



TRAVEL BROADENS THE SMILE



Cycling overseas for an organised event, race, or a 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

Annual Multi- Trip Cover
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yellowjersey.co.uk

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INTRODUCTION

Welcome to **your** Cycle Travel Insurance Policy

- Leisure cycling is covered as standard
 - **You** can choose from 3 additional Activity Packs for an extra premium
 - **You** can also choose the destination area that **you** want to be covered for
 - This document gives all the terms and conditions of **your** insurance and **your policy schedule** shows **your** personal details - please keep them together
 - The destination area **you** have chosen and any Activity Pack chosen (and paid for) are shown on **your policy schedule**.
-
- **You** must follow any advice given by the Foreign, Commonwealth & Development Office (FCDO)
 - There will not be any cover under any section of this insurance if **you** travel to a destination that the FCDO has advised against at the time of booking or travelling (apart from 'essential travel')
 - **You** can get travel advice from the FCDO by phoning +44 (0)207 008 1500 or by visiting their website at www.gov.uk/foreign-travel-advice

Please read the “Important Information” section on pages 11 - 14.

It tells **you** about:

- things **you** need to check
- actions which **you** need to take, and
- things which **you** need to tell **us** about once the insurance has started.

WHAT TO DO IN AN EMERGENCY ABROAD

(FULL DETAILS ARE GIVEN ON PAGES 52-56)

Contact **Healix** Emergency 24 Hour Service

Phone +44 (0) 208 608 4227; Email internationalhealthcare@Healix.com

TO REPORT ANY OTHER CLAIM

(FULL DETAILS ARE GIVEN ON PAGES 52-56)

To submit a claim, please log in to the **Yellow Jersey** customer portal:

- <https://insurance.yellowjersey.co.uk/account/signin>,
- under **your** travel policy press 'Start a Claim'
- complete the online claim form and submit

If **you** have any difficulty submitting a claim please contact **Yellow Jersey**. **You** can call +44 (0)333 003 0046 or email support@yellowjersey.co.uk.

THIS IS NOT PRIVATE MEDICAL INSURANCE

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

BENEFITS AT A GLANCE

This table shows the most **we** will pay for each **insured person**, per incident, per section and the policy **excess** payable unless **we** have agreed to something different. **Policy Excess**

Section/Benefit	Insured up to	Individual	Family
1 Cancellation or curtailment charges Cycle/Triathlon Race Fee	£5,000 £500	£60 NIL	£100 NIL
2 Emergency medical & other expenses Dental Cycle repatriation benefit	£10 million £250 £250	£60 £60 NIL	£100 £100 NIL
3 Hospital Benefit	£20 per day up to £500	NIL	NIL
4 Personal accident Loss of limbs or sight Permanent total disablement Death benefit (age 18 or over) Death benefit (under age 18)	£20,000 £20,000 £10,000 £5,000	NIL NIL NIL NIL	NIL NIL NIL NIL
5 Departure delay Delay (after a delay of 12 hours) Abandoning your trip (after a delay of 24 hours)	£50 each full 12 hour delay up to maximum £250 limit. £5,000	NIL £60	NIL £100
6 Missed departure Missed departure (UK and Europe destinations) Missed departure (other worldwide destinations)	£600 £1,000	£60 £60	£100 £100
7 Personal effects Baggage (excluding cycles) - 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 per day up to £250 £50 per day up to £500 £200	£60 NIL NIL £60	£100 NIL NIL £100
8 Gadget Cover (maximum 5 items) Laptop single item limit (incl. MacBooks) Other single gadget limit	£2,000 £2,000 £1,000	£60	£100
9 Personal money & travel documents Travel costs for replacing travel documents	£500 £250	£60 £60	£100 £100
10 Personal liability Rented accommodation limit	£2 million £100,000	£250 £250	£250 £250
11 Winter sports a) Ski equipment Own equipment — Single item, pair or set limit Hired equipment — Single item, pair or set limit b) Ski equipment hire c) Ski pack d) Piste closure e) Avalance or landslide closure	£350 £250 £350 £250 £30 per day up to £300 £20 per day up to £200 £30 per day up to £300 £30 per day up to £300	£60 NIL NIL NIL NIL NIL	£100 NIL NIL NIL NIL NIL

STANDARD COVER

Standard cover includes leisure cycling only, up to a maximum of 3,500m above sea level.

Professional sports are not included.

Activity	Description
Leisure cycling	Non-competitive, non-professional, recreational cycling activities. This includes cycling on paved roads, cycle paths, or easy trails for enjoyment, exercise, or sightseeing. It does not include: group training, racing, timed events, and any form of competitive or extreme cycling activity or any of the other activities listed in Packs A, B or C.

ACTIVITY PACK A

These activities are included when taking part on a non-professional basis, up to a maximum of 3,500m above sea level. **Professional sports** are not included.

