

Welcome to **Expand** Travel Insurance

This policy document will outline everything you need to know about your cover.

Have a read and make sure you're completely happy. If you have any questions or concerns, please don't hesitate to call us on 020 8770 2752 or by emailing info@ehicexpand.com.

Useful contact details

<p>Emergency medical assistance service can be contacted on:</p> <p>MAPFRE Assistance Tel: +44 207 748 0507 Email: irlcosiam@mapfre.com</p>	<p>To make a claim:</p> <p>Tel: +44 207 748 0508 Email: claims@travelclaimsservices.com Online: www.travelclaimsservices.com/Claims</p>
<p>To talk about your policy Call 020 8770 2752 or email info@ehicexpand.com</p>	

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Important Information about us and our Insurance Services

Please read this document carefully to help you in making your travel insurance choice.

Expand

Expand Travel Insurance is a trading name of The Medical Screening Company Ltd, authorised and regulated by the Financial Conduct Authority, registration 472607.

The Medical Screening Company Ltd is a MAPFRE coverholder and this insurance is underwritten by MAPFRE pursuant to BA number B042419INT05319.

About Our Services

We are an insurance intermediary and offer travel insurance products. We are contractually bound to only offer products from MAPFRE (the insurer). We will not provide a personal recommendation. We will ask some questions to identify your requirements and eligibility and provide you with information to help you to choose the best product to suit your needs. We arrange the policy with the insurer on your behalf. You do not pay us a fee for doing this. We receive commission from the insurer which is a percentage of the total premium paid. We act on behalf of the insurer when processing claims. We are covered by the Financial Services Compensation Scheme (FSCS). You may be able entitled to compensation from the scheme if we cannot meet our obligations. This depends on the circumstances of the claim. Insurance advising and arranging is covered up to 90% of the claim without any upper limit. Further information is available from the FSCS website at www.fscs.org.uk

The Insurer

This insurance is underwritten by MAPFRE ASISTENCIA Compañía Internacional de Seguros y Reaseguros Sociedad Anonima incorporated and registered in Spain, registered as a foreign company in the United Kingdom with company number FC021974, acting through its UK branch with branch number BR008042. Registered offices at Dixon House, 72-75 Fenchurch St, London EC3M 4BR. Authorised by Dirección General de Seguros y Fondos de Pensiones and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority FRN 203041

About the insurance regulations

The Financial Conduct Authority (FCA) is the independent watchdog that regulates financial services.

All of the above company details provided can be checked on the Financial Services Register by visiting: www.fca.org.uk or contacting the Financial Conduct Authority on 0800 111 6768.

Purchase conditions

Each **Insured Person** should read this policy, policy certificate and any endorsements carefully, keep them in a safe place and take them when they go on holiday.

This insurance excludes claims related to the pre-existing medical conditions of all Insured Persons, their Relatives, their travelling companions and also Close Business Colleagues, other than conditions listed on page 23.

If you are travelling to a country in the European Union, you should take a European Health Insurance Card with you. EHC applications forms are available online at <https://www.ehic.org.uk/Internet/startApplication.do> or <http://www.nhs.uk/NHSEngland/Healthcareabroad/EHC/Pages/about-the-ehic.aspx>, or by calling 0300 3301350.

You have a responsibility to act honestly and provide accurate details taking reasonable care not to make a misrepresentation.

Law and Jurisdiction:

This policy will be governed by English law and all **Insured Persons** and **We** agree to submit to the courts of England and Wales to determine any dispute arising under or in connection with it, unless the relevant **Insured Person** resides in Scotland, Northern Ireland, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction, unless agreed to the contrary by the **Insured Person** and **Us** before the commencement date.

The terms and conditions of this policy will only be available in English and all communication relating to this policy will be in English.

Important Information Notice

We draw your attention to the exclusions detailed in the General Exclusions section, in particular, exclusion 29 relating to Covid-19 or severe acute respiratory syndrome coronavirus (SARS-COV-2) or any mutation or variation of these.

Emergency Medical assistance

What To Do In A Medical Emergency

In serious emergencies, seek medical attention at your nearest public healthcare facility before you contact us. For other medical issues, please call our 24-hour emergency assistance service immediately: **MAPFRE Assistance (tel: +44 207 748 0507)**.

The Assistance Service is able to liaise with doctors and hospitals, worldwide to guarantee medical care expenses, if medically necessary to arrange emergency repatriation with medical escort, to give guidance and help to other members of the party, or to pass a message to **Relatives**.

This Insurance does not cover any medical care expenses which in the opinion of the Insurers are not essential or can reasonably be delayed until the Insured returns to his usual country of residence.

You **MUST** be treated by the public healthcare system as this policy does not provide cover for any medical care expenses which would otherwise be covered under the terms of the EHIC scheme and/or other reciprocal health agreement. If you don't do this, we'll only cover the costs that would have come about had you contacted us and we won't pay more than it would have cost us, had we arranged your care.

If you are in any doubt you should contact MAPFRE Assistance for advice before starting treatment.

Medical Treatment in the United Kingdom

All benefits available under Section 2 cease on return to the United Kingdom. If you need medical treatment in the United Kingdom you should use the facilities of the National Health Service.

Travel Delays – EC Regulations

This policy is not designed to cover costs which are met under the EC Regulation No. 261/2004. Under this regulation if you have a confirmed reservation on a flight, and that flight is delayed by between 2 and 4 hours (length of time depends on the length of your flight) the airline must offer you meals, refreshments and hotel accommodation. If the delay is more than 5 hours, the airline must offer to refund your ticket. The regulations should apply to all flights, whether budget, chartered or scheduled, originating in the EU, or flying into the EU using an EU carrier.

If your flight is delayed or cancelled, you must in the first instance approach your airline and clarify with them what costs they will pay under the Regulation. If you would like to know more about your rights under this Regulation, additional useful information can be found on the Civil Aviation Authority website (www.caa.co.uk).

How To Make A Claim

Any occurrence or loss, which may give rise to a claim, should be advised immediately to **Travel Claim Services** (the appointed claims handlers), whose details are shown below. When notifying them of a claim you must provide your name, address, telephone number, policy reference number and a brief description as to the nature of the claim. If medical attention has been received you should have already notified **MAPFRE Assistance** and sought their approval for any medical care expenses incurred outside of the terms of EHIC. Failure to have done this may prejudice the amount payable under your claim. In NO event should a claim be notified later than 31 days after the expiry of the trip during which the claim occurred.

Important: Any loss or damage to baggage whilst in the custody of carriers (airline, bus company etc.) must be notified immediately in writing to such carriers, but in any event within three days, and a Property Irregularity Report (PIR) obtained. Any loss of money or personal baggage must be reported to the police within 24 hours of discovery and a written report obtained. Proof of ownership of personal belongings, if requested, must be supplied.

TCS Claims:

Tel: +44 207 748 0508

Email: claims@travelclaimsservices.com

Or you can obtain a claim form online at www.travelclaimsservices.com/Claims

Policy Wording

Provided you have paid the appropriate premium as shown in your travel insurance certificate, you are covered in accordance with the full wording shown herein up to the limits indicated in the schedule of cover below. The limits apply per person. The excesses apply for each person and each section of each claim. Please contact Expand Travel Insurance on 020 8770 2752 or email info@ehicexpand.com if you wish to add any additional countries to your existing policy.

A note to all insured people, doctors and hospitals

This is not a private medical insurance. If you need any medical treatment, you must tell Us immediately or we may not guarantee medical expenses. If you need any medical treatment, you must allow Us or our representatives to see all of your medical records and information. Please be aware that if you accept the offer of private treatment (inclusive of treatment in a private room) without our specific authorisation, you will be liable for the cost.

Definitions

Listed below are certain words that appear throughout the policy. In all cases they will have the meanings shown below.

Breakdown (for the purpose of Section 4) means that the vehicle in which you are travelling stops as a result of mechanical or electrical failure due to any cause other than lack of fuel, oil or water.

Business Equipment means Laptop, notebook, PDA, mobile phone, projector.

Civil unrest means any activities inclusive of organised protests, riots, arson, looting, occupation of institutional buildings, border infringements and armed insurrection (excluding where civil war has been declared).

Close Business Colleague means any person that you work closely with whose absence for a period of one or more complete days necessitates the cancellation or curtailment of the trip as certified by a director of the business.

Complications of pregnancy and childbirth

An event that could not have happened if you were not pregnant.

Curtailed means cutting your planned journey short by early return to your normal country of residence, admission to an overseas hospital as an in-patient or prevention of further travel so that you lose the benefit of your pre-paid accommodation.

Emergency Purchase means the purchase of immediate necessities.

Excess

Under most sections of this policy you have to pay the first part of any claim. This is called an excess. This will apply to each person claiming and to each incident and to each section of the policy you claim under. This amount is shown in the Schedule of Cover table for each of the sections where it applies.

Geographical limits

This policy is limited to travel in the following countries:

European Health Insurance Card (EHIC) countries including: **Austria, Belgium, Bulgaria, Channel Islands, Croatia, Cyprus (but not Northern Cyprus), Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Norway, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland, UK.**

Please note: Cover within the UK applies to pre-booked trips only and must require payment for at least one overnight stay in a commercial accommodation facility such as hotel, bed & breakfast, hostel etc.

Plus the following specifically named Non European Union Countries: Andorra, Belarus, Bosnia & Herzegovina, Isle of Man, Macedonia, Monaco, Montenegro, Northern Cyprus, San Marino, Serbia, Turkey and Ukraine.

Additional Countries*: Albania, Egypt, Moldova, Morocco, Russia, and Tunisia.

*Only operative if indicated in the Schedule of Insurance and appropriate premium paid. Please refer to definitions of Journey for specific trip length limits

Government legislation, regulation or action shall include recommendations by NATS or similar organisations within Europe where not overruled by governmental or regulatory bodies.

Insured Person(s)/You/Your

Each person stated in the policy certificate as being insured (provided that such person is resident in the United Kingdom and registered with a doctor).

Journey

If annual multi-trip cover is selected:

Any pre-booked trip of up to 31 days duration (or 45 or 60 days duration if stated on the policy certificate and the appropriate premium has been paid for **Insured Person(s)** aged up to 85 years only) at date of issue within the **Geographical limits** for social, domestic, pleasure, educational or commercial business purposes commencing from and returning to the **Insured Person's** home or place of business within the **United Kingdom**.
Cover for cancellation will not begin until the policy start date.

