



# 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](http://yellowjersey.co.uk)



# WELCOME TO YOUR YELLOW JERSEY TRAVEL POLICY WORDING

Yellow Jersey is a trading style of The Plan Group Ltd. This insurance is arranged by Yellow Jersey with **UK** General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. **UK** Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. Yellow Jersey and **UK** General Insurance Ltd are authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE, **UK** Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

**We** hereby draw **your** attention to some important features of **your** travel insurance policy. If **you** would like more information, please contact the issuing company, particularly if **you** feel the insurance may not meet **your** needs. **We** have not provided **you** with a personal recommendation as to whether this policy is suitable for **your** specific needs. This product meets the demands and needs of those who wish to ensure their travel insurance requirements are covered.

This document is a legally binding contract of insurance between **you** and **us**. Complete pre-contractual and contractual information about the product is provided in the **schedule** and the statement of facts. The contract is based on the information **you** gave **us** in the Statement of Fact that **you** made.

In return for the payment of **your** premium **we** will provide the insurance cover detailed in this policy document, subject to the terms, conditions, and limitations shown below or as amended in writing by **us** and during the **period of insurance**.

## IMPORTANT CLAIMS INFORMATION

Any incident or loss which gives rise, or may give rise, to a claim under **your** travel insurance should be advised immediately to Direct Group Travel Services, PO Box 1188, Doncaster, DN1 9PQ, Tel: 0344 412 4296, Email: [dgtsnewclaims@directgroup.co.uk](mailto:dgtsnewclaims@directgroup.co.uk)

**We** will process **your** claim under the terms and conditions of this insurance based on the first reason notified to **us** for the claim.

On contacting Direct Group Travel Services please state **your** insurance is provided by **UK** General Insurance Ltd and quote, scheme name: Yellow Jersey, scheme Reference: 06159B. You must do the following:

- Report any theft to the police within 24 **hours** of discovery and obtain a crime reference number in relation to the theft of an item;
- Report the theft of **your** mobile phone within 12 **hours** of discovery of the occurrence of the theft to **your** network provider and instruct them to blacklist **your** handset,
- Notify **us** as above as soon as practicable after the incident giving rise to the claim, and in any event no later than 31 days after **your** return home. **We** reserve the right to decline liability for any claim notified after this date.
- **You** will be sent a claim form, which **you** should arrange to complete as fully as possible, and return with the necessary supporting documents. If **you** have to make a claim

**UK** General Insurance Ltd are the insurers agent and in the matters of a claim, act on behalf of Great Lakes Insurance SE.

## IMPORTANT: 24 HOUR MEDICAL EMERGENCY -HOSPITAL TREATMENT ABROAD - CONTACT NUMBERS

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

The emergency assistance provided for **you** by this insurance is operated by Global Response and Healthwatch S.A. In the event of any illness, injury, **accident** or hospitalisation which requires:

#### Inpatient treatment, anywhere in the world you must contact:

##### Global Response

Tel: +44 (0) 113 3180 197

Fax: +44 (0) 113 3180 198

Email: [operations@global-response.co.uk](mailto:operations@global-response.co.uk)

#### Outpatient treatment, anywhere in the world, excluding North America and the United kingdom, you must contact:

##### Healthwatch S.A.

Tel: +44 (0) 113 3180 124

Fax: +44 (0) 011 3180 125

Email: [newcase@healthwatch.gr](mailto:newcase@healthwatch.gr)

#### Outpatient treatment, in North America and the United kingdom you must contact:

##### Global Response

Tel: +44 (0) 113 3180 197

Fax: +44 (0) 113 3180 198

Email: [operations@global-response.co.uk](mailto:operations@global-response.co.uk)

Global Response or Healthwatch S.A. may be able to guarantee costs on **your** behalf, when contacting either please state **your** insurance is provided by **UK** General Insurance Ltd and quote scheme name **Yellow Jersey** and scheme reference **06159B**

## PLEASE NOTE

**You must** retain receipts for medical and additional costs incurred and **you** are responsible for any policy **excess** which should be paid by **you** at the time of treatment.

### Inpatient Treatment Abroad

If **you** go into hospital **you must** contact Global Response immediately. If **you** do not, this could mean that **we** will not provide cover or **we** will reduce the amount **we** pay for medical expenses.

### Outpatient Treatment Abroad

If **you** require outpatient treatment, please contact the appropriate Emergency Assistance provider as detailed above. If the emergency assistance is being provided by Healthwatch SA, please ensure the treating doctor or clinic is aware of the following instructions.

### OUTPATIENT INSTRUCTIONS TO DOCTORS/CLINICS

In order to have **your** invoices paid quickly, please send **your** invoice together with a copy of the policy (clearly showing the patient name/s) and any supporting documentation related to the outpatient treatment (medical report, cost breakdown) by email to [newcase@healthwatch.gr](mailto:newcase@healthwatch.gr). You must include your bank account details, IBAN no's and / or swift code for payment to be processed electronically. **Out Patient Department tel: 00 30 2310 256454 Out Patient Department fax: 00 30 2310 256455 or 00 30 2310 254160 Email: newcase@healthwatch.gr**

### RETURNING EARLY TO THE UNITED KINGDOM, CHANNEL ISLANDS OR ISLE OF MAN

If **you** have to return to the **United Kingdom**, Channel Islands or Isle of Man under section 3 (Emergency Medical Expenses), the relevant 24-hour medical emergency services **must** authorise this. If they do not, this could mean that **we** will not provide cover or **we** may reduce the amount **we** pay for **your** return to the **United Kingdom**, Channel Islands or Isle of Man. **We** reserve the right to repatriate **you** should **our** medical advisors consider **you** fit to travel.

### TERRITORIAL LIMITS

The level of cover applicable to **you** will depend upon the premium paid.

Area 1 - Europe (**west** of the Ural Mountains and including the **United Kingdom**).

Area 2 - Worldwide (including **USA/Canada**).

**Trips** within the **United Kingdom**, Channel Islands or Isle of Man, whichever is **your** area of residence are included (other than under the Gadget Cover Section) providing a minimum of 2 nights are spent in paid accommodation.

## CANCELLATION

**Your** right to cancel. If **you** decide that for any reason, this policy does not meet **your** insurance needs then please return it to Yellow Jersey within 14 days from the day of purchase or the day on which **you** receive **your** policy documentation, whichever is the later. On the condition that no travel has taken place and no claims have been made or are pending, **we** will then refund **your** premium in full less any charge Yellow Jersey apply as per their T&C's. After 14 days **you** may cancel the insurance cover at any time by informing Yellow Jersey in writing **however** no refund of premium will be payable.

**We** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address. Valid reasons may include but are not limited to:

- a) Where **we** reasonably **suspect** fraud
- b) Non-payment of premium
- c) Threatening and **abusive** behaviour
- d) Non-compliance with policy terms and conditions
- e) **You** have not taken reasonable care to provide complete and accurate **answers** to the questions **we** ask.

Where **our** investigations provide evidence of fraud or a serious non-disclosure, **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **us** with incomplete or inaccurate information, which may result in **your** policy being cancelled from the date **you** originally took it out.

If **we** cancel the policy and/or any additional covers **you** will receive a refund of any premiums **you** have paid for the cancelled cover, less a proportionate deduction for the time **we** have provided cover, unless the reason for cancellation is fraud and/or **we** are entitled to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012.

## COMPLAINTS PROCEDURE

It is the intention to give **you** the best possible service but if **you** do have any questions or concerns about this insurance or the handling of a claim **you** should follow the complaints procedure below:

**Complaints regarding:**

### 1. SALE OF THE POLICY

Yellow Jersey, Prospero, 73 London Road, Redhill, Surrey, RH1 1LQ | Tel: 0333 003 0046 | Email: support@YellowJersey.co.uk

If **your** complaint about the sale of **your** policy cannot be resolved by the end of the third working day, Yellow Jersey will pass it to:

Customer Relations Department, **UK** General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ  
Tel: 0345 218 2685 | Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

### 2. CLAIMS

Direct Group, Customer Relations, PO Box 1193, DONCASTER, DN1 9PW | Tel: 0344 854 2072 | Email: [Customer.relations@directgroup.co.uk](mailto:Customer.relations@directgroup.co.uk)

In all correspondence please state the scheme name Yellow Jersey and quote scheme reference 06159B

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **you** are **insured** in a **business** capacity and have an annual turnover of less than £2million and **fewer** than ten staff. **You** may contact the Financial Ombudsman Service at: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR | Tel: 0300 123 9 123 | Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

## MEDICAL SCREENING QUESTIONS - PLEASE READ CAREFULLY

Any claims for travel outside the **United Kingdom** arising directly or indirectly from any medical condition which would require **you** or any of **your** travelling companions to **answer** yes to the MEDICAL SCREENING QUESTIONS are excluded

### FOR TRIPS TAKEN WITHIN THE UNITED KINGDOM, CHANNEL ISLAND, OR ISLE OF MAN, WHICHEVER IS YOUR AREA OF RESIDENCE

Please note that if **your** trip is being taken within the **United Kingdom**, Channel Island, or Isle of Man, (whichever is your area of residence) **you** do not need to call us to discuss any medical conditions **you** may have. However, please be aware that certain conditions and exclusions are applicable to all sections of this insurance (particularly General Exclusion No. 2, which applies to **you** or anyone else upon whom **your** trip depends)

### FOR TRIPS TAKEN OUTSIDE THE UNITED KINGDOM, CHANNEL ISLAND, OR ISLE OF MAN, WHICHEVER IS YOUR AREA OF RESIDENCE

Please read and answer the following two questions in respect of you or your travelling companions.

**QUESTION 1** - Have **you** or any of **your** travelling companions ever suffered from, been investigated for, treated for or diagnosed with;

- Any cancer or malignant condition?
- Any lung, heart-related or circulatory condition (including angina or hypertension)?

YES

No cover is available under this policy for any claim which is directly or indirectly linked to the medical condition(s) which caused **you** to answer 'Yes' to either of the questions on the left.

NO

**QUESTION 2** - Do **you** or **your** travelling companions have any condition that has required referral to or consultation with a specialist or hospital for treatment, investigation or check-up within the past 12 months?

YES

NO

Full cover is available. If **your** answers to any of these questions change to 'Yes' during the **period of insurance**, please contact **us** on 0333 003 0046.

Please also pay attention to the sections titled General Conditions Which Apply to All Sections of this Insurance and General Exclusions Which Apply to All Sections of this Insurance (particularly General Exclusion 2, details of which can be found on page 8 of this policy document.

