



# 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**

3rd Edition, March 2022

[yellowjersey.co.uk](https://yellowjersey.co.uk)

# CONTENTS

	Page
Introduction	2
Geographical areas	3
General enquiries	3
Making a claim	3-4
Information needed to support your claim	4
Claims conditions	4
Reciprocal health care	5
Important information	5
Health declaration and health exclusions	6-7
Making a complaint	8
Policy cancellation	8
Definitions	8-10
Schedule of cover	11
Section A - Cancellation or curtailment charges	12
Section B - Emergency medical and other expenses	13
Section B1 - Hospital benefit	14
Section C - Personal accident	14
Section D - Delayed departure	15

	Page
Section D1 - Missed departure	15
Section E - Personal effects	16-17
Section E1 - Gadget cover	16-17
Section F - Personal money and travel documents	17
Section G - Personal liability	18
Section H - Winter sports	18
Section H1 - Ski equipment	19
Section H2 - Ski equipment hire	19
Section H3 - Ski pack	20
Section H4 - Piste closure	20
Section H5 - Avalanche or landslide closure	20
Sports, pastimes and activities	21-22
Scuba diving endorsement	22
General conditions	23
General exclusions	23
Data protection	24
Other regulatory information	24

## INTRODUCTION

This policy, booking invoice or validation certificate (as applicable) and any endorsements set out the terms of the one contract between **you** and the **insurer** and which sections of cover are operative. Please read all of these documents to make sure they provide the cover required. If they are not correct, or do not meet **your** demands and needs, please immediately return them within the 14 day cooling off period.

**You** must take reasonable care not to make any misrepresentations and to provide complete and accurate answers to the questions **we** ask when **you** take out or make changes to **your** policy. If **you** fail to do so, the **insurer** has the right to cancel **your** policy, or to reject **your** claim, or to reject full payment of **your** claim.

This policy is underwritten by AWP P&C SA and administered in the UK by Allianz Assistance, a trading name of AWP Assistance UK Ltd, Registered in England No 1710361, Registered Office PO Box 74005, 60 Gracechurch Street, London, EC3P 3DS. AWP Assistance UK Ltd is authorised and regulated by the Financial Conduct Authority (FCA). AWP P&C SA is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Deemed authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the FCA and limited regulation by the PRA. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation are available on the FCA's website.

# GEOGRAPHICAL AREAS

## Area 1

Europe means the continent of Europe west of the Ural Mountains, and includes the Isle of Man, the Channel Islands, Egypt, Iceland, Ireland, Jordan, Madeira, Morocco, the Canary, Azores and Mediterranean Islands, as well as the countries bordering the Mediterranean.

## Area 2

Worldwide excluding USA, Canada, the Caribbean, Mexico and Japan.

## Area 3

Any worldwide country.

### Note

**You** will not be covered if **you** travel to a country outside of the geographical area that **you** have paid for.

**You** will also not be covered if **you** do not follow any advice or recommendation made by any of the following: the Foreign, Commonwealth and Development Office (FCDO) or the World Health Organization (WHO) or any government or other official authority at any destination **you** are travelling from, through or to. For further details on FCDO travel advice, visit [gov.uk/foreign-travel-advice](https://gov.uk/foreign-travel-advice)

# GENERAL ENQUIRIES

If **you** have any general queries concerning this policy, or if there is anything **you** do not understand, please call Yellow Jersey on: UK +44 (0)333 003 0046 or email [support@yellowjersey.co.uk](mailto:support@yellowjersey.co.uk)

# MAKING A CLAIM

## 24-hour emergency medical service

Please tell **us** immediately about any serious illness or accident abroad where **you** have to go into hospital or **you** may have to return home early or extend **your** stay because of any illness or injury. If **you** are unable to do this because the condition is life, limb, sight or organ threatening, **you** should contact **us** as soon as **you** can. **You** must also tell **us** if **your** medical expenses are over £500. If **you** are claiming for a minor illness or accident **you** should, where possible, pay the costs initially and reclaim the money from **us** later. **You** can call 24 hours a day 365 days a year or email.

Phone: UK +44 (0)20 8603 9485 Fax: UK +44 (0)20 8603 0204  
Email: [medical@allianz-assistance.co.uk](mailto:medical@allianz-assistance.co.uk)

Please give **us** **your** age and **your** insurance booking or validation certificate number. Say that **you** are insured with Yellow Jersey and quote reference 7409TVL 11/21. Below are some of the ways the 24-hour emergency medical service can help.

### Confirmation of payment

**We** will contact hospitals or **doctors** abroad and guarantee to pay their fees, providing **you** have a valid claim. **We** may require written consent to contact **your doctor** to obtain details of any past medical history specifically relating to **your** claim.

### Repatriation

If **our** medical advisers think it would be in **your** medical interests to bring **you** back to **your** home or to a hospital or nursing home in **your home country**, **you** will normally be transferred by regular airline or road ambulance. Where medically necessary in very serious or urgent cases, **we** will use an air ambulance. **We** will consult the treating **doctor** and **our** medical advisers first. If **you** need to go home early, the treating **doctor** must provide a certificate confirming that **you** are fit to travel. Without this the airline can refuse to carry any sick or injured person.

**You** can contact **us** at any time, day or night. **You** will be answered by one of **our** experienced assistance co-ordinators who **you** should give all relevant information to. Please make sure **you** have details of **your** policy before **you** phone.

### Note

Failure to contact the medical emergency assistance service may result in **your** claim being reduced or declined.

## All other claims

To submit a claim online please go to: [www.submitclaim.co.uk/cycletravelclaims](http://www.submitclaim.co.uk/cycletravelclaims)

Alternatively **you** can download a claim form at: [www.csal.co.uk](http://www.csal.co.uk) or **you** can

Write to: Claims Settlement Agencies 308-314 London Road, Hadleigh, Essex SS7 2DD

Phone: UK +44 (0)1702 553 443 Email: [info@csal.co.uk](mailto:info@csal.co.uk)

# INFORMATION NEEDED TO SUPPORT YOUR CLAIM

**You** will need to provide certain information to enable a claim to be fully assessed. This information will vary depending on which section of cover the insured person is claiming under. Examples of the types of information **we** will need are given below, but there may be other evidence required. Further details are given within each section of cover listed in this policy, and **our** claims handlers will tell **you** exactly what information he/she needs to give them in relation to his/her own claim.

Unless **we** agree to pay for any information, for example a medical examination (which **you** must agree to undergo if required), the information will need to be provided at **your** own expense.

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

## CLAIMS CONDITIONS

### 1. Claims procedure and notification

**You** must notify claims using the procedures and contact options detailed in this 'Making a Claim' section.

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

**You** must also tell **us** if **you** are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to our claims handlers as soon as possible. **You**, or anyone acting on **your** behalf, must not negotiate, admit or repudiate (refuse) any claim without **our** claims handlers' permission in writing.

### 2. Claims evidence

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

### 3. Property

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

### 4. Transferring of rights

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

### 5. Fraudulent claims or misleading information

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

- not pay that claim; and
- recover (from **you**) any payments made in respect of that claim; and
- terminate **your** insurance from the time of the fraudulent act; and
- inform the police of the act.

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

### 6. Pregnancy

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

### 7. Essential Travel

If **you** have decided to travel despite the Foreign, Commonwealth and Development Office advising against all but essential travel, **we** will need evidence of why **you** believe **your** travel should be considered essential in the event of a claim.

# RECIPROCAL HEALTH CARE

## European / Global Health Insurance Card (EHIC and GHIC)

- If **you** already have a valid EHIC, it will continue to entitle **you** to reduced-cost, sometimes free, medical treatment that becomes necessary while **you** are in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway. Cover will end on the expiry date of **your** EHIC.
- If **you** do not have a valid EHIC or it is due to expire before **you** travel, **you** can apply for a GHIC. This entitles **you** to reduced-cost, sometimes free, medical treatment that becomes necessary while **you** are in a European Union (EU) country.
- These cards give access to state-provided medical treatment only. Remember, this might not cover all the things **you** would expect to get free of charge from the NHS in the UK. **You** may have to make a contribution to the cost of **your** care.
- **You** may apply for an GHIC online at [www.ghic.org.uk](http://www.ghic.org.uk) or by calling **0300 330 1350**.

### Note

The EHIC/GHIC do not cover the cost of medical treatment in a private hospital or clinic, the additional cost of returning to **your home country** or for a **close relative** to stay or fly out to be with **you**. In a medical emergency **you** may have no control over the hospital **you** are taken to or the closest hospital may be private.

## Australia

- If **you** are travelling to Australia you should enrol in Medicare which will entitle **you** to subsidised hospital treatments and medicines. **You** can do this by contacting a local Medicare office in Australia.
- All claims for refunds under the Medicare scheme must be made before **you** leave Australia. For more information on Medicare visit: [www.medicareaustralia.gov.au](http://www.medicareaustralia.gov.au) or email: [medicare@medicareaustralia.gov.au](mailto:medicare@medicareaustralia.gov.au).

If **you** make use of these arrangements or any other worldwide reciprocal health arrangement which reduces **your** medical expenses, **you** will not have to pay an policy **excess** under Section B - Emergency medical and other expenses.

# IMPORTANT INFORMATION

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

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

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

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

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

This is not a private medical insurance. If **you** need any emergency medical treatment whilst abroad **you** must contact **our** 24-hour emergency medical service. Not contacting them, or not following their instructions, could affect **your** claim. Full details are shown under 'Making a claim' on page 3.

