



TRAVEL BROADENS THE SMILE

Cycling overseas for an organised event, race, or bit of training is seen as a big risk by the regular travel insurers, but we've got you covered from a couple hours of riding on a family holiday to the Ironman World Champs.

YellowJersey

yellowjersey.co.uk

WELCOME TO YOUR YELLOW JERSEY TRAVEL POLICY WORDING

This document sets out what is and what is not covered. Certain words shown in **bold** in this document and **your Validation Certificate** have specific meanings and these are explained in the General Definitions Section. This insurance is arranged by **Yellow Jersey** with **ASUA on behalf of Lloyd's** Syndicate 4444 which is managed by **Canopus Managing Agents Limited**. Registered office: Gallery 9 One Lime Street, London, EC3M 7HA. Registered in England and Wales No. 01514453. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Ref. 204847.


Please check that the cover explained in this document, and in the **Validation Certificate** meets **your** needs and that **you** understand it. If **you** have any questions about **your** insurance, please contact **Yellow Jersey** at support@yellowjersey.co.uk or call +44 (0)333 003 0046.

Subject to the policy terms and conditions, this insurance lasts for either the duration of a single **trip** or for a year if **you** have chosen annual multi trip cover. **Your period of insurance** is shown on **your Validation Certificate**. All insurance documents and all communications from **us** about this insurance will be in English.

This document, together with **your Validation Certificate**, are **your** insurance documents and together they make up the contract between **you** and **us**. The contract does not give, or intend to give, rights to anyone else. No-one else has the right to enforce any part of this contract.

The insurance provided by this document covers liability, loss, damage, death or disability that happens during any **period of insurance** for which **you** have paid, or agreed to pay, the premium. This insurance is provided under the terms and conditions contained in this document or in any amendment made to it. This document and **your Validation Certificate** are issued to **you** by Compass Underwriting Limited in its capacity as agent for the insurer, Lloyd's Syndicate 4444, under contract reference B1533CUW1700004.

Signed by:



(Andrew Briant)

Authorised signatory for Compass Underwriting Limited. 50 Mark Lane, London EC3R 7QR, United Kingdom.

MAKING A CLAIM

IMPORTANT: 24 HOUR MEDICAL EMERGENCY - HOSPITAL TREATMENT ABROAD - CONTACT NUMBER

WHILE YOU ARE AWAY WHAT TO DO IN THE CASE OF MEDICAL EMERGENCY

On **our** behalf, Mayday Assistance provide a 24-hour emergency service 365 days a year and **insured persons** can contact them on **+44 (0) 1273 624 661** or on email: operations@maydayassistance.com

When contacting Mayday Assistance please mention you are insured through ASUA Ltd and have a "Yellow Jersey" policy

You, or the **insured person**, must contact Mayday Assistance as soon as possible in the case of a serious medical emergency abroad where **you** or they will or may need to stay in hospital, have hospital treatment or other emergencies, for example the need to change travel arrangements and return **home** because a **close relative** has become seriously ill.

When calling Mayday Assistance for help, please provide the following information:

- The policy number (shown on **your Validation Certificate**) and **your** name.
- The **insured person's** name and the address they are staying at.
- The phone number **you**, or the **insured person**, are calling from.
- The nature of the emergency.
- The name and phone number of the doctor and hospital treating the **insured person**.

Not contacting Mayday Assistance, or not following their instructions, could affect **your** claim. Mayday Assistance must agree, beforehand, any emergency travel expenses involving air travel. If it is not possible for **you** or the **insured person** to make contact with Mayday Assistance before hospital admission or before medical expenses are incurred because emergency treatment is required, contact must be made as soon as possible.

Private medical treatment is not covered in countries where reciprocal health agreements entitle an **insured person** to benefit from public health care arrangements unless authorised specifically by Mayday Assistance. Mayday Assistance has the medical expertise, contacts and facilities to help should an **insured person** be injured in an accident or fall ill. Mayday Assistance will also arrange transport **home** when this is considered to be medically necessary or when an **insured person** is told about the illness or death of a **close relative** or a **close business associate** at **home**.

Payment for medical treatment abroad

If an **insured person** is admitted to a hospital/clinic while abroad, Mayday Assistance will arrange for medical expenses covered by the insurance to be paid direct to the hospital/clinic. To take advantage of this benefit:

- Someone must contact Mayday Assistance for the **insured person** as soon as possible;
- Beware of requests for an **insured person** to sign for excessive treatment or charges. If an **insured person** is in doubt, he/she should call Mayday Assistance for guidance and authorisation of costs.

For out-patient treatment costing less than £200, it is recommended that the **insured person** pays the hospital/clinic themselves and claims back medical expenses from **us** on the **insured person's** return to his/her **home area**.

REPORTING ALL OTHER CLAIMS

You or any other **insured person** must report any claim as soon as possible, preferably within 31 days of any incident which may lead to a claim under this insurance. Also, an **insured person** must contact **our** claims handlers as soon as he/she finds out about any condition or circumstances which may cause a **trip** to be cancelled or cut short. If an **insured person** needs to make a claim, please contact **our** claims handlers Monday to Friday 9am to 5pm (GMT):

Rightpath Claims PO Box 6053, Rochford, Essex, SS1 9TT, telephone: +44 (0) 208 667 1600, email: claim@rpclaims.com. An **insured person** can register a claim at www.rpclaims.com, download the appropriate claim form, access Frequently Asked Questions (FAQ) relevant a claim and the process in general.

When contacting Rightpath Claims can please use Scheme Ref Yellow Jersey A02638

PROVIDING INFORMATION TO SUPPORT YOUR CLAIM

Insured persons will need to provide certain information to enable a claim to be fully assessed. This information will vary depending on which section of cover the **insured person** is claiming under. Examples of the types of information **we** will need are given below, but there may be other evidence required.

Further details are given within each section of cover listed in this policy, and **our** claims handlers will tell the **insured person** exactly what information he/she needs to give them in relation to his/her own claim.

Unless we agree to pay for any information, for example a medical examination (which an insured person must agree to undergo if required), the information will need to be provided at the insured person's own expense.

Medical Certificates	A medical certificate from the treating medical practitioner or a consultant specialising in a relevant field explaining why the insured person required medical attention, was unable to travel, forced to cancel, extend, cut short or forfeit any pre-arranged plans or paid for activities, or rearrange any travel plans.
Police (or other Authority) Reports	A report from the local police or other relevant authority in the country where the incident occurred confirming dates, circumstances and further details of the loss, theft, attempted theft, mugging, damage, quarantine, lawful or unlawful detention.
Travel Tickets & Baggage Tags	All travel tickets (including any unused travel tickets) and baggage tags.
Receipts, Bills, Valuations & Proof of Ownership	An original receipt, valuation or proof of ownership for items, currency or documents of any kind lost, stolen, damaged, repaired, replaced, purchased or hired as emergency temporary replacements. Receipts or bills for any costs incurred for in-patient/out-patient treatment, telephone calls, emergency dental treatment, transport, accommodation, hospital or medical costs and any other charges or expenses which are to be considered as part of a claim.
Confirmation Letters, Reports, Invoices & Notices	Confirmation of the loss, delay, failure, cancellation or circumstance leading to the claim in the form of a letter, invoice, report or notice of cancellation from (as appropriate) an insured person's tour operator or their representative, airline, baggage handler, service provider, retailer, hotel or accommodation provider, emergency service, commanding officer, event organiser, public transport provider or relevant authority.
Death Certificates	For any claim involving the death of an insured person or any related party the original death certificate will be required.

CLAIMS CONDITIONS

1. Claims procedure and notification

An **insured person** must notify claims using the procedures and contact options detailed in this Making a Claim Section.

The claim notification must be made as soon as possible and preferably within 31 days following any **bodily injury**, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may lead to a claim under this insurance.

An **insured person** must also tell **us** if he/she is aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to **our** claims handlers as soon as possible. An **insured person**, or anyone acting on his/her behalf, must not negotiate, admit or repudiate (refuse) any claim without **our** claims handlers' permission in writing.

2. Claims evidence

We will require, at an **insured person's** own expense, all evidence needed to fully assess an **insured person's** claim. An **insured person** must have any medical examinations **we** decide are necessary. **We** will pay for these. **We** may request and will pay for a post mortem examination if required in the event of accidental death.

3. Property

An **insured person** must retain any property which is damaged, and if requested, send it to **us** at his/her own expense. If **we** pay a claim for the full value of the property and it is then recovered it will then become **our** property. **We** may refuse to reimburse an **insured person** for any property for which he/she cannot provide proof of ownership such as an original receipt, a valuation, user manual or bank or credit card statements.

4. Transferring of rights

We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in an **insured person's** name for **our** benefit against any other party.

5. Fraudulent claims or misleading information

We take a robust approach to fraud prevention in order to keep premium rates down so that **you** do not have to pay for other people's dishonesty. If any claim made by **you** or any other **insured person**, or anyone acting on **your** or an **insured person's** behalf is fraudulent, deliberately exaggerated, or is intended to mislead, **we** may:

- not pay that claim; and
- recover (from the **insured person(s)** involved in the claim) any payments made in respect of that claim; and
- terminate the **insured person's(s')** insurance from the time of the fraudulent act; and
- inform the police of the act.

A fraudulent claim will only affect the cover provided for the **insured person(s)** involved in that fraud. It will not affect the cover provided for any other **insured person(s)**.

6. Pregnancy

If an **insured person** becomes pregnant and the dates of travel fall within the 12-week period prior to the due date advised by a **medical practitioner**, **we** will insure **you** under Section A - Cancellation provided **you** cancel **your trip** within 14 days of becoming aware of the pregnancy term. Should **you** not wish to cancel the **trip**, **we** will refund a proportion of **your** premium which will be calculated according to the number of days remaining in **your period of insurance**, provided **you** have not already travelled or made a claim.

GETTING MEDICAL TREATMENT ABROAD

The European Health Insurance Card (EHIC) is no substitute for travel insurance as an **insured person** will not necessarily be covered for all medical costs or for any emergency flights **home**. However, a European Health Insurance Card (EHIC) is free and enables access to free or discounted medical care in selected European Countries. The EHIC entitles an **insured person** to the same state-provided healthcare that is generally offered to the locals of the country an **insured person** is visiting. For **United Kingdom** residents, this doesn't mean an **insured person** will be entitled to the same standard of medical care offered by the NHS in the **United Kingdom**. Private treatment is not covered.

To get an EHIC, apply online at www.dh.gov.uk/travellers or by telephone on 0300 330 1350.

The United Kingdom has reciprocal healthcare agreements with certain other countries e.g. Australia, New Zealand and Russia. This means that when visiting these countries, urgent or immediate medical treatment will be provided at a reduced cost or, in some cases, free. Visit <http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/nonEEAcountries> for a list of those countries in which an **insured person** may be entitled to free treatment or treatment at a reduced cost.

IMPORTANT INFORMATION

In deciding to accept this insurance and in setting the terms and premium, **we** have relied on the information **you** have given **Yellow Jersey**. **You** must take reasonable care to provide complete and accurate answers to the questions asked when **you** take out, make changes to, and renew (if applicable) **your** policy. If **you** become aware that information **you** have given is incomplete or inaccurate, **you** must inform **Yellow Jersey** as soon as possible.

If the information provided by **you** is not complete and accurate:

- **we** may cancel **your** policy and refuse to pay any claim, or;
- **we** may not pay any claim in full, or;
- **we** may revise the premium and/or change any **excess**; or;
- the extent of the cover may be affected.

