co-operate** – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

**deductible** – the amount **we** will deduct from any claim's settlement in respect of <u>each person</u> making a claim.

**home country** – either the United Kingdom, the Channel Islands or Isle of Man. **international departure point** – any airport, international rail terminal or port from which you leave a country having passed through passport control.

**known event** – an existing, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike voted upon by union members.

**period of insurance** – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claims for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

**transport provider** – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip - travel during the period of insurance.

# If a natural disaster occurs during your trip – Section B4

# If this happened: This is what we will do: You need alternative accommodation following a natural disaster during your We will pay you up to trip. £1,000 for the cost of travel and alternative accommodation that is to the same standard of those on your original booking.

The deductible amount for this section is £110 per person, per incident

- you have not paid your **deductible** or accepted that it will be deducted from any settlement;
- you are unable to provide us with evidence of the necessity to make alternative travel arrangements;
- you are claiming due to a known event;

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- your trip is formed as part of a tour operators package holiday;
- the natural disaster had already happened before you left home;
- you are claiming as a result of any epidemic or pandemic as declared by the World Health Organisation (WHO);
- you are claiming due to FCDO, government or local authority advice relating to any infectious disease including COVID-19;
- you do not **co-operate** with **us**.

#### Important meanings in this section

BFPO – British Forces Posted Overseas.

**co-operate** – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

**deductible** – the amount **we** will deduct from any claim's settlement in respect of <u>each person</u> making a claim.

**home** – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

**known event** – an existing, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike voted upon by union members.

**natural disaster** – fire, flood, earthquake, storm, lightening, explosion or hurricane. **package holiday** – any holiday where two or more components (i.e. transport and accommodation) have been booked with a **tour operator** and therefore falls within the Package Travel Regulations.

**period of insurance** – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claims for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

**tour operator** – any individual or company which sells a **package holiday** as defined within the Package Travel Regulations.

trip - travel during the period of insurance.

# If you need additional pet care due to a delay on your return journey – Section B5

If this happened:	This is what we will do:
Your arrival in your <b>home country</b> was more than <b>24 hours</b> later than shown in your pre-booked itinerary due to circumstances beyond your control, or you were unable to return <b>home</b> due to a medical situation which meant you incurred additional kennel or cattery fees.	<b>We</b> will pay you
	£50
	for each full <b>24-hour</b> period that you are delayed on your return journey for additional pet care up to a maximum of
	£300

- you were involved in, or the perpetrator of, any violent or drunken behaviour which caused your return journey to your home country to be delayed;
- you cannot provide evidence of your additional expenditure;
- you did not reach your **international departure point** in time for your pre-booked transport;
- 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;
- you do not **co-operate** with **us**.

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#### Important meanings in this section

BFPO – British Forces Posted Overseas.

**co-operate** – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

**deductible** – the amount **we** will deduct from any claim's settlement in respect of <u>each person</u> making a claim.

**home** – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

**home country** – either the United Kingdom, the Channel Islands or Isle of Man. **international departure point** – any airport, international rail terminal or port from which you leave a country having passed through passport control.

**period of insurance** – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claims for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

**transport provider** – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip – travel during the period of insurance. we/our/us – Union Reiseversicherung AG. UK.

# If you are denied boarding on your inbound journey – Section B6

## If this happened:

You were denied boarding on the return journey of your **trip** due to having or being suspected of having an infectious disease (including Covid-19).

#### This is what we will do:

We will pay you up to

## £40

for additional accommodation (of a standard no greater than your original booking) for each full **24-hour** period that you are unable to return to your **home country** up to a maximum of

£560

We will pay up to

## £300 Europe, £500 Worldwide

towards the cost of return transportation to your **home country** (of a standard no greater than the class of journey and in the same mode of transport you paid for on your outward journey) at the earliest possible date based on medical or local authority advice.

The **deductible** amount for this section is £110 per person, per incident

- you have not paid your **deductible** or accepted it will be deducted from any settlement;
- your transport provider has made arrangements to revalidate your original ticket but you chose not to accept it;
- you chose not to undertake your return journey;

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- you were <u>not</u> denied boarding by your transport provider;
- you ask us to pay for travel to anywhere other than your home country;
- you are claiming for any costs relating to food or drink;
- you ask us to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, ATOL, Air Passenger Rights, (including Civil Aviation Authority requirements), or ABTA protection, or any other specific legislation for transport or travel providers;
- you ask us to pay for any costs already accepted or offered by your transport and/or accommodation provider;
- you cannot provide us with a written report from the transport provider confirming the refusal of boarding;
- you are claiming for costs associated with you attempting to return prior to the recommended return date following your initial refusal of boarding;
- you are claiming for costs of any travel companion other than;
  - o your children who are under 18 years of age, or
  - a legal dependant who is unable to travel without you, who is insured on this policy and where there is no responsible adult to supervise them, until you are able to return to your **home country**.
- you do not **co-operate** with **us**.

#### Important meanings in this section

**co-operate** – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

**deductible** – the amount **we** will deduct from any claim's settlement in respect of <u>each person</u> making a claim.

**home country** – either the United Kingdom, the Channel Islands or Isle of Man. **package holiday** – any holiday where two or more components (i.e. transport and accommodation) have been booked with a tour organiser and therefore falls within the Package Travel Regulations.

**period of insurance** - the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

**travel companion** - a person(s) with whom you have booked to travel on the same travel itinerary and without whom your travel plans would be impossible.

trip - travel during the period of insurance.

# If you need emergency medical treatment abroad – Section B7

## If this happened:

During your **trip abroad** you needed **emergency and necessary medical treatment** (including dental treatment for the immediate relief of pain).

**PLEASE NOTE:** This is a travel insurance policy and not private medical insurance; so, there is <u>no cover</u> for any medical expenses incurred in private facilities if medically capable public facilities are available.