If single trip cover is selected:

The pre-booked trip, for which this insurance policy was issued, of up to 122 days (in respect of **Insured Persons** aged up to 85 years at the **Date of Issue**) within the **Geographical limits** for social, domestic, pleasure, educational or commercial business purposes commencing from and returning to the United Kingdom.

Additional countries – trip length (both single and annual multi-trip):

The **Geographical limits** are expanded to include a trip to the countries listed on page 4 with a maximum duration of 24 days.

Please note: If, due to unexpected circumstances beyond your control and included in the conditions of this cover, you cannot finish your holiday within the period of insurance set out on your validation certificate, we will extend your cover for up to 30 days at no extra charge. If the reason you cannot finish your holiday is linked to coronavirus disease (COVID-19) or severe acute respiratory syndrome coronavirus (SARS-COV-2) or any mutation or variation of these, we will still extend your cover for up to 30 days at no extra charge. However, we will only cover claims that are not related to COVID-19 and SARS-COV-2, all other general exclusions will continue to apply.

Known event

A known event is an existing or expected publicly announced occurrence, such as a named tropical storm, a hurricane or a strike voted upon by union members.

Personal Effects means personal belongings, including clothing worn and personal luggage owned by you that you take with you on your trip.

Personal Money means cash (banknotes and coins), Travellers Cheques, Postal Orders, travel vouchers carried by you for your personal use.

Pre-existing Medical Condition means any medical condition, defect or disease suffered by you or any other person upon whose state of health the trip depends:

1. for which advice or treatment (including prescribed medication), or investigation has been received or prescribed in the twelve (12) months prior to the issue of this policy;
2. of which you are aware or could reasonably be expected to be aware at the time of applying for insurance; and/or
3. is of an ongoing nature or any complication directly attributable to the condition.

A Pre-existing Medical Condition includes complications directly attributable to conditions, defects or diseases described above.

Public Transport means any aircraft, ship, train or coach on which you are booked to travel.

Relative means husband, wife, civil partner (or de facto partner with whom you are living permanently at the same address), parent, grandparent, parent-in-law, brother, sister, child, grandchild, brother-in-law, sister-in-law, son-in-law, daughter-in-law or fiancé(e).

Reciprocal Agreements are healthcare arrangements which allows the citizens to access health and social care services while in those nations, on the same basis as a resident of that nation would and at no or a low cost.

Trip means any holiday/leisure trip or business trip for which you have paid the appropriate premium.

Valuable means cameras and other photographic equipment; audio and video equipment; computers; all discs, CDs, tapes and cassettes; mobile telephones; other electronic or electrical equipment of any kind; spectacles and/or sunglasses; telescopes and binoculars; works of art; jewellery; watches; furs and items made of or containing precious or semi-precious stones or metals.

We, Us and Our means the Insurers: MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros Sociedad Anonima. Dixon House, 72-75 Fenchurch St, London EC3M 4BR. Trading under the name MAPFRE Assistance.

You and Your means each person for whom the premium has been paid and whose age does not exceed the maximum shown in the Schedule of Cover.

Schedule of Cover

Each person is separately insured.

Section	Travel Cover	Limit per claim	Excess*
1	Cancellation Fees, Lost Deposits and Curtailment	£5,000	£100**
2	Emergency Overseas Medical Care and Repatriation Expenses		
	Repatriation / Evacuation costs	£2,000,000	£100**
	Medical State Inpatient Co-insurance. Supplement to EHIC.	£2,000,000	£100**
	Outpatient Medical Care Expenses	£2,000	£100**
	Additional Travel and Accommodation Expenses including Ambulance	£5,000	£100**
	Pharmacy	£500	£40
	Additional Countries: Private Medical Expenses (Optional)	£2,000,000	£100**
3	Personal Liability	£2,000,000	£75
4	Missed Departure / Connection	£500	£100**
5	Delay, Damage to or Loss of Baggage including Valuables		
	Total limit for baggage including Valuables	£1,500	£75
	Maximum per item, pair or set	£500	
	Valuables limit in total	£500	
	Delayed Baggage	£100	12 hrs
6	Personal Money and Loss of Passport / Visa		
	Personal Money	£200	£50
	Lost Passport / Visa	£250	£50
7	Legal Advice and Expenses	£10,000	£50
8	Personal Accident Benefit	£10,000	£50
9	Hijack Benefit	£50 per each 24 hr period. Up to £1,000 maximum	Nil
10	Hospital Cash Benefit	£50 per each 24 hr period. Up to £500 maximum	24 hrs
11	Delayed Departure / Abandonment of Trip		
	Delayed Departure	£25 per each 12 hr period. Up to £125 maximum	12 hrs
	Abandoning your trip	£5,000	£75
12	Mugging Benefit	£50 per each 24 hr period. Up to £1,000 maximum	Nil
13	Pet Cover		
	Pet Care Kennel / Cattery fees	£20 per each 24 hr period. Up to £200 maximum	12 hrs
	Loss of Pet Documentation	£250	Nil

* Excess is increased to £200 per person, per claim, in respect of **Single Trip Higher Excess** policies.

** Excess is increased to £150 per person, per claim (regardless of the age of the traveller) when the claim arises out of an accident or illness affecting the ability to travel of an **Insured Person** over the age of 75 years.

Please note that Sections 14 to 26 are only operative if indicated in the policy certificate and appropriate premium paid.

Section	Winter Sports (Optional) Additional Benefits	Limit per claim	Excess
14	Piste Closure and Avalanche Cover	£50 per day	24 hrs
15	Loss of Use of Lessons and Lift Pass		
	Lift Pass	£50 per day	24 hrs
	Ski Lessons	£50 per day	24 hrs
16	Winter Sports Equipment		
	Winter Sports Equipment (owned)	£500	£100
	Ski Hire	£20 per each 24 hr period. Up to £200 maximum	12 hrs
	Single article limit (owned or hired)	£100	

Section	European Cruise (Optional) Additional Benefits	Limit per claim	Excess
17	Medical Expenses Extension	£2,000,000	£75
18	Missed Port	£100 per each 24 hr period. Up to £500	Nil
19	Stateroom / Cabin Confinement	£100 per each 24 hr period. Up to £500	Nil
20	Unused Excursions	£500	£75

Section	Travel Disruption (Optional) Additional Benefits	Limit per claim	Excess
21	Extended Cancellation or Curtailment	£1,000	£75
22	Extended Travel Delay		
	Delay prior to departure	£20 per first 12 hr period, then £25 per each 24 hrs. Up to maximum of £125	Nil
	Accommodation costs	£1,000	Nil
23	Extended Missed Departure	£1,000	Nil
24	Accommodation cover	£1,000	£75

Section	Business Pack (Optional) Additional Benefits	Limit per claim	Excess
27	Increased Baggage Cover		
	Total limit for baggage including Valuables and Business Equipment	£5,000	£75
	Maximum per item, pair or set	£1,500	
	Emergency purchase	£1,000	£75
	Replacement hire	£1,000	£75
	Documents Re-creation	£1,000	£75
	Increased Personal / Business Cash	£1,000	£75
28	Replacement Personnel	£1,500	£100

Policy Options

Individual

One person who is 18 years of age or over.

Couple

An individual and his or her partner provided they live together for at least 6 months or longer. A partner would include a civil partner.

Family

A person and their husband/wife or partner and up to six of their dependent, adopted, or fostered children who are aged under 18 years and are either in full time education or living with them.

Single Parent Family

An individual and up to six of his/her dependent children (which can include fostered or adopted children) who are 17 years of age or under at the date of buying this policy and are either in full time education or living with them; or
An individual and up to six of his/her grandchildren who are travelling with them for the full duration of the trip and who are 17 years of age or under at the date of buying this policy.

Automatic Renewals

If you are an Annual multi-trip policy holder, we will aim to automatically renew your policy each year unless you have advised us that you do not want your policy to be automatically renewed or you no longer meet the eligibility criteria to be an Expand Travel Insurance policy holder. We will write to you prior to the renewal date of your policy to remind you that your policy is due to be renewed.

Unless you have previously advised us that you do not want your policy to be renewed, the renewal premium will again be collected from your specified credit or debit card. To make sure that you are always covered you should also be aware that we can only automatically renew your policy when;

- You have made us aware of any changes to your policy details if any;
- The credit or debit card holder has given his or her explicit consent for his or her card being charged at renewal date.

We will notify you of your renewal terms at least 21 days prior to your renewal date. We are entitled to assume at renewal that your details have not changed and you have the consent of the credit or debit card holder, unless you inform us otherwise. We will, through our administrative bank, charge the payment details of the credit or debit card held on record for the renewal premium due.

If you wish to opt out of automatic renewal or need to tell us about any changes to your circumstances, health or insurance requirements please contact Expand Travel Insurance Customer Support Team by phoning 020 8770 2752 or by emailing info@ehicexpand.com.

Upgrades

The following upgrades may be available by paying an additional premium:

Winter Sports cover

For single trip policies you can buy cover for the duration of your trip. For Annual Multi-trip policies, you can buy cover for up to 21 days in total with the period of cover. **You can** only apply online if **you** are under the age of 70 at the time of purchasing the policy. Please see page 17 for a full list of winter sports activities which are covered by this policy. If the winter sport you intend to take is not shown in the list or you are over the age limit, please check that cover will be provided by contacting the Expand Travel Insurance customer support team on 020 8770 2752 or by emailing us at info@ehicexpand.com. Please see sections 14 to 16 for full details of cover.

Cruise cover

You can buy cover for the duration of your trip on all types of policies. Please see sections 17 to 20 for full details of cover.

Travel Disruption cover

You can buy cover for the duration of your trip on all types of policies. Please see sections 21 to 24 for full details of cover.

Business cover

You can buy cover for the duration of your trip on all types of policies. Please see sections 27 to 28 for full details of cover.

labelling="Section-Header">Cancelling your policy

Your right to cancel:

If having purchased this insurance you decide that it does not meet your requirements please contact us. You have 14 days from receiving your documents to change your mind free of charge. This is as long as you haven't left yet and haven't bought a single trip policy for less than 30 days of cover within seven days of departing. If you cancel after this time, you may be entitled to a partial refund. Expand will tell you if you're eligible for a refund before cancelling your policy.