We will write to **you** if **we**:

- intend to cancel **your** policy; or
- need to amend the terms of **your** policy; or require **you** to pay more for **your** insurance.

This is not a private medical insurance. If an **insured person** needs any emergency medical treatment whilst abroad he/she must contact our 24-hour Emergency Assistance Company, Mayday Assistance. Not contacting them, or not following their instructions, could affect an **insured person's** claim. Full details are shown under the Making a Claim Section.

There are conditions which apply to the whole of this insurance including conditions which relate specifically to making a claim, full details of these can be found under the General Conditions and Exclusions Section.

In document you will find conditions that you and all other insured persons need to meet. If you and/or any other insured person(s) do not meet these conditions, we may need to reject a claim payment or a claim payment could be reduced. In some circumstances your policy may be cancelled.

You and all **insured persons** must observe travel advice provided by an EEA recognised Government body. (For residents of the United Kingdom this is the Foreign and Commonwealth Office (FCO)). No cover is provided under any section of this insurance in respect of travel to a destination to which the FCO or an EEA recognised Government body has advised against all or all but essential travel at the time of booking or travel. For residents of the United Kingdom, travel advice can be obtained from the FCO on telephone number +44 (0) 207 008 1500 or by visiting their website at www.fco.gov.uk.

This insurance is only available to persons who are currently legally resident in the United Kingdom, European Union or European Economic Area (EEA) and registered with a medical practitioner or entitled to free public healthcare under reciprocal arrangements currently in place in the United Kingdom, European Union or EEA.

If an **insured person** is aged under 16 he/she is only insured when travelling with one or both of the insured adults (or accompanied by another responsible adult, for example a sports coach).

This document gives details of many sections of cover. Some sections of cover only apply if you have chosen a certain level of cover or type of policy, and/or you have paid an additional premium. The sections of cover which you have chosen, and the level of benefit which will be payable in the event of a valid claim under each section of cover, are shown in your Validation Certificate.

DECLARATION OF MEDICAL CONDITIONS AND HEALTH CHANGES

This travel insurance policy contains conditions and exclusions in relation to the health of the **insured persons** and of others who might not be travelling with an **insured person** but whose well-being the **insured person's trip** may depend upon.

All **insured persons** must comply with the following conditions relating to **pre-existing medical conditions** and health changes in order to have the full protection of this insurance. If an **insured person** does not comply with these conditions **we** may cancel the insurance, or refuse to deal with the **insured person's** claim or reduce the amount of any claim payment.

PRE-EXISTING MEDICAL CONDITIONS

It is a condition of this insurance that an **insured person** will not be covered under Section A – Cancellation or curtailment charges, Section B – Emergency medical, repatriation and other expenses, or Section C - Personal accident of this policy for any claims arising directly or indirectly from any **pre-existing medical condition** unless all of the **pre-existing medical conditions** that an **insured person** has are included in the list of “No Screen Conditions” shown below and the words in brackets apply to the **insured person**.

In relation to this policy, a **pre-existing medical condition** is:

- a) any respiratory condition (relating to the lungs or breathing), heart condition, stroke, Crohn's disease, epilepsy or cancer for which an **insured person** has ever received treatment (including surgery, tests or investigations by a **medical practitioner** and prescribed drugs or medication);
- b) any disease, illness or injury for which an **insured person** has received surgery, in-patient treatment or investigations in a hospital or clinic within the last twelve months;
- c) any disease, illness or injury for which an **insured person** is taking prescribed drugs or medication;
- d) any disease, illness or injury for which an **insured person** has received a terminal prognosis;
- e) any disease, illness or injury an **insured person** is aware of but for which he/she has not had a diagnosis;
- f) any disease, illness or injury for which an **insured person** is on a waiting list or has knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home.

NO SCREEN CONDITIONS

The condition must have been stable and well controlled for the last 12 months on medication administered by a **medical practitioner** and an **insured person** must not have required a hospital admission or referral to a specialist because of a worsening of his/her condition.

Acne	Diabetes (providing there have been no complications such as impaired kidney function, heart disease, peripheral vascular disease, leg or foot ulcers, retinal damage, nerve damage, leg or foot amputation, liver damage)
ADHD - Attention Deficit Hyperactivity Disorder	Dry Eye Syndrome
Any disabilities impairing mobility, vision or mental health providing an insured person is accompanied by an appropriate carer for when any assistance is required.	Eczema
Arthritis - Juvenile, Osteoarthritis, Rheumatoid or Psoriatic Arthritis, Reiter's Syndrome, Rheumatism. (There must have been no hospital admissions within the last 12 months. The arthritis must not affect the back more than any other area of the body. The insured person must not be taking more than 2 medications. The insured person must not require any mobility aids, other than a walking stick. There must have been no dislocations or any joint replacements. The insured person must not be awaiting surgery. The insured person must have no lung problems/respiratory disorders).	Enlarged Prostate (benign only)
Allergies (limited to Rhinitis, Chronic Sinusitis, Eczema, Food Intolerance & Hay Fever).	Essential Tremor
Asthma (providing it was diagnosed before age 50, and the insured person is taking/using no more than 2 medications/inhalers and has not been admitted to hospital in the last year)	Folate Deficiency
Bell's Palsy	Fungal Nail Infection
Benign Positional Vertigo	Gallbladder Removal (no complications)
Bladder Infection	Gastric Reflux
Breast Cancer/Prostate Cancer (provided the insured person : — was diagnosed more than 12 months ago — has not had any chemotherapy or radiotherapy in the last 12 months and the cancer has not spread outside the breast or prostate at any time — in the case of cancer of the prostate the insured person must have a PSA of 3.0 or less)	Glaucoma
Bunions	Goitre
Carpal Tunnel Syndrome	Gout
Cataracts	Hay Fever
Coeliac Disease	Hiatus Hernia
Congenital Blindness	High Cholesterol
Corneal Graft	Hormone Replacement Therapy - HRT
Cystitis (provided no ongoing treatment)	Hypertension (High Blood Pressure)
Deafness	Hypotension - Low Blood Pressure (Must not be associated with any underlying condition)
	Impetigo
	Insulin Resistance
	Macular Degeneration
	Meniere's Disease
	Migraine
	Osteoporosis - Osteopenia, Fragile Bones (There must have been no broken bones within the last 5 years)
	Pernicious Anaemia
	Raynaud Disease
	RSI (Repetitive Strain Injury/Tendinitis)
	Sinusitis
	Tendonitis
	Tinnitus
	Tonsillitis
	Underactive or Overactive Thyroid

HEALTH CHANGES

If an **insured person's** health changes after the start date of this insurance and the date the **insured person's** travel tickets or confirmation of booking were issued, **you** or the **insured person** must contact **ASUA Medical Screening** to make sure cover is not affected.

ASUA Medical Screening: +44 (0)203 327 0555, email: info@asuagroup.co.uk, 9am-5pm Mon to Fri (excl. public holidays)

Changes to an **insured person's** health which **we** need to know about are:

- details of any new **medical conditions** an **insured person** has been diagnosed with; or
- changes in diagnosis of any existing **medical condition**; or
- changes in the treatment (including changes in medication) an **insured person** is receiving for any existing **medical condition**.

Exclusions Relating to Health and Medical Conditions

There is no cover under Section A – Cancellation or curtailment charges, Section B – Emergency medical, repatriation and other expenses, or Section C – Personal accident of this policy for any claims arising directly or indirectly from:

- a) Any **medical condition** an **insured person** has with which a **medical practitioner** has advised the **insured person** not to travel (or would have done so had the **insured person** sought his/her advice), but despite this the **insured person** still travels;
- b) Any surgery, treatment or investigations for which an **insured person** intends to travel outside of his/her **home area** to receive (including any expenses incurred due to the discovery of other **medical conditions** during and/or complications arising from these procedures);
- c) Any **medical condition** for which an **insured person** is not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**;
- d) An **insured person** travelling against any health requirements stipulated by:
 - the airline with which the **insured person** is travelling, by the airline's booking company, or by anyone else who provides services on behalf of the airline at the airport, or
 - any other **public transport** provider.

Pregnancy

There is no cover under this policy in relation to pregnancy and/or childbirth unless during a **trip**:

- a) an **insured person** suffers a **bodily injury**; or
- b) an **insured person** contracts an illness or disease; or
- c) complications of any kind with the pregnancy occur.

Cover for the above events will continue until the end of the 25th week of pregnancy with the exception that if an **insured person** is pregnant following a course of in vitro fertilisation (IVF) or is pregnant with twins or other multiple birth, cover for the above events will continue until the end of the 23rd week of pregnancy. The return date of any **trip** cannot be any later than the 25th week of pregnancy.

The policy will not cover any costs relating to pregnancy or childbirth if an **insured person** travels more than 25 weeks pregnant (more than 23 weeks if an **insured person** has had a course of in vitro fertilisation (IVF) or is pregnant with twins or other multiple birth), even with approval to travel from a **medical practitioner**.

If an **insured person** becomes pregnant and the dates of travel fall later than the end of the 25th week of pregnancy above (end of the 23rd week if an **insured person** has had a course of in vitro fertilisation (IVF) or is pregnant with twins or other multiple birth), the **insured person** should contact **ASUA** offices on Tel no: **+44 (0)203 327 0555** to discuss their options relating to policy cover.

MAKING A COMPLAINT

Our aim is to provide all **insured persons** with a high quality service at all times, although **we** do appreciate that there may be instances where an **insured person** feels it is necessary to lodge a complaint.

If any **insured person** wishes to complain, please note the 3 steps below, along with the relevant contact details for each step.

Please take special note however that should an **insured person** wish to direct his/her complaint directly to Lloyd's in the first instance, he/she may do so by using the contact information referenced in Step 2 below.

Step 1:

In the first instance, if the complaint **does not** relate to a claim please direct it to:

All Seasons Underwriting Agencies Ltd.
Correspondence: Alpi House, Suite 2, East Wing, 2nd Floor, Miles Gray Road, Basildon, Essex, SS14 3HJ.
Phone: +44 (0)203 327 0555
Email: info@asuagroup.co.uk
Office hrs: 9am to 5pm GMT Mon-Fri (excludes public holidays).

If the complaint relates to a claim, please direct it to:

Rightpath Claims
PO Box 6053, ROCHFORD. SS1 9TT
Telephone: +44 (0) 208 667 1600
Email: claim@rpclaims.com

Step 2:

Should an **insured person** remain dissatisfied with the outcome of his/her complaint from **ASUA** or Rightpath Claims (as appropriate) his/her legal rights are not affected, and he/she may refer the complaint to Lloyd's. Lloyd's contact information is:

Complaints at Lloyd's. Fidentia House, Walter Burke Way, Chatham Maritime, Kent, ME4 4RN, United Kingdom.
Tel: +44 (0)20 7327 5693 / Email: complaints@lloyds.com
Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedure are set out in a leaflet "Your Complaint - How We Can Help", which is available at the website noted above. Alternatively, an **insured person** may ask Lloyd's for a hard copy.