PLEASE BE AWARE: This policy does not cover treatment due to, or a complication of, any health conditions as explained in '<u>Your health – when</u> <u>buying the policy and for the duration of the policy</u>' on page 8, which you have not told **us** about and **we** have not agreed to cover in writing.

**PLEASE NOTE**: This policy excludes any costs incurred in respect of normal pregnancy or childbirth where you are between 29 and 40 weeks of the pregnancy.

**PLEASE NOTE:** the excess is increased to £265 when taking part in the Sports+, £350 if participating in Extreme activities, £400 if participating in Extreme+ activities or £450 of participating in Super Extreme activities. The excess is increased to £300 when takin part in manual work.

#### This is what we will do:

We will pay you up to

## £10,000,000

in respects of customary and reasonable fees or charges for **emergency and necessary medical treatment** <u>that we have agreed to</u>, as well as customary and reasonable fees or charges for:

- additional travel and accommodation costs if you are discharged from hospital but medically unable to return home immediately;
- costs for one other person to stay with you, or to travel to you from your home country and to accompany you home;
- travel costs to or from a hospital relating to your admission, discharge or attendance for **outpatient treatment**;
- travel costs to and from appointments, or for the collection of medication prescribed for you by the hospital, as well as the cost of additional food and drink, and the cost of telephone calls to us.

The deductible amount for this section is £125 per person, per incident

- you have not paid your **deductible** or accepted that it will be deducted from any settlement;
- you cannot produce receipts for any additional expenses;

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- you ask us to pay for any services or treatment that are considered to be routine, non-emergency or elective;
- you ask us to pay medical fees and charges in excess of customary and reasonable levels of charging;
- you ask us to pay for any services or treatment that can reasonably wait until you return home;
- you ask us to pay for any services or treatment that you received in your home country;
- you ask us to pay for any services or treatment that you received after the date that we, in consultation with your treating doctor, told you that you could return home;
- you were under the influence of non-prescribed drugs, solvents or anything relating to your prior abuse of drugs or solvents;
- where excessive alcohol consumption was a contributory factor;
- you were driving or riding any motorised vehicle for which, you did not hold a valid UK Driving Licence and you failed to take reasonable safety precautions;
- you knowingly put yourself at risk, unless you were trying to save your own or someone else's life;
- you were taking part in an additional sports activity and you had not paid the relevant additional premium;
- you went against FCDO, government, local authority or medical advice relating to any infectious disease including COVID-19;
- you do not **co-operate** with **us**.

#### Important meanings in this section

abroad – anywhere outside of your home country.

additional sports activity – any sports or activity not listed on page 55. BFPO – British Forces Posted Overseas.

**co-operate** – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

**deductible** – the amount **we** will deduct from any claim's settlement in respect of <u>each person</u> making a claim.

emergency and necessary medical treatment – any ill-health or injury which occurs during your trip and requires immediate treatment either before you return home or to enable you to return home.

excessive alcohol consumption – drinking enough alcohol that it seriously affects your decision making or that you suffer injury or illness from either long-term alcohol abuse or one off 'binge'.

**home** – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

**home country** – either the United Kingdom, the Channel Islands or Isle of Man. **motorised vehicle** – car, motorcycle, moped, scooter, boat or quad bike.

**outpatient treatment** – treatment received which does not require admittance to a hospital.

**period of insurance** – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claims for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

**reasonable safety precautions** – wearing a seat belt in a car or similar vehicle, or a helmet on a motorcycle or similar vehicle.

trip - travel during the period of insurance.

valid UK Driving Licence – visit <u>www.gov.uk/driving/licence-categories</u> we/our/us – Union Reiseversicherung AG, UK. and/or tifgroup-assistance.

# If you need to be brought home – Section B8

#### If this happened:

As a result of **emergency and necessary medical treatment** during your **trip abroad we** decided that it was medically necessary for you to return **home** either before or after your **scheduled return date**, or you were unfortunate enough to suffer a serious accident, illness or injury during your **trip** which resulted in your death.

**PLEASE NOTE: We** will liaise with your treating doctor(s) about your treatment plan and if required obtain a 'fit to fly' certificate.

We will also liaise with you and advise on, and also put in place, suitable **repatriation** plans to get you **home** as soon as it is medically safe to do so in order to achieve your optimal recovery.

PLEASE BE AWARE: If you have not purchased a return ticket, we will deduct the costs of an economy flight (based on the cost on the date you came home) from any costs we have incurred in returning you to your home.

#### This is what we will do:

We will pay you up to

## £200,000

for customary and reasonable costs that are medically necessary to enable us to return you to your **home** or nursing home, or to move you to the most suitable hospital in your **home country** as arranged by the tifgroup-assistance team;

We will pay you up to

## £200,000

for customary and reasonable transportation costs, as arranged by the tifgroup-assistance team unless otherwise agreed by **us**, to return your body or ashes back to your **home**, a hospital or funeral directors in the United Kingdom or the Channel Islands.

There is no deductible amount for this section

- you have not paid your **deductible** or accepted that it will be deducted from any settlement;
- you do not have a valid claim under the '<u>If you need emergency</u> <u>medical treatment abroad</u>' section of this policy;
- you ask us to pay the cost of bringing you home before we consider it clinically safe to do so and there is appropriate medical treatment available locally;
- you ask us to pay for any costs to which we have not agreed to;
- the risk associated with brining you home is greater than the risk of you remining in resort;
- your return home would present unnecessary risk to other travellers;
- you ask us to pay for the cost of travel to a standard higher than the class in which you were originally booked to return home, unless we agree and it is medically necessary;
- you ask us to pay for the cost or burial or cremation in your home country;
- you ask us to pay for repatriation costs which we have not agreed;
- you do not **co-operate** with **us**.

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#### Important meanings in this section

abroad - anywhere outside of your home country.

BFPO – British Forces Posted Overseas.

**co-operate** – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

**deductible** – the amount **we** will deduct from any claim's settlement in respect of <u>each person</u> making a claim.