There are conditions which apply to the whole of this insurance including conditions which relate specifically to making a claim, full details of these can be found under the 'General conditions' and 'General exclusions' sections on page 23.

In this document **you** will find conditions that **you** need to meet. If **you** do not meet these conditions, **we** may need to reject a claim payment or a claim payment could be reduced. In some circumstances **your** policy may be cancelled.

**You** must follow any advice or recommendation made by any of the following: the Foreign, Commonwealth and Development Office (FCDO) or the World Health Organization (WHO) or any government or other official authority at any destination **you** are travelling from, through or to. For further details on FCDO travel advice, visit [gov.uk/foreign-travel-advice](http://gov.uk/foreign-travel-advice)

This insurance is only available to persons who are currently legally resident in the **United Kingdom** and registered with a **doctor** in the **United Kingdom**.

**You** must be aged:

- 85 or under on the date **you** purchased the policy for single trip cover; or
- 75 or under on the start date of **your** policy for annual multi-trip cover.

If **you** are aged under 16 **you** are only insured when travelling with one or both of the insured adults (or accompanied by another responsible adult, for example a sports coach).

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

# HEALTH DECLARATION AND HEALTH EXCLUSIONS

## THIS IS NOT PRIVATE MEDICAL INSURANCE

A note to **you** and all **your doctors** and hospitals. This is not a private medical insurance. If any medical treatment is needed, **you** must tell **us** immediately or **we** may not guarantee medical expenses. If **you** need any medical treatment, **you** must allow the medical emergency assistance service to see all of **your** medical records and information.

This travel insurance policy contains conditions and exclusions in relation to **your** health and of others who might not be travelling with **you** but whose well-being **your** trip may depend upon.

**You** must comply with the following conditions relating to **pre-existing medical conditions** and health changes in order to have the full protection of this insurance. If **you** do not comply with these conditions **we** may cancel the insurance, or refuse to deal with **your** claim or reduce the amount of any claim payment.

## Health declaration

Anyone named under this policy should have read this declaration and understood the terms, conditions and exclusions relating to their health and anyone else upon whom **your trip** depends.

This policy contains health restrictions that apply to **your** cover under certain sections of this policy. This policy can only provide cover in respect of an accident or illness which is sudden, unforeseen and beyond **your** reasonable control.

Cover is excluded for any defined **pre-existing medical condition**. If in doubt please call the medical screening helpline, in confidence on: **UK +44 (0)1702 427 237**

## Automatically covered pre-existing medical conditions

**You** do not need to call the medical screening helpline if **you** only have one of the **medical conditions** listed below and have no other **pre-existing medical condition**. If **you** have more than one of the **medical conditions** listed below or only have one, but also have another **pre-existing medical condition**, all **medical conditions** will be excluded from cover, unless disclosed to the medical screening helpline and additional cover agreed in writing.

- Acne
- ADHD
- Allergic reaction (anaphylaxis) provided that you have not needed hospital treatment for this in the last 2 years,
- Allergic rhinitis,
- Arthritis (the affected person must be able to walk independently at home without using mobility aids)
- Asthma (the diagnosis must have been made when the affected person was under the age of 50, and the asthma be controlled by no more than 2 inhalers and no other medication),
- Blindness or partial sightedness,
- Carpal tunnel syndrome,
- Cataracts
- Chicken pox - if completely resolved,
- Common cold or flu
- Cuts and abrasions that are not self-inflicted and require no further treatment,
- Cystitis - provided there is no on-going treatment
- Deafness,
- Diabetes (which is controlled by diet or tablets only)
- Diarrhoea and vomiting - if completely resolved
- Eczema
- Enlarged prostate - benign only,
- Essential tremor
- Glaucoma
- Gout
- Haemorrhoids
- Hay fever
- Ligament or tendon injury - provided you are not currently being treated
- Macular degeneration
- Menopause
- Migraine - provided there are no on-going investigations
- Nasal polyps,
- PMT
- RSI
- Sinusitis - provided there is no on-going treatment
- Skin or wound infections that have completely resolved with no current treatment
- Tinnitus
- Under active thyroid (Hypothyroidism)
- Urticaria
- Varicose veins in the legs

## How to disclose pre-existing medical conditions - Medical screening

The medical screening helpline is optional for those persons wishing to establish if additional cover may be offered to include **pre-existing medical conditions**. **You** will be asked for **your** personal and travel details. Please have **your** insurance policy number to hand if known.

**You** will be advised whether the **pre-existing medical condition** may be covered, an optional additional premium may be quoted and whether any amendments will be made to the policy terms and conditions. If terms can be provided for the condition and **you** elect to take up the offer of the additional cover, **you** will be given a medical screening reference number and a letter will be sent to **you** upon receipt of payment. Any additional premiums must be paid directly to the medical screening helpline and not to Yellow Jersey.

Should **you** not contact the medical screening helpline or not wish to take advantage of the optional terms quoted by the medical screening helpline, or if **you** fail to declare any **medical conditions**, **you** will not be covered for any claims arising from all **medical conditions** or linked conditions from a **pre-existing medical condition**.

There is no cancellation or curtailment cover for a **pre-existing medical condition** of persons not necessarily travelling but upon whom travel depends, such as a **close relative**, unless **you** are able to agree to the 'Non travelling relatives' section of this policy.

**You** should also refer to the 'General exclusions' of this policy.

If **you** fail to declare a **medical condition** and the policy would have still been issued to **you** but for an additional premium, the **insurer** may decide to make a proportionate settlement in line with the premium **you** have paid.

## Health exclusions

**You will not be covered for any claim directly or indirectly caused by, arising or resulting from, or in connection with either:**

- 1** At the time of taking out this policy:
  - a** Any **pre-existing medical condition** unless **you** have contacted the medical screening helpline on **UK +44 (0)1702 427 237** and the **insurer** has agreed to provide cover and **you** have paid any additional premium required.  
Certain **medical conditions** do not need to be declared see under '**Automatically covered pre-existing medical conditions**' on page 6 for more details.
  - b** Any **medical condition** that **you** or any other person not necessarily travelling but upon whom travel depends such as a **close relative** has received a terminal prognosis.
  - c** Any **medical condition** **you** are aware of but which has not had a formal diagnosis.
  - d** Any **medical condition** for which **you** or any other person not necessarily travelling but upon whom travel depends such as a **close relative** is on a waiting list for or has knowledge of the need for surgery in a hospital; or
- 2** After the date this policy was purchased including prior to booking any individual journey in respect of an annual multi-trip policy:  
A change of health or where the cost of any claim is increased due to a change of health, if the procedure detailed under the 'Health declaration and health exclusion' section has not been followed; or
- 3** At any time:
  - a** Any **medical condition** **you** have for which a **doctor** has advised **you** not to travel or would have done so had **you** sought their advice.
  - b** Any surgery, treatment or investigations for which **you** intend to travel outside **your home country** to receive (including any expenses incurred due to the discovery of other **medical conditions** during and/or complications arising from these procedures).
  - c** Any **medical condition** for which **you** or any other person not necessarily travelling but upon whom travel depends such as a **close relative** is not taking the recommended treatment or prescribed medication as directed by a **doctor**.
  - d** Pregnancy when **you** are expected to give birth within two months of the return date of **your trip**;
  - e** Participating in any activity where **you** have been advised against doing so by a **doctor**.

## Change of health

If, after purchasing **your** policy but before departing on **your** trip or booking another trip, there is a change in **medical condition(s)** or development of a new **medical condition** for **you** or anyone insured under this policy, **you** must contact the medical screening helpline on **UK +44 (0)1702 427 237** as soon as possible.

**We** will assess the change in health and confirm if cover for the **medical condition(s)** can continue for further trips. If **we** can continue to offer **you** cover there may be a further charge applied in order to cover this change or new condition.

If **we** cannot continue to offer **you** cover, **you** can either submit a cancellation claim if **you** have booked and paid for a trip that **you** have not yet made; or cancel **your** policy and we will send **you** an appropriate refund as long as **you** have not travelled or made a claim.

If **you** fail to declare a change in health, claims arising from all **medical conditions** or linked conditions may not be paid.

## Non travelling relatives

**You** may have a **close relative** with a **medical condition** who is not travelling with **you**. In some cases, if their state of health deteriorates greatly, **you** may want to cancel or curtail **your** trip. Subject to all the other terms and conditions, such claims are covered if the **close relative's** **doctor** is prepared to state that at the date **you** bought this policy, he/she would have seen no substantial likelihood of his/her patient's condition deteriorating to such a degree that this would become necessary. If the **doctor** will not confirm this, **your** claim is not covered.

## Pregnancy

Claims relating to normal pregnancy, where there is no accompanying bodily injury, illness, disease or complication, are not covered under this policy. This policy is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.

Cover can only be considered where there is a complication of pregnancy or if **you** were unaware of the pregnancy at the time of purchasing the insurance or booking a trip (whichever is later) and **you** are advised not to travel by a **doctor**.

Airlines and ferry companies have their own restrictions due to health and safety requirements so please ensure that **you** check with them or with any other transport provider before **you** book the trip. Please also ensure that **your doctor** and midwife are aware of **your** travel plans, that there are no known complications and that **you** are not travelling against any medical advice.

# MAKING A COMPLAINT

We aim to provide **you** with a first class policy and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

- **For complaints regarding the sale of your policy:**

Write to: The General Manager, Yellow Jersey, Prospero, 73 London Road, Redhill RH1 1LQ.