Step 3:

If an **insured person** remains dissatisfied after Lloyd's has considered his/her complaint, he/she may have the right to refer his/her complaint to a local ombudsman or dispute resolution body within the European Economic Area. Further details are available at www.fin-net.eu. Alternatively, an **insured person** may be entitled to refer his/her complaint to the United Kingdom Financial Ombudsman Service. The contact information is:

Financial Ombudsman Service. Exchange Tower, London, E14 9SR
Tel: 0800 0234 567 (normally free from a fixed line, but charges may apply from mobiles).
Tel: 0300 1239 123 (normally charged at the same rate as 01/02 on mobile phone tariffs).
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Alternatively, if an **insured person** lives in the European Economic Area (EEA) and if **you** purchased **your** insurance online*, please note that the **insured person** can, if he/she wishes, also submit his/her complaint via the Online Dispute Resolution (ODR) Platform set up by the European Commission. This service has been set up to help residents in the EEA, who have bought goods or services online, get their complaint resolved. The ODR Platform can be accessed by clicking on the following link: <http://ec.europa.eu/consumers/odr/>

This does not affect an **insured person's** right to submit his/her complaint following the process above. Please note that under current rules the European Commission will ultimately redirect the complaint to the relevant ADR body detailed above.

* Note: "Online" includes all products sold via a website, email, telephone and social media amongst others with a digital element.

CANCELLATION

You right to cancel this policy: You have a right to cancel up to 14 days from the date **you** receive the policy document at the start of **your** insurance provided that no **insured person** has travelled, (or in the case of Single Trip policies, cover has not already commenced), and no claim under this policy has been made. Should **you** decide to exercise **your** cancellation right, **you** will be entitled to a full refund of premium less an amount charged by **Yellow Jersey** as per their own terms of business. To cancel **your** policy, please contact **Yellow Jersey**, Tel: +44 (0) 333 003 0046 | Email: support@yellowjersey.co.uk

Please not our rights to cancel this policy:

We will not cancel a policy during its lifetime as long as:

- **you** pay **your** premium;
- neither **you** nor any other **insured person** commits fraud.

We will not cancel an annual multi trip policy during **your period of insurance** unless one or more of the following happens:

- **you**, or any other **insured person**, commit fraud; or
- the risk **we** agreed to insure changes significantly (for example because activities an **insured person** intends to be involved in during any **trip** change, or because an **insured person** develops new **medical conditions** after the insurance starts). If **we** cancel **your** policy for this reason, **you** will be entitled to a refund of premium which will be calculated according to the number of days remaining in **your period of insurance**.

DEFINITIONS

Certain words in this policy have a specific meaning. They have this specific meaning wherever they appear in this policy, in **your Validation Certificate**, or in endorsements, and are shown in bold print.

Acceptable sports & leisure activities:

The following activities are automatically included within the cover when participating on a non-professional basis:

Acceptable cycling based activities: BMX Racing (recognised track only), cycle **touring**, cycling and triathlon training **holidays**, cyclo-cross, duathlon, use of **electric bicycles**, ironman events, leisure cycling, mountain biking, road cycling and road racing, sportives, time trialling, track cycling, triathlon (all distances).

Active war: the active participation in a **war** by an **insured person** who is deemed under English Law to be under instruction from or employed by the armed forces of any country.

ASUA: All Seasons Underwriting Agencies. Authorised and regulated by the Financial Conduct Authority. Firm reference 308488.

Baggage: luggage, clothing, personal effects, **valuables** and other articles (but excluding **business equipment, ski equipment, golf equipment, personal money** and documents of any kind) which belong to an **insured person** (or for which an **insured person** is legally responsible) which are worn, used or carried by an **insured person** during any **trip**.

Bodily injury: an identifiable physical injury, occurring during a **trip** undertaken during the **period of insurance**, caused by sudden, unexpected, external and visible means including injury as a result of unavoidable exposure to severe weather conditions.

Close business associate: any person whose absence from business for one or more complete days at the same time as an **insured person's** absence prevents the proper continuation of that business.

Close relative: mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, domestic partner or fiancé/fiancée.

Curtailment / Curtail either: abandoning or cutting short the **trip** by direct early return to an **insured person's home area**, in which case claims will be calculated from the day the **insured person** returned to his/her **home area** and based on the number of complete days of an **insured person's trip** which he/she has not used, or attending a hospital outside an **insured person's home area** as an in-patient or being confined to an **insured person's** accommodation abroad due to compulsory quarantine or on the orders of a **medical practitioner**, in either case for a period in excess of 48 hours. Claims will be calculated from the day the ill/injured person was admitted to hospital or confined to his/her accommodation and based on the number of complete days for which an **insured person** was hospitalised, quarantined or confined to the **insured person's** accommodation. Cover only applies to ill/injured persons.

Electric Bicycles: also known as 'electrically assisted pedal cycles' (EAPCs). You don't need a licence to ride one and it doesn't need to be registered, taxed or insured. Any **electric bicycle** that doesn't meet the EAPC rules is classed as a motorcycle.

Electronic equipment The item or items purchased and owned by **you** which are less than 5 years old (except for laptops which **must** be less than 24 months old) at the start of the **period of insurance**, with valid **proof of ownership**. All items **must** have been purchased as new from and **must** be in full working order at the start of the **period of insurance**. For the purposes of this policy, **your electronic equipment** can be any one of the following items: Mobile Phones, Smart Phones including iPhones, Laptops including MacBooks, Tablets including iPads, iPods, Digital Cameras, MP3 Players, Portable Games Consols, Video Games, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, EReaders, Bicycle Computers, Head/Ear Phones, Portable Speakers, Sports Watches incl. Smart Watches and iWatches

Excess: the amount an **insured person** will have to pay towards the cost of each claim under the insurance.

Family cover: up to two adults and any number of their children, step children or foster children aged under 18, accompanying the parents or legal guardian insured on the same **Validation Certificate**, travelling on any **trip** to the same destination. Children under 16 are only insured when travelling with one or both of the insured adults, (or accompanied by another responsible adult) but under annual multi trip cover either adult is also insured to travel on their own.

Home: an **insured person's** normal place of residence in his/her **home country**.

Home area: for residents of the **United Kingdom** excluding Channel Islands and the Isle of Man, the **United Kingdom** excluding Channel Islands and the Isle of Man. For residents of the Channel Islands and the Isle of Man, either the Channel Islands or the Isle of Man depending on where an **insured person's home** is.

For residents of the European Economic Area, an **insured person's** country of residence in the European Economic Area.

Home country: The **United Kingdom**, European Union or European Economic Area country in which an **insured person** is legally resident.

Insured couple: An **insured person** and his/her partner whose names appear on the **Validation Certificate** who are travelling to be married or to enter into a civil partnership.

Insured person: Each person travelling on a **trip** whose name appears in the **Validation Certificate**. **Insured persons** are not party to this insurance contract which is solely between **you** and **us**.

Loss of limb: Loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of sight: Total and irrecoverable loss of sight which shall be considered as having occurred:

- In both eyes, if an **insured person's** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and
- In one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

Medical condition: any disease, illness or injury.

Medical practitioner: a registered practising member of the medical profession recognised by the law of the country where they are practising, who is not related to an **insured person** or any person who an **insured person** is travelling with.

Nuclear risks: ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

Organised event fees: Irrecoverable loss of fees (where no refund or credit note is given) paid to an event organiser for an amateur **acceptable cycling based activities**:

Organiser: The **insured person** who on behalf of any school, college, university, cycle club, triathlon club or other group is acting as party leader or other principal person of the whole group booking and is included on the list of **insured persons** on the **Validation Certificate** and also included on the tour operator booking, and without whom the **trip** would not be able to take place or to continue to normal completion.

Outward journey: the journey by motor transport, train, aircraft or watercraft undertaken in conjunction with the **trip** from an **insured person's home** address in his/her **home country**.

Period of insurance:

- if **annual multi trip cover** is selected:
the period for which **we** have accepted the premium as stated in the **Validation Certificate**. During this period any **trip** not exceeding the number of days shown in the **Validation Certificate** is covered, but limited to 17 days in total in each **period of insurance** for **winter sports**.

Under these policies Section A - Cancellation cover will be operative from the date stated in the **Validation Certificate** or the time of booking any **trip** (whichever is the later date) and terminates on commencement of any **trip**.

- if **single trip cover** is selected:
the period of the **trip** and terminating upon its completion, but not in any case exceeding the period shown in the **Validation Certificate**. Under these policies Section A - Cancellation cover will be operative from the time **you** pay the premium.

3. **in respect of one way trips:** all insurance cover shall cease 72 hours after the time an **insured person** first leaves the immigration control of his/her final destination country or at the expiry date of **your** insurance whichever is the sooner. The final destination country will be treated as the **insured person's home area** and cover under this insurance will be applied accordingly.

Permanent total disablement: loss of physical and/or mental ability through **bodily injury** to the extent that an **insured person** will be unable to do the material and substantial duties of any occupation to which they are suited by means of training, education or experience ever again. The material and substantial duties are those that are normally required for, and form a significant and integral part of, the performance of any occupation that cannot reasonably be omitted or modified. Occupation means any trade, profession or type of work undertaken for profit or pay. It is not a specific job with any particular employer and is irrespective of location and availability. A **medical practitioner** must reasonably expect that the disability will last throughout life with no prospect of improvement, irrespective of when cover under this policy ends or an **insured person** is expected to retire.

Personal money: bank notes, currency notes and coins in current use, travellers' and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, event and entertainment tickets, phonecards, money cards and credit/debit or pre-pay charge cards all held for private purposes.

Pre-existing medical condition:

- any respiratory condition (relating to the lungs or breathing), heart condition, stroke, Crohn's disease, epilepsy or cancer for which an **insured person** has ever received treatment (including surgery, tests or investigations by a **medical practitioner** and prescribed drugs or medication).
- any **medical condition** for which an **insured person** has received surgery, in-patient treatment or investigations in a hospital or clinic within the last twelve months.
- any **medical condition** for which an **insured person** is taking prescribed drugs or medication.
- any **medical condition** for which an **insured person** has received a terminal prognosis.
- any **medical condition** an **insured person** is aware of but for which he/she has not had a diagnosis.
- any **medical condition** for which an **insured person** is on a waiting list or has knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home.

Proof of ownership: An original receipt and any other documentation required to prove **you** own the **electronic equipment**. The receipt must show that the date the **electronic equipment** was purchased, the make, model and IMEI/Serial number of the **electronic equipment**.

Public transport: any publicly licensed aircraft, sea vessel, train, coach or bus on which an **insured person** is booked or had planned to travel.

Replacement item(s) An identical item of **electronic equipment** of the same age and condition, or if not available, one of comparable specification or the equivalent value taking into account the age and condition of the original item of **electronic equipment**. **Replacement items** will only be delivered to a **UK** address of **your** choice. **You** will need to arrange onward shipment to **your** destination choice.

Secure baggage area: any of the following, as and where appropriate:

- the locked dashboard, boot or luggage compartment of a motor vehicle
- the locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats
- the fixed storage units of a locked motorised or towed caravan
- a locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

Single parent cover: one adult and any number of his or her children, step children or foster children aged under 18 accompanying the adult insured on the same **Validation Certificate**, travelling on any **trip** to the same destination. Children under 16 are only insured when travelling with one the insured adult, (or accompanied by another responsible adult) but under annual multi trip cover the adult is also insured to travel on their own.

Ski equipment: skis (including bindings), ski boots, ski poles and snowboards (including bindings) and any other items deemed as specific and required for the participation in **winter sports** activities.

Terrorism: an act, including but not limited to the use or threat of force and/or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Ticket costs: the face value of the ticket as printed on the ticket including any booking or administration fees printed on the ticket or for which a receipt or evidence can be provided.