**emergency and necessary medical treatment** – any ill-health or injury which occurs during your **trip** and requires immediate treatment either before you return **home** or to enable you to return **home**.

**home** – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

**home country** – either the United Kingdom, the Channel Islands or Isle of Man. **period of insurance** – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claims for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

**repatriation** – returning you to your **home**, a hospital, nursing home or funeral director in the United Kingdom or the Channel Islands.

**scheduled return date** – the date you intended to return **home** as shown on your travel tickets or travel itinerary.

trip - travel during the period of insurance.

we/our/us - Union Reiseversicherung AG, UK. and/or tifgroup-assistance.

# If you are buried or cremated abroad – Section B9

## If this happened:

You were unfortunate enough to suffer a serious accident, illness or injury during your **trip abroad** which resulted in your death, and you were buried or cremated **abroad**.

#### This is what we will do:

We will pay your estate or the executors/administrators of your estate up to

## £2,500

towards the costs of your burial or cremation abroad.

There is no deductible amount for this section

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#### But we won't do anything if:

- there has not been a valid claim under the <u>'If you need emergency</u> medical treatment abroad' section of this policy;
- your estate or the executors/administrators of your estate:
  - have not paid the **deductible** or accept that it will be deducted from any settlement;
  - ask us to pay for the costs of burial or cremation in your home country;
  - o do not **co-operate** with **us**.

#### Important meanings in this section

abroad - anywhere outside of your home country.

BFPO – British Forces Posted Overseas.

**co-operate** – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

**deductible** – the amount **we** will deduct from any claim's settlement in respect of <u>each person</u> making a claim.

**home** – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

**home country** – either the United Kingdom, the Channel Islands or Isle of Man. **period of insurance** – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claims for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

**scheduled return date** – the date you intended to return **home** as shown on your travel tickets or travel itinerary.

trip - travel during the period of insurance.

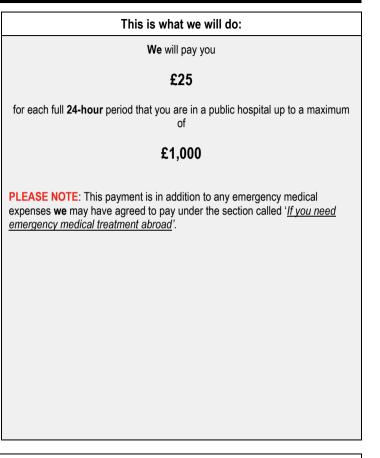
we/our/us – Union Reiseversicherung AG, UK. and/or tifgroup-assistance.

# If you are admitted to a public hospital – Section B10

#### If this happened:

During your **trip abroad**, you were admitted to a public hospital as an **inpatient** for **emergency and necessary medical treatment**.

**PLEASE NOTE:** This is a travel insurance policy and not private medical insurance; so, there is <u>no cover</u> for any medical expenses incurred in private facilities if medically capable public facilities are available.



There is no deductible amount for this section

- you do not have a valid claim under the '<u>If you need emergency</u> <u>medical treatment abroad</u>' section of this policy;
- you remained an inpatient after the date we, in consultation with your treating doctor, told you that you could return home or be safely discharged to your trip accommodation until you were fit to return home;
- you do not co-operate with us.

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#### Important meanings in this section

abroad - anywhere outside of your home country.

BFPO – British Forces Posted Overseas.

**co-operate** – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

**deductible** – the amount **we** will deduct from any claim's settlement in respect of <u>each person</u> making a claim.

**emergency and necessary medical treatment** – any ill-health or injury which occurs during your **trip** and requires immediate treatment either before you return **home** or to enable you to return **home**.

**home** – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

**home country** – either the United Kingdom, the Channel Islands or Isle of Man. **in-patient** – being admitted to a hospital for a period of 24 hours or more.

**period of insurance** – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claims for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

trip - travel during the period of insurance.

we/our/us - Union Reiseversicherung AG, UK. and/or tifgroup-assistance.

# If you are taken ill or injured in your home country – Section B11

## If this happened:

During your **trip** within your **home country** you were admitted to a hospital for **emergency and necessary medical treatment** as an **inpatient**, or you were unfortunate enough to suffer a serious accident, illness or injury during your **trip** which resulted in your death.

**PLEASE NOTE**: There is no cover for the costs of medical treatment or medication under this section.

PLEASE BE AWARE: This policy does not cover treatment due to, or a complication of, any health conditions as explained in <u>'Your health – when</u> buying the policy and for the duration of the policy' on page 8, which you have not told **us** about and **we** have not agreed to cover in writing.

#### This is what we will do:

We will pay you up to

£1,000

for your additional travel and accommodation costs for you to return **home** if you are unable to use your original travel tickets;

We will pay you up to

£1,000

for another person to stay with you, or to travel to you from your **home country** and to accompany you **home**;

We will pay your estate or the executors/administrators of your estate up to

## £1,000

towards the costs of returning your body or ashes back your home.

The deductible amount for this section is £125 per person, per incident

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- you were travelling within your home country for less than 3 days on any one trip;
- you or your estate or the executors/administrators of your estate have not paid the **deductible** or accepted that it will be deducted from any settlement;
- you or your estate or the executors/administrators of your estate ask us to pay for any services or treatment that you received in your home country;
- your estate or the executors/administrators of your estate ask us to pay for the costs of burial or cremation in your home country;
- you or your estate or the executors/administrators of your estate do not **co-operate** with **us**.

#### Important meanings in this section

BFPO – British Forces Posted Overseas.

 $\begin{array}{l} \textbf{co-operate} - \textsf{provide us} \textit{ with any information or documentation we may reasonably require to enable us to verify and process your claim. \end{array}$ 

**deductible** – the amount **we** will deduct from any claim's settlement in respect of <u>each person</u> making a claim.

emergency and necessary medical treatment – any ill-health or injury which occurs during your trip and requires immediate treatment either before you return home or to enable you to return home.