# Cover Summary

This section is intended to provide a summary of the main coverage and exclusions of the policy and is not personalised to **your** specific individual needs. **You** should refer to the main sections of the policy wording, **your** statement of fact and **schedule** for complete pre-contractual and contractual information.

Please take the time to carefully check **your** documentation to ensure **you** have provided the correct details, chosen the correct level of cover and fully understand **your** obligations pre-contract and throughout **your** policy period. Please contact **us** if **you** have any questions, or to amend the details **we** hold.

Section	Cover	Excess	Significant Exclusions
1.Cancellation & Curtailment	Up to £5,000	£60 per person or £100 per family	Any claim for curtailment is excluded which has not been approved by the 24-hour medical emergency services, prior to your return to the UK, Channel Islands or Isle of Man
2.Hospital Benefit	£20 per 24 hours Up to £500 (outside UK)	Nil	Cover excluded if you are an in-patient at a hospital or clinic which has not been authorised and arranged by the 24-hour medical emergency service
3.Emergency Medical and Treatment Expenses a) Emergency Medical and Treatment Expenses b) Emergency Dental Treatment c) Cycle Repatriation benefit	Up to £10,000,000 (outside UK) Up to £250 (outside UK) Up to £250 (outside UK)	£60 per person or £100 per family Nil Nil	Any medical costs or expenses are excluded if you are in Australia and you have not enrolled with Medicare  Any costs of repatriation are excluded to anywhere other than the UK
4.Personal effects, Valuables & Delayed Baggage a) Personal effects and Valuables Single Article Limit Total Valuables Limit b) Travel Documents c) Delayed Baggage	Up to £5,000 Up to £500 Up to £250 Up to £250 Up to £125 per 24 hours up to £250	£60 per person or £100 per family  Nil Nil	Claims for theft of your personal effects and/or valuables are excluded if you have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number  Theft from your holiday accommodation is excluded unless there is evidence of violent, visible and forcible entry thereto  Claims are excluded arising for loss, theft or damage to prams, buggies, wheelchairs, pedal cycles and their accessories, motor vehicles, marine equipment, diving equipment, watercraft, surfboards, golf equipment or sports equipment (other than cycling & triathlon clothing and ski equipment)  Claims for theft of your personal effects and/or valuables are excluded in an unattended motor vehicle between 8pm and 9am unless the articles are contained in a locked boot, locked glove compartment or covered luggage compartment and there is evidence of forced entry confirmed by a police report, in which case the most we will pay is £100
5.Personal money	Up to £500 (£250 for children)	£60 per person or £100 per family	Any claims for loss or theft of personal money is excluded if you have not notified the police within 24 hours of its discovery by you and obtained a written report, which includes the crime reference number  Claims are excluded for loss or theft of personal money that is not on your person; or not deposited in a safe, safety deposit box or similar locked fixed container in your trip accommodation
6.Travel Delay and Holiday Abandonment a) Travel Delay b) Holiday Abandonment	Up to £250 (£50 after 12 hours & each 12 hours thereafter) Up to £5,000 (after 24 Hrs)	Nil £60 per person or £100 per family	Any claims for compensation are excluded if you have not got written confirmation from the airline, railway or shipping company or their handling agents, which shows the reason for the delay or cancellation of your holiday, the scheduled departure time and the actual departure time of your flight, rail journey or sailing, if applicable
7.Missed Departure	Up to £600 (UK & European Holidays) Up to £1,000 (outside UK & Europe)	£60 per person or £100 per family	Any claim relating to internal flights is excluded
8.Personal Accident Loss of limbs or Sight Permanent total disablement Death Benefit (aged 18 -65) Death Benefit (aged under 18 or over 65)	Maximum Benefit £20,000 £20,000 £20,000 £10,000 £5,000	Nil	Any claim for a benefit is excluded as a result of participating in a hazardous sport & leisure activity  Any claim for permanent total disablement is excluded if at the date of the accident you are over the statutory age of retirement and not in full time paid employment

Section	Cover	Excess	Significant Exclusions
9.Personal Liability	Up to £2,000,000	Nil	<p>The first £200 of each and every claim is not covered in respect of loss or damage to temporary holiday accommodation</p> <p>Any claims are excluded arising directly or indirectly from participant to participant liability during an acceptable sports and leisure activity, other than; cycle sportives, cycle touring, cycling and triathlon training holidays, road based time trials, use of electric bicycles, leisure cycling, mountain biking and road cycling outside of the UK.</p> <p>Any claims are excluded arising directly or indirectly whilst using the cycle for any racing or competition other than road based time trials</p>
10.Winter Sports (Annual Policies Only) a) Ski equipment i) Owned ii) Hired b) Ski Hire c) Ski Pack d) Piste Closure e) Delay due to Avalanche	Up to £350 per person Up to £300 per person £30 per 24 hours up to £300 £20 per day up to £200 £30 per 24 hours up to £300 Up to £300	£60 per person or £100 per family £60 per person or £100 per family Nil Nil Nil Nil	<p>No cover is provided under this section for policies with a term of less than 365 days</p> <p>Cover is restricted to a total of 17 days' winter sports cover in total per year</p> <p>You are not covered for ski equipment which is owned by you if it is over five years' old</p> <p>There is no cover, where you have been offered a reasonable alternative destination due to piste closure in your pre-booked wintersports resort</p>
11.Cycle Cover a) Cycle Hire b) Cycle/Triathlon Race Fee Cancellation Cover c) Cycle Breakdown	£50 per 24 hours up to £500 Up to £500 any one trip Up to £200	Nil Nil Nil	<p>Cycle hire claims are excluded where hire costs are in excess of the cycle replacement value/repair costs or where the costs of hire are greater than a normal charge through a recognised supplier</p> <p>Cycle/Triathlon race fee cancellation claims are excluded where you are unable to confirm cancellation of the event or your failure to attend</p> <p>Cycle breakdown claims are excluded for any costs other than the taxi fare to transport you and your cycle to your intended overnight destination.</p> <p>Cycle breakdown claims are restricted to one claim per trip</p>
12.Gadget Cover a) Single article limit laptops (including Macbooks) b) Single article limit all other items c) Unauthorised calls, texts or data use	Up to £2,000 max 5 Gadgets Up to £2,000 Up to £1,000 Maximum any one occurrence £100.	£50 per claim £50 per claim Nil	<p>Gadget claims arising whilst you are not on an overseas holiday are excluded</p> <p>Cover is excluded for Items purchased from an on-line auction site unless from a VAT registered supplier</p> <p>Gadget cover is restricted to no more than one claim per insured peril during any single period of insurance and to no more than one replacement per period of insurance per item, up to the amount specified in this summary of cover.</p> <p>Claims arising from electronic equipment purchased outside of the UK, the Isle of Man and the Channel Islands are excluded</p> <p>Claims for repairs or replacements not carried out by UK repairers or retailers approved by us are excluded</p>

# DEFINITIONS

Wherever the following words or phrases appear within this policy they will always have the same meaning and will appear in bold. Under certain sections cover will be limited, please refer to individual sections for full terms and conditions.

## Acceptable sports & leisure activities:

The following activities are automatically included within the cover when participating on an amateur 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 (excluding downhill mountain bike racing), Road cycling and road racing, Sportives, Track cycling, Triathlon.

**Other acceptable sports and leisure activities :** 4x4 off-roading (Within organisers guidelines. No liability cover), Abseiling (within organisers guidelines), Aerial tram, Aerobics, Airboarding, Athletics, Archaeological digging, Archery (under adequate supervision), Assault **Course**, Badminton, Banana boating (only as a passenger with no right of control), Baseball, Basketball, Battle re-enactment, Beach Games, Biathlon, Billiards / Snooker / Pool, Body boarding / Boogie boarding, Bowls, Breathing Observation Bubble (BOB), Bridge Climb / Walk, Bridge Walking (within organisers guidelines), Bungee jumping / Swoop (within organisers guidelines) - Single Jump, Bungee jumping / Swoop (within organisers guidelines) - Multiple Jumps, Camel riding, Camp America Counsellor, Canoeing (up to grade 3 rivers), Canopy Walking, Catamaran Sailing (if qualified and no personal liability), Clay pigeon shooting (no liability cover), Climbing (on climbing wall only), Cricket, Croquet, Cross country running (non-competitive), Curling, Dancing (including instruction), Deep sea fishing (within organisers guidelines), Dinghy Sailing (excludes liability), Dragon Boat Racing, Dry Slope Skiing, Dune Bashing (within organisers guidelines but excludes liability), Elephant riding, Endurance activities (up to 3,000 metres above sea level), Falconry, Fell walking / running (up to 3,000 metres above sea level), Fencing, Fishing, Fives, Flying fox (cable car), Football – American, Football - Association, Football - Gaelic, Football, Frisbee, Glass Bottom Boats/Bubbles, Go Karting (within organisers guidelines and no personal liability), Golf , Gymnastics, Handball, Heptathlon, Hiking (up to 3,000 metres above sea level), Hockey, Horse riding (excluding competitions, racing, polo, jumping or hunting), Hot Air Ballooning (organised pleasure rides only), Hovercraft (as a fare-paying passenger only), Hurling, Hydro zorbing, In-line skating/roller blading (**wearing** appropriate safety equipment and clothing), Javelin throwing, Jeep Safari (within organisers guidelines and no personal liability), Jet boating (no racing or liability cover), Jet skiing (no racing or liability cover), Jogging, **Jousting** (within organisers guidelines and no personal liability), Karting (no racing or liability cover), Kayaking (up to grade 3 rivers), Korfball, Lacrosse, Marathon Running, Martial arts, Minjlin swinging, Motorcycling / Moped - up to 125cc (full **UK** licence held, helmet to be worn and no liability cover) , Mountain boarding, Mountaineering (under 2,000 metres and with appropriate safety equipment and clothing), Mud bugging (within organisers guidelines and no personal liability), Netball, Octopush / Underwater hockey, Orienteering, Outward bound pursuits, Paint balling/war games (**wearing** eye protection and no liability cover), Parachuting (Single jump. Tandem only), Parasailing / parascending - over water, Pedalos, Polo, Pony trekking, **Power** boating (no racing, non-competitive and no liability cover), Racquetball, Rambling, Refereeing, RIB boat **tours** (no racing, non-competitive and no liability cover), Roller skating / blading / in line skating (**wearing** appropriate safety equipment and clothing), Rounders, Rowing, Rugby, Running (Non-competitive and not marathon), Safari (organised **tour** by a recognised company and not involving the **use** of firearms), Safari trekking /tracking in the **bush** (organised **tour** by a recognised company and not involving the **use** of firearms), Sail boarding, Sailing within territorial limits (excludes racing, competition and liability cover), Sand boarding / surfing / skiing, Sand yachting (no racing and no liability cover), Scuba diving **between** 15 and 30 metres in depth (provided **you** hold the relevant qualifications and not diving alone), Scuba diving up to 15 metres in depth (if adequately supervised or hold the relevant qualifications), Sea canoeing / kayaking (**wearing** appropriate safety equipment and clothing), Segway, Shark Cage Diving (pre-organised in the **UK**), Shinty, Skate Boarding (excludes racing, competition and liability cover), Sky diving (Single jump. Tandem only), Snorkelling, Soccer, Softball, Speed sailing (excludes racing, competition and liability cover), Sphering, Squash, Surfing, Surf Kayaking, Swimming, Swimming with dolphins, Tall ship crewing (no racing and no liability cover), Ten pin bowling, Tennis, Tobogganing/sledging, Trampolining, Tree top walking, Trekking (up to 3,000 metres above sea level), Tug of war, Ultimate Frisbee, Volleyball, Wadi bashing (Within organisers guidelines. No liability cover), Wake Boarding, Walking (up to 3,000 metres above sea level), War Games, Water Polo, Water Skiing, **Weightlifting**, Whale watching, White water rafting (grade 1 to 3 rivers), Wind Tunnel Flying (**wearing** appropriate safety equipment and clothing), Windsurfing, Work - Admin & office based, Work - Bar & restaurant, Work - Caring for **children** as au pair / nanny (excludes liability), Work - charity / conservation work provided no interaction with wild animals, Work - Coaching only (no playing or involvement in sport or activity), Work - Farm work, fruit or vegetable picking (non-mechanical),Yachting (racing/crewing inside territorial waters),Yoga, Zap cats (Within organisers guidelines. No liability cover), Zip Lining (**wearing** appropriate safety equipment and clothing), Zorbing / Hydro-zorbing