We have the right to cancel your policy with 30 days' written notice. If we do this and you already have future trips booked, you can claim for cancellation if you decide to cancel your trip because we've withdrawn cover.

Email at info@ehicexpand.com

Telephone 020 8770 2752

Address : Expand Travel Insurance, Brookwood House, 2b West Street, Ewell Village, Epsom, Surrey KT17 1UU.

How to complain:

It is our intention to provide an excellent service to our policyholders, however we recognise that there may be occasions when you believe that this may not have been achieved. If you are unhappy with any aspect of the customer service that you received in relation to the policy purchase or received documentation, please contact:

The Customer Service Manager, The Medical Screening Company Ltd, Brookwood House, 2b West Street, Ewell Village, Epsom, Surrey KT17 1UU. Email: complaints@ehicexpand.com. Tel: 020 8770 2752.

If your complaint relates to a claim please contact:

Customer Relations, 1 Victoria Street, Bristol Bridge, Bristol BS1 6AA. E-mail: complaints@travelclaimsservices.com.

Tel: 0330 400 1283.

Please state the nature of your complaint, the policy reference and/or claim number/reference (if appropriate).

If after taking this action you are still unhappy with the response, you may refer it to the Financial Ombudsman Service (FOS): **The Financial Ombudsman Service**, Exchange Tower, London E14 9SR. Tel: 0800 023 4567.

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

We are covered by the Financial Services Compensation Scheme (FSCS). You may be able entitled to compensation from the scheme if we cannot meet our obligations. This depends on the circumstances of the claim. Insurance advising and arranging is covered up to 90% of the claim without any upper limit. Further information is available from the FSCS website at www.fscs.org.uk

General Exclusions

You are not covered for claims arising out of:

1. loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation, or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
2. loss, damage, expense or indemnity incurred as a result of travelling to an area that the government of your normal country of residence has advised against travel provided that such loss, damage, expense or indemnity is directly or indirectly related to any such circumstances that are the reason for the advice.
3. loss, damage, expense or indemnity directly or indirectly resulting from or attributable to the use, or threat of use, of any pathogenic or poisonous chemical biological, bio-chemical materials, nuclear reaction, radiation or radioactive contamination, or any weapon or device employing atomic or nuclear fission or fusion of any nature.
4. loss, destruction or damage directly caused by pressure waves caused by aircraft and other flying objects travelling at sonic or supersonic speeds.
5. any loss, damage, expense, indemnity or benefit under any section that is contributed to or caused by the failure (or fear of failure) of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date or to continue to function correctly beyond that date.
6. loss, damage or expense incurred as a direct or indirect result of Volcanic Ash.
7. you travelling in an aircraft other than as a fare paying passenger in a fully licensed passenger carrying aircraft.
8. your suicide or attempted suicide, intentional self injury or your deliberate exposure to unnecessary danger (except in an attempt to save human life).
9. your anxiety, depression, stress or related disorder or any previously diagnosed psychiatric or psychological disorder.
10. sexually transmitted diseases or the influence of alcohol or drugs (unless medically prescribed).
11. your participation in activities of a hazardous nature such as (but not limited to) mountaineering, potholing, parachuting, hang gliding or any other aerial activities, sports involving intentional bodily contact, motorsports and sailing outside territorial waters, unless agreed by **Us** and appropriate premium has been paid.
12. winter sports, other than curling, tobogganing and recreational ice-skating, except when the appropriate additional winter sports premium has been paid. At no time, however, is cover granted for ski or skibob racing in major events, ski jumping, ice-hockey or the use of skeletons or bobsleighs.
13. scuba diving if you are
 - i. not qualified for the dive undertaken or accompanied by a properly qualified instructor, or
 - ii. diving to a greater depth than 30 metres
 - iii. diving alone
 - iv. diving on or in wrecks or cave or ice diving
14. racing of any kind (other than on foot).
15. you taking part in civil commotions or riots of any kind.
16. any consequential loss of any kind, except as may be specifically provided for in this insurance.
17. you breaking or failing to comply with any law whatsoever.
18. any financial incapacity or undertaking, whether directly or indirectly related to the claim.
19. the bankruptcy, negligence, default or insolvency of a tour operator, travel agent, transport company or accommodation supplier.
20. a tour operator failing to supply advertised facilities.
21. any Government regulation or Act.
22. at the time of purchasing this insurance the **Insured Person** or a travelling companion:
 - a. is aware of any circumstances which could reasonably be expected to give rise to a claim under this insurance
 - b. has had a cancerous, cardio-vascular, cerebrovascular, renal, respiratory, psychiatric or mental condition
 - c. has had any other medical condition which is under the supervision of a hospital or a consultant or a doctor or has

- d. required any hospital admission or treatment in the previous 12 months
- d. has been taking continuous medication and has had any change in medication or increase in dosage in the previous 12 months resulting from a deterioration in the condition being treated
- e. has any medical condition(s) for which the **Insured Person** or a travelling companion is on a hospital or specialist's waiting list for inpatient or outpatient treatment or investigation
- f. is awaiting the results of any tests or investigations or is aware of any medical condition of any **Relative** or **Close Business Colleague** whether travelling with the **Insured Person** or not on whose state of health the **Insured Person's** decision to cancel or curtail the **Journey** may depend
- g. has been advised of a terminal prognosis.

However **you** or any person to be insured on this policy your travelling companion, any close **Relative** or any other person upon whose state of health the trip depends will automatically be accepted for cover for certain conditions as described in the list below.

If **you** have a condition that is **not** included in the list, you can still buy the policy, but on the understanding that there is **no cover** for any loss you may suffer as a result of pre-existing medical conditions or related conditions that are not listed. The conditions listed below are agreed under the standard terms of the policy, without referral, subject to the points listed below:

1. that **you** are not travelling against medical advice
2. that **you** are not aware of anything that could reasonably be expected to give rise to a claim at the time of applying for insurance
3. that the condition is not of a recurring or an ongoing nature
4. that **you** are not on a waiting list for treatment or further investigation
5. that **you** have no more than **ONE** of these conditions listed below and have **NO** other pre-existing medical condition(s).
- 23.** motorcycling if you as the driver, or the driver if you are a passenger are not holding a current and appropriate motorcycle license and you are not wearing a helmet.
- 24.** an event that occurs in a country/geographical area for which you have not purchased insurance via **Us**.
- 25.** circumstances manifesting themselves between the date of booking your trip and the date when you apply for insurance.
- 26.** Booking your trip against Foreign and Commonwealth Office (FCO) advice. This means the FCO have advised against 'all but essential travel' to your planned destination.
- 27.** Acquired Immune Deficiency Syndrome (AIDS), Human Immunodeficiency Virus (HIV) or AIDS Related Complex (ARC).
- 28.** errors or omissions in your booking arrangements, your failure to obtain appropriate visas and/or prevention of access by the government of a country into which you wish to enter.
- 29.** Any claims caused by or relating to Coronavirus disease (COVID-19) or severe acute respiratory syndrome coronavirus (SARS-COV-2) or any mutation or variation of these. Nor will we cover any claims relating to any fear or threat concerning these viruses. This additional general exclusion applies to all sections of cover. In the event of a conflict between this general exclusion and any other term in your policy terms and conditions, this general exclusion takes precedence.

General Conditions

- 1.** You must tell **Us** as soon as possible about any change in risk which affects your policy, including you, a person you are travelling with, a close business associate or **Relative** receiving confirmation of a new or changed medical condition or currently being under medical investigation, change in sporting activity or leisure activities you intend to participate in during your trip or any additional person(s) to be insured under this policy. We have the right to re-assess your coverage, policy terms and/or premium after you have advised **Us** of any change in circumstances. If you do not advise **Us** of any change then any related claim may be reduced or rejected or your policy may become invalid.
- 2.** You must tell **Us** if your plans for your trip include travel to areas affected or threatened by war or similar risks as set out in General Exclusion 1. We reserve the right not to cover such risks or, if we will cover them, to apply special terms or conditions and/or charge an additional premium as we think appropriate. No cover for such risks shall attach unless you accept such terms, including any additional premium, before you depart.
- 3.** You must advise the claims handlers of any possible claim within 31 days of your return home. You must supply them with full details of all the circumstances and any other information and documents we may require.
- 4.** You must keep any damaged articles that you wish to claim for and, if requested, send them to the claims handlers at your own expense. If we pay a claim for the full value of an article, it will become our property.
- 5.** You must agree to have medical examination(s) if required. In the event of your death, we are entitled to have a post mortem examination. All such examinations will be at our expense.
- 6.** You must assist **Us** to obtain or pursue a recovery or contribution from any third party or other insurers by providing all necessary details and by completing any forms.
- 7.** You must pay **Us** back within 1 month of demand any amounts that we have paid on your behalf that are not covered by this insurance.
- 8.** You must take all reasonable steps to avoid or minimise any loss that might result in you making a claim under this insurance.
- 9.** You must comply with all the terms, provisions, conditions and endorsements of this insurance. Failure to do so may result in a claim being declined.
- 10.** Except for claims under Sections 8, 9, 10 and 12, this insurance shall only be liable for its proportionate share of any loss or damage that is covered by any other insurance.
- 11.** We may take action in your name but at our own expense to recover for our benefit the amount of any payment made under this insurance.

12. We may at our option discharge any liability under this insurance by replacing or repairing any article or articles lost or damaged, or by issuing you with a Credit Voucher.

13. This insurance is non-transferable. If a trip is cancelled for any reason other than that described in Section 1 then the cover for that trip terminates immediately and no refund of premium in whole or part will be made.

14. If you or anyone acting on your behalf makes any claim knowing it to be false or fraudulent in any way then this insurance shall become void, premiums non-refundable and all claims shall be forfeited.

15. Annual Policy is limited to maximum 31 day trip length unless an extension has been purchased and confirmed in writing.

16. Pregnancy and childbirth is only covered under this policy if something unexpected happens. In particular, we provide cover under section 2 for injuries to the body or illness that was not expected. We do not consider pregnancy or childbirth to be an illness or injury. To be clear, we only provide cover under sections 1, 2, and 8 of this policy, for claims that come from complications of pregnancy and childbirth.