**home** – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

**home country** – either the United Kingdom, the Channel Islands or Isle of Man. **in-patient** – being admitted to a hospital for a period of 24 hours or more.

**period of insurance** – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claims for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

trip - travel during the period of insurance.

we/our/us - Union Reiseversicherung AG, UK. and/or tifgroup-assistance.

# Curtailment – If you have to cut your trip short – Section B12

#### If this happened:

You had to cut short your **trip** because the following **unexpectedly** happened after you left **home**, which you would not have been expected to foresee or avoid:

- you, or anyone insured on this policy, became ill with an infectious disease during your trip (including contracting Covid-19);
- you, a travel companion, a family member, a close business colleague, or the person you were going to stay with became ill (excluding contracting Covid-19), was injured or died;
- your home was burgled, or seriously damaged by fire, storm or flood;
- your pre-booked accommodation was damaged by a natural disaster, and alternative accommodation was not provided;
- you, or a travel companion were called for jury service or required as a witness in a court of law;
- you, or a travel companion had leave withdrawn and are in the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector) or senior employees of the government;
- as a result of fire, earthquake, storm, flood, riot or civil unrest; the Foreign, Commonwealth & Development Office (FCDO) or comparable prohibitive regulations by the government of the country you were due to visit and within 50 miles of your chosen destination, change the travel advice to all or all but essential travel.

#### This is what we will do:

We will pay up to

## £5,000

for <u>your proportional share</u> of any unused pre-paid accommodation, car hire and excursions that are directly related to your **trip**, which you have paid and cannot get back from anyone else in the first instance, or which cannot be transferred or used for another purpose, as well as any additional travel expenses incurred to get you **home**.

PLEASE NOTE: You must use or re-validate your original ticket for your early return. If this is not possible you must provide evidence that additional costs were necessary. Any refunds due on unused original tickets will be deducted from your claim. If you do not have an original return ticket, you will not be reimbursed for costs incurred for your early return.

- you have not paid your **deductible** or accepted it will be deducted from any settlement;
- you are claiming due to a known event;

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- you are claiming as a result of any epidemic, or pandemic as declared by the World Health Organisation (WHO);
- you are claiming due to FCDO, government or local authority advice relating to any infectious disease;
- you ask us to pay for the cost of your original return ticket when we have paid for a new ticket or arranged your medical repatriation;
- you had cut short your trip because:
  - o you could no longer afford to pay for the trip,
  - you did not want to continue travelling or had a fear of continuing your trip;
  - of an **existing medical condition** which you have not told **us** about and that **we** have not agreed to cover in writing;
  - of a normal pregnancy or childbirth where you were more than 29 weeks pregnant at the start of your **trip**.
- you, or a travel companion are the defendant in a court of law;
- you did not obtain prior authority to take leave or your leave was cancelled on disciplinary grounds;
- you ask us to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers;
- you ask us to pay for any costs already accepted or offered by your transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements;
- you are unable to prove your financial loss;
- you do not **co-operate** with **us**.

#### Important meanings in this section

BFPO – British Forces Posted Overseas.

**close business colleague** – someone you work with, who due to the nature of their job means their absence from work requires you to cancel or alter your **trip**. A senior manager or director of the business must confirm this in the event of a claim. **co-operate** – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

**deductible** – the amount **we** will deduct from any claim's settlement in respect of <u>each person</u> making a claim.

existing medical condition - see Page 8.

**family member** – any person who is related to you by blood, marriage, adoption, fostering or co-habitation.

**home** – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

**known event** – an existing, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike voted upon by union members.

**natural disaster** – fire, flood, earthquake, storm, lightening, explosion or hurricane. **period of insurance** – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claims for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

**redundant** – being an employee where you qualify under the provision of the Employment Rights Acts.

**repatriation** – returning you to your **home**, a hospital, nursing home or funeral director in the United Kingdom or the Channel Islands.

 $travel\ companion$  - a person(s) with whom you have booked to travel on the same travel itinerary and without whom your travel plans would be impossible.

trip - travel during the period of insurance.

trip destination- the final destination shown on your travel itinerary.

**unexpectedly** – at the time of purchase of this insurance policy there was no reasonable chance or knowledge of a circumstance that would lead to a claim, including information publicised in mainstream medical outlets. **we/our/us** – Union Reiseversicherung AG, UK.

# If your checked-in baggage is delayed – Section B13

If this happened:	This is what we will do:
Your <b>checked-in baggage</b> did not arrive at your <b>trip destination</b> within <b>12 hours</b> of your arrival because it was misplaced by your <b>transport provider</b> .	We will pay you up to
······································	£150
	for the purchase of <b>essential items</b> if you are without your <b>checked-in</b> <b>baggage</b> for more than <b>12 hours</b> .

M But we won't do anything if:	Important meanings in this section
<ul> <li>you are unable to provide us with evidence from your transport provider or their handling agents confirming that your checked-in baggage was delayed and the date and time it was returned to you;</li> <li>you do not co-operate with us.</li> </ul>	<ul> <li>BFPO – British Forces Posted Overseas.</li> <li>checked-in baggage – suitcases, holdalls or rucksacks that have been checked-in by your transport provider and placed in the luggage hold of your transport providers service in which you were booked to travel.</li> <li>co-operate – provide us with any information or documentation we may reasonably require to enable us to verify and process your claim.</li> <li>deductible – the amount we will deduct from any claim's settlement in respect of each person making a claim.</li> <li>essential items – underwear, socks, toiletries, a change of clothing and baby formula/food.</li> <li>home country – either the United Kingdom, the Channel Islands or Isle of Man.</li> <li>period of insurance – the trip dates shown on the insurance schedule or if the policy is a multi-trip, a trip that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claims for a trip booked during the period of cover will be considered until the policy expires, as long as the trip does not exceed the stated limits.</li> <li>transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.</li> <li>trip destination – the airport, international rail terminal or port outside your home country, which is your final ticketed destination.</li> <li>trip – travel during the period of insurance.</li> <li>we/our/us – Union Reiseversicherung AG, UK.</li> </ul>

# If your valuables are lost, stolen or accidentally damaged – Section B14

#### If this happened:

Despite having taken **precautions** your **valuables** were lost, stolen or accidentally damaged during your **trip**.