The following activities are **not included** in the definition: BMX stunt and obstacles, Downhill mountain bike racing, Horse jumping, Hunting on horseback, Polo on horseback, Scuba diving within **24 hours** prior to departure, White water canoeing. Please note there is no cover under section Personal Liability for claims arising directly or indirectly from ownership, possession or **use** of any motorised or mechanical vehicles including any attached trailers or caravans, any aircraft

(whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form of motorised leisure equipment (other than electric bicycles), any firearms or **weapons** of any kind and any animals belonging to **you** or in **your** care, **custody** or control.

**Accessories** Any item that **you** may attach or connect to **your electronic equipment** (for example, a phone charger).

**Accident, Accidental:** A sudden, unexpected, **unusual**, specific, violent, external event, which occurs at a single identifiable time and place and independently of all other **causes**, resulting directly, immediately and solely in physical **bodily injury** which results in a loss.

**Accidental damage** The unintentional and unforeseen failure, breakage or destruction of **your electronic equipment**, with visible evidence of an external force being applied and which results in the **electronic equipment** being **unusable**.

**Act of terrorism:** An act, including but not limited to the **use** of force or violence and/or the threat thereof, 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 including the intention to influence any government and/or to put the public, or any section of the public, in fear.

**Adverse weather:** **We** ather of such severity that; the police, or other appropriate authority, warn by means of public communications networks including but not limited to popular **websites**, television or radio against all but essential travel and/or; It **causes** major disruption to transport services i.e. rail, road or **bus** which is reported in the media.

**Age limits:** The maximum age for single **trips** is 85. The maximum age for annual multi **trips** is 75.

**Bodily injury:** Injury **caused** by external, violent and visible means.

**Cancellation costs:** Irrecoverable travel and accommodation expenses paid or contracted to be paid by **you** in respect of **your trip**.

**Children, Grandchildren:** Persons aged up to and including 17 years of age and in full time education, or up to and including 21 years of age in full time education.

**Close business associate:** Any person employed by the same company as **you**, whose absence from **business** for one or more complete days at the same time as **you** prevent the effective continuation of that **business** and necessitates the cancellation or **curtailment** of the **holiday** as certified by a senior director of such company.

**Common-law partner(s):** Any couple (including same sex) in a common-law relationship or who have cohabited for at least 6 months at the date of purchase of this policy.

**Consequential loss:** Unless **we** provide cover under this insurance, any other loss, damage or additional expense following on from the event for which **you** are claiming is not covered. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following **bodily injury** or illness.

**Cosmetic damage** Any damage which is non-structural, including but not limited to scratches, dents and marks, which does not affect the **usage** of the **electronic equipment**.

**Curtailment costs:** Travel costs necessarily incurred to return **you home** before the booked return date and a pro-rata amount representing the total pre-paid or contracted costs of accommodation, car hire and excursions attributable to each complete day which is consequently foregone. This pro-rata refund excludes all costs attributable to the outward and return travel tickets, whether **used** or **unused**.

**Curtailment, Curtailed, Curtailing, Curtail:** The abandonment of the **holiday** by **your** early return to **your home**, or **you** being confined as an in-patient in a hospital or nursing home during **your trip**.

**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 a VAT registered company 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, Desktops including iMacs, iPods, Digital Cameras, PC Monitors, MP3 Players, DVD Players, Games Consuls, Video Games, Camera Lenses, Bluetooth Headsets, Satelite Navigation Devices, PDAs, EReaders, In-Car Computers, Head/Ear Phones, Portable Speakers.

**Excess:** Where applicable, the **excess** is the first amount of the claim for each person, each section, each **family** or each incident as shown in the Summary of Cover which is payable by **you**.

**Family:** Parents or grandparents (up to a maximum of two adults) and their



**children** or **grandchildren** (up to a maximum of six). Adults **insured** on an annual multi-**trip** policy are entitled to travel independently of each other. Cover for families shall apply where the appropriate premium has been paid and where the **family** members travel together, with the exception of **children** or **grandchildren** who are travelling independently of their **family** but accompanied by an individual over the age of 18 to whom the parents or grandparents have entrusted the safety of their **child/grandchild** and the specific purpose of the **trip** is to take part in an **acceptable cycling based activity**.

**Golf equipment:** Shall mean golf clubs, golf bag, non-motorised golf trolley and golf shoes, all less than 5 years of age.

**Hazardous sports and/or Leisure Activities/Activity:** Any activity not defined within the **acceptable sports and leisure activities** or **wintersports** definitions.

**Home:** **Your** usual place of residence in the **UK**, Channel Islands or Isle of Man.

**Loss of limb(s):** Loss by physical severance at or above the wrist or ankle or the total and permanent loss of **use** of an entire hand, arm, foot or leg.

**Loss of sight:** The complete and irrecoverable loss of vision in one or both eyes.

**Medical practitioner:** A registered practising member of the medical profession who is not related to **you** or any person with whom **you** are travelling.

**Organised event:** One of the following amateur events; Cyclo-cross, Duathlon, Ironman, Mountain bike races (excluding downhill), Road cycle races, Sportives, Track cycling, Triathlons (various distances), or any other like event with prior written consent from **us**.

#### **Period of insurance:**

If single **trip** cover is selected the **trip duration** is shown in **your schedule**. For the purposes of cancellation, the insurance is effective from the date of issue of the **schedule** and terminates on commencement of **your trip**.

In respect of all other sections, the insurance commences when **you** leave to commence the **trip** as described in the territorial limits and shall cease with whichever occurs first of the following:

- The expiry of the policy period as shown on the **schedule**
- **Your** return as planned, at the end of the **trip**,
- **Your** return prior to the planned return at the end of the **trip**.

If annual multi **trip** cover is selected: the period for which **we** have accepted the premium is stated in the **schedule**. During this period, any **trip** not exceeding 60 days is covered. Cancellation shall be operative from the date stated in the **schedule** or the time of booking any **trip** (whichever is later) and terminates on commencement of any **trip**.

Annual multi **trip** policies include 17 days **wintersports** cover in total per year.

For all other sections of the policy, whichever cover is selected, the insurance commences when **you** commence the **trip** and terminates on completion of the **trip**. The **period of insurance** is automatically extended for the period of the delay in the event that **your return home** is unavoidably delayed due to an event **insured** by this policy.

**Permanent total disablement:** Disablement which, from the moment of **accident**, entirely prevents **you** from attending to any **business** or occupation whatsoever of any and every kind and which lasts 12 calendar months and at the expiry of that period is, in the opinion of **our** medical advisors, beyond expectation of improvement.

**Personal effects:** Luggage, clothing, and personal items, (excluding **personal money**) which are owned by **you** and have been either taken or purchased on the **trip** the following are not included in the definition of **personal effects:** Antiques, any property held or **used** for any **business** or professional purposes, bicycles, contact or corneal lenses, diving equipment, sunglasses and **electronic equipment**.

**Personal money:** **Your** currency coins and bank notes in current circulation, cheques, travellers' cheques, postal or money orders or travel tickets.

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

**Public transport:** A train, **bus**, coach, ferry service, or **scheduled** flights running to a published timetable to join the booked travel itinerary.

**Redundant, Redundancy:** **You** becoming **redundant** and qualifying to receive payment under the current **redundancy** payments legislation.

**Relative:** Brother, brother-in-law, civil partner, **common-law partner**, daughter, daughter-in-law, fiancé(e), foster child, **grandchild**, grandparent, legal guardian, parent, parent-in-law, sister, sister-in-law, son, son-in-law, spouse, step-brother, step-sister, step-child or step-parent (in-law) who live in the **United kingdom**, Channel Islands, or Isle of Man whichever is **your** area of residence.

**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.

**Schedule:** is proof of insurance and is part of the policy. This document describes **you** and the **insured** person(s) who are covered under this policy, the **period of insurance** and the cover **you** have opted for.

**Serious injury or illness:** Any illness or injury which: restricts **your** mobility; or results in **you** being a patient in hospital for more than 48 hours.

**Single item:** Any one article, pair, set or collection.

**Ski equipment:** Skis, ski poles, ski bindings, ski boots, snowboard, snowboard bindings and snowboard boots.

**Sports equipment:** Those items which are **usually** worn, carried, **used** or held during the participation of a sporting activity. This definition does not include cycling & triathlon clothing and **ski equipment**.

**Trip, Trip duration, Holiday:** A journey which begins when **you** leave to commence **your trip** and ends on **your** planned return, during the **period of insurance**, to either: **your home**, or the place at which **you** are temporarily residing in the **UK**, Channel Islands or Isle of Man or hospital or nursing **home** in the **UK**, Channel Islands or Isle of Man following **your** repatriation.