Activity	Description
Leisure cycling	Non-competitive, non-professional, recreational cycling activities. This includes cycling on paved roads, cycle paths, or easy trails for enjoyment, exercise, or sightseeing. It does not include: group training, racing, timed events, and any form of competitive or extreme cycling activity or any of the other activities listed in Packs A, B or C.
Track based cycling (speedway)	Cycling on short, oval-shaped dirt tracks, typically around 70-90m in length. Riders compete on specially designed bikes with no gears, brakes, or suspension. Apart from while training, it usually involves racing four laps around the track, with riders competing in heats (individual or team-based) to score points.
Cyclocross	Competitive cycling events that involve racing on a mixed terrain of grass, mud, dirt, and sometimes pavement, often on short, intense courses with obstacles that may mean participants have to dismount and carry their bikes. Cyclocross races usually take place on a closed course.
Road cycling (mass participation events)	Road cycling activities where a large number of cyclists take part on predetermined routes. While a time of completion is provided, there is no winner. Examples include audax, sportives, charity rides and gran fondos. Road Racing and Criterium racing are not included.
Road cycling (training holiday)	The main aim is to participate in organised or self-directed road cycling activities, aimed at improving fitness and endurance. These holidays involve extensive riding on roads in scenic or challenging environments and may include participating in coached/group rides, or tailored training programs.

Road cycling (time trials)	Competitive cycling events where participants race individually against the clock over a set distance on roads. Time trials have cyclists starting at intervals rather than in a mass start. These events vary in distance, often ranging from short sprints to longer courses, and take place on closed or open roads.
Touring/bike packing (3 countries or less)	Touring involves cycling on roads that covers distances up to (and including) 160km per day), with overnight stays in campsites, B&Bs, or hotels. Bike packing involves a mixture of road and off-road cycling that covers distances up to (and including) 160km per day), with overnight stays at campsites or in the wild. For both activities, your bicycle is your main mode of transport. You may visit no more than three countries in a single trip.
Gravel cycling	A type of cycling that takes place on unpaved roads, gravel paths, dirt trails, and other mixed surfaces that are less smooth than typical road cycling but not as technical as mountain biking. It combines elements of road biking and mountain biking, giving a versatile and adventurous riding experience.
Triathlon multisport (up to Olympic)	Competitive events where athletes take part in a minimum of two of the following discipline completing the approximate distances: swimming up to 1.5km cycling up to 40km running up to 10km Races can take place on roads or on off-road terrain.
Triathlon multisport (training holiday)	Specifically designed for triathletes to focus on training for any or all three of the triathlon disciplines — swimming, cycling, running. These holidays involve structured training sessions, coaching, and take place in locations with facilities such as open water swimming areas, cycling routes, and running trails. The goal is to improve endurance, technique and overall fitness in preparation for a triathlon race.
Mountain biking (cross country / XC)	Off-road cycling using a mountain bike riding on varied terrains, such as trails through forests, hills, or mountain regions. It emphasises endurance and varied terrain and can include mountain bike orienteering but does not include highly technical or extreme downhill sections. It also includes the use of "fat bikes" with oversized tires on soft surfaces, such as snow or sand, that enable cyclists to navigate terrains that standard mountain bikes cannot.
Mountain biking – (trail riding)	Riding on natural or man-made trails that can include both uphill and downhill sections, often with moderate technical features (but not downhill, enduro, freeride or dirt jumps).

ACTIVITY PACK B

These activities are included when taking part on a non-professional basis, up to a maximum of 3,500m above sea level. **Professional sports** are not included.

Activity	Description
Leisure cycling	Non-competitive, non-professional, recreational cycling activities. This includes cycling on paved roads, cycle paths, or easy trails for enjoyment, exercise, or sightseeing. It does not include: group training, racing, timed events, and any form of competitive or extreme cycling activity or any of the other activities listed in Packs A, B or C.
Pack A activities	All activities listed in Pack A
Track based cycling (BMX pump track)	BMX pump track refers to cycling on dirt tracks with jumps, banked corners, and obstacles using BMX bikes. We do not cover BMX Freestyle (including street, park, vert, dirt, and flatland) an activity which involves performing tricks and stunts, often in skateparks or on flatland.
Track based cycling (velodrome)	Track cycling refers to either competitive cycling events or cycle training held on specially designed indoor or outdoor tracks (velodromes), featuring banked curves and a smooth, enclosed surface. Track cycling races include various formats, such as sprints, pursuit races, points races, and madison races, where cyclists compete against each other in a controlled environment. Track cycling usually requires specialised bicycles with a fixed gear (the rear wheel is directly connected to the pedals) and a single gear ratio.
Touring/bike packing (more than 3 countries)	Touring involves cycling on roads that covers distances up to (and including) 160km per day, with overnight stays in campsites, B&Bs, or hotels. Bike packing involves a mixture of road and off-road cycling that covers distances up to (and including) 160km per day, with overnight stays at campsites or in the wild. For both activities, your bicycle is your main mode of transport. You can visit more than three countries in a single trip .
Road cycling (road racing)	Road racing refers to competitive cycling events that take place on roads, where cyclists race against each other over a predetermined distance from one point to another. This includes single day events and stage races over multiple days. Road racing varies in distance and terrain, from flat courses to those with significant climbs and descents.
Road cycling (criterium racing)	Criterium racing (often referred to as "crit racing") is a form of competitive cycling that involves racing on a short, closed-loop course, usually in urban areas, purpose made cycle tracks, airfields and motor racing circuits. Criterium races are characterised by a series of laps over a relatively short distance, often ranging from 1 to 3km, and feature fast-paced riding with tight

	turns and frequent changes in speed. Races can involve large groups of cyclists competing at the same time.
Triathlon/multisport (Ironman +)	Triathlon refers to competitive events where athletes take part in a minimum of two of the following disciplines: swimming, cycling, running. Races can take place on roads or on off-road terrain. 'Ironman +' refers to the approximate distance completed in each race: 3.6km swim, 180km cycle and 42km run or longer.
Triathlon/multisport (up to Half Iron)	Triathlon multisport refers to competitive events where athletes participate in a minimum of two of the following disciplines: swimming, cycling, running. Races can take place on roads or on off-road terrain. 'Up to Half iron' refers to the approximate distance completed in each race: 1.9km swim, 90km cycle and 21km run.