Sections of Insurance

1. Cancellation Fees, Lost Deposits and Curtailment

You are covered up to the amount shown in the Schedule of Cover in the event your trip is necessarily and unavoidably cancelled prior to departure or curtailed before completion because of any of the following events first occurring during the period of insurance:

- a.** the accidental serious injury, serious illness or death of you, your **Relative**, your travelling companion, your business colleague or person with whom you intend to stay at the trip destination.
- b.** your receipt of a summons for jury service, being subpoenaed as a court witness or being placed in compulsory quarantine.

Please note no cover is provided in relation to points 1a and 1b immediately above if they occur as a result of coronavirus disease (COVID-19) or severe acute respiratory syndrome coronavirus (SARS-COV-2) or any mutation or variation of these.

- c.** your unexpected requirement for emergency and unavoidable duty as a member of the armed forces, police, fire, nursing, ambulance or coastguard services resulting in cancellation of previously agreed leave.
- d.** your redundancy, where you were in your job for longer than 2 years and can no longer afford to go.
- e.** your presence being required to make your property safe and secure following fire, flood or burglary that causes serious damage to your home occurring within 48 hours of departure, or whilst you are away.
- f.** a Government regulation following an epidemic or natural disaster that stops you from travelling.
- g.** a warning issued by the Foreign and Commonwealth Office advising against travel to or through a country which forms part of your itinerary or prevention of access by the Government of the country in question.
- h.** If you become pregnant after we have sold you this policy and you will be more than 32 weeks pregnant (or 24 weeks if you know you are having more than one baby) at the start of, or during your trip.
- i.** your doctor advises that you are not fit to travel because you are suffering from complications of pregnancy or childbirth.

For cancellation pre-departure:

In the event you necessarily cancel your planned trip due to any of the above noted reasons, you are covered in respect of either

- (1)** irrecoverable deposits or payments made for unused travel and accommodation paid in advance or contracted to be paid; or
- (2)** at our option, for the additional costs for alternative transport incurred to travel at a later date or by another route to reach your destination up to the claim limit.

For curtailment post-departure:

You are covered in respect of reasonable additional costs for travel and accommodation, a proportionate refund of unused and irrecoverable travel bookings and the original value of unused airfares which cannot be used excluding airfares for an **Insured Person** to return to their normal country of residence in the event you necessarily curtail your trip due to any of the above noted reasons.

You are not covered for

- a.** any claim which is excluded under the General Exclusions applicable to this policy.
- b.** the first part of each and every claim as shown in the Schedule of Cover (the Excess).
- c.** any claim which results from any condition or circumstance known to you at the time of applying for insurance where this condition or circumstance could reasonably be expected to result in the cancellation or curtailment of your trip.
- d.** any cost incurred in respect of visas required in connection with the trip.
- e.** your disinclination to travel or your loss of enjoyment.
- f.** cancellation due to terrorist acts, or the threat or fear of a terrorist act unless Government advice is changed to advise against travel to the area.
- g.** frequent flyer or similar flight reward programmes – No claims for reward points lost due to the cancellation of your airline ticket will be paid.

Conditions

- 1.** It is a requirement of this Insurance that if you:

a. become aware of any circumstances which make it necessary for you to cancel your trip prior to departure, you must advise your travel providers within 48 hours. The maximum amount we will pay will be limited to the applicable cancellation charges at that time.

b. wish to return home differently to your original plans and claim any additional costs under this insurance, you must contact MAPFRE Assistance and obtain their agreement to the new arrangements. Failure to do so may affect the assessment of your claim.

Please also refer to the General Exclusions and Conditions of this policy.

2. Emergency Overseas Medical Care and Repatriation Expenses

You must at all times seek treatment at an appropriate medical facility which participates in the reciprocal health agreements with countries specifically named. If you are in any doubt you should contact MAPFRE Assistance for advice before starting treatment.

Notwithstanding the above, **You** are covered up to the amount shown in the Schedule of Cover for necessary and reasonable costs incurred as a result of your bodily injury, illness or death during your trip in respect of:

a. emergency inpatient medical care expenses. Where the state medical facility is not available or requires additional payment over and above the reciprocal health agreement limits then these costs are covered if authorised by the MAPFRE Assistance.

b. emergency outpatient medical care expenses, not available under reciprocal health agreements with countries specifically named.

c. the cost of emergency dental treatment to natural teeth is covered up to £250 provided that it is only for the immediate relief of pain.

d. additional travel and accommodation expenses (to a level comparable with your pre-booked travel and accommodation) to enable you to return home if you are unable to continue your trip as originally planned.

e. additional travel and accommodation expenses (to a level comparable with your pre-booked travel and accommodation) for:

(1) a travelling companion to stay with you and accompany you home where their presence is certified by a doctor to be strictly necessary on medical grounds; or

(2) a **Relative** or friend to travel from your normal country of residence to stay with you and accompany you home where their presence is certified by a doctor to be strictly necessary on medical grounds; or

(3) a nursing assistant to be employed to carry out basic nursing duties which are not included within the reciprocal health agreement. This benefit is only provided if MAPFRE Assistance deem the nursing care to be medically necessary, and the nursing cover is arranged by MAPFRE Assistance.

f. returning your remains to your home or a funeral in the country where you died, up to the equivalent cost of returning your remains to your normal country of residence.

g. emergency repatriation to your normal country of residence by whatever means must be organized by the medical assistance company, if and when considered appropriate and approved by the underwriter.

h. Additional Countries: Private Medical Expenses – Optional (only operative if indicated in the policy certificate and appropriate premium paid)

We will pay up to the amount shown in the table of benefits for (inpatient) medical care whilst taking a prepaid tip, subject to the appropriate premium being paid for the area of cover. We will pay any costs that are necessary and reasonable as a result of you being unexpectedly injured or ill during your trip.

You are not covered for

a. any inpatient medical care expenses not authorised by MAPFRE Assistance.

b. any claim which is excluded under the General Exclusions applicable to this policy.

c. the first part of each and every claim as shown in the Schedule of Cover (the Excess).

d. exploratory tests unless they are normally conducted as a direct result of the condition which required referral to hospital.

e. claims related to manual and/or hazardous labour unless declared to and accepted by **Us**.

f. the additional cost of accommodation in a single or private room, unless it is medically necessary or there is no alternative.

g. the continued treatment, investigation or medication of a condition that existed or was being treated prior to departure, other than conditions listed on page 23.

h. the costs of replacing or repairing false teeth or of dental work involving the use of precious metals.

Conditions

1. You must use medical facilities that entitle you to the benefits of any reciprocal health agreements available under reciprocal health agreements with countries specifically named. Where this is not possible, you must seek advice from MAPFRE Assistance prior to starting treatment.

2. If you are admitted to hospital and you are likely to remain in hospital for more than 24 hours, you must contact MAPFRE Assistance immediately. If you do not, this could mean we will provide no cover or we could reduce the amount we pay for medical care expenses. If you receive medical treatment overseas and you are likely to incur any medical care expenses you must notify our nominated emergency service.

3. If you have to return to your normal country of residence under Section 1 (Cancellation and Curtailment), or Section 2 (Emergency Overseas Emergency Overseas Medical Care and Repatriation Expenses) MAPFRE Assistance must authorise this. If they do not, this could mean that we will not provide cover or we may reduce the amount we pay for your return home.

4. We reserve the right to repatriate you to your normal country of residence when, in the opinion of the doctor in attendance and our medical advisers, you are fit to travel.

Special exclusions applicable to Section 2 (h) – Additional Countries: Private Medical Expenses

We will not cover the following:

1. Any treatment or surgery which we think you do not need immediately and can wait until you return home. Our decision is final.
2. Any costs of treatment or surgery that was carried out more than 12 months after the date of the incident which you are claiming for.
3. The extra cost of single or private room accommodation unless it is medically necessary.
4. Any medical treatment that you receive because of a medical condition or any illness related to a medical condition which you knew about at the time of taking out this insurance, prior to the booking of any individual trip.
5. Any treatment or medication that you receive after you return to your home area (or your final country if you are on a one-way trip).
6. Any extra costs after the time when, in our medical advisor's opinion, you are fit to return to your home area (or your final country if you are on a one-way trip).
7. Any medical treatment that you receive after you have refused the offer of returning to your home area, when, in the opinion of our medical advisors, you are fit to travel.
8. The cost of any phone calls, other than the first call to **Us** to tell **Us** about the medical problem. The cost of any taxi fares (except for taxi costs paid for the initial journey to a hospital abroad due to an **Insured Person's** illness or injury). The cost of any food and drink (unless these are a part of your hospital costs if you are kept as an inpatient).
9. Any claim that comes from pregnancy or childbirth, unless a qualified medical practitioner confirms that the claim comes from the 'complications of pregnancy or childbirth'.
10. Costs of more than £500 which we have not agreed beforehand.
11. Any medical treatment or tests you have planned or expect to have.
12. Any costs that result from taking part in winter sports or sports and other leisure activities.
13. Treatment or services provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre; unless we have agreed that this is medically necessary.
14. Cosmetic treatment, unless we have agreed that this treatment is necessary as the result of an accident covered under this policy.
15. Any costs that are as a result of a tropical disease, if you have not had the recommended vaccinations or taken the recommended medication.

Please also refer to the General Exclusions and Conditions of this policy.

3. Personal Liability

You are covered up to the amount shown in the Schedule of Cover, plus legal costs incurred with our written consent, if you are held legally liable for causing:

- a. accidental bodily injury to someone else, and/or
- b. accidental loss or damage to someone else's property, including your temporary holiday accommodation and its contents.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. the first part of each and every claim as shown in the Schedule of Cover (the Excess).
- c. any liability arising from loss or damage to property that is:
 - i. owned by you or a member of your family or your travelling companion/s, or
 - ii. in your care, custody or control, other than your temporary holiday accommodation and its contents, not owned by you or a member of your family or your travelling companion/s.
- d. any liability for bodily injury, loss or damage:
 - i. to your employees or members of your family or household or your travelling companion/s or to their property.
 - ii. arising out of or in connection with your trade, profession or business, or assumed under contract.
 - iii. arising out of the ownership, possession, use or occupation of land or buildings other than temporary holiday accommodation.
 - iv. arising out of the ownership, possession or use of motorised vehicles, yachts or motorised waterborne craft, airborne craft of any description, animals or firearms and weapons.
 - v. arising out of your criminal, malicious or deliberate acts.
 - vi. arising out of dangerous sports or pastimes including contact sports unless declared to and accepted by **Us**.