**UK, United Kingdom:** England, Wales, Scotland and Northern Ireland.

**Unattended** Not within **your** or **your relative's** sight at all times and out of **your** or **your relative's** arms-length reach.

**Us, We, Our:** **UK** General Insurance Limited on behalf of Great Lakes Insurance SE.

**Unauthorised calls, Texts or Data use:** Any calls, **texts** or **data use** made from **your electronic equipment** after the time that it was stolen, to the time that it was blacklisted by **your** airtime provider.

**Valuables:** Means cameras and other photographic equipment of any kind, audio and visual equipment of any kind, electrical and **electronic equipment**, computers and telecommunications equipment of any kind (excluding mobile phones), all discs and other audio and/or visual media of any kind, **jewellery**, watches, furs, telescopes, binoculars, **precious** stones or articles made of or containing gold, silver or other **precious** metals.

**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

**Wintersports:** does not include: Freestyle skiing, heli-skiing, ice hockey, luge, off-piste skiing or snowboarding in areas designated as unsafe by resort management, off-piste skiing or snowboarding where there is an avalanche warning in place, parapenting, ski acrobatics and stunting, ski bob racing, ski flying, ski jumping, ski racing or training, the **use** of skeletons or bobsleighs, snow mobiling and tobogganing.

**You, Your(s), Insured:** All person(s) within the age limit, the names of whom are provided to Yellow Jersey at the time of premium payment and are shown on the **schedule**. All persons **must** be permanently resident in the **United Kingdom**, Channel Islands or the Isle of Man and registered with a **medical practitioner** in one of these areas, being the one in which **you** permanently reside. Each person is separately **insured** with the exception of **children** / **grandchildren insured** on an annual multi-**trip** policy unless travelling with an **insured** adult.

# SECTION 1: CANCELLATION, CURTAILMENT AND LOSS OF DEPOSIT

## What is Covered

We will pay, up to the amount shown in the Summary of Cover for **your** proportion of the **cancellation costs** which **you** have paid or agreed to pay and which **you** cannot recover from any **source**, if it is necessary and unavoidable to cancel or **curtail your trip** as a result of:

1. death, **serious injury or illness**, during the **period of insurance** of: **you**; or person **you** are travelling with; or a **relative**; or a **close business associate** who lives in the **UK**, Channel Islands or Isle of Man; or a friend or **relative** who lives abroad with whom **you** have made arrangements for the provision of **holiday** accommodation where **your holiday** involves staying in such person's **home** and is dependent upon such person's **wellbeing**.
2. **you** or the person **you** are travelling with being required in the **UK**, Channel Islands or Isle of Man for jury service, as a witness in a **Court** of Law; or being under compulsory quarantine; or being required to be present by the police, as a result of **your home** or **your** travelling companion's **home** or **usual place of business** in the **UK**, Channel Islands or Isle of Man suffering a burglary within 7 days of the start of, or during **your trip**; or suffering fire, theft, storm, flood damage to **your home** or to **your** travelling companion's **home** within 7 days of the start of, or during **your trip** where **you** or **your** travelling companion's presence is required either by the police or the insurers at **your** or **your** travelling companions **home**; or being made **redundant**; or receiving emergency requirements of duty in the armed forces, police, nursing or ambulance services.

## What is not Covered

We will not pay for the following: in addition to the General Exclusions which apply to all sections of the insurance

1. the **excess** as shown in the Summary of Cover
2. any claim for **curtailment** which has not been approved by the 24-hour medical emergency services, prior to **your** return to the **UK**, Channel Islands or Isle of Man
3. any claim which is not supported by written medical confirmation and clinical reports from medical service providers as **well** as other proof of the happening of an event **causing you** to cancel or **curtail your trip**
4. any costs which **you** have paid or agreed to pay, if **your trip** is cancelled or **curtailed** for the following reasons:
  - a) any claims arising directly or indirectly from any medical condition which would require **you** or any of **your** travelling companions to **answer** yes to the MEDICAL SCREENING QUESTIONS
  - b) claims, irrespective of **your** destination, arising directly or indirectly from **you** or anyone else upon whom **your trip** depends;
    - travelling or acting against medical advice
    - awaiting results of tests or medical investigations
    - being on a hospital waiting list for treatment
    - having received a terminal prognosis
    - suffering from anxiety, stress or depression (unless admitted as an in-patient)
    - failing to disclose all requested information at the time **your** policy commences and throughout the **period of insurance**
  - c) **you** have failed to have any recommended vaccines, inoculations or medications prior to **your trip**
  - d) **you** have failed to get the relevant passport or visa
  - e) unlawful or criminal proceedings against **you** or a person **you** are travelling with
  - f) **redundancy**, which is not notified to **you** during the **period of insurance**
  - g) **your** personal financial circumstances, other than **you** being made **redundant** after the purchase date of the policy
  - h) **your** late arrival at the airport or port after check in or booking in time
  - i) any costs in respect of the following:
    - any claims arising directly or indirectly from the cancellation or **curtailment** of travel arrangements in any way **caused** or contributed to by or on the order of any government, public or local authority including but not limited to any civil or federal aviation authority
    - loss of air passenger duty
    - **unused** timeshare property, airmiles or other promotions of this nature
    - **your** loss of enjoyment of the **trip**, **however caused**
    - **your** failure to advise **us** of any required information prior to the issue of the policy or prior to **your** departure on **your trip**
    - **unused** portions of **your** original ticket, where repatriation has been made
    - **your** travel expenses for **you** to return to the **UK**, Channel Islands or Isle of Man, if **you** do not already possess pre-paid return travel tickets
    - any cancellation or **curtailment costs** which **we** would not have had to pay, had **you** notified the travel agent, **tour** operator or provider of transport or accommodation immediately after **you** knew **you** would be cancelling or **curtailing your trip**
    - any claim resulting from **you** or a person **you** are travelling with being posted overseas or receiving an emergency requirement of duty, following an **act of terrorism**, war or invasion
    - **your** disinclination to travel

# SECTION 2: HOSPITAL BENEFIT

## What is Covered

We will pay **you** the amount shown in the Summary of Cover, for each and every completed period of 24 **hours** for which **you** are an in-patient in a hospital, as a direct result of an **accidental** injury or **illness** which is not pre-existing.

## What is not Covered

In addition to the General Exclusions which apply to all sections of the insurance, **we** will not pay for the following when **you**:

1. are an in-patient at a hospital or clinic in the **UK**, Channel Islands or Isle of Man, whichever is **your** area of residence
2. are not receiving continuous treatment
3. are an in-patient at a hospital or clinic, which has not been authorised and arranged by the 24-hour medical emergency service



## SECTION 3: EMERGENCY MEDICAL EXPENSES

### What is Covered

Wherever the Channel Islands or Isle of Man are mentioned in this section, it will only apply if **you** live there. This section does not apply to **trips** within the **UK**, Channel Islands or Isle of Man if **you** live there. If **you** suffer an unforeseen illness or **bodily injury** during the **trip**, **we** will pay up to the amount shown in the Summary of Cover for up to 12 months after the start date of the treatment for:

1. Emergency medical and treatment expenses - reasonable and **customary** medical, surgical and hospital expenses incurred outside the **UK**, Channel Islands or Isle of Man, whichever is **your** area of residence
2. Dental Costs - Emergency dental treatment for the immediate relief of pain up to £250 incurred outside the **UK**, Channel Islands or Isle of Man, whichever is **your** area of residence

### IMPORTANT CONDITIONS

1. In the event of any illness, injury, **accident** or hospitalisation involving anyone **insured** under this policy, **you must** notify the 24-hour medical emergency service. They will direct **you** to an appropriate medical facility and may be able to guarantee costs on **your** behalf. If it is not possible to notify them in advance because the condition requires immediate treatment to save life or limb, the 24-hour medical emergency service **must** be contacted as soon as possible. Failure to do so will affect the assessment of **your** claim.
2. Wherever possible **you must use** medical facilities that entitle **you** to the benefits of any reciprocal health agreements, such as the EHIC in Europe and Medicare in **Australia**.
3. **We** reserve the right to repatriate **you** when, in the opinion of the doctor in attendance and **our** medical advisors, **you** are fit to travel. If **you refuse** to be repatriated all cover under the policy will cease.
4. In the event, **we** repatriate **you we** will pay any reasonable expenses **you** incur in repatriating **your** pedal cycle back to the **UK** up to the amount shown in the Summary of Cover.

### What is not Covered

**We** will not pay for the following; in addition to the General Exclusions which apply to all Sections of the Insurance

1. the **excess** as shown in the Summary of Cover
2. any costs or expenses, if **you** or **your** representative have not advised the 24-hour medical emergency service and received their agreement to these costs, in the event of **you**:
  - a) dying; or
  - b) incurring medical or treatment expenses; or
  - c) being involved in an **accident**; or
  - d) being admitted to hospital; or
  - e) **curtailing your trip** due to medical reasons; or
  - f) missing **your** flight due to medical reasons
3. any medical costs or expenses, if **you** are in **Australia** and **you** have not enrolled with Medicare
4. any costs of repatriation to anywhere other than the **UK**
5. any medical, hospital, treatment or funeral expenses in the **UK**, Channel Islands or Isle of Man if **you** live there
6. any claims arising directly or indirectly from any medical condition which would require **you** or any of **your** travelling companions to answer yes to the MEDICAL SCREENING QUESTIONS
7. claims, irrespective of **your** destination, arising directly or indirectly from **you** or anyone else upon whom **your trip** depends;
  - a) travelling or acting against medical advice
  - b) awaiting results of tests or medical investigations
  - c) being on a hospital waiting list for treatment
  - d) having received a terminal prognosis
  - e) suffering from anxiety, stress or depression (unless admitted as an in-patient)
  - f) failing to disclose the required information at the time **your** policy commences and throughout the **period of insurance**
8. any medical, hospital, treatment expenses, which in the opinion of **our** medical advisors, are not essential or can be reasonably delayed until **your return home**
9. any costs arising from **you** arranging a single or private accommodation room in a hospital, clinic or nursing **home**
10. dental treatment which is not for the purpose of relieving immediate pain or suffering
11. any medical, hospital or treatment expenses, which have not been authorised at the time by a recognised registered **medical practitioner**
12. any medical, hospital or treatment expenses, which **you** have incurred after **you** have refused the offer of repatriation when, in the opinion of **our** medical advisors, **you** are fit to travel
13. any physiotherapy or associated treatment costs, if they are not part of an on-going treatment programme for a **serious injury** or which in the opinion of **our** medical advisors, can be reasonably delayed until **your return home**
14. non-continuous treatment
15. any up-grades from economy class travel, unless **our** medical advisors specify this necessary on medical grounds
16. any costs or expenses if **you** do not have a pre-paid return ticket to the **UK**, Channel Islands or Isle of Man, at the start of **your trip**
17. any medication or drugs which **you** knew **were** needed at the start of the **trip**
18. the cost of any treatment or surgery, including exploratory tests, which are not directly related to the illness or injury, for which **you went** into hospital or clinic abroad
19. any costs of providing, repairing or replacing dentures, dental work involving the **use** of **precious** metals, false limbs, hearing aids, contact or corneal lenses or prescription spectacles
20. Losses arising within 25 miles of **your home**
21. cosmetic surgery and all expenses incurred in connection with cosmetic surgery
22. services and supplies to the extent that they are not **usual**, **customary** and reasonable or not prescribed by a legally qualified **medical practitioner** in accordance with similar accepted provisional medical standards

**NOTE:** **You** may not claim under sections 1 or 3 in respect of the same additional accommodation or travel expenses.