ACTIVITY PACK C

These activities are included when taking part on a non-professional basis, up to a maximum of 3,500m above sea level, apart from mountain biking which is included when taking part on a guided tour between 3,500m to 5,500m above sea level.

Activity	Description
Leisure cycling	Non-competitive, non-professional, recreational cycling activities. This includes cycling on paved roads, cycle paths, or easy trails for enjoyment, exercise, or sightseeing. It does not include: group training, racing, timed events, and any form of competitive or extreme cycling activity or any of the other activities listed in Packs A, B or C.
Pack A activities	All activities listed in Pack A
Pack B activities	All activities listed in Pack B
Mountain biking (downhill including racing)	Downhill mountain biking refers to descending on categorised routes only. Categories are based on the terrain, obstacles, steepness, and overall technicality of the routes with cyclists travelling at speed, possibly encountering drops and jumps. It usually requires finding another way to the top of the route, whether hiking, shuttling, or using a chairlift. 4X (Four-Cross) racing, is a type of downhill mountain biking.
Mountain biking (trials)	Mountain bike trials riding is a specialised discipline of mountain biking where riders navigate through challenging obstacles including drops and gaps (both natural and man-made) without putting their feet on the ground. It focuses on balance, precision, and bike control, rather than speed.
Mountain biking (Enduro/All-mountain)	Enduro (all-mountain) refers to a style of mountain biking that combines elements of downhill and cross-country riding. Enduro is also commonly associated with competitive events, typically consisting of multiple timed

	stages, often with uphill transfers between stages, where riders must complete downhill segments against the clock.
Mountain biking (freeride)	Freeriding involves performing tricks and stunts on natural or man-made features, such as jumps, drops, and obstacles. It often takes place in bike parks or specially designed trails.
Mountain biking (dirt jumping)	Dirt jumping focuses on jumping over dirt ramps or mounds, with an emphasis on performing tricks in the air. It often takes place in dedicated dirt jump parks.
Touring/bike packing (ultra-endurance racing)	Ultra-endurance racing refers to non-stop cycling events that cover long distances over a period of several hours to several days. These races often require participants to ride continuously with minimal rest. Ultra-endurance cycling races can take place on roads, gravel, or off-road terrain, and can either be supported (with crew assistance) or unsupported (self-sufficient).
Touring/bike packing (ultra-endurance)	Ultra-endurance refers to cycling that covers distances over 160km per day. This often requires participants to ride continuously with minimal rest. Ultra-endurance can take place on roads, gravel, or off-road terrain, and can either be supported (with crew assistance) or unsupported (self-sufficient).
Mountain biking (Guided tours 3500m to 5500m)	Mountain bike guided tours refer to organised cycling excursions led by professional guides through mountainous terrain at elevations above 3,500m but no higher than 5,500m.

ACTIVITY PACKS AT A GLANCE

Pack A	Pack B	Pack C
<ul style="list-style-type: none"> — Leisure Cycling — Track based cycling (speedway) — Cyclocross — Road cycling (mass participation events) — Road cycling (training holiday) — Road cycling (time trials) — Touring/bike packing (3 countries or less) — Gravel cycling — Triathlon multisport (up to Olympic) — Triathlon multisport (training holiday) — Mountain biking (cross country / XC) — Mountain biking (trail riding) 	<ul style="list-style-type: none"> — Leisure Cycling — Pack A — Track based cycling (BMX pump track) — Track based cycling (velodrome) — Touring/bike packing (more than 3 countries) — Road cycling (road racing) — Road cycling (criterium racing) — Triathlon/multisport (Ironman +) — Triathlon/multisport (up to Half Iron) 	<ul style="list-style-type: none"> — Leisure Cycling — Pack A — Pack B — Mountain biking (downhill including racing) — Mountain biking (trials) — Mountain biking (Enduro / All-mountain) — Mountain biking (freeride) — Mountain biking (dirt jumping) — Touring/bike packing (ultra-endurance racing) — Touring/bike packing (ultra-endurance) — Mountain biking (Guided tours 3500m to 5500m)

WHERE ARE YOU COVERED?

You can choose the countries **you** want this insurance to cover **you** for:

Destination Area 1

Europe (the continent of Europe west of the Ural Mountains) which includes:

- the Isle of Man
- the Channel Islands
- Egypt
- Iceland
- Ireland
- Jordan
- Madeira
- Morocco
- the Canary Islands
- the Azores
- the Mediterranean Islands and
- countries bordering the Mediterranean (including Turkey).

Destination Area 2

Worldwide (not including Canada, the Caribbean, Cuba, Iran, Japan, Mexico, North Korea and USA).

Destination Area 3

Any country in the world apart from Iran, North Korea and Cuba.

The area **you** have chosen (and paid for) will be shown on **your policy schedule**.

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

GENERAL INFORMATION

How long **your** insurance lasts

This is an annual policy and lasts for one year. **Your period of insurance** is shown on the **policy schedule**.

Meanings of words

Some words and phrases in this policy booklet and in **your policy schedule** will have a specific meaning wherever they are in bold type.

They are all listed and explained in the “Definitions” section on pages 64-69.

Language used

All insurance documents and all communications with **you** about this policy will be in English.