Condition

If something happens that is likely to result in a claim, you must immediately notify the claims handlers. You must not discuss or negotiate your claim with any third party without the consent of the claims handlers. Any related correspondence or documentation that you receive must be sent immediately, unanswered, to the claims handlers. Failure to comply with this condition could prejudice your claim. Contact information can be found on page 1.

Please also refer to the General Exclusions and Conditions of this policy.

4. Missed Departure / Connection

You are covered up to the amount shown in the Schedule of Cover for necessary additional accommodation and travel expenses that you incur in reaching your destination if you arrive at any departure point shown on your pre-booked itinerary too late to board the public transport on which you are booked to travel as a result of:

- a. the failure of public transport, or
- b. a road traffic accident or vehicle breakdown delaying the vehicle in which you are travelling.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. a claim caused by a strike if it had started or been announced before you arranged this insurance or booked your trip, whichever is the later.
- c. under this section if you have also claimed under Section 8 from the same cause.
- d. any claim for more than the cost of the original booked trip.

Conditions

It is a condition of this insurance that you must:

- a. have planned to arrive at your departure point in advance of your earliest scheduled check in time and provide a written report from the carrier, Police or relevant transport authority confirming the delay and stating its cause.
- b. obtain a report from repairers if your claim is because of breakdown or accident to your car.
Please also refer to the General Exclusions and Conditions of this policy.

5. Delay, Damage to or Loss of Baggage including Valuables

You are covered up to the amounts shown in the Schedule of Cover, after making reasonable allowance for wear, tear and depreciation for the loss, theft or damage to:

- a. your Personal Effects.
- b. your Valuables (up to £500 in total).

You are also covered up to the amount shown in the Schedule of Cover in respect of Emergency Purchases for the reasonable cost of buying immediate necessities if your luggage is lost, misdirected or misplaced by a carrier for at least 12 hours on an outward leg of your trip. You must provide original receipts for the items that you buy. If your baggage is permanently lost, any amount that we pay for Emergency Purchases will be deducted from the total claim.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. the first part of each and every claim as shown in the Schedule of Cover (the Excess) except for Emergency Purchases claims.
- c. more than the amount shown in the Schedule of Cover for any one item, pair or set in respect of Personal Effects and Valuables.
- d. any additional value an item may have had because it formed part of a pair or set.
- e. any money or Valuables that you lose or have stolen from an unattended motor vehicle.
- f. breakage of fragile articles unless caused by fire or by an accident to the aircraft, ship or vehicle in which they are being carried.
- g. any claim for loss, theft or damage to Valuables which have been checked-in and/or transported in the cargo hold of any aircraft, ship, bus, ferry, train or similar transport.
- h. loss or theft of or damage to:
 - (1) household goods, bicycles, musical instruments, waterborne craft and their fittings of any kind.
 - (2) motor vehicles, trailers or caravans or any fixtures, fittings or accessories therein or thereon.
 - (3) watersport and ski equipment.
 - (4) contact or corneal lenses, dentures and hearing aids.
 - (5) business or professional goods, equipment and samples.
 - (6) property hired or loaned to you.
 - (7) Personal Effects or baggage in transit unless reported to the carrier immediately and a written Property Irregularity Report is obtained.
 - (8) Personal Effects sent by post, freight or any other form of unaccompanied transit.
 - (9) sports clothes and equipment whilst in use.
- i. damage caused by moth or vermin, atmospheric or weather conditions or by gradual wear and tear in normal use.
- j. damage caused by any process of cleaning, repair, restoration or alteration.
- k. damage caused by leakage of powder or fluid from containers carried in your baggage.
- l. mechanical or electrical breakdown or derangement.
- m. more than £100 in respect of non-prescription sunglasses unless substantiated by the original purchase receipt predating the loss.
- n. any baggage or personal belongings that are stolen from your vehicle roof rack.
Please also refer to the General Exclusions and Conditions of this policy.

6. Personal Money and Loss of Passport

(Cover under this section in respect of Personal Money starts at the time of collection from the Bank, 72 hours prior to departure or issue of this policy, whichever is the later.)

You are covered up to the amount shown in the Schedule of Cover for:

- a. loss or theft of Personal Money.
- b. loss, theft or damage to Passport or Visas in respect of the cost of emergency replacement or temporary passport or visas obtained whilst abroad including reasonable and receipted travelling and additional accommodation expenses to obtain same.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.

- b. the first part of each and every claim as shown in the Schedule of Cover (the Excess).
- c. loss or theft from an unattended motor vehicle at any time.
- d. more than the amount shown in the Schedule of Cover in respect of all cash carried by you whoever it may belong to.
- e. any loss resulting from shortages due to error, omission or depreciation in value.

Special exclusions applicable to Sections 5 and 6

You are not covered for

- a. the loss or theft of anything left unattended in a public place, including on a beach.
- b. loss or theft of Valuables, Personal Money, Passport and/or any other item unless reported to the police or other relevant authority within 24 hours of discovering the loss and a written report obtained.
- c. loss or theft or damage to Valuables and/or Personal Money whilst out of your immediate control and supervision unless locked in a hotel safe (or equivalent facility) or locked in your private accommodation.
- d. loss of bonds or securities of any kind.
- e. delay, detention, seizure or confiscation by customs or other officials.
- f. unauthorised use of travellers cheques and/or credit cards.

Special conditions applicable to Sections 5 and 6

It is a requirement of this insurance that:

- a. in the event of a claim, you must retain any damaged items for our inspection, and provide receipts or other documentation to prove ownership and value, especially in respect of Valuables and any item(s) for which you are claiming more than £150. Where this is not done our maximum liability in respect of the Valuables or item(s) will be limited to £150.
- b. you take care of your property at all times and take all practical steps to recover any item lost or stolen. Failure to exercise all reasonable care may result in your claim being reduced or declined.

Please also refer to the General Exclusions and Conditions of this policy.

7. Legal Advice and Expenses

You (or your Estate) are covered up to the amount shown in the Schedule of Cover for legal fees and expenses incurred with your solicitor in pursuit of a claim for compensation or damages from a third party who causes your death or bodily injury or illness during your trip.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. the first part of each and every claim as shown in the Schedule of Cover (the Excess).
- c. any costs and expenses:
 - i. to pursue a claim against any member of your family or travelling companion(s).
 - ii. incurred without prior written permission from the claims handlers.
 - iii. which are to be based directly or indirectly on the amount of any award.
 - iv. to pursue a claim as part of or on behalf of a group or organisation.
 - v. if we think an action is unlikely to succeed or if we think the costs will be greater than any award.
 - vi. to pursue a claim against your tour operator, travel agent, **Us** or our agents.
 - vii. to pursue legal action relating directly or indirectly to medical negligence or any allegation thereof.

Conditions

- a. We will have complete control over the appointment of any solicitor(s) acting on your behalf and of any legal proceedings.
- b. We will be entitled to repayment of any amounts paid under this section in the event that you are awarded legal costs as part of any judgement or settlement.
- c. We will be entitled to add any amounts we have paid under this insurance to the claim against the third party and to recover such amounts from any compensation awarded to you.

Please also refer to the General Exclusions and Conditions of this policy.

8. Personal Accident Benefit

You are covered for the amount shown in the Schedule of Cover if you have an Accident whilst you are on your trip and which is the sole and independent cause of your death, Permanent Total Disablement, Loss of Sight or Loss of Limb(s) within 12 months of the Accident. If you are aged under 16 at the date of the Accident, the amount you are covered for in the event of your death is £2,000.

Payment under this section in respect of all the consequences of an Accident shall be limited in total to the amount shown in the Schedule of Cover. In the event of your death within 12 months of the Accident, the total payment will be limited to the amount shown for death.

Accident means that you suffer bodily injury as a result of a sudden, identifiable and unexpected external cause and which occurs at an identifiable time and place.

Permanent Total Disablement means that for the twelve months following your Accident you are totally unable to work in any occupation for which you are suited by experience, education or training and at the end of that time there is no prospect of improvement.

Loss of Limb(s) means complete physical loss of a hand or foot or complete loss of use of a hand, arm, foot or leg.

Loss of Sight means complete and permanent loss of sight in one or both eyes.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. claims resulting from motorcycling and quad biking.
- c. claims arising out of manual and/or hazardous labour.

- d. claims arising out of disease, self injury, natural causes.
- e. claims arising out of surgery unless as a direct result of the Accident.
- f. a claim for "Permanent Total Disablement" if at the date of the Accident you are over the statutory retirement age and are not in full time paid employment.

Please also refer to the General Exclusions and Conditions of this policy.

9. Hijack Benefit

You are covered up to the amount shown in the Schedule of Cover for each full 24-hour period that the aircraft or sea vessel in which you are travelling is hijacked on the original pre-booked outward or return journey for a period in excess of 24 hours.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. any claim resulting from you acting in a way which could cause a claim under this section.

Special condition

It is a condition of the cover provided under this section that you must give **Us** a written statement from an appropriate authority confirming the hijack and how long it lasted.

Please also refer to the General Exclusions and Conditions of this policy.

10. Hospital Cash Benefit

You are covered up to the amount shown in the Schedule of Cover for each complete 24 hour period spent receiving in-patient hospital treatment in a country outside your normal country of residence. This benefit is only payable when your claim has been accepted under **Section 2 (Emergency Overseas Medical Care and Repatriation Expenses)**.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. any claim which is excluded under the exclusions applicable to Section 2 or where you have not complied with any relevant policy conditions.

Please also refer to the General Exclusions and Conditions of this policy.

11. Delayed Departure / Abandonment of Trip

You are covered up to the amount shown in the Schedule of Cover if the arrival of the public transport on which you are booked to travel is delayed by at least 12 hours. However, if your departure is delayed for more than 12 hours and you chose to abandon your trip entirely, you are covered for the irrecoverable cost of the trip, up to the maximum claimable under the Abandonment of Trip sublimit.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. for the first part of each and every claim for abandonment as shown in the Schedule of Cover (the Excess).
- c. a claim caused by a strike if it had started or been announced before you arranged this insurance or booked your trip, whichever is the later.
- d. if you fail to check in on time.
- e. if transport services are withdrawn as the result of a recommendation or instruction from a Government Authority.
- f. any claim under this section if you have claimed under Section 4 from the same cause.