Phone: **UK +44 (0)333 003 0046** Email: **support@yellowjersey.co.uk**

- **For complaints regarding claims or administration of your policy:**

Write to: Customer Service, Allianz Assistance, 102 George Street, Croydon, CR9 6HD

Phone: **UK +44 (0)20 8603 9853** Email: **customersupport@allianz-assistance.co.uk**

If **you** are not satisfied with **our** final response **you** can refer the matter to the UK Financial Ombudsman Service for independent arbitration.

Visit: **www.financial-ombudsman.org.uk** Write to: Financial Ombudsman Service, Exchange Tower, London E14 9SR

Phone: **UK +44 (0)800 023 4567** or **UK +44 (0)300 123 9123** Email: **complaint.info@financial-ombudsman.org.uk**

## POLICY CANCELLATION

### Your right to cancel this policy

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

### Our rights to cancel this policy

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

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

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

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

## DEFINITIONS

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

### Acceptable sports and leisure activities

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

#### Acceptable cycling based activities

- BMX racing (recognised track only);
- Cycle touring (including **electric bicycles**);
- Leisure cycling (including **electric bicycles**);
- Mountain biking (all mountain, cross country, downhill, enduro, freeriding, marathon and trail riding);
- Road cycling (charity events, criterium racing, Gran Fondo, racing, sportive, time trialling and training holidays);
- Track (cycling and racing);
- Triathlon / Duathlon (half Ironman distance, Ironman distance, olympic distance, sprint distance and training holidays)

### Active war

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

### Baggage

Luggage, clothing, personal effects, **valuables** and other items (but excluding **gadgets**, business equipment, **ski equipment**, golf equipment, **personal money** and documents of any kind) which belong to **you** (or for which **you** are legally responsible) which are worn, used or carried by **you** during any **trip**.

### Bodily injury

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

### Close business associate

Any person whose absence from business for one or more complete days at the same time as **your** absence prevents the proper continuation of that business.

### Close relative

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

### Computer system

Any computer hardware, software, communication system or electronic device (including smartphones, laptops, tablets and wearable devices), server, cloud, microcontroller or similar system (including any associated input, output or data storage device, networking equipment or backup facility).

### Curtailment / Curtail

Abandoning or cutting short the trip by direct early return to **your home country**, in which case claims will be calculated from the day **you** returned to **your home country** and based on the number of complete days of **your trip** which **you** have not used, or attending a hospital outside **your home country** as an in-patient or being confined to **your** accommodation abroad due to compulsory quarantine or on the orders of a **doctor**, in either case for a period in excess of 48 hours. Claims will be calculated from the day **you** were admitted to hospital or confined to **your** accommodation and based on the number of complete days for which **you** were hospitalised, quarantined or confined to **your** accommodation. Unless **we** agree otherwise, cover only applies to ill/injured persons.

### Cyber risk

- Any unauthorised, malicious or illegal act (or the threat of such act), involving access to or the processing, use or operation of any **computer system**;
- Any error or omission involving access to or the processing, use, or operation of any **computer system**;
- Any partial or total unavailability or failure to access, process, use or operate any **computer system**; or
- Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount relating to the value of such data.

### Doctor

A registered practising member of the medical profession recognised by the law of the country where they are practising, who is not related to **you** or any person travelling with **you**.

### Electric bicycles

An electrically assisted pedal cycles or EAPC, which does not need a licence to be ridden and doesn't need to be registered, taxed or insured. Any electric bicycle that doesn't meet the EAPC rules is classed as a motorcycle.

### Epidemic

A contagious disease recognised by the World Health Organization (WHO) or an official government authority in **your home country** or **your trip** destination.

### Excess

The amount **you** will be responsible for the first part of each and every claim per incident claimed for, under each section by each **insured person**, unless **you** have paid an additional premium so that as excess is not payable (as confirmed on **your validation certificate**). If **family cover** or **single parent cover** applies, then **we** will not apply more than two excess charges to any incidents claimed for have to pay towards the cost of each claim under the insurance.

### Family cover

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

### Gadget

Mobile phones, smart phones (including iPhones), laptops (including MacBooks), tablets (including iPads), MP3 Players (including iPods), digital cameras, portable games consoles, video games, camera lenses, bluetooth headsets, satellite navigation devices, PDAs, EReaders, bicycle computers, head/ear phones, portable speakers, sports watches (including smart watches and iWatches). The item(s) must be:

- new when **you** purchased them;
- owned by **you** (**you** must have valid **proof of ownership**);
- less than 5 years old (except for laptops which must be less than 24 months old) at the start of the **period of insurance**; and
- in full working order at the start of the **period of insurance**.

### Home

**Your** normal place of residence in **your home country**.

### Home country

The country in the **United Kingdom** which **you** are legally resident.

### Insured person

Each person travelling on a **trip** whose name appears in the **validation certificate**.

### Insurer

AWP P&C SA.

### Loss of limb

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

### Loss of sight

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

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

### Medical condition

Any disease, illness or injury.

### Nuclear risks

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

### Occupation

Any trade, profession or type of work undertaken for profit or pay. It is not a specific job with any particular employer and is irrespective of location and availability.

### Organised event fees

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

### Organiser

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

### Outward journey

The journey from **your home** to **your trip** destination.

### Pandemic

An **epidemic** that is recognised as a pandemic by the World Health Organization (WHO) or an official government authority in **your home country** or **your trip** destination.

### Period of insurance

- For annual multi-trip cover:**

The period for which **we** have accepted the premium as stated in the **validation certificate**. During this period any **trip** not exceeding the number of days shown in the **validation certificate** is covered, but limited to 17 days in total in each **period of insurance** for **winter sports**.

Section A - Cancellation cover starts from the date shown in the **validation certificate** or the time of booking any **trip** (whichever is the later date) and ends on commencement of any **trip**.

- For single trip cover:**

The period of the **trip** and ending upon its completion, but not in any case exceeding the period shown in the **validation certificate**. Section A - Cancellation cover starts from the time **you** pay the premium.

### Permanent total disablement

Loss of physical and/or mental ability through bodily injury to the extent that **you** will be unable to do the material and substantial duties of any **occupation** to which **they** are suited by means of training, education or experience ever again. The material and substantial duties are those that are normally required for, and form a significant and integral part of, the performance of any **occupation** that cannot reasonably be omitted or modified.

A **doctor** must reasonably expect that the disability will last throughout life with no prospect of improvement, irrespective of when cover under this policy ends or **you** are expected to retire.

### Personal money

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

### Pre-existing medical condition

- a** Any respiratory condition (relating to the lungs or breathing), heart condition, stroke, Crohn's disease, epilepsy, allergy, or cancer for which **you** have ever received treatment (including surgery, tests or investigations by a **doctor** or a consultant/ specialist or prescribed medication).
- b** Any psychiatric or psychological condition (including anxiety, stress and depression) for which **you** have suffered which **you** have received medical advice or treatment or been prescribed medication for in the last five years.
- c** Any **medical condition** for which **you** have received surgery, in-patient treatment or investigations in a hospital or clinic within the last 12 months, or for which **you** are prescribed medication.

### Proof of ownership

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

### Public transport

Any publicly licensed aircraft, sea vessel, train, coach or bus on which **you** are booked or had planned to travel.

### Quarantine

Mandatory confinement, intended to stop the spread of a contagious disease, to which **you** or a **travelling companion** have been exposed.

### Replacement item(s)

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

### Secure baggage area

Any of the following, as and where appropriate:

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

### Single parent cover

One adult and any number of their children, step children or foster children aged under 18 travelling with the adult insured on the same **validation certificate**, on any **trip** to the same destination. Children under 16 are only insured when travelling with the insured adult, (or accompanied by another responsible adult). For annual multi trip cover, the adult is also insured to travel alone.

### Ski equipment

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

### Terrorism

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

### Ticket costs

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

### Travel documents

**Your** passport, visas and driving licence

### Travelling companion

Any person who **you** are travelling or have arranged to travel with.

### Trip

#### • For all cover types

Any holiday, business or pleasure trip or journey made by **you** within the area of travel shown in the **validation certificate** which begins and ends in **your home county** during the **period of insurance**.

Any trip solely within the **United Kingdom** is only covered where **you** have pre-booked at least two nights' accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee.

#### • For annual multi-trip cover

- Each trip is considered to be a separate insurance, with the terms, definitions, exclusions and conditions contained in this policy applying to each trip.
- Where **we** have agreed to cover **your medical condition**, this applies to each trip during the **period of insurance**.

### Unattended

When **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property or vehicle.

### United Kingdom

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

### Validation certificate

The document showing details of **your** cover and cover for any other insured persons.

### Valuables

Jewellery, gold, silver, precious metal or precious or semiprecious stone items, watches (not including smart watches), furs, photographic equipment (not including digital cameras), CDs, DVDs, tapes, films, cassettes and cartridges), telescopes and binoculars.

### Vermin

Rats, mice, squirrels, owls, pigeons, foxes, bees, wasps or hornets.

### War

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

### We, us, our

AWP Assistance UK Ltd trading as Allianz Assistance, who administer the insurance on behalf of the **insurer**.

### Winter sports

Any activity listed as covered under section H - Winter sports.

### You, your

Each person travelling on a **trip** whose name appears in the **validation certificate**. Each person must be aged:

- 85 or under on the date **you** purchased the policy for single trip cover; or
- 75 or under on the start date of **your** policy for annual multi-trip cover.