Other formats are available

Please contact **Yellow Jersey** if **you** need any documents made available in braille, large print, or audio format. **You** can email support@yellowjersey.co.uk or call +44 (0)333 003 0046.

IMPORTANT INFORMATION

It is important that **you**:

- check **your policy schedule** and make sure the details are correct and that the cover is what **you** asked for
- check that **you** can take out this insurance (see Who can take out this insurance below)
- check the information **you** have given **us** is correct
- tell **Yellow Jersey** as soon as possible if anything on **your policy schedule** is wrong, or if **you** do not qualify to take out this insurance, and
- comply with all of the duties listed under each specific section of cover and with all the duties that apply to the whole policy.

Conditions

- Conditions which apply to the whole of this insurance can be found in the “General Conditions” section on page 51.
- Extra conditions which relate specifically to making a claim can be found in the “Making a Claim” section on pages 52-56.
- If **you** do not keep these conditions, **we** might reduce the amount **we** pay for **your** claim or not pay **your** claim at all. In some circumstances, **we** might even cancel **your** policy.

What **you** have to pay towards each claim

Under most sections of this insurance, **you** will have to pay an **excess**. This means that **you** will have to pay the first part of each claim:

- for each incident that **you** claim for
- under each section
- and for each **insured person**.

If **you** have **family cover** or **single parent cover** then **you** will not have to pay more than two **excesses** for any incident that is claimed for.

Who can take out this insurance

This insurance is only available to people who are:

- legally resident in the **United Kingdom** (this means having an address in the **United Kingdom** which **you** live in for at least 183 days a year)
- aged 75 or less and
- registered with a **medical practitioner** (or entitled to free public healthcare under reciprocal arrangements currently in place in the **United Kingdom**).

If **you** are under 16 **you** are only insured when **you** are travelling with one, or both, of the insured adults (or another **responsible adult**).

We will not cover anyone who does not meet these requirements.

Information you give us

When **we** agree to cover **you** and agree the premium, **we** have relied on the information **you** have given **us** via **Yellow Jersey**. **You** must take reasonable care to give full and truthful answers to the questions that are asked when the policy is out, when it is changed or renewed.

If the information **you** give is not complete and truthful, **we** might:

- cancel **your** policy and refuse to pay any claim or
- not pay any claim in full or
- change the premium or
- lower the level of cover.

We will write to the policyholder if we:

- are going to cancel the policy or
- need to change the terms of the policy or
- need the **policyholder** to pay more for this insurance.

If **you** realise that any of the information **you** have given is not complete or true, please contact **Yellow Jersey** as soon as possible. **You** can email support@yellowjersey.co.uk or call +44 (0)333 003 0046.

Our right to change the cover or price

We will only change the terms or the price of **your** policy at **your** next annual renewal date. **We** will tell **you** about any changes in writing before the renewal date.

Pre-existing medical conditions

You must keep to the conditions relating to **pre-existing medical conditions** and health changes to get the full protection of this insurance. If **you** do not keep these conditions **we** can:

- cancel the insurance or
- refuse to deal with **your** claim or
- reduce the amount of any claim payment **we** do make.

You will not be covered for claims related, in any way, to **pre-existing medical conditions** under:

- Section 1 – Cancellation or cutting short **you** trip
- Section 2 – Medical, repatriation and other expenses or
- Section 3 – Personal accident

unless:

- **we** have agreed to provide cover.
- all of the **pre-existing medical conditions** that **you** have are included in the list of “Accepted conditions” shown on page 13 and the words in brackets apply to **you**.

A pre-existing medical condition is:

- a respiratory condition (relating to the lungs or breathing), heart condition, stroke, Crohn’s disease, epilepsy or cancer which **you** have ever had treatment for (this includes surgery, tests or investigations by a **medical practitioner** and having prescribed drugs or medication for)
- a disease, illness or injury which **you** have had surgery, in-patient treatment or investigations for in a hospital or clinic within the last twelve months
- a disease, illness or injury which **you** are taking prescribed drugs or medication for
- a disease, illness or injury which **you** have had a terminal prognosis for

- e) a disease, illness or injury **you** are aware of but which **you** has not yet been formally diagnosed
- f) a disease, illness or injury which **you** are on a waiting list for or that **you** know needs surgery, treatment or investigation at a hospital, clinic or nursing **home**.

Accepted conditions

The following list shows the conditions that are not automatically excluded as **pre-existing medical** conditions. **You** are covered for a condition on the list as long as any words in brackets apply to **you**. The condition must have been kept stable and well controlled for the last 12 months by medication, which was prescribed by a medical practitioner, and **you** must not have needed to go into hospital or have been referred to a specialist because **your** condition has got worse.

- | | | |
|---|--|--|
| — Acne | — Cataracts | — Essential tremor |
| — ADHD - attention deficit hyperactivity disorder | — Chickenpox - if fully resolved | — Glaucoma |
| — Allergic reaction (anaphylaxis) provided you have not needed hospital treatment in the last 2 years, | — Common cold or flu | — Gout |
| — Allergic rhinitis | — Cuts and abrasions that are not self-inflicted and require no further treatment | — Haemorrhoids |
| — Arthritis (the affected person must be able to walk independently at home without using mobility aids) | — Cystitis (provided no ongoing treatment) | — Hay fever |
| — Asthma (as long as it was diagnosed before age 50, and you are not taking/using more than 2 medications/inhalers and have not been admitted to hospital in the last year) | — Deafness | — Ligament or tendon injury – provided you are not currently being treated |
| — Blindness or partial sightedness | — Diabetes (providing there have been no complications, for example, impaired kidney function, heart disease, peripheral vascular disease, leg or foot ulcers, retinal damage, nerve damage, leg or foot amputation, liver damage) | — Macular degeneration |
| — Carpal tunnel syndrome | — Diarrhoea and vomiting -if fully resolved | — Menopause |
| | — Eczema | — Migraine – provided there is no ongoing investigation |
| | — Enlarged prostate -benign only | — Nasal polyps |
| | | — PMT |
| | | — RSI (repetitive strain injury/tendinitis) |
| | | — Sinusitis |
| | | — Tinnitus |
| | | — Underactive or overactive thyroid |
| | | — Urticaria |
| | | — Varicose veins in the legs |