Trip: any holiday, business or pleasure trip or journey made by an **insured person** within the area of travel shown in the **Validation Certificate** which begins and ends in an **insured person's home area** during the **period of insurance**.

if annual multi trip cover is selected: the period for which **we** have accepted the premium as stated in the **Validation Certificate**. During this period any **trip** not exceeding the number of days shown in the **Validation Certificate** is covered, but limited to 17 days in total in each **period of insurance** for **winter sports**.

Each **trip** under annual multi trip cover is considered to be a separate insurance, with the terms, definitions, exclusions and conditions contained in this policy applying to each **trip**. Any **trip** solely within an **insured person's home area** is only covered where an **insured person** has pre-booked at least two nights' accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee, whether single trip or annual multi trip cover is selected. Where **we** have agreed to cover an **insured person's medical condition**, this applies to each **trip** during the **period of insurance**.

Unattended: when an **insured person** is not in full view of and not in a position to prevent unauthorised interference with an **insured person's** property or vehicle.

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

Validation Certificate: the document showing details of **your** cover and cover for any other **insured persons**.

Valuables: jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, cameras, camcorders, portable satellite navigation systems, photographic, audio, video, computer, television and telecommunications equipment (including MP3/4 players, CD's, DVD's, tapes, films, cassettes, cartridges and headphones), computer games and associated equipment, telescopes and binoculars.

Vermin: rats, mice, squirrels, owls, pigeons, foxes, bees, wasps or hornets.

War:

- war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, riot or civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
- any act of **terrorism**, or
- any act of war or **terrorism** involving the use of, or release of a threat to use, any nuclear weapon or device or chemical or biological agent.

We/Us/Our: Lloyd's Syndicate 4444, managed by **Canopus Managing Agents Limited**.

Wintersports: includes the following activities; Cross country skiing / nordic skiing, Dog sledding (organised, non-competitive and with experienced local driver for max 3 days), Glacier skiing / walking, Ice fishing (within organisers guidelines and no personal liability), Ice go karting (within organisers guidelines and no personal liability), Ice windsurfing (within organisers guidelines and no personal liability), Ice-skating, Ringos (within organisers guidelines and no personal liability), Skiing - winter walking (**using** crampons and ice picks only), Skiing - alpine, Skiing - big foot, Skiing - blading, Skiing - doing, Skiing - mono, Skiing - Nordic, Skiing - tandem, Skiing - terrain park, Sledging/sleigh riding (pulled by horse or reindeer as a passenger), Sledging/tobogganing on snow, Snowboarding - within resort boundaries, Snow carving (**using** non-powered hand tools only and working at ground level), Snow shoe walking, Snow sledging, Snow tubing

Yellow Jersey: The Plan Group Ltd t/as **Yellow Jersey**. Authorised and regulated by the Financial Conduct Authority. Firm reference 307249.

You/Your: the person/s named as **insured persons** on the **Validation Certificate**.

SCHEDULE OF COVER

This document gives details of many sections of cover. Some sections of cover only apply if **you** have chosen a certain level of cover or type of policy, and/or for which **you** have paid an additional premium. The sections of cover which **you** have chosen, and the level of benefit which will be payable in the event of a valid claim under each section of cover, are shown in **your Validation Certificate**.

Policy Excesses. Please note that under most sections of this insurance, claims will be subject to an **excess**. This means that **you** will be responsible for the first part of each and every claim per incident claimed for, under each section by each **insured person**, unless **you** have paid an additional premium so that as **excess** is not payable (as confirmed on **your Validation Certificate**).

If **family cover** or **single parent cover** applies, then **we** will not apply more than two **excess** charges to any incidents claimed for.

Section of Cover		Maximum Sums Insured Per person	Excess Per Person Per Claim
A	Cancellation or Curtailment	Up to £5,000 in total	£60 (Family £100)
	Including Cycle/Triathlon Race Fee Cancellation Cover	Up to £500 in total	Nil
B	Emergency Medical & Other Expenses	Up to £10,000,000 in total	£60 (Family £100)
	Including Dental Treatment Cycle Repatriation Benefit	Up to £250 in total Up to £250 in total	Nil
B1	Hospital Confinement Benefit	Up to £20 per full 24 hours up to a max of £500 in total	Nil
C	Personal Accident loss of limb or loss of sight permanent total disablement accidental death accidental death (aged under 18)	£20,000 in total	Nil
		£20,000 in total	
		£10,000 in total	
		£5,000 in total	
D	Delayed Departure	Up to £50 first full 12-hours, then £50 for each additional full 12-hour period up to a maximum of £250 in total	Nil
	Abandonment after full 24 hours	Up to £5,000	£60 (Family £100)
D1	Missed Departure	UK & Europe Up to £600 in total Worldwide Up to £1,000 in total	£60 (Family £100)
E	Baggage	Up to £5,000 in total	£60 (Family £100)
	Single Article/Pair/Set Limit	Up to £500 in total	
	Total Valuables Limit	Up to £250 in total	
	Spectacles/Sunglasses Limit	Up to £150 in total	
	Delayed Baggage (Minimum delay of 12 hours)	£125 per 24 Hours up to £250 in total	
	Cycle Hire (Minimum delay of 12 hours)	£50 per 24 hours up to £500	
Cycle Breakdown	Up to £200 in total		
E1	Gadget Cover	Up to £2,000 max 5 Gadgets	£60 (Family £100)
	a) Single article limit laptops (including Macbooks) b) Single article limit all other items	Up to £2,000 Up to £1,000.	
F	Personal Money	Up to £500 in total	£60 (Family £100)
	Passport & Documents	Up to £250 in total	
G	Personal Liability Rented Accommodation Limit	Up to £2,000,000 in total Up to £100,000 in total	£250
SECTION H - WINTER SPORTS COVER Up to 17 days covered within the Policy Period for Annual Multi-Trip Insurance			
H1	Ski Equipment	Up to £350 in total	£60 (Family £100)
	Single Article/Pair/Set Limit	Up to £250 in total	
H2	Ski Equipment Hire	Up to £30 per full day up to £300 in total	Nil
H3	Ski Pack	Up to £20 per full day up to £200 in total	Nil
H4	Piste Closure	Up to £30 per full day up to £300 in total	Nil
H5	Avalanche or Landslide Closure	Up to £30 per full day up to £300 in total	Nil

SECTION A – CANCELLATION OR CURTAILMENT CHARGES

What is Covered

We will pay an **insured person** up to the amount shown in the **Validation Certificate** Schedule of Cover for any irrecoverable unused travel and accommodation costs, pre-booked excursion costs, **organised event fees** and other pre-paid charges which an **insured person** has paid or is contracted to pay, together with any additional travel expenses incurred if cancellation of the **trip** is unavoidable or the **trip** is **curtailed** before completion as a result of any of the following specified events:

Specified Events

1. The death, **bodily injury**, illness, disease, or complications arising as a direct result of pregnancy of:
 - a) an **insured person**
 - b) any person who an **insured person** is travelling or has arranged to travel with
 - c) any person who an **insured person** has arranged to stay with
 - d) an **insured person's** close relative
 - e) an **insured person's** close business associate.
2. An **insured person** or any person who an **insured person** is travelling with, or has arranged to travel with, being quarantined, called as a witness at a Court of Law or called for jury service attendance.
3. Redundancy of an **insured person** or any person who an **insured person** is travelling with or has arranged to travel with. The redundancy must qualify for payment under current redundancy payment legislation in an **insured person's home country**, and at the time of booking the **trip** there must have been no reason to believe anyone would be made redundant.
4. An **insured person** or any person who an **insured person** is travelling or has arranged to travel with, is a member of the Armed Forces, Territorial Army, Police, Fire, Nursing or Ambulance Services or an employee of a Government Department and has authorised leave cancelled or is called up for operational reasons, provided that the cancellation or **curtailment** could not reasonably have been expected at the time when **you** purchased this insurance or at the time of booking any **trip**.
5. The police or other authorities requesting an **insured person** to stay at or return to his/her **home** due to serious damage to an **insured person's home** caused by fire, aircraft, explosion, storm, flood, subsidence, fallen trees, collision by road vehicles, malicious people or theft.

Special Conditions Relating to Claims

1. An **insured person** must get (at the **insured person's** own expense) a medical certificate from a **medical practitioner** and the prior approval of the 24-hour emergency medical service to confirm the necessity to return **home**, prior to **curtailment** of the **trip** due to death, **bodily injury**, illness, disease or complications arising as a direct result of pregnancy.
2. If an **insured person** fails to notify the travel agent, tour operator or provider of transport or accommodation as soon as an **insured person** finds out it is necessary to cancel the **trip**, the amount **we** will pay will be limited to the cancellation charges that would have been payable had such notification taken place.
3. If an **insured person** cancels the **trip** due to:
 - a) stress, anxiety, depression or any other mental or nervous disorder that an **insured person** is suffering from an **insured person** must provide (at an **insured person's** own expense) a medical certificate from a consultant specialising in the relevant field or
 - b) any other **bodily injury**, illness, disease or complications arising as a direct result of pregnancy, an **insured person** must provide (at the **insured person's** own expense) a medical certificate from a **medical practitioner** stating that this necessarily and reasonably prevented an **insured person** from travelling.

All **insured persons** should also refer to “Declaration of Medical Conditions and Health Changes” and “Exclusions relating to Health and Medical Conditions” of this policy

What is Not Covered

The General Exclusions and the exclusions below both apply to Section A – Cancellation or Curtailment Charges

1. The **excess** shown in the **Validation Certificate** Schedule of Cover.
2. Any claims arising directly or indirectly from:
 - a) Redundancy caused by or resulting from misconduct leading to dismissal or resignation or voluntary redundancy, or where an **insured person** received a warning or notification of redundancy before **you** purchased this insurance or at the time of booking any **trip**
 - b) Circumstances known to an **insured person** before **you** purchased this insurance or at the time of booking any **trip** which could reasonably have been expected to lead to cancellation or **curtailment** of the **trip**.
3. Travel tickets paid for using any airline mileage or supermarket reward scheme, for example Air Miles, unless specific evidence of the monetary value of the tickets can be provided.
4. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday point's scheme unless specific evidence of the monetary value of the accommodation costs can be provided.
5. Annual maintenance fees/charges for time share holidays or properties.
6. Any claim where **you** are unable to provide evidence of **organised event fees** paid.
7. Any claim for **organised event fees** where you are unable to confirm cancellation of an event or your failure to attend.
8. any claim where a full refund or **organised event fee** credit note has been given.
9. Any associated costs other than **organised event fee**.
10. Any claim for **organised event fees** relating to a pre-existing or self-inflicted illness or injury, pregnancy, medical treatment which is not medically necessary including cosmetic or beauty treatments, routine dental or medical treatments.
11. Any claim for **organised event fees** for any treatment, medication, illness or injury not confirmed with a medical certificate clearly detailing the illness or injury and identifying you as the person to whom the illness or injury relates to.