## SECTION 4: PERSONAL EFFECTS , VALUABLES AND DELAYED BAGGAGE

### What is Covered

1. **Personal effects** and **valuables** including cycling & triathlon clothing: **We** will pay for the loss of, theft of or damage to **your personal effects** and **valuables** after making reasonable allowance for **wear**, tear and depreciation, up to the amounts shown in the Summary of Cover.
2. Travel Documents: **We** will pay for any reasonable expenses **you** incur, whilst obtaining emergency replacement passports, green cards, visas and accommodation vouchers or travel tickets which have been lost or stolen during the **trip**, up to the amount shown in the Summary of Cover.
3. Delayed Baggage: **We** will pay for the purchase of essential items, up to the amount shown in the Summary of Cover, if **your personal effects** are delayed or lost in transit on **your** outward journey for more than 12 hours. Any payment made under baggage delay will be deducted should **you** subsequently claim for **personal effects** and baggage which have been permanently lost or stolen.

### What is not Covered

**We** will not pay for the following: in addition to the General Exclusions which apply to all sections of the insurance

1. the **excess** as shown in the Summary of Cover
2. claims for **electronic equipment**
3. claims for theft of **your personal effects** and/or **valuables** if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
4. more than the **single item** limits in the Summary of Cover, up to a maximum shown in the Summary of Cover in total for any one claim limited to £50 per item and subject to a maximum of £200 in total, if **you** are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss
5. any claim if the loss, damage or theft occurs during a **journey** or whilst in the **custody** of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
6. **wear**, tear, or depreciation
7. loss, theft or damage arising from the delay, detention, seizure or confiscation by **customs** or other officials
8. damage **caused** by the leakage of powder or liquid carried within **your personal effects**
9. any breakage of fragile articles, unless the breakage is **caused** by fire or an incident involving the vehicle in which **you** are being carried
10. theft from **your holiday** accommodation unless there is evidence of violent, visible and forcible entry thereto
11. claims arising for loss to stamps, contact or corneal lenses, sunglasses, hearing aids, dentures, false limbs, antiques, satellite navigation equipment of any kind and mobile phones
12. claims arising for loss, theft or damage to prams, buggies, wheelchairs, pedal cycles and their **accessories** (not clothing), motor vehicles, marine equipment, diving equipment, watercraft, surfboards, **golf equipment** or **sports equipment** (this does not include **ski equipment** which is covered under the wintersport section)
13. damage to, or loss or the theft of **your personal effects**, if they have been left:
  - a) in the **custody** of a person of anyone other than an **insured** person or **your** travelling companion
  - b) in an **unattended** motor vehicle unless the articles are contained in a locked boot, locked glove compartment or covered luggage compartment and there is evidence of forced entry which is confirmed by a police report
  - c) in an **unattended** motor vehicle between 8pm and 9am unless the articles are contained in a locked boot, locked glove compartment or covered luggage compartment and there is evidence of forced entry confirmed by a police report, in which case the most **we** will pay is £100
14. loss, theft or damage to anything being shipped as freight under a Bill of Lading, dentures, bridgework, artificial limbs, hearing aids of any kind, or items being carried on a vehicle roof rack
15. loss, theft or damage to **valuables**, which at the time of such loss, theft or damage **were** located in checked-in luggage or an **unattended** motor vehicle
16. any claim for baggage delay if **you** cannot supply receipts for the essential items purchased and written confirmation from the carrier as to the length of delay
17. loss, theft or damage arising from:
  - a) mechanical or electrical breakdown; or
  - b) moth or vermin; or
  - c) processes of cleaning, restoring or repairing

## SECTION 5: PERSONAL MONEY

### What is Covered

**We** will pay for the loss or theft of **your personal money** carried on **your** person or deposited in a safe, safety deposit box or similar locked fixed container in **your trip** accommodation, during **your trip**, up to the amount shown in the Summary of Cover

### What is not Covered

**We** will not pay for the following in addition to the General Exclusions which apply to all sections of the insurance:

1. the **excess** as shown in the Summary of Cover
2. any loss or theft of **personal money** if **you** have not notified the police within 24 hours of its discovery by **you** and obtained a written report, which includes the crime reference number
3. any claim, if the loss or theft occurs whilst in the **custody** of an airline or other carrier
4. any loss, if **you** have not taken reasonable steps to prevent a loss happening
5. loss or theft of **personal money** that is:
  - a) not on **your** person; or
  - b) not deposited in a safe, safety deposit box or similar locked fixed container in **your trip** accommodation
6. loss or theft of travellers cheques, if the issuer provides a replacement service
7. depreciation in value, currency changes, shortage **caused** by any error or omission, loss or damage arising from delay, seizure, confiscation or detention by **customs** or other officials

## SECTION 6: TRAVEL DELAY AND HOLIDAY ABANDONMENT

### What is Covered

1. Travel Delay - **We** will pay **you** the amount shown in the Summary of Cover, if **you** planned:

1. International outward flight, rail or sea **journey** on **your schedule**d departure, or
2. International inbound flight, rail or sea **journey** on **your schedule**d return is delayed for 12 **hours** or more, as a direct result of:
  - a) strike or **industrial** action
  - b) **adverse weather**
  - c) mechanical breakdown or derangement of such aircraft, sea vessel or train.

2. **Holiday** Abandonment - **We** will pay, up to the amount shown in the Summary of Cover, for travel and accommodation expenses which **you** have paid or have contracted to pay, which **you** cannot recover from any **source**, if **you** elect to cancel **your trip** following a delay of 24 **hours** or more from the **scheduled** departure time.

### What is not Covered

**We** will not pay for the following in addition to the General Exclusions which apply to all sections of the insurance:

1. the **excess** as shown in the Summary of Cover
2. any compensation if **you** have not got written confirmation from the airline, railway or shipping company or their handling agents, which shows the reason for the delay or cancellation of **your holiday**, the **scheduled** departure time and the actual departure time of **your** flight, rail **journey** or sailing, if applicable
3. any delay which is due to strike or **industrial** action which had started or was announced before **you** took out this policy
4. compensation under both the 'Travel Delay' and '**Holiday** Abandonment' sections of this policy
5. any claims arising directly or indirectly from the delay of travel arrangements in any way **caused** or contributed to, by or on the order of any government, public or local authority including but not limited to any civil or federal aviation authority
6. **your** failure to check-in according to the itinerary supplied to **you**

## SECTION 7: MISSED DEPARTURE

### What is Covered

**We** will pay **you**, up to the amount shown in the Summary of Cover for reasonable additional accommodation and travel expenses, if **you** arrive at **your** last departure point from the **UK**, Channel Islands or Isle of Man, (whichever is **your** area of residence), or the last departure point for **your** return **trip** to the **UK**, Channel Islands or Isle of Man, (whichever is **your** area of residence), too late to board **your** booked flight, train or sailing, as a result of the following:

1. **scheduled public transport** services failing to get **you** to **your** destination in time due to strike, **industrial** action, **adverse weather** or mechanical breakdown; or
2. the private motor vehicle in which **you were** travelling suffering from a mechanical breakdown or failure; or
3. the private motor vehicle in which **you were** travelling being directly involved in a road traffic **accident**, which resulted in mechanical breakdown or failure.

### What is not Covered

**We** will not pay for the following: in addition to the General Exclusions which apply to all sections of the insurance

1. the **excess** as shown in the Summary of Cover
2. any upgrade in accommodation
3. any claim arising as a result of **you** not having taken reasonable steps to complete the **journey** to the departure point on time once the original occurrence giving rise to the delay is diminished or otherwise rectified
4. any claim relating to internal flights
5. any claim, if the **adverse weather**, strike or **industrial** action was in existence or publicly declared before **you** started **your journey** to the departure point
6. any claim in respect of mechanical breakdown or failure, if **your** private motor vehicle has not been properly serviced and maintained
7. any repair costs to **your** private motor vehicle
8. any claims for vehicle breakdown or failure, which are not substantiated by a written report from a rescue service or garage

## SECTION 8: PERSONAL ACCIDENT

### What is Covered

**We** will pay **you** or **your** estate a lump sum, as shown in the Summary of Cover, if **you** suffer **bodily injury** as a result of an **accident** during **your trip** which causes:

1. **your** death; or
2. permanent **loss of limb(s)**; or
3. permanent **loss of sight** in one or both eyes; or
4. **permanent total disablement**.

### What is not Covered

**We** will not pay for the following: in addition to the General Exclusions which apply to all sections of the insurance

1. any benefit as a result of participating in a **hazardous sport & leisure activity**.
2. any benefit where **your** death, injury or loss does not occur within 180 days of the **accident**
3. any benefit if **you** cannot prove to the **us** that the **permanent total disablement** has continued for 12 months from the date of the injury and in all probability, will continue for the remainder of **your** life
4. any claim for **permanent total disablement** if at the date of the **accident you** are over the statutory age of retirement and not in full time paid employment
5. any claim arising directly or indirectly from the contracting of any disease or illness
6. any claim arising directly or indirectly from the injection or ingestion of any substance
7. any claim arising from any event, which exacerbates a previously existing **bodily injury**
8. any claim not certified by an independent **medical practitioner**
9. compensation shall not be payable under more than one of items 1, 2, 3 or 4 in respect of the same **accident**, and the payment under any one item shall terminate **our** liability under this section of the policy



## SECTION 9: PERSONAL LIABILITY

### What is Covered

We will pay for **your** legal liability inclusive of all associated legal fees and costs, in total up to the amount shown in the Summary of Cover, for any event which relates to an incident caused by **you** during the **trip** which results in:

1. injury, illness or disease to another person
2. loss or damage to property which does not belong to **you** or any member of **your family** and is not in **your** or a member of **your family's** custody or control.