Changes to **your** health

If **your** health changes:

- after the this insurance starts and
- after the date **your** travel tickets or confirmation of booking were issued **you** must contact **Yellow Jersey** to make sure the cover is not affected.

Changes to **your** health which **we** need to know about are:

- details of any new **medical conditions** **you** have been diagnosed with or
- changes in diagnosis of any existing **medical condition** or
- changes in the treatment (including changes in medication) **you** are receiving for any existing **medical condition**.

Things not covered for health and medical conditions

There is no cover under:

- Section 1 – Cancellation or cutting **your trip** short
- Section 2 – Medical, repatriation and other expenses or
- Section 3 - Personal accident

for claims related, in any way, to:

- a) any **medical condition** you have where a **medical practitioner** has advised **you** not to travel (or would have done if **you** had asked his/her advice) but despite this **you** still travel
- b) any surgery, treatment or investigations which **you** intend to travel outside of **your home country** for (including any expenses run up because of the discovery of other **medical conditions** during and/or complications resulting from these procedures)
- c) any **medical condition** which **you** are not taking the recommended treatment or prescribed medication for as directed by a **medical practitioner**
- d) **you** travelling against any health requirements set out by:
 - the airline which **you** are travelling with
 - the airline's booking company
 - anyone else who provides services on behalf of the airline at the airport, or
 - any other **public transport** provider.

Pregnancy

If **you** become pregnant (and this is confirmed by a **medical practitioner**) and **your** dates of travel are in the 15 week period leading up to **your** due date, **we** will provide cover for the **trip** cancellation under Section A if **you** decide to cancel it as long as **you** contact **Yellow Jersey** within 14 days of **your** pregnancy being confirmed. If a claim is paid, **your** policy will end and **you** will not be covered any longer. **Yellow Jersey** can be contacted by emailing support@yellowjersey.co.uk or calling +44 (0)333 003 0046.

If **you** decide not to cancel **your trip**, cover under all sections of this policy will be given in line with the terms of the policy. In relation to pregnancy, this means there is no cover for pregnancy and/or childbirth during a **trip** unless:

- a) **you** suffer a **bodily injury** or
- b) **you** contract an illness or disease or
- c) **you** have any complications with the pregnancy.

Cover for a) to c) above will last until the end of the 25th week of pregnancy unless:

- **you** are pregnant as a result of a course of in vitro fertilisation (IVF) or
- **you** are pregnant with twins or other multiple births.

In these instances, **you** will be covered until the end of the 23rd week of pregnancy.

The policy will not cover any costs relating to pregnancy or childbirth after the above dates even if **you** are already travelling and are more than 25 weeks pregnant (more than 23 weeks if **you** have had a course of IVF or are pregnant with twins or other multiple pregnancies) and have a **medical practitioner's** approval to travel.

WHAT IS AND IS NOT COVERED

This policy booklet gives details of a lot of sections of cover. Some sections of cover only apply if **you** have chosen a certain level of cover or type of policy, and/or paid an extra premium. The level of benefit **we** will pay under each section of cover (if there is a valid claim) are shown in the 'Benefits at a glance' table on page 3.

Important - Policy **Excesses**

Under most sections of this insurance, **you** will have to pay an **excess**. Details of what this means are given on page 11.

SECTION 1 - CANCELLATION OR CUTTING SHORT YOUR TRIP

(‘CURTAILMENT’)

What is covered

We will pay **you** up to the amount shown in the ‘Benefits at a glance’ table on page 3 for any of the following costs if **you** cannot get them back:

- unused travel and accommodation costs
- unused pre-booked excursion costs
- unused **organised event fees**
- other pre-paid charges which **you** have paid (or have to pay)
- any extra unavoidable travel expenses run up

if the **trip** is cancelled or cut short because of:

1. the death, **bodily injury**, illness, disease (including an **epidemic** or pandemic disease such as COVID-19), or complications as a direct result of pregnancy in:
 - a) **yourself**
 - b) **your travelling companion**
 - c) any person who **you** have arranged to stay with
 - d) **your close relative**
 - e) **your close business associate.**
2. **you** or **your travelling companion** being:
 - a) put into quarantine
 - b) called as a witness at a Court of Law or
 - c) called for jury service.
3. **your** redundancy or the redundancy of any person who **you** are travelling with or have arranged to travel with. The redundancy must qualify for payment under current redundancy payment legislation in the **United Kingdom** and, at the time of booking the **trip**, there must not have been any reason to believe anyone would be made redundant.
4. **you**, or any person who **you** are travelling, or have arranged to travel with, being a member of the:
 - a) the armed forces
 - b) the territorial army
 - c) the police, fire, nursing or ambulance services or
 - d) an employee of a Government Departmentwhose authorised leave has been cancelled or who is called up for operational reasons, as long as the **trip** being cancelled or cut short could not reasonably have been expected at the time when the **policyholder** purchased this insurance or at the time of booking any **trip**.
5. the police or other authorities asking **you** to stay at, or return to, **your home**.