# SCHEDULE OF COVER

Below is the schedule of cover showing the maximum amount payable for each **insured person** per incident, per section (unless otherwise stated) subject to the appropriate premium having been paid and shown on the benefit section of the booking invoice or validation certificate (as applicable).

SECTION / BENEFIT	INSURED UP TO	POLICY EXCESS	
		INDIVIDUAL	FAMILY
<b>A Cancellation or curtailment charges</b> - Cycle / Triathlon Race Fee	£5,000 £500	£60 Nil	£100 Nil
<b>B Emergency medical and other expenses</b> - Dental - Cycle repatriation benefit	£10 million £250 £250	£60 £60 Nil	£100 £100 Nil
<b>B1 Hospital benefit</b>	£20/day up to £500	Nil	Nil
<b>C Personal accident</b> - Loss of limbs or sight - Permanent total disablement - Death benefit (18 years or over) - Death benefit (under 18 years)	£20,000 £20,000 £10,000 £5,000	Nil Nil Nil Nil	Nil Nil Nil Nil
<b>D Departure delay</b> - Delay (after 12 hours delay) - Abandoning your trip (after 24 hours delay)	£50 each full 12 hours delay, maximum £250 £5,000	Nil £60	Nil £100
<b>D1 Missed departure</b> - Missed departure (UK and Europe destinations) - Missed departure (other worldwide destinations)	£600 £1,000	£60 £60	£100 £100
<b>E Personal effects</b> Baggage - Single item, pair or set limit - Valuables limit - Spectacles, sunglasses limit Delayed baggage (after 12 hour delay) Cycle hire (after damage or 12 hour delay) Cycle breakdown	£5,000 £500 £250 £150 £125/day up to £250 £50/day up to £500 £200	£60    Nil Nil £60	£100    Nil Nil £100
<b>E1 Gadget cover (maximum 5 items)</b> - Laptop single item limit (including MacBooks) - Other single gadget limit	£2,000 £2,000 £1,000	£60	£100
<b>F Personal money and travel documents</b> - Travel costs for replacing documents	£500 £250	£60 £60	£100 £100
<b>G Personal liability</b> - Rented accommodation limit	£2 million £100,000	£250 £250	£250 £250
<b>H Winter sports (annual multi-trip policies only)</b>			
<b>H1 Ski equipment</b> Own equipment - Single item, pair or set limit Hired equipment - Single item, pair or set limit	£350 £250 £350 £250	£60  Nil	£100  Nil
<b>H2 Ski equipment hire</b>	£30/day up to £300	Nil	Nil
<b>H3 Ski pack</b>	£20/day up to £200	Nil	Nil
<b>H4 Piste closure</b>	£30/day up to £300	Nil	Nil
<b>H5 Avalanche or landslide closure</b>	£30/day up to £300	Nil	Nil

# SECTION A - CANCELLATION OR CURTAILMENT CHARGES

## What is covered

We will pay **you** up to the amount shown in the schedule of cover (see page 11) for any irrecoverable unused travel and accommodation costs, pre-booked excursion costs, **organised event fees** and other pre-paid charges which **you** have paid or are contracted to pay, together with any additional travel expenses incurred if cancellation of the **trip** is unavoidable or the **trip** is **curtailed** before completion as a result of any of the following specified events:

- 1 The death, bodily injury, illness, disease (including being diagnosed with an **epidemic** or a **pandemic** disease such as COVID-19) or complications arising as a direct result of pregnancy of **you** or **travelling companion**:
  - 2 **You** or a **travelling companion** being held in **quarantine** before **your trip** or during **your trip** by order or other requirement of a government or public authority, based on their suspicion that **you** or a **travelling companion**, specifically, have been exposed to a contagious disease (including an **epidemic** or a **pandemic** disease such as COVID-19). This does not include any quarantine that applies generally or broadly to some or all of a population, vessel or geographical area, or that applies based on where the person is travelling to, from or through.
  - 3 The death, bodily injury, illness, disease, or complications arising as a direct result of pregnancy of:
    - a **your close relative**;
    - b any person who **you** have arranged to stay with;
    - c **your close business associate**.
- Note:** For 3a above, this includes being diagnosed with an **epidemic** or a **pandemic** disease such as COVID-19.
- 4 **You** or a **travelling companion**, being called as a witness at a Court of Law or called for jury service attendance.
  - 5 **Your** redundancy or the redundancy of a **travelling companion**. The redundancy must qualify for payment under current **United Kingdom** redundancy payment legislation, and at the time of booking the **trip** there must have been no reason to believe anyone would be made redundant.
  - 6 **You** or a **travelling companion**, is a member of the territorial army, armed forces, police, fire, nursing or ambulance services or an employee of a government department and has authorised leave cancelled or is called up for operational reasons, provided that the cancellation or **curtailment** could not reasonably have been expected at the time **you** bought this insurance or booked any **trip**.
  - 7 The police or other authorities requesting **you** to stay at or return to **your home** due to serious damage to **your home** caused by fire, aircraft, explosion, storm, flood, subsidence, fallen trees, collision by road vehicles, malicious people or theft.
  - 8 **You** or a **travelling companion**, being refused boarding of the public transport **you** are booked to travel, on the order of any government, public authority or carrier, due to **you** or a **travelling companion** displaying symptoms of an **epidemic** or **pandemic** disease, such as COVID-19.

## Special conditions relating to claims under this section

- 1 **You** must get (at **your** expense) a medical certificate from a **doctor** and the prior approval of the 24-hour emergency medical service to confirm the necessity to return **home**, prior to **curtailment** of the trip due to death, **bodily injury**, illness, disease or complications arising as a direct result of pregnancy.
- 2 If **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the **trip**, the amount **we** will pay will be limited to the cancellation charges that would have been payable had such notification taken place.
- 3 If **you** cancel the **trip** due to:
  - a stress, anxiety, depression or any other mental or nervous disorder that **you** are suffering from **you** must provide (at **your** expense) a medical certificate from a consultant specialising in the relevant field or
  - b any other **bodily injury**, illness, disease or complications arising as a direct result of pregnancy, **you** must provide (at **your** expense) a medical certificate from a **doctor** stating that this necessarily and reasonably prevented **you** from travelling.
- 4 If **you** need to be repatriated, **we** will not refund the cost of **your** return tickets. The value of these tickets will go towards the extra transport costs **we** have to pay.

**You** should also refer to the 'Health declaration and health exclusions' on pages 6-7 of this policy.

## What is not covered

**The General exclusions and the exclusions below both apply to Section A – Cancellation or curtailment charges:**

- 1 The **excess** shown in the schedule of cover, unless the extra premium has been paid to remove all **excesses**.
- 2 Any claims arising directly or indirectly from:
  - a redundancy caused by or resulting from misconduct leading to dismissal or resignation or voluntary redundancy, or where **you** received a warning or notification of redundancy before **you** purchased this insurance or at the time of booking any **trip**;
  - b circumstances **you** knew about before buying this insurance or at the time of booking any **trip** which could reasonably have been expected to lead to cancellation or **curtailment** of the **trip**.
- 3 Travel tickets paid for using any airline mileage or supermarket reward scheme, for example Air Miles, unless specific evidence of the monetary value of the tickets can be provided.
- 4 Accommodation costs paid for using any timeshare, Holiday Property Bond or other holiday point's scheme unless specific evidence of the monetary value of the accommodation costs can be provided.
- 5 Annual maintenance fees/charges for time share holidays or properties.
- 6 Any claim where **you** are unable to provide evidence of costs paid.
- 7 Any claim where **you** are unable to confirm cancellation of an event or **your** failure to attend.
- 8 Any claim where a full refund or **organised event fee** credit note has been given.
- 9 Any associated costs other than **organised event fees**.
- 10 Any claim relating to a **pre existing medical condition** or self-inflicted illness or injury, pregnancy, medical treatment which is not medically necessary including cosmetic or beauty treatments, routine dental or medical treatments, unless **we** have agreed to provide cover for it in writing.
- 11 Any claim for medical reasons, where the medical certificate does not clearly detail the illness or injury and identify **you** as the person to whom the illness or injury relates to.
- 12 Any claim caused by **you** not having the correct passport or visa.
- 13 **Your** disinclination to travel or loss of enjoyment of **your trip**.