In the event of **your** death **we** will, in respect of the liability incurred by **you**, indemnify **your** personal representatives in the terms of and subject to the limitations of this section, provided that such personal representatives shall act as though they **were you** and observe, fulfil and be subject to the terms, exclusions and conditions of this section insofar as they can apply.

### What is not Covered

We will not pay for the following in addition to the General Exclusions which apply to all sections of the insurance:

1. the **excess** as shown in the Summary of Cover
2. the first £200 of each and every claim in respect of loss or damage to temporary **holiday** accommodation
3. **bodily injury** or disease to any person who, at the time of **sustaining** such injury or disease, is engaged in **your** service or to any member of **your family** or anyone **you** are travelling with
4. damage to property belonging to, or in the care, **custody** or control of **you** or a member of **your family** or a person in **your** service
5. any liability arising out of or incidental to any profession, occupation or **business**
6. any liability which has been assumed under contract and would not otherwise have attached
7. any liability, injury, loss or damage arising directly or indirectly from or due to ownership, possession or **use** of any motorised or mechanical vehicles including any attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form of motorised leisure equipment
8. any liability arising out of ownership, occupation, possession, or **use** of any land or building (other than occupation only of any temporary residence)
9. any liability, injury, loss or damage arising directly or indirectly from or due to ownership, possession or **use** of any firearms or **weapons** of any kind
10. any liability arising in respect of any wilful or criminal act or assault
11. any liability, injury, loss or damage arising directly or indirectly from or due to any animals belonging to **you** or in **your** care, **custody** or control
12. any liability claim which arises directly or indirectly as a result of **you** participating in **hazardous sports and leisure activities**
13. any claims arising directly or indirectly from participant to participant liability during an **acceptable sports and leisure activity**, other than; cycle sportives, cycle **touring**, cycling and triathlon training **holidays**, road based time trials, **use** of electric bicycles, leisure cycling, mountain biking and road cycling outside of the **UK**.
14. any claim arising directly or indirectly whilst **using** the cycle for any racing or competition other than road based time trials.

## SECTION 10: WINTER SPORTS

**Wintersports** cover is only available for annual **customers** and will be shown on **your** policy **schedule**. Cover is only provided up to a maximum of 17 days during the 12-month **insured** period.

### 1. Ski equipment

#### What is Covered

We will pay, up to the amount shown in the Summary of Cover, for **accidental** loss, theft of or damage to **ski equipment**, which is owned or hired by **you**. If **you** own the **ski equipment**, **we** will take off the following amounts for **wear** and **tear**:

#### AGE OF SKI EQUIPMENT DEDUCTION

- < 1 year old – New for old
- 1 to 5 years – 20% for each year
- > 5 years old – No cover

### 2. Ski Hire

#### What is Covered

If **your** own **ski equipment** is lost, stolen or damaged; or misdirected or delayed in transit by more than 12 **hours**, **we** will pay for the cost of hiring **you** the necessary **ski equipment** for each 24-hour period **you** are without **your** own **ski equipment**, up to the amount shown in the Summary of Cover.

### What is not Covered

We will not pay for the following: in addition to the General Exclusions which apply to all Sections of the insurance

1. the **excess** as shown in the Summary of Cover
2. claims for **ski equipment** which is owned by **you**, if it is over five years old
3. more than **your** liability for the loss or damage to any hired **ski equipment**
4. any claim for loss or theft of **ski equipment**, if **you** have not notified the police within 24 **hours** of its discovery and obtained a written report, which includes the crime reference number
5. any claim, if the loss or theft occurs during a **journey** or whilst in the **custody** of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
6. more than the **single item** limits in the Summary of Cover, up to a maximum shown in the Summary of Cover in total for any one claim, limited to £50 per item and subject to a maximum of £200 in total, if **you** are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss
7. claims arising from delay, detention, seizure or confiscation by **customs** or other officials
8. claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading
9. damage to, or loss or theft of **ski equipment**, if it has been left:
  - a) **unattended** in a place to which the public has access other than in respect of skis left in an area designated for their storage where no secure facility exists; or
  - b) in an **unattended** motor vehicle; or
  - c) in the **custody** of anyone other than an **insured** person or **your** travelling companion(s)

### What is not Covered

We will not pay for the following: in addition to the General Exclusions which apply to all sections of the insurance

1. the **excess** as shown in the Summary of Cover
2. any claim for loss or theft of **your** own **ski equipment** if **you** have not notified the police within 24 **hours** of its discovery and obtained a written report, which includes the crime reference number
3. any claim, if the loss or theft of **your** own **ski equipment** occurs during a **journey** or whilst in the **custody** of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
4. claims arising from **your** own **ski equipment** being delayed, detained, seized or confiscated by **customs** or other officials
5. claims for loss or theft of, or damage to **your** own **ski equipment**, whilst being shipped as freight or under a Bill of Lading
6. claims arising from damage, or loss or theft of **your** **ski equipment**, if it has been left:
  - a) **unattended** in a place to which the public has access other than in respect of skis left in an area designated for their storage where no secure facility exists; or
  - b) in an **unattended** motor vehicle; or
  - c) in the **custody** of anyone other than **insured** person or **your** travelling companion(s)

### 3. Ski Pack

#### What is Covered

If **you** are unable to **use your** ski pass, tuition or ski hire due to:

1. being involved in an **accident**; or
2. **your** sickness when substantiated by a **medical practitioner**; or
3. the loss or theft of **your** ski pass

**We** will pay **you**, up to the amount shown in the Summary of Cover, for the proportionate value of any **unused** ski pass, ski hire or tuition fee.

### 4. Piste Closure

#### What is Covered

**We** will pay a benefit, as shown in the Summary of Cover, if **you** are unable to ski for a continuous period in **excess** of 24 **hours**, due to a lack of snowfall during the months of December to March **inclusive**, at **your** pre-booked **wintersports** resort.

### 5. Delay due to Avalanche

#### What is Covered

If **your** outward or return **journey** is delayed by at least 12 **hours** beyond the **scheduled** departure time as a direct result of an avalanche in **your** pre-booked **wintersports** resort, **we** will pay **you** an amount, as shown in the Summary of Cover, for additional travel and accommodation expenses.

## SECTION 11: CYCLE COVER

### 1. Cycle Hire

#### What is Covered

**We will pay** up to the amount shown in the Summary of Cover, during any one **trip**, towards the hire of an alternative cycle in the event **your** cycle fails to arrive at **your trips** final destination.

### 2. Race/Event Fee Cancellation Cover

#### What is Covered

**We will pay** up to the amount shown in the Summary of Cover, for reimbursement of entrance fees up as a result of **you** being unable to attend an **organised event** because of, **serious illness or injury**, major damage or burglary at **your** usual residence or place of work with a requirement for **you** to attend, unforeseen cancellation of previously agreed leave as a result of receiving emergency requirements of duty for the ambulance service, coastguard, fire brigade or police personnel.

### 3. Cycle Breakdown

#### What is Covered

**We will pay** up to the amount shown in the Summary of Cover, for reimbursement of the onward transport costs to **your** next intended overnight destination if **you** suffer irreparable damage to **your cycle**. Evidence of the damage to **your cycle** and transports costs incurred **must** be provided in the event of a claim.

#### What is not Covered

**We** will not pay for the following: in addition to the General Exclusions which apply to all sections of the insurance

1. the **excess** as shown in the Summary of Cover
2. any claim, if the loss or theft of **your** ski pass is not notified to the police within 24 **hours** of its discovery and **you** have not obtained a written report, which includes the crime reference number
3. any claim, if the loss or theft occurs during a **journey** or whilst in the **custody** of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
4. loss or theft of **your** ski pass, if it was left:
  - a) **unattended** in a place to which the public have access; or
  - b) in an **unattended** motor vehicle; or
  - c) in the **custody** of anyone other than an **insured** person or **your** travelling companion(s)
5. claims arising from a medical condition which is not substantiated by a report from the treating **medical practitioner**, confirming **your** inability to ski
6. claims for loss of enjoyment, **however** caused

#### What is not Covered

**We** will not pay for the following: in addition to the General Exclusions which apply to all sections of the insurance

1. any benefit, if **you** are not skiing in a pre-booked **wintersports** resort which is more than 1,000m above sea level
2. any benefit, if **you** are unable to provide a written report from either the resort management or **your** **tour** operator substantiating **your** claim
3. any benefit, if an alternative resort is available
4. any benefit, where **you** have been offered a reasonable alternative destination due to piste closure in **your** pre-booked **wintersports** resort
5. claims for loss of enjoyment, **however** caused
6. any benefit in respect to a **UK holiday**
7. any benefit if **you** were aware of or it was publicly known there was likely to be a lack of snow at the time of taking out this insurance

#### What is not Covered

**We** will not pay for the following: in addition to the General Exclusions which apply to all sections of the insurance

1. the **excess** as shown in the Summary of Cover
2. any claim, if **you** are unable to provide a written report from the resort management substantiating **your** claim

#### What is not Covered

**We** will not pay for the following: in addition to the General Exclusions which apply to all sections of the insurance

1. claims where the costs of hire are greater than a normal charge through a recognised supplier.
2. claims where evidence of expenditure cannot be provided from a recognised hire company.
3. claims where costs are incurred by anyone other than **you**.
4. claims where the hire costs are in **excess** of the cycle replacement value or repair costs.

#### What is not Covered

**We** will not pay for the following: in addition to the General Exclusions which apply to all sections of the insurance

1. any claim where **you** are unable to provide evidence of entry fees paid.
2. any claim where **you** are unable to confirm cancellation of the event or **your** failure to attend.
3. any claim where a full refund or race event credit note has been given.
4. any associated costs other than entry fees.
5. any claim 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.
6. 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.

#### What is not Covered

**We** will not pay for the following: in addition to the General Exclusions which apply to all sections of the insurance

1. any costs other than the taxi fare to transport **you** and **your cycle** to **your** intended overnight destination.
2. more than one claim per **trip**

## SECTION 12: GADGET COVER

### What is Covered

We will pay up to the amount shown in the Summary of Cover, for the **accidental damage**, theft, liquid damage and **unauthorised calls, texts or data use** 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.
3. **Unauthorised calls, texts or data use** - Where **your** item of **electronic equipment** is a device where **you** are charged for **unauthorised calls, texts or data use** and it is lost or stolen, **we** will refund the cost of any calls, **texts** or **data used** after the time it was lost or stolen to the time it was blacklisted by **your** airtime provider. This is subject to **you** providing an itemised bill. The maximum **we** will pay for any one occurrence is £100.