6. **you** or a **travelling companion** are not able to board the booked **public transport** because **you/they** are showing symptoms of an **epidemic** or pandemic and the carrier, any public authority or the government has prevented it.

Special conditions that apply to claims

1. **You** must get:
 - a medical certificate from a **medical practitioner** (which **you** must pay for **yourself**) and
 - the 24 hour emergency medical service's approvalto confirm the need to return **home**, before the **trip** is cut short because of death, **bodily injury**, illness, disease or complications which are the direct result of pregnancy.
2. If **you** do not tell the travel agent, tour operator or the 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 if **you** had told them.
3. If **you** cancel the **trip** because of stress, anxiety, depression or any other mental or nervous disorder that **you** are suffering from **you** must get (and pay for) a medical certificate from a consultant specialising in the relevant field.
4. If **you** cancel the **trip** because of any other **bodily injury**, illness, disease or complications which happens as a direct result of pregnancy, **you** must get (and pay for) a medical certificate from a **medical practitioner** confirming that this was the reason **you** could not travel.
5. If **we** need to return **you** to **your home country**, **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 to get **you** back.

What is not covered

As well as the General Exclusions on page 49 the following things are not covered by this section:

1. Any claims which are caused by:
 - redundancy if **you** are dismissed, if **you** resign or if **you** take voluntary redundancy (even if this is because of **your** misconduct), or where **you** received a warning or were told about redundancy before this insurance was bought or at the time of booking any **trip**
 - anything **you** knew about before this insurance was bought, or at the time of booking any **trip**, which could reasonably have been expected to cause the **trip** to be cancelled or cut short.
2. 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.
3. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme unless specific evidence of the monetary value of the accommodation costs can be provided.
4. Annual maintenance fees/charges for time share holidays or properties.
5. Any claim where **you** have been given a full refund or credit note for the **organised event fees**.
6. Any costs linked to the **organised event fees**.
7. Any claim if **you** cannot prove what costs **you** have paid.

8. Any claim if **you** cannot prove that the event was cancelled.
9. Any claim related, in any way, to a **pre-existing medical condition**.
10. Any claim for medical reasons if the medical certificate does not clearly:
 - state the illness or injury
 - name **you** as the person suffering the illness or injury
11. Any claim caused by **you** not having the correct passport or visa.
12. Any claim where **you** have just decided not to travel
13. Any claim for **you** not enjoying **your trip**.

You should also read the information about health conditions and when you should tell us about changes to **your** health on pages 12 and 13.

SECTION 2 - MEDICAL, REPATRIATION AND OTHER EXPENSES

What is covered

If **you** are charged for any of these necessary expenses in the 12 month period after the incident and which happened because of **bodily injury**, illness, disease (including an **epidemic** or pandemic disease) and/or compulsory quarantine, then **we** will pay **you** up to the amount shown in the 'Benefits at a glance' table on page 3 for:

1. emergency medical, surgical, hospital, ambulance (including air ambulance where necessary) and nursing fees charged outside of **your home country**.
2. emergency dental treatment for the immediate relief of pain up to a limit of £250 charged outside of **your home country**.
3. costs of telephone calls:
 - a) to the 24 hour emergency medical service notifying and dealing with the problem as long as **you** can provide receipts or other evidence proving the cost of the calls and the numbers **you** telephoned
 - b) run up by **you** when **you** receive calls on **your** mobile phone from the 24 hour emergency medical service as long as **you** are able to provide receipts or other evidence proving the cost of the calls.
4. the cost of taxi fares for **your** travel to or from hospital related 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**, either:
 - 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 **home country**, or
 - the following costs, up to a maximum of £2,500, to return **your** body to **your home** or **home country**:
 - the cost of funeral director charges for preparing, co-ordinating and transporting **your** body to an airport
 - the cost of any casket/coffin required for transportation of **your** body
 - any fees/costs charged by the airline who take **your** body as cargo
 - the cost of transporting of **your** body from the airport where the plane lands to a local funeral **home** where **your** body will pass into the care of the local/preferred undertaker.
 - b) within **your home country**, the additional cost of returning **your** ashes or body to a chosen funeral director, up to a maximum of £750.
6. additional transport and/or accommodation expenses charged, 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 after **your** scheduled return date. This includes, provided it is pre-authorised by the 24 hour emergency medical service,

- a) additional transport and/or accommodation expenses for a **travelling companion**, friend or **close relative** to stay with **you** or travel to **you** from the **United Kingdom** or escort **you** and
 - b) additional travel expenses to return **you** to **your home** or a suitable hospital nearby if **you** cannot use the return ticket.
7. additional costs charged for air transport (or other suitable means) to return **you** to **your home country** if it is medically necessary and pre-authorised by the 24 hour emergency medical service. This includes the cost of qualified attendants. These expenses will be paid at the rate of the class of travel used on the **outward journey** unless the 24 hour emergency medical service has agreed otherwise.
8. up to £250 to bring **your** cycle **home** if **you** are not able to bring it with **you** as originally planned because **you** have had an accident or suffered an injury.