# SECTION B - EMERGENCY MEDICAL AND OTHER EXPENSES

## What is covered

We will pay **you** up to the amount(s) shown in the schedule of cover (see page 11) for the following expenses which are necessarily incurred within 12 months of the incident as a result of **you** suffering unforeseen **bodily injury**, illness and/or disease (including being diagnosed with an **epidemic** or pandemic disease such as COVID-19 as well as being subject to compulsory **quarantine** on the orders of a treating **doctor**):

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

## Special conditions relating to claims under this section

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

**You** should also refer to the 'Health declaration and health exclusions' on pages 6-7 of this policy.

## What is not covered

**The General exclusions and the exclusions below both apply to Section B – Emergency medical and other expenses:**

- 1 The **excess** shown in the schedule of cover, unless the extra premium has been paid to remove all **excesses** or **your** claim has been reduced by using a reciprocal health agreement (see page 5).
- 2 Normal pregnancy, without any accompanying **bodily injury**, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth and pregnancy would not constitute an unforeseen event or illness.
- 3 Any claims arising directly or indirectly for:
  - a The cost of treatment or surgery, including exploratory tests, which are not related to the **bodily injury** or illness which necessitated **your** admittance into hospital.
  - b Any expenses which are not medically necessary in the course of treating **your bodily injury**, illness or disease.
  - c Any form of treatment or surgery which in the opinion of the **doctor** in attendance and the 24-hour emergency medical service can be delayed reasonably until **you** return to **your home country**.
  - d Expenses incurred in obtaining or replacing medication, which **you** know **you** will need at the time of departure or which will have to be continued outside **your home country**.
  - e Additional costs arising from single or private room accommodation.
  - f Treatment or services provided privately, or by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by the 24-hour emergency medical service.
  - g Any costs **you** incur to visit another person in hospital.
  - h Any expenses **you** incur after returning to **your home country**.
  - i Any expenses incurred in England, Scotland, Wales or Northern Ireland which are for private treatment or funded by, or are recoverable from, the Health Authority in **your home country**.
  - j Expenses incurred as a result of any disease where **you** have not had the recommended inoculations/vaccinations and/or taken the medication recommended for travel to **your** destination by the World Health Organization or the health authority in **your home country**.
  - k Any expenses incurred after the date on which **we** exercise **our** rights under this section to move **you** from one hospital to another and/or arrange for **your** repatriation but **you** decide not to be moved or repatriated.
  - l A **pre existing medical condition**, unless **we** have agreed to provide cover for it in writing.

# SECTION B1 - HOSPITAL BENEFIT

## What is covered

We will pay **you** up to the amount(s) shown in the schedule of cover (see page 11) for every complete 24 hours **you** have to stay in hospital as an in-patient or are confined to **your** accommodation due to **your** compulsory **quarantine** or on the orders of a **doctor** outside **your home country**, as a result of **your bodily injury**, illness or disease.

We will pay the amount above in addition to any amount payable under Section B – Emergency medical and other expenses. This payment is meant to help **you** to pay for additional expenses such as taxi fares and phone calls incurred by **your** visitors during **you** stay in hospital.

## Special conditions relating to claims under this section

**You** must tell the 24-hour emergency medical service as soon as possible of any **bodily injury**, illness or disease which necessitates **your** admittance to hospital as an in-patient, or compulsory quarantine or confinement to **your** accommodation on the orders of a **doctor**.

**You** should also refer to the 'Health declaration and health exclusions' on pages 6-7 of this policy.

## What is not covered

**The General exclusions and the exclusions below both apply to Section B1 – Hospital benefit:**

Any claims arising directly or indirectly from:

- 1 Any additional period of hospitalisation, compulsory quarantine or confinement to **your** accommodation:
  - a relating to treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury**, illness or disease which necessitated **your** admittance into hospital.
  - b relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
  - c following **your** decision not to be repatriated after the date when, in the opinion of the 24-hour emergency medical service, it is safe to do so.
- 2 Hospitalisation, compulsory **quarantine** or confinement to **your** accommodation:
  - a relating to any form of treatment or surgery which in the opinion of the **doctor** in attendance and the 24-hour emergency medical service can be delayed reasonably until **your** return to **your home country**.
  - b as a result of any disease where **you** have not had the recommended inoculations/vaccinations and/or taken the medication recommended for travel to **your** destination by the World Health Organization or the health authority in **your home country**.
  - c occurring in **your home country** and relating to either private treatment or tests, surgery or other treatment, the costs of which are funded by, or are recoverable from the Health Authority in **your home country**.

# SECTION C - PERSONAL ACCIDENT

## What is covered

We will pay one of the benefits shown in the schedule of cover (see page 11) if **you** sustain **bodily injury** which solely and independently of any other cause, results within two years in **your** death, **loss of limb**, **loss of sight** or **permanent total disablement**. The benefit for accidental death will be paid to **your** estate.

## Special conditions relating to claims under this section

**Our doctor** may examine an **insured person** as often as they consider necessary if **you** make a claim.

**You** should also refer to the 'Health declaration and health exclusions' on pages 6-7 of this policy.

## What is not covered

**The General exclusions and the exclusions below both apply to Section C – Personal accident:**

Benefit is not payable:

- 1 Under more than one section, i.e. **your** death, **loss of limb**, **loss of sight** or **permanent total disablement**.
- 2 For **permanent total disablement** until one year after the date **you** sustain **bodily injury**.
- 3 For **permanent total disablement** if **you** are able to or may be able to carry out any relevant **occupation**.

# SECTION D - DELAYED DEPARTURE

## What is covered

If the **public transport** on which **you** are booked to travel is delayed at the final departure point from or to **your home country** by at least the delay period shown in **your** schedule of cover (see page 11) **you** can either claim under 1 or 2 below. This includes delays to any subsequent outbound or return connecting **public transport**. **You** must have allowed a minimum of 2.5 hours between connecting **public transport**.

The delay must be due to:

- strike; or
- industrial action; or
- adverse weather conditions; or
- mechanical breakdown of or a technical fault occurring in the **public transport** on which **you** are booked to travel.

We will pay **you**:

- 1 the amount shown in **your** schedule of cover for each completed full 12-hours delay, up to the maximum shown provided **you** eventually travel. These costs are meant to help **you** pay for telephone calls made, meals and refreshments purchased during the delay; or
- 2 up to the amount shown in **your** schedule of cover for any irrecoverable unused travel and accommodation costs and other pre-paid charges which **you** have paid or are contracted to pay, if after a delay of at least 24 hours, **you** choose to abandon **your trip** before departure from **your home country**.

## Special conditions relating to claims under this section

- 1 **You** must check in according to the itinerary given to **you**.
- 2 **You** must get written confirmation (at **your** own expense) from the **public transport** provider of the number of hours of delay and the reason for the delay.
- 3 **You** must comply with the terms of contract of the travel agent, tour operator, or transport provider.

# SECTION D1 - MISSED DEPARTURE

## What is covered

We will pay **you** up to the amount shown in **your** schedule of cover for additional accommodation (room only), and travel expenses necessarily incurred in reaching **your** overseas destination or returning to **your home country**, if **you** fail to arrive at the departure point in time to board the **public transport** on which **you** are booked to travel on for the international outbound and return legs of the **trip** as a result of:

- 1 the failure of other **public transport**; or
- 2 an accident to or breakdown of the vehicle in which **you** are travelling; or
- 3 an accident or breakdown happening ahead of **you** on a motorway or dual carriageway which causes an unexpected delay to the vehicle in which **you** are travelling; or
- 4 strike, industrial action or adverse weather conditions; or
- 5 delays to any subsequent outbound or return connecting **public transport** (a minimum of 2.5 hours must be given between connecting **public transport**).

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

## Special conditions relating to claims under this section

- 1 If **you** claim caused for a delay on a motorway or dual carriageway **you** must get written confirmation or proof of the incident happening (at **your** own expense) from the police or emergency breakdown services, of the location, reason for and duration of the delay.
- 2 **You** must check in according to the itinerary provided to **you** and allow enough time for the **public transport** or other transport to arrive on schedule and to deliver **you** to the departure point (a minimum of 2.5 hours must be given between connecting **public transport**).

## What is not covered

The General exclusions and the exclusions below both apply to Section D – Delayed departure:

- 1 The **excess** shown in the schedule of cover, for claims under 2 (trip abandonment) only, unless the extra premium has been paid to remove all **excesses**.
- 2 **You** can only claim under either 1 or 2 of this section for the same event, not both.
- 3 **You** can only claim under either Section D - Delayed departure or Section D1 - Missed departure for the same event.
- 4 Claims arising directly or indirectly from:
  - a Strike or industrial action existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
  - b An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling.

## What is not covered

The General exclusions and the exclusions below both apply to Section D1 – Missed departure:

- 1 The **excess** shown in the schedule of cover, unless the extra premium has been paid to remove all **excesses**.
- 2 Additional expenses where the scheduled **public transport** provider has offered reasonable alternative travel arrangements.
- 3 Claims arising directly or indirectly from:
  - a Strike or industrial action existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
  - b An accident to or breakdown of the vehicle in which **you** are travelling when a repairer's report or other evidence is not provided.
  - c Breakdown of any vehicle owned by **you** which has not been serviced properly and maintained in accordance with manufacturer's instructions.
  - d An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling.

## SECTION E - PERSONAL EFFECTS

### What is covered

- 1** We will pay **you** up to the amount shown in **your** schedule of cover for the accidental loss of, theft of or damage to **baggage**. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation (loss of value).  
The maximum **we** will pay **you** for the following items is:
  - a** the amount shown in **your** schedule of cover for any single item, pair or set of items;
  - b** the amount shown in **your** schedule of cover in total for all **valuables**.
- 2** We will also pay **you** up to the amount shown in **your** schedule of cover for the emergency replacement of clothing, medication and toiletries if **your baggage** is temporarily lost in transit during the **outward journey** and not returned to **you** within 12 hours, as long as **we** receive written confirmation from the **public transport** provider, confirming the number of hours the **baggage** was delayed.
- 3** We will also pay **you** up to the amount shown in **your** schedule of cover for the emergency hire of a replacement pedal cycle if **your** pedal cycle arrives damaged and unfit for use or is temporarily lost in transit during the **outward journey** and not returned to **you** within 12 hours, as long as **we** receive written confirmation from the **public transport** provider, confirming the damage or number of hours the cycle was delayed.
- 4** We will also pay **you** up to the amount shown in **your** schedule of cover for the reimbursement of the onward transport costs to **your** next intended overnight destination if **you** suffer irreparable damage to **your** pedal cycle and cannot continue to **your** overnight destination. Cover is limited to a maximum of one claim per **trip** and limited solely to taxi fare to transport **you** and **your** cycle to **your** intended overnight destination.