SECTION B – MEDICAL, REPATRIATION AND OTHER EXPENSES

What is Covered

We will pay an **insured person** up to the amount shown in the **Validation Certificate** Schedule of Cover for the following expenses which are necessarily incurred within 12 months of the incident as a result of an **insured person** suffering unforeseen **bodily injury**, illness, disease and/or compulsory quarantine:

- Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of an **insured person's home area**.
- Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to a limit of £200 incurred outside of an **insured person's home area**.
- Costs of telephone calls:
 - to the 24-hour emergency medical service notifying and dealing with the problem for which an **insured person** is able to provide receipts or other evidence to show the cost of the calls and the numbers the **insured person** telephoned
 - incurred by an **insured person** when he/she receives calls on his/her mobile phone from the 24-hour emergency medical service for which the **insured person** is able to provide receipts or other evidence to show the cost of the calls.
- The cost of taxi fares for an **insured person's** travel to or from hospital relating to an **insured person's** admission, discharge or attendance for outpatient treatment or appointments or for collection of medication prescribed for the **insured person** by the hospital.
- If an **insured person** dies:
 - outside the **insured person's home area**, the additional cost of funeral expenses abroad up to a maximum of £2,500 plus the cost of returning the **insured person's** ashes to his/her **home**,
 - or** the reasonable and customary costs of returning the **insured person's** body to his/her **home**
 - within the **insured person's home area**, the additional cost of returning the **insured person's** ashes or body to his/her **home** up to a maximum of £750.Additional transport and/or accommodation expenses incurred, up to the standard of an **insured person's** original booking (for example full or half board, bed and breakfast, self-catering or room only), if it is medically necessary for an **insured person** to stay beyond his/her scheduled return date. This includes, with the prior authorisation of the 24-hour emergency medical service, additional transport and/or accommodation expenses for a travelling companion, friend or **close relative** to stay with an **insured person** or travel to an **insured person** from his/her **home country** or escort an **insured person**. Also additional travel expenses to return an **insured person** to his/her **home** or a suitable hospital nearby if he/she cannot use the return ticket.
- With the prior authorisation of the 24-hour emergency medical service, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate an **insured person** to his/her **home** if it is medically necessary. These expenses will be for the identical class of travel utilised on the **outward journey** unless the 24-hour emergency medical service agree otherwise.
- An amount up to £250 for cycle transport costs if as a result of an accident or injury insured under this section **you** are unable to bring your cycle home as originally planned.

Special Conditions Relating to Claims

- An **insured person** must tell the 24-hour emergency medical service as soon as possible of any **bodily injury**, illness or disease which necessitates the **insured person's** admittance to hospital as an in-patient or before any arrangements are made for the **insured person's** repatriation.
- If an **insured person** suffers **bodily injury**, illness or disease **we** reserve the right to move the **insured person** from one hospital to another and/or arrange for his/her repatriation to his/her **home country** at any time during the **trip**. **We** will do this, if in the opinion of the **medical practitioner** in attendance, or the 24-hour emergency medical service, the **insured person** can be moved safely and / or travel safely to his/her **home area** or a suitable hospital nearby to continue treatment.

All **insured persons** should also refer to “Declaration of Medical Conditions and Health Changes” and “Exclusions Relating to Health and Medical Conditions” of this policy.

What is Not Covered

The General Exclusions and the exclusions below both apply to **Section B – Emergency Medical, Repatriation and Other Expenses**

- The **excess** shown in the **Validation Certificate** Schedule of Cover.
- Normal pregnancy, without any accompanying **bodily injury**, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth and pregnancy would not constitute an unforeseen event or illness.
- Any claims arising directly or indirectly for:
 - The cost of treatment or surgery, including exploratory tests, which are not related to the **bodily injury** or illness which necessitated an **insured person's** admittance into hospital.
 - Any expenses which are not medically necessary in the course of treating an **insured person's bodily injury**, illness or disease.
 - Any form of treatment or surgery which in the opinion of the **medical practitioner** in attendance and the 24-hour emergency medical service can be delayed reasonably until an **insured person's** return to his/her **home area**.
 - Expenses incurred in obtaining or replacing medication, which an **insured person** knows he/she will need at the time of departure or which will have to be continued outside of the **insured person's home area**.
 - Additional costs arising from single or private room accommodation.
 - Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by the 24-hour emergency medical service.
 - Any costs incurred by an **insured person** to visit another person in hospital.
 - Any expenses incurred after an **insured person** has returned to his/her **home area**.
 - Any expenses incurred in England, Scotland, Wales or Northern Ireland which are for private treatment or funded by, or are recoverable from, the Health Authority in an **insured person's home area**.
 - Expenses incurred as a result of a tropical disease where an **insured person** has not had the recommended inoculations and/or taken the recommended medication.
 - Any expenses incurred after the date on which **we** exercise **our** rights under this section to move an **insured person** from one hospital to another and/or arrange for an **insured person's** repatriation but he/she decides not to be moved or repatriate

SECTION B1 – HOSPITAL CONFINEMENT BENEFIT

What is Covered

We will pay an **insured person** the amount shown in the **Validation Certificate** Schedule of Cover for every complete 24 hours an **insured person** has to stay in hospital as an in-patient or is confined to his/her accommodation due to the **insured person's** compulsory quarantine or on the orders of a **medical practitioner** outside the **insured person's home area**, up to the maximum amount shown in the **Validation Certificate** Schedule of Cover as a result of **bodily injury**, illness or disease an **insured person** sustains.

We will pay the amount above in addition to any amount payable under Section B – Emergency medical, repatriation and other expenses. This payment is meant to help an **insured person** to pay for additional expenses such as taxi fares and phone calls incurred by an **insured person's** visitors during his/her stay in hospital.

Special Conditions Relating to Claims

1. An **insured person** must tell the 24-hour emergency medical service as soon as possible of any **bodily injury**, illness or disease which necessitates the **insured person's** admittance to hospital as an in-patient, compulsory quarantine or confinement to his/her accommodation on the orders of a **medical practitioner**.

SECTION C – PERSONAL ACCIDENT

What is Covered

We will pay one of the benefits shown in the **Validation Certificate** Schedule of Cover if an **insured person** sustains **bodily injury** which solely and independently of any other cause, results within two years in an **insured person's** death, **loss of limb**, **loss of sight** or **permanent total disablement**. Benefit for accidental death will be paid to the deceased **insured person's** estate.

Special Conditions Relating to Claims

Our **medical practitioner** may examine an **insured person** as often as they consider necessary if he/she makes a claim.

The General Exclusions and the exclusions below both apply to Section C – Personal Accident

1. All **insured persons** should also refer to “Declaration of Medical Conditions and Health Changes” and “Exclusions Relating to Health and Medical Conditions” on page 3 of this policy.

What is Not Covered

1. Any claims arising directly or indirectly from:
 - a) Any additional period of hospitalisation, compulsory quarantine or confinement to an **insured person's** accommodation:
 - i. relating to treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury**, illness or disease which necessitated an **insured person's** admittance into hospital.
 - ii. relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
 - iii. following an **insured person's** decision not to be repatriated after the date when, in the opinion of the 24-hour emergency medical service, it is safe to do so.
- b) Hospitalisation, compulsory quarantine or confinement to an **insured person's** accommodation:
 - i. relating to any form of treatment or surgery which in the opinion of the **medical practitioner** in attendance and the 24-hour emergency medical service can be delayed reasonably until the **insured person's** return to his/her **home area**.
 - ii. as a result of a tropical disease where an **insured person** has not had the recommended inoculations and/or taken the recommended medication.
 - iii. occurring in an **insured person's home area** and relating to either private treatment or tests, surgery or other treatment, the costs of which are funded by, or are recoverable from the Health Authority in the **insured person's home area**.

What is Not Covered

Benefit is not payable to an **insured person**:

1. Under more than one section, i.e. an **insured person's** death, **loss of limb**, **loss of sight** or **permanent total disablement**.
2. For **permanent total disablement** until one year after the date an **insured person** sustains **bodily injury**
3. For **permanent total disablement** if an **insured person** is able to or may be able to carry out any relevant occupation.

SECTION D - DELAYED DEPARTURE

What is Covered

If departure of the **public transport** on which an **insured person** is booked to travel is delayed at the final departure point from or to an **insured person's home country** (including delays to any subsequent outbound or return connecting **public transport**) you can submit a claim under sub-sections 1 or 2 below (a minimum of 2 and a half hours must be given between connecting **public transport**) for at least the amount of time shown in the **Validation Certificate** Schedule of Cover from the scheduled time of departure due to:

1. strike or
2. industrial action or
3. adverse weather conditions or
4. mechanical breakdown of or a technical fault occurring in the **public transport** on which an **insured person** is booked to travel

We will pay the **insured person**:

1. the amount shown in the Validation Certificate Schedule of Cover for the first completed full 12-hours delay and the amount shown in the Validation Certificate Schedule of Cover for each additional full 12 hours of delay after that, up to a maximum of the amount shown in the Validation Certificate Schedule of Cover (which is meant to help an **insured person** pay for telephone calls made, meals and refreshments purchased during the delay) provided the **insured person** eventually travels, or
2. up to the amount shown in the Validation Certificate Schedule of Cover for any irrecoverable unused travel and accommodation costs and other pre-paid charges which an **insured person** has paid or is contracted to pay, if after a delay of at least 24 hours, an **insured person** chooses to cancel his/her **trip** before departure from his/her **home country**.

Special Conditions Relating to Claims

1. An **insured person** must check in according to the itinerary given to him/her.
2. An **insured person** must get written confirmation (at his/her own expense) from the **public transport** provider of the number of hours of delay and the reason for the delay.
3. An **insured person** must comply with the terms of contract of the travel agent, tour operator, or transport provider.

SECTION D1 - MISSED DEPARTURE

What is Covered

We will pay an **insured person** up to the amount shown in the **Validation Certificate** Schedule of Cover for additional accommodation (room only), and travel expenses necessarily incurred in reaching his/her overseas destination or returning to his/her **home country**, if the **insured person** fails to arrive at the departure point in time to board the **public transport** on which the **insured person** is booked to travel on for the international outbound and return legs of the **trip** as a result of:

1. the failure of other **public transport** or
2. an accident to or breakdown of the vehicle in which the **insured person** is travelling or
3. an accident or breakdown happening ahead of the **insured person** on a motorway or dual carriageway which causes an unexpected delay to the vehicle in which the **insured person** is travelling or
4. strike, industrial action or adverse weather conditions.
5. Delays to any subsequent outbound or return connecting **public transport** (a minimum of 2 and a half hours must be given between connecting **public transport**)

If the same expenses are also covered under Section D (Delayed Departure) an **insured person** can only claim under one section for the same event.

Special Conditions Relating to Claims

1. If an **insured person** makes a claim caused by any delay happening on a motorway or dual carriageway he/she must get written confirmation or proof of the incident happening (at the **insured person's** own expense) from the police or emergency breakdown services, of the location, reason for and duration of the delay.
2. An **insured person** must check in according to the itinerary provided to them and allow enough time for the **public transport** or other transport to arrive on schedule and to deliver him/her to the departure point (a minimum of 2 and a half hours must be given between connecting **public transport**).

What is Not Covered

The General Exclusions and the exclusions below both apply to Section D - Delayed Departure

1. The **excess** shown in the Validation Certificate Schedule of Cover which relates to subsection 2. of What is Covered above only.
2. An **insured person** can only claim under subsection 1. or 2. opposite for the same event, not both.
3. An **insured person** can only claim under one of either Section D (Delayed departure) or Section D1 (Missed departure) for the same event.
4. Claims arising directly or indirectly from:
 - a) Strike or industrial action 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 an **insured person** is travelling.

What is Not Covered

The General Exclusions and the exclusions below both apply to Section D1 - Missed Departure

1. The **excess** shown in the **Validation Certificate** Schedule of Cover.
2. Additional expenses where the scheduled **public transport** provider has offered reasonable alternative travel arrangements.
3. Claims arising directly or indirectly from:
 - a) Strike or industrial action existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
 - b) An accident to or breakdown of the vehicle in which an **insured person** is travelling when a repairer's report or other evidence is not provided.
 - c) Breakdown of any vehicle owned by an **insured person** which has not been serviced properly and maintained in accordance with manufacturer's instructions.
 - d) 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 an **insured person** is travelling.