Please also refer to the General Exclusions and Conditions of this policy.

12. Mugging Benefit

You are covered up to the amount shown in the Schedule of Cover if you suffer an injury and are admitted to hospital outside your normal country of residence as an in-patient due to a mugging attack provided you report the incident to the police within 12 hours and obtain a police report.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. any claim resulting from business or commercial transactions, or other activities which predispose you to being selected as a victim, or are illegal.

Please also refer to the General Exclusions and Conditions of this policy.

13. Pet Cover

Pet Care Kennel / Cattery Fees

You are covered up to the limits shown below in total in the event that strike, industrial action, riot or civil commotion, adverse weather conditions or mechanical breakdown results in a delay of at least 12 hours in the departure of any coach, train, sea vessel or aircraft in which the **Insured Person** is booked to travel during the operative time of cover for their original booked return journey to their home in the United Kingdom.

Compensation

We will pay you £20 each full 24-hour period of delay for extra kennel or cattery fees subject to an overall maximum payment of £200.

Special exclusion which applies to this section

We will not cover any kennel or cattery fees you pay outside the United Kingdom as a result of quarantine regulations.

Special conditions which apply to this section

It is a condition of the cover provided under this section that:

- a. the **Insured Person** checks in at the coach terminal, rail terminal, port or airport according to the itinerary and obtains written confirmation from the carrier (or their handling agents) of the number of hours delay in departure of such conveyance from the time shown in the itinerary and the reasons for such delay.
- b. any amount we pay under this section only applies to domestic cats or dogs that you own.
- c. you must get a written statement from the appropriate kennel or cattery confirming any extra charges that you have to pay.

Loss of Pet Documentation

You are covered up to £250 in total in respect of replacement costs and reasonable additional accommodation, quarantine, storage and travel expenses incurred as a direct result of the loss of pet travel documentation in respect of any pet covered by such scheme owned by you and which had accompanied him/her on the journey and occurring whilst you are outside the United Kingdom during the operative time of cover provided that:

- a. upon discovery immediate notification shall be given to the carrier and if necessary the appropriate issuing authorities and all reasonable steps taken to obtain duplicate copies without undue delay.
- b. when not being carried by the **Insured Person** all pet travel documentation is kept in a safe or safety deposit box if one is available within the booked accommodation occupied by the **Insured Person**.
- c. no claim shall be payable unless the **Insured Person** can provide proof that as at the intended date of return to the United Kingdom had the pet travel scheme documentation not been lost it would have been valid, complete and would in the ordinary course of events have enabled the applicable pet to enter and stay within the United Kingdom without additional quarantine or restriction.

Exclusions

As well as the General Exclusions this insurance does not cover:

- 1. theft or attempt thereof of pet travel scheme documentation:
 - a. left unattended in the open or any public space
 - b. from any unattended vehicle or from personal baggage unless carried by hand and under the personal supervision of the **Insured Person**
- 2. any claim caused by or arising from:
 - a. loss of pet travel scheme documentation that would not (had it not been lost) have been complete and valid as at the **Insured Person's** intended date of return to the United Kingdom
 - b. delay, confiscation or detention by Customs or other officials or authorities other than as a direct result of the loss of valid pet travel scheme documentation
 - c. fraud or deception.

Sections 14 to 16 – Winter Sports Cover (Optional)

Subject to your application for **Winter Sports** insurance being accepted, and the appropriate additional premiums being paid, your contract is extended to include Winter Sports, and the following additional benefits are added. This extension will be for the duration of a single trip, or for a maximum of 21 days in total in any one annual multi trip insurance period. The following sections only apply if you are under the age of 70, unless agreed by **Us** prior to policy start date.

Winter Sports activities - Standard

Bobsleighting, Cross country skiing (on recognised paths), Curling, Ice hockey (other than on an indoor ice rink), Off-piste skiing (in areas considered safe by the ski resort management), Ski boarding, Sledging, Snowboarding, Snowshoeing, Snow skiing, Snowmobiling.

Please note: There is no cover under Section 3 – Personal Liability for jet skiing, sailing and yachting or snowmobiling.

14. Piste Closure

This cover only applies for holidays at recognised ski resorts which start after 10 December and end before 30 April.

If adverse weather conditions, lack of snow, avalanche or the risk of avalanche prevents you from skiing at the resort you were booked into, **You are covered** up to the amount shown in the schedule for reasonable transportation costs to take you to a different ski resort and for the cost of a lift pass there. If it is not possible to arrange transport to a different resort, you will receive £50 for each full days skiing lost.

You are not covered for

- a. the first 24 hours of any period of piste closure.
- b. any amounts recoverable from any other source.

You must provide written confirmation from the appropriate authority to confirm that the whole piste area was closed and/or that it was not possible to travel to another resort.

15. Loss of Use of Lessons and Lift Pass

In the event of an accident or illness giving rise to a claim under **Section 2** hereunder which prevents you from further participation in skiing or snowboarding, you are covered for the cost of any unused prebooked and prepaid ski or snowboard lessons, and the unexpired value of your prepaid lift pass. You are covered up to the sums shown on your Schedule of Cover.

You are not covered for:

- a. the first 24 hours of any period of disability.

16. Winter Sports Equipment

Winter Sports Equipment (owned)

You are covered up to the amount shown in the schedule of cover in the event that your own ski equipment is lost or stolen during the holiday. This will be limited to snowboard or skis (including bindings), boots and poles only.

You are not covered for

- a. any loss, theft or damage to your personal belongings during your outward or return journey by air, coach or rail if you do not get a written carrier's report or property irregularity report. If you are unable to report the loss immediately, you must in any case report the loss to the claims handlers within 7 days.
- b. any loss or theft at any other time if you do not notify the police within 24 hours of the discovery of the loss, and obtain a written report from them.
- c. any loss arising out of wear and tear, deterioration or the mechanical failure of bindings.
- d. any loss arising out of theft from an unattended vehicle.
- e. any loss of hired or loaned equipment.
- f. any loss which is recoverable from any other source, including the carrier's own baggage indemnity scheme.
- g. breakage, loss or theft of ski equipment over 5 years old.
- h. loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.

Ski hire

What you are covered for

We will pay up to the amount shown in the table of benefits for each full 24 hour period for the cost of hiring other skis, poles, ski boots and bindings, snowboards, snowboard boots and bindings if:

- 1. your winter sports equipment is delayed during your trip for over 12 hours; or
- 2. you lose your winter sports equipment or it is stolen or damaged during your trip.

Special exclusions which apply to section 16

We will not cover the following:

- 1. Any item you lose or that is stolen if you did not report it to the police within 24 hours of discovering it, and you did not get a written police report for.
- 2. Any winter sports equipment you lose or that is stolen or damaged during a journey, unless you report this to the carrier and get a property irregularity report at the time.
- 3. Winter sports equipment you have left unattended in a public place, unless the claim is for skis, poles or snowboards and you have taken all reasonable care to protect them by leaving them in a ski rack between 10am and 8pm.
- 4. Any winter sports equipment that is lost or damaged by people it was not designed for.

Special conditions which apply to section 16

Under this policy you must:

- 1. bring any damaged winter sports equipment back to your home area so we can inspect it.
- 2. The policy does not cover new for old. Our standard wear and tear deductions apply. The claims team will be able to give you further details about this where needed.

Please remember

You should make claims for your winter sports equipment being delayed while being held by an airline, to the airline first. Any money you get under this policy will be reduced by the amount of compensation you receive from the airline for the same event.

Please also refer to the General Exclusions and Conditions of this policy.

Sections 17 to 20 – European Cruise Cover (Optional)

Subject to your application for **European Cruise** insurance being accepted, and the appropriate additional premiums being paid, your contract is extended to include European Cruise, and the following additional benefits are added.

This cover only applies for cruises taken with recognised & licensed cruise operators.

Where upon European Cruise Cover is purchased **you are covered** for the amounts shown in the specific European Cruise Cover Table of Benefits. European Cruise Cover defined as being all European countries including those non-EU & EEA countries stipulated in the following table:

Eastern Mediterranean Cruises: EU and EEA and including Turkey, Croatia, Lebanon, Israel, Egypt, Morocco, Tunisia;
Western Mediterranean Cruises: EU and EEA and including Monaco, Gibraltar, Balearics (Spain);
Scandinavia and the Baltic: EU and EEA and including Russia (including St. Petersburg);
Islands of the Atlantic Ocean: EU and EEA and including Canary Islands (Spain), Madeira (Portugal), Faroe Islands (Denmark);
The Black Sea: EU and EEA and including Turkey, Croatia, Serbia;
European River Cruises: EU and EEA and including Russia.

Coverage is provided subject to the majority of the cruise being within European territory and any visits to other non-EU destinations form the minority part of the cruise.

17. Medical Expenses Extension

You are covered up to the amount shown in the Schedule of Cover for costs incurred as a result of emergency medical treatment on board a cruise ship or in Non EU and EEA countries where medical treatment is not available under the reciprocal agreements in respect of:

- a. emergency transportation from one hospital to another at the sole discretion of our nominated emergency service, who reserve the right to make the final decision as to whether or not it is medically necessary.

b. all benefits as stipulated in your original main Policy Wording.

You are not covered for

- a. private hospital treatment in EU member countries including Madeira and the Canary Islands where treatment with the reciprocal agreement is a requirement under this policy.
- b. If you choose not to return to the UK our liability will end on the date it was deemed safe for you to return.

18. Missed Port

You are covered up to the amount shown in the Schedule of Cover if your scheduled port visit is cancelled due to adverse weather or timetable restrictions.

Please note: You must get written confirmation from your carrier or tour operator confirming your scheduled port visit was cancelled and the reason for the cancellation.

You are not covered for

- a. Any claim arising from your ship's failure to put people ashore due to the mechanical or operational failure of the ship's tender (or any other boat used to transport passengers to shore).
- b. Any claim where a monetary amount, including but not limited to on board credit or other compensation, has been offered to **you** by the ship or tour operator.
- c. Any claim where **you** do not have written confirmation from your carrier or tour operator confirming your scheduled port visit was cancelled.

19. Stateroom / Cabin Confinement

You are covered up to the amount shown in the Schedule of Cover for each full day that you are confined by the ship's medical officer to your cabin as a result of medical reasons during your trip.