### Special conditions relating to claims under this section

For claims under 2 and 3 of this section, if the loss is permanent, **we** will deduct the amount paid from the final amount to be paid under 1 this section.

## SECTION E1 - GADGET COVER

### What is covered

We will pay **you** up to the amount shown in **your** schedule of cover for the accidental loss of, theft of or damage to (including accidental water damage) of up to five of **your gadgets** during **your trip**. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation (loss of value).

The maximum **we** will pay **you** for the following items are:

- 1** the amount shown in **your** schedule of cover for any single laptop (not including tablets);
- 2** the amount shown in **your** schedule of cover for any other single **gadget**.

### Special conditions relating to claims under this section

**You** are only covered for one replacement per item during the **period of insurance**.

### What is not covered

**The General exclusions and the exclusions below apply to Section E – Personal effects:**

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

### What is not covered

**The General exclusions and the exclusions shown under Section E – Personal effects both apply to Section E1 – Gadget cover:**

## Special conditions relating to claims under section E and E1

- 1 **You** must report to the local police in the country where the incident occurred within 24 hours of discovery, or as soon as practicable after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **baggage**.
- 2 If **baggage** is lost, stolen or damaged while in the care of a **public transport** provider, authority, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.
- 3 If **baggage** is lost, stolen or damaged whilst in the care of an airline **you** must:
  - a get a Property Irregularity Report from the airline;
  - b give written notice of the claim to the airline within the time limit contained in their conditions of carriage (please keep a copy);
  - c keep all travel tickets and tags for submission if **you** are going to make a claim under this insurance.
- 4 **You** must provide (at **your** own expense) an original receipt or **proof of ownership** for items lost, stolen or damaged to help **you** provide evidence to support **your** claim.
- 5 **We** can (at **our** discretion) either pay the cost of repairing **your** items; replace **your** item with an equivalent item; or pay the cost or replacing **your** item having deducted an amount for wear, tear and depreciation (if appropriate).
- 6 Block lost or stolen mobile phones with **your** network provider and obtain written confirmation of this action from them.

## SECTION F - PERSONAL MONEY AND TRAVEL DOCUMENTS

### What is covered

- 1 **We** will pay **you** up to the amounts below following accidental loss of, theft of or damage to **personal money** and **travel documents** (including the unused portion of **travel documents**). **We** will also cover foreign currency during the 72 hours immediately before **your** departure on the **outward journey**.

The maximum **we** will pay for the following items is:

- a the amount shown in **your** schedule of cover for bank notes, currency notes and coins;
  - b the amount shown in **your** schedule of cover for all other **personal money** and **travel documents** (including the cost of the emergency replacement or temporary **travel documents**).
- 2 **We** will also pay **you** up to the amount shown in **your** schedule of cover for additional travel and accommodation expenses necessarily incurred outside **your home country** to obtain a replacement of **your travel documents** which have been lost or stolen outside **your home country**.

### What is not covered

**The General exclusions and the exclusions below both apply to Section F – Personal money and travel documents:**

- 1 The **excess** shown in the schedule of cover, unless the extra premium has been paid to remove all **excesses**.
- 2 Loss, theft of or damage to **your personal money** or **travel documents** if left **unattended** at any time (including while in the custody of a **public transport** provider), unless deposited in a hotel safe or safety deposit box, or left in **your** locked accommodation.
- 3 Loss, theft of or damage to travellers' cheques if **you** have not complied with the issuer's conditions or where the issuer provides a replacement service.
- 4 Loss or damage due to delay, confiscation or detention by customs or any other authority
- 5 Loss or damage due to depreciation (loss in value), variations in exchange rates or shortages due error or omission.

### Special conditions relating to claims under this section

- 1 **You** must report to the local police in the country where the incident occurred within 24 hours of discovery, or as soon as practicable after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **personal money**.
- 2 If **your personal money** or **travel documents** are lost, stolen or damaged while in the care of a **public transport** provider, authority, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.
- 3 **You** must provide (at **your** own expense) documentary evidence of the value of the lost or stolen personal money as well as the original source for cash, to support **your** claim.

## SECTION G - PERSONAL LIABILITY

### What is covered

We will pay **you** up to the amounts shown in **your** schedule of cover (including legal costs and expenses) for costs **you** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause for:

- 1 accidental **bodily injury** or death to any person who is not employed by **you**, who is not a **close relative**, or who is residing with **you** but not paying for their accommodation;
- 2 accidental loss of or damage to property that does not belong to and is neither in the charge of nor under the control of **you**, a **close relative** and/or anyone employed by **you**. Cover is provided for any temporary holiday accommodation occupied (but not owned) by **you**.

**You** are also covered while taking part in **acceptable cycling based activities** on an amateur basis.

### Special conditions relating to claims under this section

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

## SECTION H - WINTER SPORTS

Cover under this section and H1-H5 only apply on annual multi-trip policies, for up to 17 days in total during the period of insurance providing you are aged 74 years or under.

### What is covered

The following **winter sports** activities are covered, as long as **you** take part in the activity within the boundaries of a recognised resort area designed for public use and are not skiing or snowboarding in areas marked out of bounds or hazardous by the piste authorities:

Air boarding	Nordic skiing (recognised routes)
Big foot skiing	Ski blading
Blade skating	Ski randonnee
Bobsleigh <sup>1,3</sup>	Ski run walking
Cross country skiing (recognised paths)	Ski swimming
Curling	Ski touring
Downhill skiing/snowboarding	Skiing/ski boarding on piste
Dry slope and dry rope skiing/snowboarding	Skiing/snowboarding off-piste in areas outside of the boundaries of a recognised resort <sup>1,3</sup>
Glacier skiing/walking	Sledging
Husky dog sledging (organised, non-competitive with local driver) <sup>2</sup>	Sleigh-riding as a passenger pulled by any animal <sup>1,3</sup>
Husky dog sledging <sup>1,2,3</sup>	Snow blading
Ice cricket	Snow shoe walking
Ice go karting <sup>1,3</sup>	Snow shoeing
Ice hockey	Snow tubing <sup>1,3</sup>
Ice skating	Snow zorbing
Ice windsurfing	Snowboarding off-piste with a guide <sup>1,3</sup>
Kick sledging	Snowcat Skiing <sup>1,3</sup>
Kick sledging <sup>1</sup>	Snowmobiling/skidooing <sup>1,3</sup>
Langlauf	Winter walking (using crampons and ice picks)
Luging/tobogganing <sup>1,2,3</sup>	
Mono-skiing	

### What is not covered

**The General exclusions and the exclusions below both apply to Section G – Personal liability:**

- 1 The **excess** shown in the schedule of cover, unless the extra premium has been paid to remove all **excesses**.
- 2 Compensation or legal costs arising directly or indirectly from:
  - a Liability which **you** were required to assume under the terms of any agreement or contract (such as a hire agreement).
  - b Pursuit of any business, trade, profession or occupation or the supply of goods or services including any voluntary or unpaid work including babysitting.
  - c Ownership, possession or use of animals, aircraft, firearms or weapons of any kind.
  - d Ownership, possession or use of any vehicle, watercraft or leisure equipment that is motorised or mechanically or jet propelled.
  - e The transmission of any contagious or infectious disease or virus.
  - f Something **you** deliberately did or did not do.

### What is not covered

**The General exclusions and the exclusions below both apply to Section H – Winter sports:**

- 1 **We** will not cover any claims under any other section of this travel insurance resulting from any bodily injury or damage to property that may arise from **your** use of sledges, skidoos, tracked or powered vehicles of any kind.
- 2 No cover is provided for any activities that involve any form of racing, jumping or competition.
- 3 **You** are not covered for **ski equipment** under Section E (please see Section H1 - Ski equipment).
- 4 Ski lift passes are included in the cover provided by Section F - Personal money and travel documents.

#### Note

The restrictions marked against the list of covered winter sports activities opposite are as follows:

<sup>1</sup> Cover under Section G - Personal liability is excluded.

<sup>2</sup> Cover under Section C - Personal accident is excluded.

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

<sup>4</sup> Cover is excluded when racing.

# SECTION H1 - SKI EQUIPMENT

## What is covered

We will pay **you** up to the amount shown in **your** schedule of cover for:

- 1 accidental loss of, theft of or damage to **your own ski equipment**.  
The amount payable in relation to **your own ski equipment** will be the value at today's prices less a deduction for wear tear and depreciation (loss of value - calculated from the table below).
- 2 accidental loss of, theft of or damage to **your hired ski equipment**.  
The amount payable in relation to **your hired ski equipment** will be the value at today's prices.

### WEAR, TEAR AND DEPRECIATION DEDUCTION

- Less than 1 year old – New for old
- Between 1 to 5 years old – 20% deduction for each year
- More than 5 years old – No cover

The maximum **we** will pay for any one item, pair or set of items is the amount payable calculated from the table above or the amount shown in **your** schedule of cover whichever is the lesser amount.