**PLEASE NOTE**: We define **valuables** as rings, watches (excluding smart watches), necklaces, earrings, bracelets, body jewellery, any semi or non-precious stones or metals, costume jewellery and any electrical item that is <u>not</u> a **gadget** which requires power either from the mains or from a battery.

#### This is what we will do:

We will pay you up to

#### £250

#### in total for lost, stolen or accidentally damaged valuables

The deductible amount for this section is £110 per person, per incident

- you have not paid your **deductible** or accepted it will be deducted from any settlement;
- your valuables were in your checked-in baggage;
- you did not notify the loss or theft to the police, your transport provider or tour operators' representative and obtain a local independent written report during your trip;
- you are unable to provide evidence of ownership;
- you did not take all available precautions;
- you are claiming for items that have been damaged by age or wear and tear;
- the items were left unattended, unless they were locked in a safe or safety deposit box or left out of sight in your locked accommodation or motor vehicle and you can provide evidence of unauthorised and/or forcible entry;
- you do not **co-operate** with **us**.

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#### Important meanings in this section

**checked-in baggage** – suitcases, holdalls or rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of your **transport providers** service in which you were booked to travel.

**co-operate** – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

**deductible** – the amount **we** will deduct from any claim's settlement in respect of <u>each person</u> making a claim.

evidence of ownership – a document to evidence that the item(s) you are claiming for belong to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statement, guarantees or insurance validation certificate. gadget(s) – include; Mobile/ Smart Phones, Laptops, Tablets, Digital Cameras, MP3 Players, CD/DVD Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Ear Phones, Portable Health Monitoring Devices, Wearable Technology. pair or set – two or more items that are complementary or purchased as one item or used or worn together.

**period of insurance** – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claims for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

**precautions** – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss, theft or damage of their valuables. **single article** – any single item that is not part of a **pair or set**.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip - travel during the period of insurance.

**unattended** – neither on your person or within your sight and reach. **valuables** – rings, watches (excluding smart watches), necklaces, earrings, bracelets, body rings, any semi or non-precious stones or metals, costume jewellery and any electrical item that is not a **gadget** which requires power either from the mains or from a battery.

# If your other possessions are lost, stolen or accidentally damaged – Section B15

If this happened:	This is what we will do:
Despite having taken <b>precautions</b> your other possessions, which were not	We will pay you up to
gadgets or valuables, were lost, stolen or accidentally damaged during your trip.	£2,000
	in total for lost, stolen or accidentally damaged other possessions after a deduction for wear and tear.

- you have not paid your **deductible** or accepted it will be deducted from any settlement;
- you did not notify the loss or theft to the police, your transport provider or tour operators' representative and obtain a local independent written report during your trip;
- you are unable to provide evidence of ownership;
- you did not take all available precautions;
- you are claiming for items that have been damaged by age or wear and tear;
- any possessions were left unattended (other than in checked-in baggage) away from your locked accommodation or motor vehicle and you can provide evidence of unauthorised and/or forcible entry;
- you are claiming for loss, theft or damage to any item of sports equipment;
- you do not **co-operate** with **us**.

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#### Important meanings in this section

**checked-in baggage** – suitcases, holdalls or rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of your **transport providers** service in which you were booked to travel.

**co-operate** – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

**deductible** – the amount **we** will deduct from any claim's settlement in respect of <u>each person</u> making a claim.

evidence of ownership – a document to evidence that the item(s) you are claiming for belong to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statement, guarantees or insurance validation certificate. gadget(s) – include; Mobile/ Smart Phones, Laptops, Tablets, Digital Cameras, MP3 Players, CD/DVD Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Ear Phones, Portable Health Monitoring Devices, Wearable Technology. pair or set – two or more items that are complementary or purchased as one item or used or worn together.

**period of insurance** – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claims for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

**precautions** – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss, theft or damage of their other possessions.

single article - any single item that is not part of a pair or set.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip - travel during the period of insurance.

unattended - neither on your person or within your sight and reach.

valuables - rings, watches (excluding smart watches), necklaces, earrings,

bracelets, body rings, any semi or non-precious stones or metals, costume

jewellery and any electrical item that is not a **gadget** which requires power either from the mains or from a battery.

# If your cash or event tickets are lost or stolen – Section B16

If this happened:	This is what we will do:	
Despite having taken <b>precautions</b> your <b>cash</b> or <b>event tickets</b> were lost or stolen during your <b>trip</b> .	We will pay you up to	
	£200	
	for the loss or theft of your <b>cash</b> .	
	<b>We</b> will pay you up to	
	we will pay you up to	
	£200	
	for the cost of replacement <b>event tickets</b> that cannot be recovered from any other source in the first instance.	

- you have not paid your **deductible** or accepted it will be deducted from any settlement;
- you did not notify the loss or theft to the police, your transport provider or tour operators' representative and obtain a local independent written report during your trip;
- you are unable to provide proof of purchase or proof of withdrawal;
- you did not take all available precautions;
- your cash or event tickets were not on your person, unless they were locked in a safe or safety deposit box or left out of sight in your locked accommodation or motor vehicle and you can provide evidence of unauthorised and/or forcible entry;
- you have received replacement event tickets from anywhere else;
- you do not co-operate with us.

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#### Important meanings in this section

cash – sterling or foreign currency in note or coin form.

**co-operate** – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

**deductible** – the amount **we** will deduct from any claim's settlement in respect of <u>each person</u> making a claim.

event tickets – tickets or passes which you have purchased to gain admission or entry to, a theme park, water park, exhibition, concert, theatre or sporting event. period of insurance – the trip dates shown on the insurance schedule or if the policy is a multi-trip, a trip that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claims for a trip booked during the period of cover will be considered until the policy expires, as long as the trip does not exceed the stated limits.

precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their cash and/or event tickets.