### 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:

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

### What is not Covered

We will not pay for the following:

1. the **excess** as shown in the Summary of Cover
2. Repairs or any other costs for:
  - a) Cleaning, inspection, routine servicing or maintenance;
  - b) Loss or damage arising from a manufacturer's defect or recall of the **electronic equipment**;
  - c) Replacement of or **adjustment** to fittings, control knobs or buttons, batteries or aerials;
  - d) Any repairs carried out without prior authorisation from **us**;
  - e) **Wear** and tear to the **electronic equipment** and/or gradual deterioration of performance;
  - f) **Cosmetic damage**.
3. Any claim if the serial number, IMEI (international mobile equipment identity) or simgate has been tampered with in any way.
4. Claims for theft on the following basis:
  - a) Where the theft has occurred from any motor vehicle where **you** or someone acting on **your** behalf is not in the vehicle, unless the **electronic equipment** has been concealed in a locked boot, locked glove compartment or other locked internal compartment and all the vehicle's windows and doors **were** closed and locked and all security systems had been activated;
  - b) From any premises, building, land or vehicle unless force, resulting in damage to the building, premises or vehicle was **used** to gain entry or exit;
  - c) Where the **electronic equipment** has been removed from **your** control or the control of a **relative** unless it was concealed either on or about **your** person or on or about the person of a **relative** and has not been left **unattended**;
  - d) Where all precautions have not been taken;
  - e) If **you** do not report the theft of **your electronic equipment** to the police within 24 hours of discovering it and do not obtain a written policy report.
5. **We** will not pay for any **unauthorised calls, texts or data use** where the theft has not been reported to **your** network provider within 12 hours of the theft occurring.
6. Claims for **accidental damage** caused by:
  - a) Deliberate damage or neglect of the **electronic equipment**;
  - b) Failure on **your** part to follow the manufacturer's instructions;
  - c) Inspection, maintenance, routine servicing or cleaning.
7. Any claim made, or any event **causing** the need for a claim to be made, which occurred prior to the **period of insurance**.
8. Any claim for a mobile phone or iPhone which has not been **used** for its core purpose since the inception of **your** policy.
9. Any claim arising whilst **you** are not on an overseas **holiday**
10. Any claim if **you** are travelling to a country where the Foreign and Commonwealth Office (FCO) have advised against all but essential travel. **you** can check the FCO travel advice at [www.fco.gov.uk](http://www.fco.gov.uk).
11. Any repair or replacement if a SIM card registered to **you** was not in the **electronic equipment** at the time of the **accidental damage**, Theft, or liquid damage.
12. Any expense incurred arising from not being able to **use** the **electronic equipment**, or any costs other than the repair or replacement costs of the **electronic equipment**.
13. **Accidental damage**, theft, or liquid damage to **accessories** of any kind.
14. Reconnection costs or subscription fees of any kind.
15. Costs arising from the replacement of any personalised ring tones, graphics, downloaded material or software.
16. Items purchased from an on-line auction site unless from a VAT registered supplier.
17. Any costs for loss or damage to information or data or software contained in or stored on the **electronic equipment** whether arising as a result of a claim paid by this insurance or otherwise.
18. Any other costs that arise directly or indirectly from the event which led to **your** claim unless specifically stated in this policy.
19. Liability of whatsoever nature arising from ownership or **use** of **electronic equipment**, including any illness/injury resulting from it.
20. Value Added Tax (VAT) where **you** are registered with HM Revenue & Customs for VAT.
21. Claims arising from **terrorism**, war, invasion, acts of foreign enemies, hostilities whether war is declared or not, civil war, rebellion, revolution, insurrection, military or **usurped power**, confiscation, nationalism or requisition or destruction or damage to property by or under the order of any government or public or legal authority.
22. Claims arising from damage or destruction **caused** by, contributed to or arising from:
  - a) Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the **combustion** of nuclear fuel; or
  - b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof.
23. Claims arising from damage or destruction directly occasioned by pressure waves **caused** by aircraft or other aerial devices travelling at sonic or supersonic speeds.
24. Claims for any **electronic equipment** used in connection with **your** profession or trade.
25. Any **electronic equipment** more specifically **insured** elsewhere.
26. More than one claim per **insured** peril (Sections 1, 2, 3, 4) during any single **period of insurance**.
27. More than one replacement per **period of insurance** per item, up to the amount specified in the summary of cover.
28. **Electronic equipment** purchased outside of the **UK**, the Isle of Man and the Channel Islands.
29. Repairs or **replacements** not carried out by **UK** repairers or retailers approved by **us**.
30. Claims where **you** cannot provide **us** with any receipts, **proof of ownership** or documents to support **your** claim as requested.
31. Claims where **you** have not taken reasonable precautions to prevent any damage to **your electronic equipment**.
32. If **electronic equipment** is damaged whilst in the **custody** of a carrier (i.e. airline, railway, shipping company, **bus** company, etc), Where **you** have not notified such carrier immediately and obtained a copy of their report. It may be necessary for **us** to contact **your** airtime provider in order to validate **your** claim.
33. Claims for more than one replacement per **insured** item per **period of insurance**.



## GENERAL EXCLUSIONS (APPLICABLE TO ALL SECTIONS)

### This insurance does not cover:

1. Any claims for travel outside the **United Kingdom** arising directly or indirectly from any medical condition which would require **you** or any of **your** travelling companions to answer yes to the MEDICAL SCREENING QUESTIONS
2. Claims, (irrespective of **your** destination), arising directly or indirectly from **you** or anyone else upon whom **your trip** depends;
  - a) travelling or acting against medical advice
  - b) awaiting results of tests or medical investigations
  - c) being on a hospital waiting list for treatment
  - d) having received a terminal prognosis
  - e) suffering from anxiety, stress or depression (unless admitted as an in-patient)
  - f) failing to disclose the required information at the time **your** policy commences and throughout the **period of insurance**
3. Which are claims in any way caused or contributed to by:
  - a) the failure of; or
  - b) the fear of the failure of; or
  - c) the inability of any equipment or any computer programme to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date other than for loss, damage, expenses or **consequential loss** not otherwise excluded which itself results from the operation of an **insured cause**
4. Any claims directly or indirectly caused by, occasioned by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the claim:
  - a) terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation. **We** will, **however**, cover any loss or damage (but not related cost or expense, caused by any **act of terrorism** provided that such act did not happen directly or indirectly because of biological, chemical, radioactive or nuclear pollution or contamination or explosion.
  - b) war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or **usurped power**, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority; or; or
  - c) seizure or illegal occupation; or
  - d) confiscation, requisition, detention, legal or illegal occupation, embargo, quarantine, or any result of any order of public or government authority which deprives **you** of the use or value of **your** property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade; or
  - e) discharge of pollutants or contaminants, which pollutants and contaminants shall include but not limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or **welfare** of persons or the environment; or
  - f) chemical or biological release or exposure of any kind; or
  - g) attacks by electronic means including computer hacking or the introduction of any form of computer **virus**; or
  - h) threat or hoax, in the absence of physical damage due to an **act of terrorism**; or
  - i) any action taken in controlling, preventing, suppressing or in any way relating to any **act of terrorism**; or
  - j) prohibitive regulations by the government of any country; or
  - k) the **tour** operator, coach operator, transport company or hotel:
    - causing a delay in the commencement of the **holiday**
    - levying a surcharge, **thus** increasing the basic brochure price of the **holiday**
  - m) failure to notify the hotel or **holiday** establishment, or **tour** operator or travel agent or booking agent or provider of transport immediately it is found necessary to cancel or **curtail** the travel arrangements
5. Any claims arising directly or indirectly from **you** travelling against Foreign Office advice or where it is deemed unsafe for **you** to travel
6. Any claims arising directly or indirectly from **you** travelling against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider
7. Any claims arising directly or indirectly from loss or destruction of, or damage to any property whatsoever, or any loss or expense whatsoever resulting in or arising there from, or any **consequential loss** or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, or arising from:
  - a) Irradiation, or contamination by nuclear material;
  - b) The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
  - c) Any device or **weapon** which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
8. Any claims arising directly or indirectly from **you** engaging in any illegal or criminal act
9. Any claims arising directly or indirectly from any unlawful act or criminal proceedings against the **insured**, or any other person on whom the planned **holiday** depends except this exclusion shall not apply in the event of **your** obligation to attend a **Court** of Law under subpoena as a witness, unless such obligation to attend falls within **your** occupational, professional or other similar capacity
10. Any claims arising directly or indirectly from any **consequential loss** whatsoever (claims shall only be paid for those losses which are specifically stated under the terms of this policy, except as provided in Section 4b, relating to loss of travel documents
11. Any claims arising directly or indirectly out of **your** financial incapacity other than **redundancy**
12. Any claims which, but for the existence of this policy, would be covered under any other insurance policy (policies), including any amounts recovered by **you** from:
  - a) private health insurance; or
  - b) EHIC payments; or
  - c) any reciprocal health agreements; or
  - d) airlines; or
  - e) hotels; or
  - f) **home** contents insurers; or
  - g) any other recovery by **you**, which is the basis of a claim; or
  - h) a separate gadget or cycle insurance policy.
13. Any claims arising directly or indirectly from the **tour** operator, airline or any other company, firm or person either becoming insolvent or being unable to or unwilling to fulfil any part of their obligation
14. Any claims arising directly or indirectly from **your** death, **serious injury or illness** as a result of participating in:
  - a) a **hazardous sport & leisure activity** whilst on **your trip**
  - b) **wintersports** if **you** are receiving any personal financial reward or gain for participating in any activity during the **period of insurance**.
15. Any claims arising directly or indirectly from:
  - a) wilful, self-inflicted injury or illness; or
  - b) committing or attempting to commit suicide; or
  - c) wilful exposure to danger, except in an attempt to save a human life; or
  - d) solvent abuse; or
  - e) being under the influence of alcohol or drugs, except those prescribed by a registered **medical practitioner** and not those drugs prescribed for drug addiction; or
  - f) a failure to obtain any recommended vaccines, inoculations or medications prior to **your trip** departure; or
  - g) sexually transmitted diseases; or
  - h) Acquired Immune Deficiency syndrome (AIDS); or
  - i) HIV (Human Immunodeficiency Virus) and/or any HIV related illness and/or any mutant derivative or variations thereof.
16. Any claims arising directly or indirectly from anxiety, stress or depression; except where previously undiagnosed at the time **you** took out this policy.
17. Any claims arising directly or indirectly from **you** entering into, exiting from an aircraft or descending from an aircraft; which is not a fully licensed passenger carrying aircraft in which **you** are travelling as a passenger or a member of the crew for the purpose of undertaking any trade or technical operation therein or thereon.
18. Any claims arising directly or indirectly from **your** wilful exposure to peril. **You** must exercise reasonable care to prevent illness, injury or loss or damage to **your** property as if **uninsured**.
19. Any claims arising directly or indirectly from **you** being engaged in any employment during **your trip**
20. Any claims which have not been proven and the amount of the claim substantiated.
21. Claims for loss of enjoyment, **however** caused.
22. Any loss whereby any period of disability or loss whatsoever is increased through **your** own act or omission.
23. Third party rights and no party other than **you** may claim benefit under the terms of this insurance.
24. Failure in provision of any part of the booked itinerary including error, omission, or default by the provider of any service forming part of the booked itinerary.
25. Any claims arising directly or indirectly from **you** engaging in any manual work except those defined under **acceptable sports & leisure activities**.
26. Any claim arising from routine treatment or care which could have been reasonably expected to arise during **your period of insurance**.
27. Any claim arising from or a consequence of, howsoever caused, including but not limited to Computer **Virus** in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted. For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form **useable** for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware. For the purposes of this Policy, Computer **Virus** shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