## Special conditions relating to claims under this section

- 1 **You** must report to the local police in the country where the incident occurred within 24 hours of discovery, or as soon as practicable after that and get (at **your own expense**) a written report of the loss, theft or attempted theft of all **ski equipment**.
- 2 If **ski equipment** is lost, stolen or damaged while in the care of a **public transport** provider, authority, hotel or **your accommodation** provider **you** must report details of the loss, theft or damage to them in writing and get (at **your own expense**) written confirmation.
- 3 If **ski equipment** is lost, stolen or damaged whilst in the care of an airline **you** must:
  - a give a Property Irregularity Report from the airline;
  - a give written notice of the claim to the airline within the time limit contained in their conditions of carriage (please keep a copy);
  - b keep all travel tickets and tags for submission if **you** are going to make a claim under this insurance.
- 4 **You** must provide (at **your own expense**) an original receipt or proof of ownership for items lost, stolen or damaged to help **you** provide evidence to support **your** claim.
- 5 **We** can (at **our discretion**) either pay the cost of repairing **your** items; replace **your** item with an equivalent item; or pay the cost of replacing **your** item having deducted an amount for wear, tear and depreciation (if appropriate).

# SECTION H2 - SKI EQUIPMENT HIRE

## What is covered

We will pay **you** up to the amount shown in **your** schedule of cover for the cost of hiring replacement **ski equipment** if **your own ski equipment** is accidentally lost, stolen or damaged or temporarily lost in transit for more than 24 hours.

## What is not covered

**The General exclusions and the exclusions below both apply to Section H1 – Ski equipment:**

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

## What is not covered

**The General exclusions and the exclusions below both apply to Section H2 – Ski equipment hire:**

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

## Special conditions relating to claims under this section

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

## SECTION H3 - SKI PACK

### What is covered

We will pay **you** up to the amount shown in **your** schedule of cover for:

- 1 the unused portion of **your** ski pack (ski school fees, lift passes and hired ski equipment) following **your** bodily injury, illness or disease (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19).
- 2 for the unused portion of **your** lift pass if **you** lose it.

### Special condition relating to claims under this section

**You** must provide (at **your** own expense) written confirmation to **us** from a **doctor** that the bodily injury, illness or disease prevented **you** from using **your** ski pack.

### What is not covered

**The General exclusions apply to Section H3 – Ski pack.**

## SECTION H4 - PISTE CLOSURE

### What is covered

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

- 1 the ski area containing the resort or town which **you** have pre-booked for a period more than 12 hours and for as long as these conditions continue at the ski area or resort, but not more than the pre-booked period of **your trip**; and
- 2 **trips** taken outside **your home country** during the published ski season for the resort where **you** are staying.

If no alternative sites are available, **we** will pay **you** compensation of the amount shown in **your** schedule of cover.

### What is not covered

**The General exclusions and the exclusion below both apply to Section H4 – Piste closure:**

Any circumstances where transport costs, compensation or alternative skiing facilities are provided to **you**.

### Special condition relating to claims under this section

**You** must provide (at **your** own expense) written confirmation to **us** from the relevant authority, ski lift operator or **your** tour operator's representative of the number of days the skiing facilities were closed in **your** resort and the reason for the closure.

## SECTION H5 - AVALANCHE OR LANDSLIDE CLOSURE

### What is covered

We will pay **you** up to the amount shown in **your** schedule of cover for additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** booked resort or returning **home** if **you** are delayed for more than 12 hours by avalanche or landslide. The cover only applies to **trips** taken outside **your home country** during the published ski season for the resort where **you** are staying.

### What is not covered

**The General Exclusions apply to Section H5 – Avalanche or landslide closure.**

### Special condition relating to claims under this section

**You** must provide (at **your** own expense) written confirmation to **us** from the relevant authority, ski lift operator or **your** tour operator's representative confirming the event.

# SPORTS, PASTIMES AND ACTIVITIES

## What is covered

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

### Acceptable cycling based activities

- BMX racing (recognised track only);
- Cycle touring (including **electric bicycles**);
- Leisure cycling (including **electric bicycles**);
- Mountain biking (all mountain, cross country, downhill, enduro, freeriding, marathon and trail riding);
- Road cycling (charity events, criterium racing, Gran Fondo, racing, sportive, time trialling and training holidays);
- Track (cycling and racing);
- Triathlon / Duathlon (half Ironman distance, Ironman distance, olympic distance, sprint distance and training holidays)

Abseiling (within organisers guidelines)  
 Administrative or clerical occupations <sup>1,2</sup>  
 Aerobics  
 Amateur athletics (track and field)  
 American football  
 Archaeological digging <sup>1,2</sup>  
 Archery  
 Assault course  
 Badminton  
 Banana boating (as a passenger only) <sup>3</sup>  
 Baseball  
 Basketball  
 Big game hunting <sup>1,2</sup>  
 Billiards/snooker/pool  
 Bobsleigh <sup>1</sup>  
 Body boarding (boogie boarding)  
 Bowls  
 Boxing  
 Bungee jumping (only as short duration incidental day excursion with licensed public hirer) <sup>2</sup>  
 Camel riding <sup>1,2</sup>  
 Canoeing (up to grade 2 rivers)  
 Cave diving (no solo diving) <sup>2</sup>  
 Clay pigeon shooting <sup>1,2</sup>  
 Climbing (on climbing wall only)  
 Climbing up to 3,500 metres on slopes classified as facile or easy including rock scrambling  
 Cricket  
 Croquet  
 Curling  
 Deep sea fishing  
 Driving any motorised vehicle that you are licensed to drive in your home country (other than in motor rallies or competitions) <sup>1,2</sup>  
 Elephant riding/trekking <sup>2</sup>  
 Falconry <sup>2</sup>  
 Fell walking/running

Fishing  
 Fives  
 Flying as pilot <sup>1,2</sup>  
 Football (amateur only and not main purpose of trip)  
 Glass bottom boats/bubbles (as a passenger only) <sup>1</sup>  
 Gliding <sup>1,2</sup>  
 Go karting (within organiser's guidelines) <sup>1</sup>  
 Golf  
 Handball  
 Hang gliding <sup>1,2</sup>  
 High diving over 4.9 meters (supervised pools only, no rock diving/jumping) <sup>2</sup>  
 Hockey (must wear protective head gear)  
 Horse riding (wearing a helmet and excluding competitions, racing, jumping and hunting) <sup>1,2</sup>  
 Hot air ballooning (organised rides only) <sup>2</sup>  
 Hovercraft driving/passenger <sup>1,2</sup>  
 Hurling (amateur only and not main purpose of trip)  
 Indoor climbing (on climbing wall only)  
 Jet boating <sup>1,2,4</sup>  
 Jet skiing <sup>1,2,4</sup>  
 Jogging  
 Judo  
 Karate  
 Karting (wearing a helmet) <sup>1,2,4</sup>  
 Kayaking (up to grade 2 waters only)  
 Kite Surfing <sup>2</sup>  
 Korfbal  
 Lacrosse  
 Manual work <sup>2</sup>  
 Marathon running  
 Motor sport (any type) <sup>1,2</sup>  
 Netball  
 Octopush  
 Orienteering  
 Paintball/war games (wearing eye protection) <sup>1,2</sup>

## What is not covered

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

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

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

Parachuting <sup>1,2</sup>  
 Paragliding (over water only – not over land. Must be licensed operator with professional guide and only in EU, EEA, USA, Canada, Australia and New Zealand.) <sup>1,2</sup>  
 Parascending (over water only – not over land. Must be licensed operator with professional guide and only in EU, EEA, USA, Canada, Australia and New Zealand) <sup>1,2</sup>  
 Polo <sup>2</sup>  
 Pony trekking <sup>2,4</sup>  
 Pot holing (must be a licensed operator with professional guide and wearing helmets)  
 Power boating (no racing and no competitions) <sup>1,2</sup>  
 Quad biking (wearing a helmet) <sup>1,2,4</sup>  
 Racket ball  
 Rambling  
 Refereeing  
 Ringo (as a passenger only) <sup>1</sup>  
 Roller skating/blading/in line skating (wearing pads and helmets)  
 Rounders  
 Rowing <sup>4</sup>  
 Rugby (Union/League) not professional  
 Running (non-competitive)  
 Safari trekking (must be organised tour) <sup>1,2</sup>  
 Sailing/yachting (includes amateur racing competitions) <sup>1,2</sup>  
 Sand boarding <sup>1,2</sup>  
 Sand dune surfing/skiing <sup>1</sup>  
 Sand yachting <sup>1,2,4</sup>  
 Scuba diving up to a depth of 40 metres (must be PADI/BSAC qualified. No solo diving and subject to scuba diving endorsement below)  
 Scuba diving up to a depth of 9 metres (No solo diving and subject to scuba diving endorsement below)  
 Shooting/small bore target/rifle range  
 Shooting (within organisers guidelines) <sup>1,2</sup>  
 Skateboarding (wearing pads and helmets)

Sledging (not on snow)	Sydney Harbour Bridge walk (walking across roped)	Volleyball
Snorkelling	Table tennis	Wake boarding
Softball	Tall ship crewing <sup>1, 2, 4</sup>	War game/paint balling (wearing eye protection) <sup>1, 2</sup>
Spear fishing (without tanks)	Ten pin bowling	Water polo
Speed sailing <sup>1, 2, 4</sup>	Tennis	Water skiing/water ski jumping <sup>1, 2</sup>
Squash	Trampolining	Weight lifting
Street hockey	Tree canopy walking (walking across roped)	Whale watching
Students working as counsellors or university exchanges for practical course work (non-manual) <sup>2</sup>	Trekking/hiking between 2,500 and 5,000 metres above sea level. On organised tour along recognised routes only. No search and rescue other than for medical reasons.	White water rafting (grades 4-6 waters only) <sup>1</sup>
Surfing. (no competitions, inland and coastal waters only) <sup>1</sup>	Trekking/hiking/walking up to 2,500 metres above sea level	White water rafting (up to grade 3 waters, as a passenger only, life jacket to be worn)
Swimming	Tug of war	Wind surfing/sailboarding <sup>1</sup>
Swimming with dolphins		Wind tunnel flying (pads/helmets to be worn)
Swimming/bathing with elephants		Zip lining/trekking (safety helmets to be worn)
		Zorbing/hydro zorbing/sphering <sup>1</sup>

#### Note

The restrictions marked against the list of covered sports, pastimes and activities above are as follows:

<sup>1</sup> Cover under Section G - Personal liability is excluded.