**proof of purchase** – an original receipt and any other documentation required to prove when the item was purchases.

**proof of withdrawal** – evidence that you had withdrawn the **cash** from your bank, building society or credit card.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip - travel during the period of insurance.

# If you need emergency travel documents – Section B17

# This is what we will do: If this happened: Despite having taken precautions your travel documents were lost, stolen or We will pay you up to damaged during your trip. £50 for the cost of additional travel and accommodation that you paid during your trip so you could collect your emergency travel documents. We will also pay you up to £150 towards the cost of emergency travel documents.

- you did not notify the loss or theft to the police, your transport provider or tour operators' representative and obtain a local independent written report during your trip;
- you did not take all available precautions;
- your travel documents were not on your person, unless they were locked in a safe or safety deposit box or left out of sight in your locked accommodation or motor vehicle and you can provide evidence of unauthorised and/or forcible entry;
- your travel documents were in your checked-in baggage;
- you cannot provide receipts or other evidence of your additional expenditure;
- you do not **co-operate** with **us**.

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#### Important meanings in this section

BFPO – British Forces Posted Overseas.

**checked-in baggage** – suitcases, holdalls or rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of your **transport providers** service in which you were booked to travel.

**co-operate** – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

**deductible** – the amount **we** will deduct from any claim's settlement in respect of <u>each person</u> making a claim.

**emergency travel documents** – any emergency documents that you need in order to return **home** or continue your **trip**.

**home** – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

**period of insurance** – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claims for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss, theft or damage of their travel documents.

travel documents – current passports, ESTAs, Valid Visas, travel tickets, European Health Insurance Cards (EHIC).

**transport provider** – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip - travel during the period of insurance.

## If you need legal advice – Section B18

#### If this happened:

You were injured or killed on your trip due to someone else's negligence.

**PLEASE NOTE**: If compensation is awarded, **we** will deduct any costs that **we** have paid from that compensation.

#### This is what we will do:

We will provide you, your estate or the executors/administrators of your estate with

#### 30 minutes legal helpline access

Our legal advice line is managed by Penningtons Manches LLP and is contactable on:

#### 0345 241 1875

8:30am - 7pm Weekdays

If **we** believe that the estimated recovery will be more than £500, **we** will appoint a solicitor to act on your behalf or on behalf of your estate or the executors/administrators of your estate and pay up to

#### £25,000

for legal costs and expenses incurred in pursuing claims for compensation and damages.

The deductible amount for this section is £250 per person, per incident

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- legal proceedings in the USA or Canada do not follow the contingency fee system operating in North America;
- you, your estate or the executors/administrators of your estate are making a claim against a transport provider, travel agent, tour operator, tour organiser, the insurer or their agents or the claims office;
- we believe that the estimated recovery will be less than £500;
- the costs are to be considered under an arbitration scheme or a complaints procedure;
- you, your estate or the executors/administrators of your estate are making a claim against another person insured on this policy, or a family member, a friend or travel companion whether insured by us or another provider;
- you, your estate or the executors/administrators of your estate do not **co-operate** with **us**.

#### Important meanings in this section

**co-operate** – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

**deductible** – the amount **we** will deduct from any claim's settlement in respect of <u>each person</u> making a claim.

**family member** – any person who is related to you by blood, marriage, adoption, fostering or co-habitation.

**package holiday** – any holiday where two or more components (i.e. transport and accommodation) have been booked with a **tour operator** and therefore falls within the Package Travel Regulations.

**period of insurance** – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claims for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

**tour operator** – any individual or company which sells a **package holiday** as defined within the Package Travel Regulations.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

**travel companion** - a person(s) with whom you have booked to travel on the same travel itinerary and without whom your travel plans would be impossible.

trip - travel during the period of insurance.

# If you are killed, injured or disabled following an accident – Section B19

#### If this happened:

You suffered an accident during your **trip** which, within 12 months, directly caused your death, serious injury or disablement.

PLEASE NOTE: This section does <u>not</u> cover death, injury or disablement due to illness or disease.

#### This is what we will do:

In the event of your death, we will pay

## £10,000

to your estate or the executors/administrators of your estate.

If you suffered 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 arms/hands or legs/feet **we** will pay you

## £25,000

If you suffered permanent and total disablement, we will pay you

£25,000

There is no deductible amount for this section

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- you were under the influence of drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction), solvents or anything relating to your prior abuse of drugs or solvents;
- excessive alcohol consumption was a contributory factor;
- you were driving or riding any motorised vehicle for which, you did not hold a valid UK Driving Licence and you failed to take reasonable safety precautions;
- you knowingly put yourself at risk, unless you were trying to save your own or someone else's life;
- you were taking part in an additional sports activity and you had not paid the relevant additional premium;
- you, your estate or the executors/administrators of your estate do not **co-operate** with **us**.

#### Important meanings in this section

accident – an injury which is cause by a violent, viable and external event.
 additional sports activity – any sports or activity not listed on page 55.
 co-operate – provide us with any information or documentation we may reasonably require to enable us to verify and process your claim.

**deductible** – the amount **we** will deduct from any claim's settlement in respect of <u>each person</u> making a claim.

excessive alcohol consumption – drinking enough alcohol that it seriously affects your decision making or that you suffer injury or illness from either long-term alcohol abuse or one off 'binge'.

**motorised vehicle** – car, motorcycle, moped, scooter, boat or quad bike. **permanent and total disablement** – you are unable to work in any paid employment or paid occupation, this shall be defined as 'all your usual activities, pastimes and pursuits of any and every kind'.

**period of insurance** – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claims for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

**reasonable safety precautions** – wearing a seat belt in a car or similar vehicle, or a helmet on a motorcycle or similar vehicle.

trip - travel during the period of insurance.

valid UK Driving Licence – visit <u>www.gov.uk/driving/licence-categories</u> we/our/us – Union Reiseversicherung AG, UK.