Special conditions that apply to claims

- 1. **You** must tell the 24 hour emergency medical service as soon as possible about any **bodily injury**, illness or disease which makes it necessary for **you** to be admitted to hospital as an in-patient or before any arrangements are made for **you** to be returned to **your home country**.
- 2. If **you** suffer **bodily injury**, illness or disease **we** can move **you** from one hospital to another and/or arrange for **your** return to the **United Kingdom** at any time during the **trip**. **We** may do this, if the **medical practitioner** in attendance, or the 24 hour emergency medical service, decides **you** can be moved safely and/or travel safely to **your home country** or a suitable hospital nearby to continue treatment.

What is not covered

As well as the General Exclusions on page 49 the following things are not covered by this section:

- 1. Normal pregnancy, without any **bodily injury**, illness, disease or complication. This section of cover is designed to provide cover for unforeseen events, accidents, illnesses and diseases. Normal childbirth and pregnancy are not considered to be unforeseen events or an illness.
- 2. Any claims for:
 - a) Any **pre-existing medical condition** unless
 - **we** have agreed to provide cover.
 - all of the **pre-existing medical conditions** that **you** have are included in the list of “Accepted conditions” shown on page 13 and the words in brackets apply to **you**.
 - 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 **medical practitioner** treating **you** and the 24 hour emergency medical service, can be delayed until **you** return to **your home country**.
 - d) Expenses charged in getting or replacing medication, which **you** know **you** will need at the time of departure or which will have to be continued outside of **your home country**.
 - e) Extra costs as a result of any single or private room accommodation.

- f) Treatment or services provided by a health spa, convalescent or nursing **home** or any rehabilitation centre unless agreed by the 24 hour emergency medical service.
- g) Any costs charged to visit another person in hospital.
- h) Any expenses **you** owe, or are responsible for, after **you** have returned to **your home country**.
- i) Any expenses charged in the **United Kingdom** which are for private treatment or funded by, or can be recovered from, the Health Authority in **your home country**.
- j) Expenses charged as a result of a tropical disease if **you** have not had the recommended inoculations and/or taken the recommended medication.
- k) Any expenses charged after the date **we** move **you** from one hospital to another and/or arrange for **you** to return to **your home country** but **you** decide not to be moved or return.

You should also read the information about health conditions and when you should tell us about changes to **your** health on pages 12 and 13.

SECTION 3 - HOSPITAL BENEFIT

What is covered

For every complete 24 hours **you** have to stay in hospital as an in-patient or are confined to **your** accommodation:

- because of **your** compulsory quarantine or
- on the orders of a **medical practitioner** outside **your home country**

We will pay **you** the amount shown in the 'Benefits at a glance' table on page 3. The most **we** will pay will be the amount shown in the 'Benefits at a glance' table on page 3 as a result of **your bodily injury**, illness or disease.

We will pay the amount above as well as any amount payable under Section 2 (Medical, emergency and other expenses). This payment is meant to help **you** to pay for extra expenses like taxi fares and phone calls made by **your** visitors during **your** stay in hospital.

Special conditions that apply to claims

1. **You** must tell the 24 hour emergency medical service, as soon as possible, about any **bodily injury**, illness or disease which needs **you** to be:
 - admitted to hospital as an in-patient
 - put in compulsory quarantine or
 - confined to **your** accommodationon the orders of a **medical practitioner**.

What is not covered

As well as the General Exclusions on page 49 the following things are not covered by this section:

1. Any claim related, in any way, to a **pre-existing medical condition**.
2. Any claims for:
 - a) an extra period of hospitalisation, compulsory quarantine or having to stay in **your** accommodation on medical advice:
 - i. relating to treatment or surgery (including exploratory tests) which are not needed as a direct result of the **bodily injury**, illness or disease which led to **you** being admitted to hospital.
 - ii. relating to treatment or services given by a convalescent or nursing **home** or any rehabilitation centre.
 - iii. after **you** decide not to be repatriated after the date the 24 hour emergency medical service considered it safe.

- b) hospitalisation, compulsory quarantine or having to stay in **your** accommodation on medical advice:
- i. relating to any form of treatment or surgery which the **medical practitioner** treating **you** and the 24 hour emergency medical services believe can be delayed until **you** return to **your home country**.
 - ii. as a result of a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication.
 - iii. which happens in **your home country** and relates to either private treatment or tests, surgery or other treatment and which are funded by, or can be recovered from, the Health Authority in **your home country**.

SECTION 4 - PERSONAL ACCIDENT

In Section 4 items 1, 2 and 3 mean:

Item 1 – accidental death

Item 2 – **loss of limb** or **loss of sight**

Item 3 – **permanent total disablement**

What is covered

If **you** have a **bodily injury** which causes **your** death, **loss of limb**, **loss of sight** or **permanent total disablement** within 2 years, **we** will pay one of the benefits shown in the 'Benefits at a glance' table on page 3. **Your** death, **loss of limb**, **loss of sight** or **permanent total disablement** must be the direct result of the **bodily injury** and not be caused by, or contributed to by, anything else.

Special conditions that apply to claims

If **you** make a claim **our medical practitioner** can examine **you** as often as they consider necessary.

PLEASE NOTE:

1. Benefit is not payable:
 - a) for more than one of items 1, 2 or 3.
 - b) for item 3 until one year after the date **you** suffer the **bodily injury**.
2. The benefit for item 1 will be paid to **your** estate.

What is not covered

The General Exclusions on page 49 apply to this section.

You should also read the information about health conditions and when you should tell us about changes to **your** health on pages 12 and 13.