<sup>2</sup> Cover under Section C - Personal accident is excluded.

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

<sup>4</sup> Cover is excluded when racing.

## SCUBA DIVING ENDORSEMENT

### What is covered

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

### What is not covered

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

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

# GENERAL CONDITIONS

## The following conditions apply to the whole of this policy

- 1 If, at the time of a valid claim under this policy there is another insurance policy in force which covers **you** for the same loss or expense (for example a home contents policy), **we** may seek a recovery of some or all of our costs from the other insurer. **You** must give **us** any help or information **we** may need to assist **us** with **our** loss recoveries.
- 2 At all times **you** must take precautions to avoid injury, illness, disease, loss, theft or damage and take steps to safeguard **your** property from loss or damage and to recover property lost or stolen.
- 3 **You** must pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.
- 4 All claim settlements will be made to **you** in pounds sterling, unless we agree otherwise.

# GENERAL EXCLUSIONS

## The following exclusions apply to the whole of this policy

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

- 1 **Your** participation in winter sports unless:
  - a the winter sports are specified as being covered under Section H - Winter sports;
  - b the policy selected is an annual multi-trip policy;
  - c the period is no more than 17 days in total, in each **period of insurance**, under an annual multi-trip policy.
- 2 **Your** participation in or practice of any professional sports or professional entertaining.
- 3 **Your** participation in or practice of any other sport or activity, manual work, driving any motorised vehicle in motor rallies or competitions or racing unless:
  - a specified as being covered under in the lists under the Sports, pastimes and activities section on pages 21-22 (including an **acceptable cycling based activity**); or
  - b shown as covered in **your validation certificate** when the additional premium is paid to extend policy cover for specified activities.
- 4 **You** wilfully, self-inflicted injury or illness, **your** suicide or attempted suicide, sexually transmitted diseases, solvent abuse, alcohol abuse, drug use (other than drugs taken in accordance with treatment prescribed and directed by a **doctor**, but not for the treatment of drug addiction), and **you** putting yourself at risk (except in an attempt to save human life).
- 5 **Your** unlawful action in the country in which the **trip** is taking place or any criminal proceedings against **you**.
- 6 Any other loss, damage or additional expense following on from the event for which **you** are claiming, unless **we** provide cover under this policy.
- 7 Operational duties of a member of the Armed Forces, other than claims arising from authorised leave being cancelled due to operational reasons (see Section A – Cancellation or curtailment charges on page 12).
- 8 **You** not following any suggestions or recommendations made by the Foreign, Commonwealth and Development Office (FCDO), World Health Organization (WHO) or any government or other official authority. This includes where:
  - Certain vaccinations or other preventative measures (such as malaria tablets) are recommended by **your doctor**.
  - The FCDO or equivalent government authority in **your home country** has advised against:
    - all travel; or
    - all but essential travel (unless the purpose of your journey is necessary, urgent and cannot be postponed - evidence of this will be required see Claims conditions);
  - **You** have travelled against the advice of a local authority at any destination **you** are travelling from, through or to.For further details on FCDO travel advice, visit: [gov.uk/foreign-travel-advice](https://gov.uk/foreign-travel-advice)
- 9 **You** travelling independently from one or both of the insured adults (or unaccompanied by another responsible adult) on **family cover** and **single parent cover** if **you** are aged under 16. If **you** turn 16 during the **period of insurance**, cover will continue until the next renewal date but not after that.
- 10 War or acts of **terrorism** (other than claims under Section B – Emergency medical and other expenses, Section B1 – Hospital benefit and Section C – Personal accident, unless such losses are caused by nuclear, chemical or biological attack, **your** participation in **active war**, or the disturbances were already taking place at the beginning of any **trip**).
- 11 **You** engaging in **active war**.
- 12 **Nuclear risks**.
- 13 Loss, destruction or damage directly caused by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- 14 Redundancy if **you** were under notice of redundancy from an employer either at the time a holiday was booked, or at the time **you** purchased the policy.
- 15 The tour operator, or anyone **you** have made travel or accommodation arrangements with, failing to fulfil the holiday booking for any reason, including bankruptcy or liquidation.
- 16 Any economic sanction (restriction) which prohibits **us**, the **insurer** or members of the Allianz Group from providing cover under this policy.
- 17 An **epidemic** or **pandemic**, except as expressly covered under Section A - Cancellation or curtailment charges, Section B - Emergency medical and other expenses, and Section H - Winter sports.
- 18 Something that happened before **your** policy or travel tickets for **your trip** were bought (whichever is later) and which could reasonably have been expected to give rise to a claim, unless the **insurer's** agree to it in writing.
- 19 **Cyber risks** of any kind.

# DATA PROTECTION

We care about **your** personal data.

The summary below and **our** full privacy notice explain how Allianz Assistance protects **your** privacy and uses **your** personal data.

**Our** full privacy notice is available at [www.allianz-assistance.co.uk/privacy-notice/](http://www.allianz-assistance.co.uk/privacy-notice/)

If a printed version is required, please write to Customer Service (Data Protection), Allianz Assistance, 102 George Street, Croydon CR9 6HD.

## How will we obtain and use your personal data?

We will collect **your** personal data from a variety of sources including:

- Data that **you** provide to **us**; and
- Data that may be provided about **you** from certain third parties, such as **your** insurance representative, **doctors** in the event of a medical emergency or airline companies in the event of repatriation.

We will collect and process **your** personal data in order to comply with **our** contractual obligations and/or for the purposes of **our** legitimate interests including:

- Entering into or administering contracts with **you**;

## Who will have access to your personal data?

We may share **your** personal data:

- With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- With other service providers who perform business operations on **our** behalf;
- Organisations who **we** deal with which provide part of the service to **you** such as in the event of a medical emergency;
- To meet **our** legal obligations including providing information to the relevant ombudsman if **you** make a complaint about the product or service that **we** have provided to **you**.

We will not share information about **you** with third parties for marketing purposes unless **you** have specifically given **us** **your** consent to do so.

## How long do we keep your personal data?

We will retain **your** personal data for a maximum of seven years from the date the insurance relationship between **us** ends. If **we** are able to do so, **we** will delete or anonymise certain areas of **your** personal data as soon as that information is no longer required for the purposes for which it was obtained.

## Where will your personal data be processed?

**Your** personal data may be processed both inside and outside the United Kingdom (UK) and the European Economic Area (EEA).

Whenever **we** transfer **your** personal data outside the UK and the EEA to other Allianz Group companies, **we** will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, **we** take steps to ensure that personal data transfers outside the UK and the EEA receive an adequate level of protection.

## What are your rights in respect of your personal data?

**You** have certain rights in respect of **your** personal data. **You** can:

- Request access to it and learn more about how it is processed and shared;
- Request that **we** restrict any processing concerning **you**, or withdraw **your** consent where **you** previously provided this;
- Request that **we** stop processing it, including for direct marketing purposes;
- Request that **we** update it or delete it from **our** records;
- Request that **we** provide it to **you** or a new insurer; and
- File a complaint.

## Automated decision making, including profiling

We carry out automated decision making and/or profiling when necessary.

## How can you contact us?

If **you** would like a copy of the information that **we** hold about **you** or if **you** have any queries about how **we** use **your** personal data, **you** can contact **us** as follows:

- For Allianz Assistance  
Write to: Customer Service (Data Protection), Allianz Assistance,  
102 George Street, Croydon CR9 6HD  
Phone: **UK +44 (0)20 8603 9853**  
Email: [AzPUKDP@allianz.com](mailto:AzPUKDP@allianz.com)

## Other privacy notices

If **you** would like to view the full privacy policy of Claims Settlement Agencies Limited visit:

[www.csal.co.uk/privacy-policy](http://www.csal.co.uk/privacy-policy)

If **you** would like to view the full privacy policy of Campbell Irvine Limited visit:

[www.campbellirvineinsurance.com/privacy](http://www.campbellirvineinsurance.com/privacy)

If **you** would like to view the full privacy policy of The Plan Group Limited (trading as Yellow Jersey) visit:

[www.yellowjersey.co.uk/privacy-policy/](http://www.yellowjersey.co.uk/privacy-policy/)

# OTHER REGULATORY INFORMATION

## Rights of third parties

We, the **insurer** and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

## Financial Services Compensation Scheme (FSCS)

For **your** added protection, the **insurer** is covered by the FSCS. **You** may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover provides protection for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS, telephone number **UK +44 (0)800 678 1100** or **UK +44 (0)20 7741 4100**, or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk)

## Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

This document is available in large print audio or Braille.  
Call **UK +44 (0)333 003 0046** if you need one of these alternative versions.