You are not covered for

- a. Any confinement to your cabin which has not been confirmed in writing by the ship's medical officer.

20. Unused Excursions

You are covered up to the amount shown in the Schedule of Cover for the cost of excursions pre-booked in the United Kingdom, which you were unable to use as a direct result of being a hospital in-patient due to an accident or illness giving rise to a claim under **Section 17**.

You are not covered for

- a. Any claim where we have not been contacted and/or a recommended hospital has not been appointed by us.

Claims evidence required for sections 18 to 20 may include

1. Proof of your original travel plans including your cruise confirmation invoice or ticket.
2. For claims under Section 18 - written confirmation from your carrier or tour operator that your scheduled port visit was cancelled and the reason for cancellation.
3. For claims under Section 19 - written confirmation from your ship's medical officer that you were confined to your cabin and confirming the length of your confinement.

Please note: We may request other evidence to support your claim dependent upon the circumstances, in which case we will contact you.

Please also refer to the general exclusions and conditions of the policy.

Sections 21 to 26 – Travel Disruption (Optional)

(Only operative if indicated in the validation certificate and appropriate premium paid)

This extension to the policy provides the following amendments to the insurance, specifically for costs and expenses that are not recoverable from any other source.

21. Extended Cancellation or Curtailment

Section 1 Cancellation and Curtailment is extended to include the following additional cover.

We will pay you up to £1,000 for any irrecoverable unused travel and accommodation costs (and other pre-paid charges) which you have paid or are contracted to pay, together with any reasonable additional travel expenses incurred if:

- a. you were not able to travel and use your booked accommodation or
- b. the trip was curtailed before completion as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which you are travelling issuing a directive:
 - i. prohibiting all travel or all but essential travel to; or
 - ii. recommending evacuation from the country or specific area or event to which you were travelling, providing the directive came into force after you purchased this insurance or booked the trip (whichever is the later), or in the case of curtailment after you had left the United Kingdom to commence the trip.

22. Extended Travel Delay

Section 11 Travel Delay is extended to include the following additional cover allowing you to claim under both Section 11 and 22 of the policy.

We will pay you **one** of the following amounts:

1. If the scheduled public transport on which you are booked to travel is cancelled or delayed, leading to your departure being delayed for more than 12 hours at the departure point of any connecting public transport in the United Kingdom or to your overseas destination or on the return journey to your home we will pay you £20 for each full 12 hours delay, up to a maximum of £200 (which is meant to help you pay for telephone calls made and meals and refreshments purchased during the delay) provided you eventually continue the Journey; or
2. We will pay you up to £1,000 for either:

- a. any irrecoverable unused accommodation and travel costs (and other pre-paid charges) which you have paid or are contracted to pay because you were not able to travel and use your booked accommodation as a result of:
 - i. the scheduled public transport on which you were booked to travel from the United Kingdom being cancelled or delayed for more than 12 hours.
 - ii. you being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours and you choose to cancel your trip because the alternative transport to your overseas destination offered by the public transport operator was not reasonable or;
 - iii. any necessary and reasonable additional travel expenses if you are unable to return home to the UK on your scheduled return date due to the airspace being closed or the airport or port that you are scheduled to travel from or through is closed for a period of 24 hours or more and your travel provider cannot provide alternative travel arrangements.
- b. suitable additional accommodation (room only) and travel expenses necessarily incurred in reaching your overseas destination and/or in returning to the United Kingdom as a result of:
 - i. the public transport on which you were booked to travel being cancelled, delayed for more than 12 hours, diverted or re-directed after take-off.
 - ii. you being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours and you choose to make other travel arrangements for your trip because the alternative transport offered by the scheduled public transport operator was not reasonable.

The amount payable will be calculated after deduction of the amount of the refund on your ticket(s) together with any compensation from the public transport operator.

23. Extended Missed Departure

Missed departure cover is extended to include the following cover.

We will pay you up to £500 for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching your overseas destination or returning to the United Kingdom if you fail to arrive at the departure point in time to board any onward connecting public transport on which you are booked to travel, following completion of the initial international journey, including connections within the United Kingdom on the return journey to your home as a result of:

1. the failure of other scheduled public transport or
2. strike, industrial action, adverse weather conditions or disruption due to a volcanic eruption or
3. an accident or breakdown occurring ahead of **You** on a motorway or dual carriage way which causes an unexpected delay to the vehicle in which **You** are travelling or
4. you being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours or
5. the airspace being closed or the airport or port that you are scheduled to travel from or through is closed for a period of 24 hours or more.

24. Accommodation cover

In the event of a fire, flood, earthquake, explosion, tsunami, landslide, avalanche, volcanic eruption, hurricane, storm or an outbreak of food poisoning or an infectious disease affecting your accommodation or resort

We will pay you up to £1,000 for either:

1. any irrecoverable unused accommodation costs (and other pre-paid charges which you have paid or are contracted to pay because you were not able to travel and use your booked accommodation or
2. a. reasonable additional accommodation and transport costs incurred up to the standard of your original booking, if you need to move to other accommodation on arrival or at any other time during the trip because you cannot use your booked accommodation or
 - b. with the prior authorisation of the Emergency Assistance Service to repatriate you to your home if it becomes necessary to curtail the trip as a result.

You can only claim under one of subsections 1. or 2. for the same event, not both.

If the same costs and charges are also covered under any other section of this policy you can only claim for these under one section for the same event.

You are not covered for (applicable to all extended sections of cover)

1. The first £75 of each and every claim (where applicable), per incident claimed for, under this section by each **Insured Person**.
2. The cost of Airport Departure Duty/Tax (whether irrecoverable or not).
3. Travel tickets paid for using any airline mileage reward scheme, for example Air Miles.
4. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.
5. Claims arising directly or indirectly from:
 - a. strike, industrial action, cancellation of public transport or a directive prohibiting all travel or all but essential travel, to the country or specific area or event to which you were travelling, existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
 - b. an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which you are travelling.
 - c. denied boarding due to your drug use, alcohol or solvent abuse or your inability to provide a valid passport, visa or other documentation required by the public transport operator or their handling agents.
6. Any costs incurred by you which are recoverable from the providers of the accommodation (or their administrators) or for which you receive or are expected to receive compensation or reimbursement.

7. Any costs incurred by you which are recoverable from the public transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
8. Any accommodation costs, charges and expenses where the public transport operator has offered reasonable alternative travel arrangements.
9. Any costs for normal day to day living such as food and drink which you would have expected to pay during your trip.
10. Claims arising within 7 days of the date you purchased this insurance or the time of booking any trip, whichever is the later.
11. Anything mentioned in the general exclusions applicable to all sections of the policy.

Special conditions relating to claims (applicable to all extended sections of cover)

1. If you fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as you find out it is necessary to cancel the trip, the amount we will pay will be limited to the cancellation charges that would have otherwise applied.
2. You must get (at your own expense) written confirmation from the provider of the accommodation (or their administrators), the local Police or relevant authority that you could not use your accommodation and the reason for this.
3. For Curtailment claims only: You must tell the Emergency Assistance Service as soon as possible of any circumstances making it necessary for you to return home and before any arrangements are made for your repatriation.
4. You must check in, according to the itinerary supplied to you unless your tour operator or airline has requested you not to travel to the airport.
5. You must get (at your own expense) written confirmation from the scheduled public transport operator (or their handling agents) of the cancellation, number of hours of delay or involuntarily denied boarding and the reason for these together with details of any alternative transport offered.
6. You must comply with the terms of contract of the scheduled public transport operator and seek financial compensation, assistance or a refund of your ticket from them, in accordance with the terms and/or (where applicable) your rights under EU Air Passengers Rights legislation in the event of denied boarding, cancellation or long delay of flights.
7. You must get (at your own expense) written confirmation from the scheduled public transport operator/accommodation provider that reimbursement will not be provided.

Claims evidence

We will require (at your own expense) the following evidence where relevant:

- A copy of the advice against all travel or all but essential travel issued by the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or the regulatory authority in a country to/from which you are travelling.
- Booking confirmation together with a cancellation invoice from your travel agent, tour operator or provider of transport/accommodation.
- In the case of curtailment claims, written details from your travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the trip.
- Your unused travel tickets.
- A letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of your check in times.
- Written confirmation from the scheduled public transport operator (or their handling agents) of the cancellation, number of hours of delay or involuntarily denied boarding and the reason for these together with details of any alternative transport offered.
- Written confirmation from the company providing the accommodation (or their administrators), the local Police or relevant authority that you could not use your accommodation and the reason for this.
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- Any other relevant information relating to **Your** claim under this section that we may ask you for.

To make a claim under this section please call:

MAPFRE Assistance on + 44 207 748 2979 for all other claims +44 207 748 2978.

Sections 27 and 28 – Business Pack (Optional)

(Only operative if indicated in the validation certificate and appropriate premium paid)

27. Increased Baggage Cover

You are covered up to the amount shown in the Schedule of Cover:

- a. after making reasonable allowance for wear, tear and depreciation, for the loss, theft or damage to **Business Equipment, Personal Effects and Valuables**.
- b. in respect of the reasonable cost of Emergency Purchases and Replacement Hire if your luggage is lost, misdirected or misplaced by a carrier for at least 24 hours on an outward leg of your trip. You must provide original receipts for the items that you buy. If your baggage is permanently lost, any amount that we pay for Emergency Purchases and Replacement Hire will be deducted from the total claim for loss of baggage.
- c. loss or theft of Personal / Business Money.
- d. loss, theft or damage to Passport, Visas or Business Documents in respect of the cost of emergency replacement or temporary passport or visas obtained whilst abroad including reasonable and receipted travelling and additional accommodation expenses to obtain same.

All other terms, conditions and exclusions as per Section 5 and 6.

28. Business Personnel Replacement

You are covered up to the amount shown in the Schedule of Cover for reasonable necessary additional travel expenses and accommodation (on a bed & breakfast basis) for you or a business colleague to complete essential business commitments that were left unfinished by your death, injury or illness occurring during your trip.

You are not covered for

a. anything that you are not covered for under Section 2.

Please also refer to the general exclusions and conditions of the policy.