SECTION E - BAGGAGE

What is Covered

1. We will pay an **insured person** up to the amount shown in the **Validation Certificate** Schedule of Cover for the accidental loss of, theft of or damage to **baggage**. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation (loss of value).
The maximum we will pay an **insured person** for the following items is:
 - a) the amount shown in the **Validation Certificate** Schedule of Cover for any one article, pair or set of articles
 - b) the amount shown in the Validation Certificate Schedule of Cover for the total for all **valuables**
2. We will also pay an **insured person** up to the amount shown in the **Validation Certificate** Schedule of Cover, for the emergency replacement of clothing, medication and toiletries if an **insured person's baggage** is temporarily lost in transit during the **outward journey** and not returned to the **insured person** within 12 hours, as long as we receive written confirmation from the **public transport** provider, confirming the number of hours the **baggage** was delayed.

Under Item 2 and 3 If the loss is permanent we will deduct the amount paid from the final amount to be paid under this section.

SECTION EI - ELECTRONIC EQUIPMENT

What is Covered

We will pay up to the amount shown in the **Validation Certificate** Schedule of Cover for the accidental damage, theft, and liquid damage of **your electronic equipment** during **your trip**, up to the amount shown in the Summary of Cover and on the following basis:

1. **Accidental damage** - we will pay up to the amount shown in the Summary of Cover for the costs of repairing **your electronic equipment** as a result of **accidental damage**. If we are unable to economically repair **your electronic equipment** then, at our discretion, a **replacement item** will be provided by us.
2. **Liquid Damage** - we will pay up to the amount shown in the Summary of Cover to repair or provide a **replacement item** for **your electronic equipment** if it is damaged as a result of **accidentally** coming into contact with any liquid.

REPLACEMENT CONDITION

Where we are able to provide a replacement, this is not on a 'new for old' basis. Cover is limited to one replacement per **period of insurance** per item, up to the amount specified in the summary of cover.

If **your electronic equipment** cannot be replaced with an identical item of **electronic equipment** of the same age and condition, we will replace it with one of comparable specification or the equivalent value taking into account the age and condition of the original item of **electronic equipment** subject to the following depreciation scale:

- 3 to 5 years – 10% deducted for each year
- > 5 years old – No cover

Special Conditions Relating to Claims

1. An **insured person** must report to the local police in the country where the incident occurred within 24 hours of discovery, or as soon as practicable after that and get (at the **insured person's** own expense) a written report of the loss, theft or attempted theft of all **baggage**.
2. If **baggage** is lost, stolen or damaged while in the care of a **public transport** provider, authority, hotel or an **insured person's** accommodation provider the **insured person** must report details of the loss, theft or damage to them in writing and get (at his/her own expense) written confirmation.
3. If **baggage** is lost, stolen or damaged whilst in the care of an airline an **insured person** must:
 - a) get a Property Irregularity Report from the airline.
 - b) give written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) keep all travel tickets and tags for submission if an **insured person** is going to make a claim under this insurance.
4. An **insured person** must provide (at his/her own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help the **insured person** to provide evidence to support a claim.

3. We will also pay an **insured person** up to the amount shown in the **Validation Certificate** Schedule of Cover, for the emergency hire of a replacement pedal cycle if an **insured person's** pedal cycle arrives damaged and unfit for use or is temporarily lost in transit during the **outward journey** and not returned to the **insured person** within 12 hours, as long as we receive written confirmation from the **public transport** provider, confirming the damage or number of hours the cycle was delayed.
4. We will also pay an **insured person** up to the amount shown in the **Validation Certificate** Schedule of Cover for the reimbursement of the onward transport costs to **your** next intended overnight destination if **you** suffer irreparable damage to **your** pedal cycle and cannot continue to **your** overnight destination. Cover is limited to a maximum of one claim per trip and limited solely to taxi fare to transport **you** and **your cycle** to **your** intended overnight destination.

What is Not Covered

The **General Exclusions and the exclusions below both apply to Section E – Baggage**

1. The **excess** shown in the Validation Certificate Schedule of Cover (except claims under subsection 2 of What is Covered above, where no **excess** applies).
2. Loss, theft of or damage to **valuables** left **unattended** at any time unless left in the custody of a **public transport** provider, deposited in a hotel safe or safety deposit box, or left in an **insured person's** locked accommodation.
3. Loss, theft of or damage to **baggage** contained in an **unattended** vehicle unless:
 - i. it is locked out of sight in a **secure baggage area** and
 - ii. forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of such entry is available.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, motor accessories, documents of any kind, bonds, securities, perishable goods (such as foodstuffs), bicycles, **ski equipment**, **golf equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or an accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
8. Loss, theft of or damage to **business equipment**, business goods, samples, tools of trade and other items used in connection with an **insured person's** business, trade, profession or occupation.
9. Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, **vermin**, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
10. Cycle delay costs where the costs of hire are greater than a normal charge through a recognised supplier or where evidence of expenditure cannot be provided from a recognised hire company or costs incurred by anyone other than **you** or where the hire costs are in **excess** of the cycle replacement value

SECTION F - PERSONAL MONEY, PASSPORT AND DOCUMENTS

What is Covered

1. We will pay an **insured person** up to the amounts shown below for the accidental loss of, theft of or damage to **personal money** and documents (including the unused portion of passports, visas and driving licences). We will also cover foreign currency during the 72 hours immediately before an **insured person's** departure on the **outward journey**.

The maximum we will pay for the following items is:

- a) the amount shown in the **Validation Certificate** Schedule of Cover for bank notes, currency notes and coins
 - b) the amount shown in the **Validation Certificate** Schedule of Cover for all other **personal money** and documents (including the cost of the emergency replacement or temporary passport or visa).
2. We will pay up to the amount shown in the **Validation Certificate** Schedule of Cover for each **insured person** for additional travel and accommodation expenses necessarily incurred outside the **insured person's home area** to obtain a replacement of the **insured person's** passport or visa which has been lost or stolen outside the **insured person's home area**.

Special Conditions Relating to Claims-

1. An **insured person** must report to the local police in the country where the incident occurred within 24 hours of discovery or as soon as practicable after that and get (at the **insured person's** own expense) a written report of the loss, theft or attempted theft of all **personal money**, passports or documents.
2. If **personal money**, passports or documents are lost, stolen or damaged while in the care of a hotel or an **insured person's** accommodation provider the **insured person** must report details of the loss, theft or damage to them in writing and get (at the **insured person's** own expense) written confirmation. Keep all travel tickets and tags for submission if a claim is to be made under this insurance.
3. If documents are lost, stolen or damaged while in the care of a **public transport** provider or authority, an **insured person** must report details of the loss, theft or damage to them in writing and get (at the **insured person's** own expense) written confirmation.
4. If documents are lost, stolen or damaged whilst in the care of an airline an **insured person** must:
 - a) give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy).
 - b) keep all travel tickets and tags for submission to us if an **insured person** is going to make a claim under this insurance.
5. An **insured person** must provide (at his/her own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help the **insured person** to provide evidence to support his/her claim.

SECTION G - PERSONAL LIABILITY

What is Covered

We will pay an **insured person** up to the amount shown in the **Validation Certificate** Schedule of Cover (including legal costs and expenses) against any amount an **insured person** becomes legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause for accidental:

1. Accidental **Bodily injury**, death, illness or disease to any person who is not in an **insured person's** employment, who is not a **close relative**, or who is residing with an **insured person** but not paying for their accommodation.
2. Loss of or damage to property that does not belong to and is neither in the charge of nor under the control of an **insured person**, a **close relative** and/or anyone in an **insured person's** employment. Cover is provided for any temporary holiday accommodation occupied (but not owned) by an **insured person**.

Participant to participant liability is also included for your participation on an amateur basis in **acceptable cycling based activities**

Special Conditions Relating to Claims

1. An **insured person** must give us written notice of any incident which may result in a claim as soon as possible.
2. An **insured person** must send us every writ, summons, letter of claim or other document as soon as he/she receives it.
3. An **insured person** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without our permission in writing.
4. We will be entitled to take over and carry out in **your** or any other **insured person's** name the defence of any claims for compensation or damages or otherwise involving any third party. We will have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you/the insured person** will give us all information and assistance which we may require.
5. If an **insured person** dies, his/her legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this policy.

What is Not Covered

The General Exclusions and exclusions below both apply to Section F - Personal Money, Passport and Documents

1. The **excess** shown in the **Validation Certificate** Schedule of Cover
2. Loss, theft or damage to personal money or an **insured person's** passport or visa if left unattended at any time unless left in the custody of a public transport provider, deposited in a hotel safe or safety deposit box, or left in an **insured person's** locked accommodation
3. Loss, theft or damage to travellers' cheques if an **insured person** has not complied with the issuer's conditions or where the issuer provide a replacement service
4. Loss or damage due to delay, confiscation or detention by customs or any other authority
5. Loss or damage due to depreciation (loss in value), variations in exchange rates or shortages due error or omission.

What is Not Covered

The General Exclusions and the exclusions below both apply to Section G - Personal Liability

1. The first £250 of each and every claim, arising from the same incident claimed for under this section in relation to any temporary holiday accommodation occupied by an **insured person**.
2. Compensation or legal costs arising directly or indirectly from:
 - a) Liability which an **insured person** was required to assume under the terms of any agreement or contract (such as a hire agreement).
 - b) Pursuit of any business, trade, profession or occupation or the supply of goods or services including any voluntary or unpaid work including babysitting.
 - c) Ownership, possession or use of animals, aircraft, firearms or weapons of any kind.
 - d) Ownership, possession or use of any vehicle, watercraft or leisure equipment that is motorised or mechanically or jet propelled
 - e) The transmission of any contagious or infectious disease or virus.
3. An **insured person** must give us written notice of any incident which may result in a claim as soon as possible.
4. An **insured person** must send us every writ, summons, letter of claim or other document as soon as he/she receives it.
5. An **insured person** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without our permission in writing.
6. We will be entitled to take over and carry out in **your** or any other **insured person's** name the defence of any claims for compensation or damages or otherwise involving any third party. We will have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you/the insured person** will give us all information and assistance which we may require.
7. If an **insured person** dies, his/her legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this policy.

SECTION H - WINTER SPORTS

What is Covered

This cover is provided to an **insured person** up to the age of 75 and when **annual multi trip cover** is selected. **Winter sports** cover is for a period of no more than 17 days in total in each **period of insurance**. An **insured person** will be covered for the **winter sport** activities shown below. All skiing and snowboarding activities are covered provided the **insured person** remains within the boundaries of a recognised resort area designed for public use and is not skiing or snowboarding in areas marked out of bounds or hazardous by the piste authorities.

Only **winter sports** shown below are covered.