# If you are held legally liable for injury or damage – Section B20

#### If this happened:

You are held legally liable for something that you did accidentally during your **trip** which caused accidental bodily injury to, or the damage to the property of, someone who was not your **travel companion** or a **family member**.

PLEASE NOTE: In the event of an incident that might result in a claim:

- 1. You must not admit liability or make any offer of settlement;
- 2. You <u>must not</u> reply to, but should immediately send **us** every writ, summons, legal process or other communication you receive;
- 3. We may take over and deal with, in your name, the defence/settlement of any claim.

#### This is what we will do:

We will pay you up to

### £2,000,000

in respect of damages awarded against you plus legal costs to when **we** have agreed.

There is no **deductible** amount for this section

- you have not paid your **deductible** or accepted it will be deducted from any settlement;
- you are claiming for any infectious disease;

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- you admitted liability for any loss, injury or damage;
- the incident arose during the course of your employment or was caused by someone employed by you;
- the incident was caused by an animal which you owned or had custody or control of;
- you were driving, or in control of, any motorised vehicle including any trailer or sidecar attached to it, pedal cycle, aircraft, drone, motorised skis, motorised waterborne craft, pedalo or sailing vessel;
- you were under the influence of non-prescribed drugs, solvents or anything related to your prior abuse of drugs or solvents;
- excessive alcohol consumption was a contributory factor;
- you deliberately put yourself or others at risk;
- you were using firearms or incendiary devices;
- the incident took place on, or in, property (other than your temporary trip accommodation) which you own or control;
- you were taking part in an additional sports activity and you had not paid the relevant additional premium;
- you do not **co-operate** with **us**.

#### Important meanings in this section

additional sports activity – any sports or activity not listed on page 55.
 co-operate – provide us with any information or documentation we may reasonably require to enable us to verify and process your claim.

**deductible** – the amount **we** will deduct from any claim's settlement in respect of <u>each person</u> making a claim.

excessive alcohol consumption – drinking enough alcohol that it seriously affects your decision making or that you suffer injury or illness from either long-term alcohol abuse or one off 'binge'.

family member - any person who is related to you by blood, marriage, adoption, fostering or co-habitation.

**motorised vehicle** – car, motorcycle, moped, scooter, boat or quad bike. **period of insurance** – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claims for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

**reasonable safety precautions** – wearing a seat belt in a car or similar vehicle, or a helmet on a motorcycle or similar vehicle.

**travel companion** - a person(s) with whom you have booked to travel on the same travel itinerary and without whom your travel plans would be impossible.

trip - travel during the period of insurance.

# Are you thinking of taking part in any sports or activities?

		empted to try an activity or sport while you are awa	ay – your policy will cover the following activities				
as standard without you having to pay an additional premium.							
NOTE; Where these symbols appear after a particular sport, the relevant restrictions apply:							
* No Personal Accident or Personal Liability Cover							
** Must wear or use protective or safety equipment common or appropriate to that sport							
	e run by a professionally qualified and insure						
	Activities covered as Standard (SPORT)						
Abseiling***	Canoeing (excluding white water)	Frisbee	Keep Fit				
Adventure Racing (up to 6 hours)	Caravanning		Kiting (flying kites)				
Aerobics	Cheerleading	Gliding (as a passenger only)	Korfball				
Airsoft	Clay Pigeon Shooting	Gliding (learning with a qualified instructor)					
Amateur Athletic Field Events	Climbing (indoor) **	Golf	Lacrosse				
Amateur Athletic Track Events	Cricket **	Gorge Walking (no ropes)	Langlauf (requires Winter Sports cover)				
Angling	Croquet	Gorilla Trekking	Low Ropes				
Animal Sanctuary/Refuge Work	Cross Country Running	Gymnastics (floor)	Manual Labour (up to 10 meters)				
Archery	Curling; Cycle Touring	Handball	Model Flying				
Athletics	Cycling (road, recreational)	Hang Gliding (tandem)	Motor Cycling up to 125cc (incl hired motor cycle				
		High Diving	Mountain Biking - recreational - Not Downhill **				
Badminton	Dancing	Highland Games - Athletics events (competing)	Mountain Diking - recreational - Not Downinii				
Ballooning - Hot Air	Deep Sea Fishing	Hiking/Trekking/Walking Up To 4,000m	Netball				
Bamboo Rafting	Dinghy Sailing*	Hill Walking up to 2000m	Nobali				
Banana Boating	Diving (high diving or spring board)	Historical/Battle Reenactment *	Octopush				
Bar Work	Dodgeball	Hobie Catt Sailing (In-shore) *	Off Piste Skiing (requires Winter Sports cover				
Baseball	Dog Sledding (recreational)	Hockey	upgrade)				
Basketball	Dragon Boating	Horse Riding (Dressage) **	Off Piste Snowboarding (requires Winter Sports				
Beach Games	Driving any Motorised Vehicle (must be	Horse Riding **	cover upgrade)				
Biathlon; Billiards	licensed for that classification of vehicle)	Hot Air Ballooning***	Orienteering				
Bird Watching	Elephant Trekking	Husky Dog Sledding	Overland Trips				
BMX Cycling (no Freestyle)	Elephant freiking	Husky Dog Oledding					
Boardsailing	Falconry **	Ice Skating (recreational); Indoor Climbing (on	Paintballing (wearing eye protection) *				
Body Boarding	Fell Running	climbing wall) **	Parasailing (over water)				
Bowling	Fell Walking		Parascending (Over water				
Bowls	Fencing **	Jet Boating	Petanque				
Bridge	Fishing	Jet Skiing	Pigeon racing				
Bungee Jumping	Fives	Jogging	Polo (water)				
	Flag football		Pony Trekking				
Camel/Elephant Riding/Trekking	Flying as passenger (in a licensed	Karting (as part of an organised recreational	Pool				
Camping	passenger carrying private/small aircraft)	event)	Power lifting				
Canoe Trekking		Kayaking (excluding white water) **					