Leisure Holiday Activities Covered

In respect of each Insured Person the following activities are covered as part of their leisure holiday during the Period of Insurance:

Abseiling	Pony trekking (protective headgear to be worn)
Angling	Quad biking (wearing protective clothing and in a controlled environment)
Aerial safaris	Racing (on foot)
American football	Rambling
Archery (properly supervised)	River canoeing/Kayaking and Rafting (in calm water not sea or white water above grade 3)
Badminton	Roller blading
Banana boating	Rounders
Baseball	Rowing
Beach games	Rugby
Bowls	Sand surfing
Bungee jumping with a licensed operator	Sand safaris
Canoeing/Rafting (to Cat.3)	Safari (organised by a bona-fide tour operator, provided that the Insured Person will not be using a firearm)
Clay pigeon shooting (under supervision)	Sail boarding
Cricket	Sailing and Yachting (inshore/coastal waters – within 12 miles of coastline)
Cross-country running	Scuba-diving (as long as not flying within 24 hours of last dive) up to a depth of 10 metres as standard or up to a depth of 30 metres maximum (as long as PADI qualified or equivalent to that depth)
Croquet	Shooting (range only)
Curling	Skateboarding
Cycling (leisure, excluding BMX stunt riding)	Skating
Deep sea fishing	Skin diving
Fell running/walking	Snorkelling
Football (amateur)	Soccer
Fencing	Squash
Gliding (not piloting and subject to flying with qualified pilot)	Surface water sports
Go-karting	Surfing
Golf	Swimming
Gymnastics (non-competitive)	Table tennis
High diving (from a purpose built diving board over a man made pool)	Ten pin bowling
Hiking/Trekking/Hill walking (where no ropes or guides are required, established, documented, paths/tracks/mapped routes)	Tennis
Hockey	Trekking (organised by a bona-fide tour operator, established, documented, paths/tracks/mapped routes)
Horse riding (not racing, hunting or competing, protective headgear to be worn, excluding jumping trials, hunting, show jumping and competitive riding)	Tug-of-war
Hot air ballooning (licensed operator only, not piloting)	Underground activities (as part of an organised excursion or tour)
Ice skating	Via ferrata
Ice hockey (on an indoor ice rink)	Volleyball
Jet boating (as a passenger)	War games/Paintballing
Jet skiing	Water polo
Marathon running	Water skiing (excluding jumping)
Motorcycling (not racing or competing and subject to policy terms)	White water rafting (to Cat.3)
Mountain biking (protective headgear to be worn and excluding competitions)	Weightlifting
Netball	Windsurfing
Orienteering	Winter Sports (where the appropriate additional premiums have been paid)
Paragliding	Yachting (coastal waters only)
Parascending/ Parasailing (towed by a boat)	
Polo	

Acceptable Medical Conditions

Arthritis, Arthroscopy, Asthma (no hospital admission in last 12 months, it is controlled by no more than 2 medications (no nebulisers or home oxygen), can walk 200 yards without becoming breathless and non smoking for at least 18 months), Bell's Palsy, Benign Cysts, Benign Lump/Growth, Benign Tumour, Bladder Repair, Blindness and Low Vision, Broken/Repaired Bones, Carpal Tunnel Syndrome, Cartilage Problems, Cataracts, Cholecystectomy, Cholesterol (well controlled and below 6.0), Colds/Flu, Congenital Anomalies of Genital Organs, Conjunctivitis, Contact Dermatitis and Other Eczema, Corneal Degenerations, Corneal Graft, Cysts-Benign, D and C, Deafness, Degeneration of Macula and Posterior Pole of Retina, Dental Treatment, Dermatitis, Diabetes (treated with diet only and well controlled), Dilatation and Curettage, Dislocation (no occurrence within last 12 months), Disorders of Iron Metabolism, Down's Syndrome, Dupuytren's Contracture, Dyspepsia, Ear Infection, Ectopic Pregnancy, Eczema, Endometriosis, Epistaxis, Fasciitis, Fatty Lump – Benign, Fibroids, Fistula – Anal, Food Allergy, Fractures (over 12 months ago and no recent symptoms or treatment), Gall Stone Removal/Gall Bladder Removal, Glandular Fever, Glaucoma, Gout, Grommets, Haematoma (external), Haemorrhoids, Hay-Fever, Hearing Loss, Heartburn, Helicobacter Pylori, Hernia, Hernia Repair, Herpes Zoster, Hiatus Hernia, High Blood Pressure (no more than 2 medications being taken and there has been no change in medication or dosage in the last 3 months, have been a non smoker for at least 18 months, BP readings on the last 2 occasions were within normal limits), Hip Replacement (over 12 months ago and no recent symptoms or treatment), Hydrocele, Hyperactive Thyroid, Hypertension (no more than 2 medications being taken and there has been no change in medication or dosage in the last 3 months, have been a non smoker for at least 18 months, BP readings on the last 2 occasions were within normal limits), Hyperthyroidism, Hypoactive Thyroid, Hypothyroidism, Hysterectomy (non cancerous), Impotence, Incontinence of Urine, Indigestion, Inguinal Hernia, Knee Replacement (over 12 months ago and no recent symptoms or treatment), Learning Difficulties, Lipoma (Benign Fatty Lump), Lymphedema, Macular Degeneration, Menstruation Abnormal, Migraine, Myxoedema, Neck Pain, Nose Bleeds (over 12 months ago and no recent symptoms or treatment), Overactive Thyroid, Paraplegia, Pilonidal Cyst, Pilonidal Sinus, Polio, Polyps-Benign, Postmastectomy Lymphedema Syndrome, Psoriasis, Raynaud's Syndrome, Reflux Oesophagitis, Rhinitis, Ruptured Ligaments, Ruptured Spleen, Senile Cataract, Sinus Problems, Sinusitis, Skin Irritations, Sleep Apnoea, Spina Bifida, Spondylosis, Sprains (over 12 months ago and no recent symptoms or treatment), Tallipes (Club Foot), Tendon Problems – Hand, Tetraplegia, Thyroidectomy (non cancerous), Thyroidectomy Benign, Thyrotoxicosis, Tinnitus, Tonsillectomy, Tonsillitis, Torticollis, Trigeminal Neuralgia, Twisted Ovaries, Underactive Thyroid, Undescended Testicle, Urethra Stricture, Urticaria (Hives), Uterine Leiomyoma (Fibroids), Varicose Veins, Vasectomy

Data Protection

We will need to obtain personal information from you to provide you with the policy of insurance.

This means any information obtained from you in connection with this policy provided to you by us (or our subsidiaries) must be collected lawfully and in accordance with Data Protection Legislation.

We use your personal data in the following ways:

- to provide you with policy cover, including underwriting and claims handling. This may include disclosing information to other insurers, regulatory authorities, or to our agents who provide services on your behalf under the policy;
- to confirm, maintain, update and improve our customer records;
- to identify and market products and services that may be of interest to you, (subject to your prior consent);
- to analyse and develop our relationship with you;
- to help in processing any applications you may make;
- to carry out studies of statistics and claim rates;
- for the analysis and the prevention of fraud;
- for the analysis and the prevention of payment defaults;
- for statistical studies by us and/or any sectorial organisation in Europe.

Where you have given your consent, we may share some of your personal information with our partner companies or companies within our group so that they can provide you with information about other products, services and promotions that may be of interest to you by letter, telephone, SMS or e-mail.

We will only disclose your personal information to third parties if:

- it is necessary for the performance of your policy of insurance with us;
- you have given your consent, including marketing consent; or
- such disclosure is required or permitted by law.

You can change your mind about your marketing consent at any time by contacting our Data Protection Officer, One Victoria Street, Bristol Bridge, Bristol BS1 6AA. Or email DPO@mapfre.co.uk.

We disclose your personal information to third parties where:

- it is necessary for the performance of your insurance policy;
- if you have given your consent; or
- if such disclosure is required or permitted by law.

We deal with third parties that we trust to treat our customers' personal information with the same stringent controls that we apply ourselves.

Some of the personal information required from you is sensitive information such as details of any current or past medical conditions for you and your fellow travellers on the policy. This is a 'special category of data' under Data Protection legislation. We will not use sensitive information about you except for the specific purpose for which you provide it including

enabling us to quote for your policy cover, to confirm policy cover and to provide the services described in the policy. You must ensure that you only provide sensitive information about other people identified on the insurance policy where you have their consent or the legal right to disclose their personal information, including their sensitive personal information. To assist with fraud prevention and detection we may:

- share information about you across our group, with other insurers and, where we are entitled to do so under the Data Protection legislation, the police and other law enforcement agencies
- pass your details to a central insurance application and claims checking system, whereby it may be checked against information held by that central insurance application and claims checking system and shared with other insurers
- check your details with fraud prevention agencies and, if you give us false or inaccurate information and we suspect fraud, we will record this with the fraud prevention agency and other organisations may also use and search these records to:
 - a) help make decisions about credit and credit related services for you and members of your household;
 - b) help make decisions on motor, household, credit, life and other insurance proposals and claims for you and members of your household;
 - c) trace debtors, recover debt, prevent fraud and to manage your insurance policies;
 - d) check your identity to prevent money laundering;
 - e) undertake credit searches and additional fraud searches.

You are entitled on request to receive a copy of the personal information we hold about you. This will be information that you have given us during your policy. We do not hold any information relating to your credit status. If you would like a copy of your information or to exercise any other Privacy Rights, please contact our Data Protection Officer at One Victoria Street, Bristol Bridge, Bristol BS1 6AA.

We are hereby released from any liability for any claim if you refuse disclosure of the data to a third party, which in turn prevents us from providing cover under this policy.

You agree we will store the Personal Data according to Data Protection legislation.

You agree that if you travel outside the European Economic Area ("EEA"), it may be necessary for us to transfer your data outside of the EEA in order to fulfil our obligations to you in the provision of the services under the terms of this policy. The fulfilment of our obligations may include sharing your data with our service providers whom we may engage to ensure the provision of those services to you. We undertake not to transfer your data outside of the EEA or share your data with our service providers for any other reason than the fulfilment of our obligations under the terms of this policy. You have provided your consent for such transfer and sharing of data. Further details of how data is shared outside the EEA can be found in our Privacy policy on our website.

We keep records of any transactions you enter with us or our partner companies for up to six years. This is to enable a response to all claims under the policy, validation of policy cover, any enquiries, complaints or disputes that arise in that period and to comply with our legal and regulatory requirements.

We may keep other personal information about you if it is necessary for us to do so to comply with the law.