Air Boarding

Big Foot Skiing

Blade Skiing

Bobsleigh ^{1,3,5}

Cross Country Skiing (recognised paths)

Curling

Downhill Skiing/Snowboarding

Dry Slope and Dry Rope Skiing/Snowboarding

Glacier Skiing/Walking

Husky Dog Sledging (organised, non-competitive with local driver)²

Husky Dog Sledging ^{1,2,5}

Ice Cricket

Ice Go Karting ^{1,5}

Ice Hockey

Ice Skating

Ice Windsurfing

Kick Sledging

Kick Sledging ^{1,3}

Langlauf

Luging/Tobogganing ^{1,2,5}

Mono-Skiing

Nordic Skiing (recognised routes)

Ski Blading

Ski Randonnee

Ski Run Walking

Ski Swimming

Ski Touring

Skiing/Ski Boarding on piste

Skiing/Snowboarding off-piste in areas outside of the boundaries of a recognised resort ^{1,5}

Sledging

Sledging/Sleigh-Riding as a passenger pulled by any animal ^{1,5}

Snow Blading

Snow Shoe Walking

Snow Shoeing

Snow Tubing ^{1,5}

Snow Zorbing

Snowboarding off-piste with a guide ^{1,5}

Snowcat Skiing ^{1,5}

Snowmobiling/Skidooing ^{1,5}

Winter Walking (using crampons and ice picks)

Please note the following exclusions marked against the activities listed above

¹ Personal liability cover under Section H excluded

² Personal Accident cover under Section C excluded

³ Public liability cover excluded for vehicles

⁴ Cover is excluded when racing

⁵ Cover is excluded unless within organisers guidelines and as part of an organised activity led or instructed by professional guides or licensed organisers and all claims will be subject to three (3) times the standard policy excess.

SECTION H1 - SKI EQUIPMENT

What is Covered

We will pay an **insured person** up to the amount shown in the **Validation Certificate** Schedule of Cover for the accidental loss of, theft of or damage to an **insured person's** own **ski equipment**. The amount payable in relation to an **insured person's** own **ski equipment** will be the value at today's prices less a deduction for wear tear and depreciation (loss of value - calculated from the table below).

We will pay an **insured person** up to the amount shown in the **Validation Certificate** Schedule of Cover for the accidental loss of, theft of or damage to an **insured person's** hired **ski equipment**. The amount payable in relation to an **insured person's** hired **ski equipment** will be the value at today's prices.

AGE OF SKI EQUIPMENT DEDUCTION

< 1-year-old - New for old

1 to 5 years - 20% for each year

> 5 years old - No cover

The maximum **we** will pay for any one article, pair or set of articles is the amount payable calculated from the table above or the amount shown in the **Validation Certificate** Schedule of Cover whichever is the lesser amount.

Special Conditions Relating to Claims

1. An **insured person** must report to the local police in the country where the incident occurred within 24 hours of discovery or as soon as practicable after that and get a written report (at the **insured person's** own expense) of the loss, theft or attempted theft of all **ski equipment**.
2. If **ski equipment** is lost, stolen or damaged while in the care of a **public transport** provider, authority, hotel or an **insured person's** accommodation provider the **insured person** must report details of the loss, theft or damage to them in writing and get (at his/her own expense) written confirmation.
3. If **ski equipment** is lost, stolen or damaged whilst in the care of an airline an **insured person** must:
 - a) get a Property Irregularity Report from the airline
 - b) give formal written notice of the claim to the airline, within the time limit set out in their conditions of carriage (please keep a copy)
 - c) keep all travel tickets and tags for submission if an **insured person** is going to make a claim under this insurance.
4. An **insured person** must provide (at his/her own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help the **insured person** to provide evidence to support his/her claim.

What is not covered

The General Exclusions and the exclusions below both apply to Section H2

1. **We** will not cover any claims under any other section of this travel insurance resulting from any **bodily injury** or damage to property that may arise from an **insured person's** use of sledges, skidoos, tracked or powered vehicles of any kind.
2. No cover is provided for any activities that involve any form of racing, jumping or competition.
3. An **insured person** is not covered for **ski equipment** under Section E. (Please see below for details of **ski equipment** cover).
4. Ski lift passes are included in the cover provided by Section F (**Personal Money, Passport and Documents**) of this travel insurance.

SECTION H2 – SKI EQUIPMENT HIRE

What is Covered

We will pay an **insured person** up to the amount shown in the **Validation Certificate** Schedule of Cover for the cost of hiring replacement **ski equipment** as a result of the accidental loss of, theft of or damage to or temporary loss in transit for more than 24 hours of an **insured person's** own **ski equipment**.

What is Not Covered

The General Exclusions and the exclusions below both apply to Section H2 – Ski Equipment Hire

1. Loss, theft of or damage to **ski equipment** contained in an **unattended** vehicle unless:
 - a) it is locked out of sight in a **secure baggage area** and
 - b) forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of this entry is available.
2. Loss or damage due to delay, confiscation or detention by customs or any other authority.
3. Loss or damage caused by wear and tear, depreciation (loss of value), atmospheric or climatic conditions, moth, **vermin**, any process of cleaning repairing or restoring, mechanical or electrical breakdown.

Special Conditions Relating to Claims

1. An **insured person** must report to the local police in the country where the incident occurred within 24 hours of discovery or as soon as practicable after that and get (at the **insured person's** own expense) a written report of the loss, theft or attempted theft of the **insured person's** own **ski equipment**.
2. If **ski equipment** is lost, stolen or damaged while in the care of a **public transport** provider, authority, hotel or an **insured person's** accommodation provider the **insured person** must report details of the loss, theft or damage to them in writing and get (at the **insured person's** own expense) written confirmation.
3. If **ski equipment** is lost, stolen or damaged whilst in the care of an airline an **insured person** must:
 - a) get a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy).
 - c) keep all travel tickets and tags for submission if an **insured person** is going to make a claim under this insurance.
4. An **insured person** must provide (at his/her own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help the **insured person** to provide evidence to support his/her claim.

SECTION H3 – SKI PACK

What is Covered

We will pay an **insured person**:

1. Up to the amount shown in the **Validation Certificate** Schedule of Cover for the unused portion of an **insured person's** ski pack (ski school fees, lift passes and hired **ski equipment**) following the **insured person's** **bodily injury**, illness or disease.
2. Up to the amount shown in the **Validation Certificate** Schedule of Cover for the unused portion of an **insured person's** lift pass if he/she loses it.

What is Not Covered

The General Exclusions apply to Section H3 – Ski Pack.

Special Conditions Relating to Claims

1. An **insured person** must provide (at his/her own expense) written confirmation to us from a **medical practitioner** that the **bodily injury**, illness or disease prevented the **insured person** from using his/her ski pack.

SECTION H4 – PISTE CLOSURE

What is Covered

We will pay an **insured person**, up to the amount shown in the **Validation Certificate** Schedule of Cover, for transport costs necessarily incurred by the **insured person** to travel to and from an alternative site or ski area if either lack of or excess of snow, or an avalanche results in the skiing facilities (excluding cross-country skiing) in the **insured person's** ski area or resort being fully closed and it is not possible to ski. The cover only applies:

1. To the ski area containing the resort or town which an **insured person** has pre-booked for a period more than 12 hours and for as long as these conditions continue at the ski area or resort, but not more than the pre-booked period of the **insured person's** trip and
2. To **trips** taken outside an **insured person's** home country during the published ski season for the **insured person's** ski area containing the resort or town where an **insured person** is staying.

If no alternative sites are available, we will pay an **insured person** compensation of the amount shown in the **Validation Certificate** Schedule of Cover.

Special Conditions Relating to Claims

An **insured person** must get (at his/her own expense) written confirmation from the relevant authority, ski lift operator or the **insured person's** tour operator's representative of the number of days skiing facilities were closed in the **insured person's** resort and the reason for the closure.

SECTION H5 – AVALANCHE OR LANDSLIDE COVER

What is Covered

We will pay an **insured person** up to the amount shown in the **Validation Certificate** Schedule of Cover for additional accommodation (room only) and travel expenses necessarily incurred in reaching the **insured person's** booked resort or returning **home** if the **insured person** is delayed for more than 12 hours by avalanche or landslide. The cover only applies to **trips** taken outside an **insured person's** home country during the published ski season for his/her resort.

What is Not Covered

The General Exclusions apply to Section H5 – Avalanche or Landslide Cover.

Special Conditions Relating to Claims

1. An **insured person** must get (at his/her own expense) written confirmation from the relevant authority or the **insured person's** tour operator's representative confirming the event.

SPORTS, PASTIMES AND ACTIVITIES

What is Covered

Sports, Pastimes and Activities listed below as well as **acceptable cycling based activities** are covered as standard within all policies subject to the terms, conditions and exclusions as defined within the policy wording or below. **You** must ensure that the activity is adequately supervised and that the appropriate safety equipment (such as protective headwear, life jackets etc.) are worn at all times.

SPORTS, PASTIMES AND ACTIVITIES

Abseiling (within organisers guidelines)
Administrative or Clerical Occupations^{1,2}
Aerobics
Amateur Athletics (track & field)
American Football
Archaeological Digging^{1,2}
Archery
Assault Course
Badminton
Banana Boating (Only as a passenger with no right of control)³
Baseball
Basketball
Big Game Hunting^{1,2}
Billiards/Snooker/Pool
Bobsleigh^{1,3}
Body boarding (boogie boarding)
Bowls
Boxing
Bungee Jumping (only as short duration incidental day excursion with licensed public hirer)²
Camel Riding^{1,2}
Canoeing (up to grade 2 rivers)
Cave Diving (no solo diving)²
Clay Pidgeon Shooting^{1,2}
Climbing (on climbing wall only)
Climbing up to 3,500 metres on slopes classified as Facile/Easy including Rock scrambling or easy snow slopes, some glacier travel, often climbed Ropeless except on glaciers. Not included in Standard Winter Sports Cover.
Cricket
Croquet
Curling
Deep Sea Fishing
Driving any Motorised Vehicle for which you are licensed to drive in your home country (other than in motor rallies or competitions)^{1,2,3}
Elephant Riding/Trekking²
Falconry²
Fell Walking/Running
Fishing
Fives
Flying as Pilot^{1,2,3}
Football (amateur only and not main purpose or trip)
Glass Bottom Boats/Bubbles (only as a passenger with not right of control)^{1,3}
Gliding^{1,2,3}
Go Karting (within organiser's guidelines)^{1,3}
Golf
Handball
Hang Gliding^{1,2,3}
High Diving Excess of 4.9 meters (supervised pools only, no rock diving/jumping)²
Hockey (must wear protective head gear)

Horse Riding (wearing a helmet and excluding competitions, racing, jumping and hunting - No public liability cover for animals)²
Hot Air Ballooning (organised rides only)^{2,3}
Hovercraft Driving/passenger^{1,2,3}
Hurling (amateur only and not main purpose of trip)
Indoor Climbing (on climbing wall only)
Jet Boating^{1,2,3,4}
Jet Skiing^{1,2,3,4}
Jogging
Judo
Karate
Karting (wearing a helmet)^{1,2,4}
Kayaking (up to grade 2 waters only)
Kite Surfing²
Korfball
Lacrosse
Manual Work²
Marathon Running
Motor Sport (any type)^{1,2,3}
Netball
Octopush
Orienteering
Paintball/War Games (wearing eye protection)^{1,2}
Parachuting^{1,2}
Paragliding (OVER WATER ONLY – not over land. Must be licensed operator with professional guide and only in EU, EEA, USA, Canada, Australia and New Zealand.)^{1,2}
Parascending (OVER WATER ONLY – not over land. Must be licensed operator with professional guide and only in EU, EEA, USA, Canada, Australia and New Zealand)^{1,2}
Polo²
Pony Trekking^{2,4}
Pot Holing (must be a licensed operator with professional guide and wearing helmets)
Power Boating (no racing and no competitions)^{1,2}
Quad Biking (wearing a helmet)^{1,2,3,4}
Racket Ball
Rambling
Refereeing
Ringo (Only as a passenger with no right of control). No Public Liability for vehicles.
Roller Skating/Blading/In Line Skating (wearing pads and helmets)
Rounders
Rowing⁴
Rugby (Union/League) No professional
Running (non-competitive)
Safari Trekking (must be organised tour)^{2,3}
Sailing/Yachting (includes amateur racing competitions)^{1,2,3}
Sand Boarding^{2,3}
Sand Dune Surfing/Skiing³
Sand Yachting^{1,2,3,4}