## GENERAL CONDITIONS (APPLICABLE TO ALL SECTIONS)

1. **You must** tell **us** as soon as possible about any change in risk which affects **your** policy, including **you**, a person **you** are travelling with, a **close business associate** or **relative** receiving confirmation of a medical condition or currently being under medical investigation, or any additional person(s) to be **insured** under the policy. **We** have the right to reassess **your** policy and premium after **you** have advised **us** of any relevant information. If **you** do not advise **us** of all the relevant information, **we** may quote the wrong terms, reject or reduce **your** claim, or **your** policy may become invalid.
2. **You must** have been present in the **UK**, Channel Islands or Isle of Man for at least six months prior to purchasing **your** policy and be registered with a **medical practitioner** in the area in which **you** reside and intend to return **home** at the end of **your trip**. If **you** are not registered with a **medical practitioner** in the **UK** **you** will need to provide documentary evidence to satisfactorily demonstrate to **us** that **you** are a resident in the **UK**. If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** policy and return all **your** documents for a refund of **your** premium. If during this 14-day period **you** have travelled, made a claim or intend to make a claim, **we** are entitled to recover all costs **we** have incurred for **your use** of those services.
3. **You** or **your** legal representatives **must** provide **us** with all policies, information and evidence **we** require and in the format, **we** require.
4. **You** shall submit to medical examination at **your** expense, except post mortem which **we** reserve the right to have undertaken at **our** own expense.
5. Any items which become the subject of a claim for damage **must** be retained, until **your** claim is settled, for **our** inspection and shall be forwarded to **us** upon request at **your** or **your** legal personal representative's expense. All such items shall become **our** property following final settlement of the claim. If **we** replace **your electronic equipment**, the ownership of the damaged or lost item is transferred to **us** once **you** have received the **replacement item** **we** have supplied. If the **electronic equipment** **you** have claimed for is returned or found, **you must** notify **us** and send it to **us** if **we** ask **you** to do so.
6. In the event of any occurrence which may give rise to a claim under this policy, **you must** take all reasonable steps to minimise any loss arising out of such a claim.
7. **You must** exercise due care and attention at all times for the safety of **your** property and take all reasonable steps to prevent **accident**, loss or damage.
8. Each **insured** person shall be deemed to be **insured** separately, with the exception of **Children/Grandchildren insured** on an annual multi-trip policy unless travelling with an **insured** adult.
9. Costs will be limited to those that would have been incurred if **you were** a resident of the **UK**, Channel Islands or Isle of Man, whichever is **your** area of residence.
10. **You must** notify any claim to **us** within 31 days after the incident giving rise to the loss. All documents, **schedules** and medical evidence required in support of a claim should be furnished at **your** expense. **We** will reserve the right to decline liability for any claim notified after this date.
11. This insurance is non-transferable. No premium will be refunded, either in full or on a pro-rata basis, after the expiry of the initial 14 day cooling off period.
12. This policy shall be governed by and construed in accordance with the Law of England and Wales unless the **insured's** habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the Law of Scotland shall apply.
13. **We** may, at its own expense, take proceedings in **your** name to recover compensation or secure an indemnity from any third party in respect of any loss or damage covered by this insurance and any amount so recovered shall belong to **us**. Where a full recovery is made, **we** agree to return **your excess**.
14. **Our** liability shall be conditional upon the observance by **you** of the terms and conditions of this insurance and the truth and completeness of the statements and **answers** supplied by **you** and on **your** behalf. If a claim is in any respect false or if any fraudulent means or devices are **used** by **you** or anyone acting on **your** behalf to obtain any benefits from this insurance, all benefits under this insurance shall be forfeited and no return of premium shall be due.
15. If at the time of loss, damage or liability covered under this policy, **you** have any other insurance or guarantee which covers the same loss, damage or liability, **we** will only pay a rateable share of the claim (excluding Section 8 Personal **Accident**).

## IMPORTANT NOTES

### HEALTH CONDITIONS

**Your** policy contains certain **exclusions** relating to pre-existing medical conditions that affect **you**, **your** travelling companions or anyone else upon whom **your** travel plans may depend. Please carefully read the section "**MEDICAL SCREENING QUESTIONS**"

### RECIPROCAL HEALTH AGREEMENTS: EHIC/MEDICARE

If **you** are travelling to European Union countries, **you** should obtain a European Health Insurance Card (EHIC). **You** can apply either online through <http://www.nhs.uk/NHSEngland/Healthcareabroad/EHIC> or by telephoning 0300 330 1350. This will entitle **you** to benefit from the reciprocal health agreements, which exist between certain European countries. In the event of a claim being accepted for medical expenses which has been reduced by the **use** of an EHIC, or private health insurance, the deduction of the **excess** under the medical section will not apply.

When **you** are travelling to Australia and **you** have to go to hospital, **you must** register for and make **use** of the treatment offered under the national Medicare scheme. If **you** know **you** need treatment, **you** can enrol for Medicare at a DHS Service Centre. If **you** receive treatment before **you** enroll, Medicare benefits will be back-paid for eligible visitors.

### POLICY DOCUMENT

**You** should read this document carefully. It gives **you** full details of what is and is not covered and the conditions of the cover.

### CONDITIONS, EXCLUSIONS AND WARRANTIES

Conditions and **exclusions** will apply to individual sections of **your** policy, while general **exclusions** and general conditions will apply to the whole of **your** policy.

### DANGEROUS SPORTS OR PASTIMES

There is no cover under the policy for claims arising from any activity not listed under the definition of the **acceptable sports and leisure activities**

### CONSUMER INSURANCE ACT

**You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

- supply accurate and complete **answers** to all the questions **we** or the administrator may ask as part of **your** application for cover under the policy;
- to make sure that all information supplied as part of **your** application for cover is true and correct;
- tell **us** of any changes to the **answers** **you** have given as soon as possible.

Failure to provide **answers** in-line with the requirement of the Act may mean that **your** policy is invalid and that it does not operate in the event of a claim.

### PERSONAL LIABILITY

There is no cover for personal liability claims arising directly or indirectly from ownership, possession or **use** of any motorised or mechanical vehicles including any attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form of motorised leisure equipment. **We** strongly recommend checking with the company **you** hire from, that they have sufficient personal liability cover in place should **you** hire and participate in such an activity whilst on **your trip**.

For any activity listed under **acceptable sports and leisure activities**, there is no cover for participant to participant liability other than; cycle sportives, cycle **touring**, cycling and triathlon training **holidays**, road based time trials, **use** of electric bicycles, leisure cycling, mountain biking and road cycling outside of the **UK**.

### POLICY LIMITS

All sections of **your** policy have limits on the amount **we** will pay under that section. There are also specific limits under the **Personal effects**, Travel Documents and Delayed Baggage section for: **single items** and **valuable** items for which an original receipt, proof of purchase or an insurance valuation (obtained prior to loss) is not supplied.

### AGE LIMITS

The maximum age for single **trips** is 85. The maximum age for annual multi **trips** is 75

### **POLICY EXCESSES**

Under some sections of the policy, claims will be subject to an **excess**. The **excess** will be applied per person, per section and per incident under which a claim is made. This means that **you** will be responsible for the first part of the claim. The amount **you** have to pay is the **excess**.

### **REASONABLE CARE / UNATTENDED PROPERTY**

**You must** exercise reasonable care to prevent illness, injury, loss or damage to **your** property, as if **uninsured**. There is no cover for property left **unattended** in a place to which the general public has access. There is no cover for loss of **personal money** which was not carried on **your** person unless placed in a safety deposit box or similar locked, fixed receptacle.

### **RIGHT TO CANCEL**

If **you** decide that for any reason, this policy does not meet **your** insurance needs then please return it to Yellow Jersey within 14 days from the day of purchase or the day on which **you** receive **your** policy documentation, whichever is the later. On the condition that no travel has taken place and no claims have been made or are pending, **we** will then refund **your** premium in full. Thereafter **you may** cancel the insurance cover at any time by informing Yellow Jersey in writing **however** no refund of premium will be payable.

### **RESIDENCY**

This policy is only available to **you** if **you** are permanently resident in the **United Kingdom**, Channel Islands or the Isle of Man. **You must** have been present in the **United Kingdom** for at least six months prior to purchasing **your** policy and be registered with a **medical practitioner** in the area in which **you** reside. If **you** are not registered with a **medical practitioner** in the **UK**, **you** will need to provide documentary evidence to satisfactorily demonstrate to **us** that **you** are a resident in the **UK**.

### **GOVERNING LAW**

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the **courts** of England or of the country within the **United Kingdom** in which **your** main residence is situated.

### **FINANCIAL SERVICES COMPENSATION SCHEME**

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of **business** and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. Further information about the scheme is available from the FSCS **website** at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting them at;

Financial Services Compensation Scheme, 10<sup>th</sup> Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU. Tel: 0800 678 1100 **or** 020 7741 4100

### **DATA PROTECTION ACT 1998**

Please note that any information provided to **us** will be processed by **us** and **our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

### **MEDICAL EMERGENCY**

If **you** suffer an injury or illness which may lead to a claim under **your** insurance, **you must** always seek the advice of a registered **medical practitioner** before cancelling or **curtailing your trip**, or before incurring any expenses. If **you** are already on **holiday you must** also seek the advice of the 24-hour medical emergency service before incurring any expenses under section 2. Please remember to retain receipts for all costs incurred.

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