Quoito	Shork Diving (in a page)	Sporkolling	Ultimate Frisbee
Quoits	Shark Diving (in a cage)	Snorkelling	
	Shark Tagging (Volunteer Work) ** Shooting	Snow Biking (requires Winter Sports cover)	Via Ferratta **, ***
Rackets	(Clay Pigeon)	Snow Shoing (requires Winter Sports	Volleyball
Rafting	Shooting (Ttarget range)	upgrade)	
Rap Running/Jumping	Skateboarding	Snowboarding	War Games/Paint Balling **
Raquet Ball	Skiing - (requires Winter Sports upgrade)	Snowboarding - Freestyle - Terrain Park etc.	Water Polo (amateur)
Rifle Range	Skiing - Cross Country (requires Winter	No inverted aerials (requires Winter Sports	Water Skiing (amateur)
Ringos	Sports upgrade)	upgrade)	Whale Watching
River Walking	Skiing - Freestyle (moguls, terrain park etc -	Snowboarding - Off Piste, in resort (requires	Windsurfing
Rock Climbing under 2,000m *, **	no inverted aerials) (requires Winter Sports	Winter Sports upgrade)	Working
Roller Blading (In-Line Roller Skating)	upgrade)	Snowboarding (requires Winter Sports	Ũ
Roller Skating	Skiing - Moguls (requires Winter Sports	upgrade)	Yoga
Rounders	upgrade)	Softball	-
Rowing	Skiing - Mono (requires Winter Sports	Squash / Rackets; Summer Tobogganing	Zorbing **
Rugby Training (not full contact)	upgrade)	Surfing	-
Running (keep fit)	Skiing - Nordic (requires Winter Sports	Swimming	
	upgrade)	Swimming with Dolphins	
Safari (wildlife or tourist)	Skiing - Off-piste (within resort) (requires		
Safari Trekking (where guns are carried by	Winter Sports upgrade)	Table Tennis	
safari giudes for safety)	Skiing - Ski Racing (ski school races etc)	Tae Kwon Do training	
Sail Boarding	Sledging (requires Winter Sports cover)	Ten Pin Bowling; Tennis	
Sailing/Yachting Inshore (recreational) *	Sledging/Toboganning (requires Winter	Toboganning/Sledging	
Scuba Diving to 30m	Sports cover)	Touch Rugby	
Sea Canoeing/Kayaking	Sleigh riding (reindeer/horse)	Trekking/Hiking Up to 4,000m	
Sea Fishing	Small Bore Target Shooting	Tubing	
Sea Kayaking	Snooker	Tug of War	

If you are considering taking part in any activity which is not listed, please contact us to discuss this and we will let you know what, if any, additional premium is necessary.

# **Data Protection – Personal Information**

You should understand that any information you have given to Travel Insurance Facilities PLC will be used in their function as a Data Controller for the administration of the insurance contract. This information will be processed in compliance with the provisions of the UK Data Protection Act and the General Data Protection Regulation that came into forced on 25th May 2018 for the purpose of providing travel insurance and handling claims, complaints and medical assistance, if any.

This involves providing such information to other parties, including your selling agent, claims handlers and Union Reiseversicherung AG, UK (URV) (URV, the insurer of tifgroup). For example this would occur in circumstances, such as a medical emergency. This may require transferring information about you to countries outside the European Economic Area (EEA). You have a right to access, rectification and erasure of information that Travel Insurance Facilities PLC holds about you.

If you would like to exercise either of these rights you should contact in writing: The Data Protection Officer, Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY. It is our aim to provide high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur on both sides. If you do not feel that the matter has been dealt with to your satisfaction or you have some new evidence which we have not seen, you may bring this to the claims manager's attention in writing: The Claims Manager, tifgroup-claims, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY.

Travel insurance Facilities are registered with the Information Commissioner's Office and undertake to comply with the Data Protection Act 1998 ("DPA") and EC Directive 95/46/EC (up to and including 24 May 2018) and the General Data Protection Regulation ("GDPR") and (EU) 2016/679)) (on and from 25 May 2018), and, in the event that the UK leaves the European Union, all legislation enacted in the UK in respect of the protection of your personal data.

For our full privacy policy terms, please see: <u>http://www.tifgroup.co.uk/privacy/</u>

# **Financial Services Compensation Scheme (FSCS)**

For your added protection, the insurers are covered by the FSCS. You may be entitled to compensation from the scheme if the insurers cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance cover provides protection for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS, call 0800 678 1100 or 020 7741 4100, or visit their website www.fscs.org.uk

## Meet your insurers

Your policy is made up of different sections insured by different companies:

Sections A1, B1 - B20 are underwritten by tifgroup, a trading name of Travel Insurance Facilities Plc and insured by the Union Reiseversicherung AG, UK.

Several Liability – The subscribing insurers obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

# Make yourself heard

At GetGoing Travel Insurance we take great pride in treating our customers fairly and we have tried to ensure that our policies are easy to understand; but sometimes we and our insurers might get it wrong, in which case we want you to tell us.

If you wish to complain about the sale of your policy, please contact:

The Customer Insights Manager

URV, 1, Tower View, Kings Hill, West Malling, Kent, ME19 4UY,

Telephone: 0203 829 6604

E-mail complaints@tifgroup.co.uk

If you wish to complain about the **outcome of your claim or assistance provided**, please contact:

Customer Insights Manager URV, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY Telephone: 0203 829 6604

Email: complaints@tifgroup.co.uk

If you are still not satisfied with the outcome you may refer your case to the Financial Ombudsman Service (FOS):

The Financial Ombudsman Service

Exchange Tower, London, E14 9SR

Telephone (Landline): 0800 023 4567

Telephone (Mobile): 0300 123 9123

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

Web: www.financial-ombudsman.org.uk



Enjoy your trip!

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