Scuba Diving up to a depth of 40 metres (Must be PADI/BSAC qualified. No solo diving & subject to Scuba Diving Endorsement below)
Scuba Diving up to a depth of 9 metres (No solo diving & subject to Scuba Diving Endorsement below)
Shooting/Small Bore Target/Rifle Range
Shooting (within organisers guidelines)^{1,2}
Skateboarding (wearing pads and helmets)
Sledging (not on snow)
Slopes subject to maximum Alpine System Classification of:
Snorkelling
Softball
Spear Fishing (without tanks)
Speed Sailing^{1,2,3,4}
Squash
Street Hockey
Students working as counsellors or university exchanges for practical course work (non-manual)²
Surfing. No competitions/No liability. Inland and Coastal Waters only
Swimming
Swimming with Dolphins
Swimming/Bathing with Elephants
Sydney harbour Bridge (walking across roped together)
Table Tennis
Tall Ship Crewing^{1,2,3,4}
Ten Pin Bowling
Tennis
Trampoline
Tree Canopy Walking (walking across roped)
Trekking/Hiking 2,500 to 5,000 metres. On organised tour along recognised routes only. No search and rescue other than for medical reasons.
Trekking/Hiking/Walking up to 2,500 metres above sea level
Tug of War
Volleyball
Wake Boarding
War Game/Paint Balling (wearing eye protection)^{1,2}
Water Polo
Water Skiing/Water Ski Jumping^{2,3}
Weight Lifting
Whale Watching
White Water Rafting. Grades 4-6 only.³
White Water Rafting. Up to grade 3 waters only. Only as passenger with no solo right of control. Life jacket to be worn
Wind Surfing/Sailboarding.³
Wind Tunnel Flying (pads and helmets to be worn)
Zip lining/Trekking (safety helmets must be worn)
Zorbing/Hydro Zorbing/Sphering.³

What is not covered

We will not pay for claims arising directly or indirectly from any professional sports or entertaining, **your** participation in or practice of any professional sports or professional entertaining or **your** participation in or practice of any other sport or activity, manual work, driving any motorised vehicle in motor rallies or competitions or racing unless it is specified as being covered in **your** schedule.

Under Section G – Personal Liability **you** will not be covered for liability caused directly or indirectly by **your** owning or using any firearms or weapons, animal, aircraft, motorised vehicle, boat or other watercraft, or any form of motorised leisure equipment, including jet skis and snowmobiles.

If **you** are going to take part in any activity which may be considered dangerous or hazardous that is not detailed below, please contact **Yellow Jersey** who will contact **us** to see if **we** can provide cover.

Please note the following exclusions marked against the activities listed above

¹ Personal liability cover under Section G excluded

² Personal Accident cover under Section C excluded

³ Public liability cover excluded for vehicles

⁴ Cover is excluded when racing

⁵ Cover is excluded unless within organisers guidelines and as part of an organised activity led or instructed by professional guides or licensed organisers and all claims will be subject to three (3) times the standard policy excess.

SCUBA DIVING

What is not covered

This insurance is extended to cover the **insured person** whilst engaging in underwater activities requiring the use of artificial breathing apparatus (scuba) subject to the **insured person** being approved as medically fit to dive by the person or company who/which has organised the diving, and subject otherwise to all terms, conditions, exclusions and limitations of this insurance.

What is not covered

This insurance does not cover claims directly or indirectly arising from, happening through or as a result of:

1. Diving by persons not holding a recognised certificate for the type of diving being undertaken, or not under professional instruction.
2. Diving without proper equipment and/or contrary to codes of good practice according to bona fide organisations such as PADI or BSAC.
3. Diving to depths greater than 30 metres (or 40 metres if additional premium paid).
4. Solo diving or night diving or specifically organised cave diving or diving for hire or reward.
5. Flying within 24 hours of last dive or diving whilst suffering from a cold, influenza, infection or obstruction of the sinuses or ears.
6. Diving by persons aged under 12 years of age or over 65.

GENERAL CONDITIONS AND EXCLUSIONS

THE FOLLOWING CONDITIONS APPLY TO THE WHOLE OF THIS INSURANCE.

1. Other Insurance
If, at the time of a valid claim under this policy there is another insurance policy in force which covers **you** or the **insured person** for the same loss or expense (for example a Home Contents Policy), **we** may seek a recovery of some or all of **our** costs from the other insurer. **You** and/or other **insured persons** must give **us** any help or information **we** may need to assist **us** with **our** loss recoveries.
2. Precautions
At all times all **insured persons** must take precautions to avoid injury, illness, disease, loss, theft or damage and take steps to safeguard their property from loss or damage and to recover property lost or stolen.
3. Affordable Care Act
This insurance is not subject to, and does not provide certain of the insurance benefits required by, the United States' Patient Protection and Affordable Care Act ("ACA"). This insurance does not provide, and Insurers do not intend to provide, minimum essential coverage under ACA. In no event will benefits be provided in excess of those specified in the contract documents. This insurance is not subject to guaranteed issuance or renewability other than as specified in the policy. ACA requires certain US citizens and US residents to obtain ACA compliant health insurance coverage. In some circumstances penalties may be imposed on persons who do not maintain ACA-compliant coverage. **You** should consult **your** attorney or tax professional to determine if ACA's requirements are applicable to **you**.

GENERAL EXCLUSIONS

The following exclusions apply to the whole of this insurance.

We will not pay for claims arising directly or indirectly from:

1. **An insured person's participation in winter sports unless:**
 - a) the **winter sports** are specified in SECTION H
 - b) the policy selected is an **annual multi trip policy**
 - c) the period is no more than 17 days in total, in each **period of insurance**, under an **annual multi trip** policy
2. Professional sports or entertaining:
An **insured person's** participation in or practice of any professional sports or professional entertaining.
3. Other sports or activities:
An **insured person's** participation in or practice of any other sport or activity, manual work, driving any motorised vehicle in motor rallies or competitions or racing unless:
 - a) specified in the lists under the section SPORTS, PASTIMES AND ACTIVITIES of this policy (including an **Acceptable Cycling Based Activity**) or
 - b) shown as covered in **your Validation Certificate** when the additional premium is paid to extend policy cover for specified activities.
4. Suicide, drug use, alcohol or solvent abuse and an **insured person** putting themselves at risk:
An **insured person's** wilfully, self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, alcohol abuse, drug use (other than drugs taken in accordance with treatment prescribed and directed by a **medical practitioner**, but not for the treatment of drug addiction), and an **insured person** putting themselves at risk (except in an attempt to save human life).
5. Unlawful action:
An **insured person's** own unlawful action in the country in which the **trip** is taking place or any criminal proceedings against an **insured person**.
6. Any other loss, damage or additional expense following on from the event for which an **insured person** is claiming, unless **we** provide cover under this insurance.
7. Armed Forces:
Operational duties of a member of the Armed Forces (other than claims arising from authorised leave being cancelled due to operational reasons, as provided for under sub section 4. "Specified Events" of Section A – Cancellation or curtailment charges).
8. Travelling against World Health Organisation (WHO) WHO advice or against the advice of a European Union recognised Government body:
An **insured person's** travel to a country, specific area or event when the World Health Organisation (WHO) or regulatory authority in a country to/from which the **insured person** is travelling has advised against all, or all but essential, travel at the time of booking, or travel. For residents of the **United Kingdom** this regulatory body is the Travel Advice Unit of the Foreign & Commonwealth Office (FCO).
9. **Family and single parent cover** travel restrictions:
If an **insured person** is aged under 16 he/she is only insured when travelling with one or both of the insured adults (or accompanied by another responsible adult). If an **insured person** reaches the age mentioned above during the **period of insurance**, cover will continue until the next renewal date but not after that.
10. **War or acts of terrorism:**
However, this exclusion shall not apply to losses under Section B – Emergency medical, repatriation and other expenses, Section B1 – Hospital confinement benefit and Section C – Personal accident, unless such losses are caused by nuclear, chemical or biological attack, an **insured person's** participation in **active war**, or the disturbances were already taking place at the beginning of any **trip**.
11. An **insured person** engaging in **active war**.
12. **Nuclear risks.**
13. Sonic bangs:
Loss, destruction or damage directly caused by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
14. Redundancy:
We will not pay if any **insured person**, either at the time a holiday was booked, or at the time **you** purchased the policy, was under notice of redundancy from an employer.
15. **We** will not pay if the tour operator, or anyone an **insured person** has made travel or accommodation arrangements with, fails to fulfil the holiday booking for any reason, including bankruptcy or liquidation.

LEGAL, REGULATORY AND OTHER INFORMATION

Data Protection

We and **All Seasons Underwriting Agencies Limited** are the data controllers (as defined by the Data Protection Act 1998 and all applicable laws which replace or amend it, including the General Data Protection Regulation) who may collect and process **your** personal information.

For full details of what data **we** collect about **you**, how **we** use it, who **we** share it with, how long **we** keep it and **your** rights relating to **your** personal data, please refer to **our** Privacy Notice which is available here <http://www.canopius.com/privacy/privacy-notice/>

To view our Privacy Policy, please go to <http://www.canopius.com/privacy/>

If **you** do not have access to the Internet, please write to the Group Data Protection Officer (address below) with **your** address and a copy will be sent to **you** in the post.

In summary:

We and **our** claims handlers may, as part of **our** agreement with **you** under this contract, collect personal information about **you**, including:

- Name, address, contact details, date of birth and cover required
- Financial information such as bank details
- Details of any claim

We and **our** claims handlers will also collect personal information about any additional people who **you** wish to be insured under the policy.

We and **our** claims handlers may also collect sensitive personal information about **you**, and any additional people who **you** wish to be insured under the policy, where the provision of this type of information is in the substantial public interest, including:

- Medical records to validate a claim should you be claiming for Medical Expenses, other relevant information relating to a specific section within your policy to assess and process your claim.

We and **our** claims handlers collect and process **your** personal information for the purpose of insurance and claims administration.

All phone calls may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes.

Your personal information may be shared with third parties which supply services to **us** or which process information on **our** behalf (for example, premium collection and claims validation, or for communication purposes related to **your** cover). **We** will ensure that they keep **your** information secure and do not use it for purposes other than those that **we** have specified in **our** Privacy Notice.

Some third parties that process **your** data on **our** behalf may do so outside of the European Economic Area (“EEA”). This transfer and processing is protected by EU Model Contracts which aim to provide the equivalent level of data protection to that found in the EU.

We and **our** claims handlers will keep **your** personal information only for as long as **we** believe is necessary to fulfil the purposes for which the personal information was collected (including for the purpose of meeting any legal obligations).

We and **our** claims handlers will share **your** information if **we** are required to by law. **We** may share **your** information with enforcement authorities if they ask **us** to, or with a third party in the context of actual or threatened legal proceedings, provided **we** can do so without breaching data protection laws.

If **you** have any concerns about how **your** personal data is being collected and processed, or wish to exercise any of **your** rights detailed in **our** Privacy Notice, please contact the Group Data Protection Officer:

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