SECTION 5 - DELAYED DEPARTURE

NOTE: In this section the 'Specified Events' are:

1. an accident involving, the mechanical breakdown of, or a technical fault happening in the vehicle which **you** are booked to travel on.
2. strike, industrial action or adverse weather conditions.

What is covered

1. If:
 - a) the departure of the **public transport** which **you** are due to travel on is delayed at the final departure point from, or to, the **United Kingdom** or
 - b) any outbound or return connecting **public transport** after that is delayed for at least 12 hours from the scheduled time of departure*,because of one of the Specified Events then, provided **you** still travel, **we** will pay the amount shown in the 'Benefits at a glance' table on page 3,

*Please note that, when the connecting **public transport** was arranged there must have been at least 2.5 hours allowed between the scheduled arrival time of the first **public transport** and the scheduled departure time of the connecting **public transport**.

We will pay for the first full complete 12 hours of delay and for each extra full 12 hours of delay after that as shown in the 'Benefits at a glance' table on page 3. This benefit is intended to help **you** to pay for telephone calls made, and meals and refreshments bought, during the delay.

2. If:
 - a) **your** pre-booked **public transport** is delayed at the final departure point from the **United Kingdom** for 24 hours or
 - b) the **public transport** is cancelled,and **you** decide to cancel **your trip** before **you** leave the **United Kingdom** then, as well as a payment for travel delay because of one of the Specified Events, **we** will pay up to the amount shown in the 'Benefits at a glance' table on page 3 for any unused travel and accommodation costs and other pre-paid charges which **you** have paid (or are contracted to pay) but cannot get back.
3. After a delay of at least 12 hours caused by one of the Specified Events, **you** might decide to carry on travelling. If **you** do, **we** will pay **you** (up to the amount shown in the 'Benefits at a glance' table on page 3) for the cost of any pre-booked and pre-paid event(s) which **you** could not attend because of the delay.

Important

If the same expenses are covered under Section 6 (Missed Departure), **you** can only claim under one section of this insurance for the same event.

Special conditions that apply to claims

1. **You** must check-in as instructed on the itinerary given to **you**.
2. **You** must get written confirmation from the relevant **public transport** provider (which **you** might have to pay for) stating the number of hours of delay and the reason for the delay.
3. **You** must keep to the travel agent's, the tour operator's and the transport provider's terms of contract.

What is not covered

As well as the General Exclusions on page 49 the following things are not covered by this section:

1. Anything related to a strike or industrial action which is taking place (or has been publicly announced) before the date this insurance was bought or at the time of booking any **trip**.
2. Anything related to an aircraft or sea vessel being withdrawn from service (even temporarily) on the recommendation of the Civil Aviation Authority, Port Authority or any regulatory body in a country to/from which **you** are travelling.
3. The cost of any pre-booked and pre-paid event(s) if they were the only purpose of the **trip**.

SECTION 6 - MISSED DEPARTURE

NOTE: In this section the 'Specified Events' are:

1. the failure of **public transport**.
2. an accident involving the mechanical breakdown of, or a technical fault occurring in, the vehicle **you** are travelling in.
3. an accident or breakdown happening ahead of **you** on a motorway or dual carriageway which causes an unexpected delay to the vehicle **you** are travelling in.
4. strike, industrial action or adverse weather conditions.

What is covered

1. If **you** do not arrive at the departure point in time to board the **public transport** which **you** are booked to travel on for the international outbound or return legs of **your trip** because of one of the Specified Events shown above, **we** will pay **you** up to the maximum amount shown in the 'Benefits at a glance' table on page 3 for any:
 - extra accommodation that is necessary (room only) and
 - travel expenses to get to **your** overseas destination or to return to the **United Kingdom**.
2. If **you** miss any outbound or return connecting **public transport** (after **you** miss the **public transport you** were booked on for the international outbound or return legs of **your trip** because of one of the Specified Events) **we** will pay **you** up to the maximum amount shown in the 'Benefits at a glance' table on page 3 for any:
 - extra accommodation that is necessary (room only) and
 - travel expenses to get to **your** overseas destination or to return to the **United Kingdom**.
 - There must be at least 2 and a half hours between:
 - the scheduled arrival time of the **public transport** which **you** have travelled on and
 - the scheduled departure time of the next outbound or return connecting **public transport**.

It is important to know:

- If the same expenses are covered under Section 5 (Delayed Departure), **you** can only claim under one section of this insurance for the same event.
- There is no cover above if the only purpose of **your trip** is to attend a pre-booked and pre-paid event. Cover can be purchased separately for this type of **trip**.

Special conditions that apply to claims

1. **You** must be scheduled to arrive at the final departure point (for the international outbound and return legs of **your trip**) at least 2 and a half hours before the scheduled departure time of the **public transport you** are booked to travel on.
2. There must be at least 2 and a half hours between:
 - the scheduled arrival time of the **public transport you** have travelled on and

- the scheduled departure time of the next outbound or return connecting **public transport**.
- 3. If **you** make a claim because **you** are delayed by something that happens on a motorway or dual carriageway, **you** must get (and, if necessary, pay for) confirmation or proof:
 - that something happened,
 - of where it happened,
 - of when it happened,
 - of the reason it happened and
 - of the length of the delay.

What is not covered

As well as the General Exclusions on page 49 the following things are not covered by this section:

1. Anything related to a strike or industrial action which is taking place (or has been publicly announced) before the date this insurance was bought or at the time of booking any **trip**.
2. Anything related to an aircraft or sea vessel being withdrawn from service (even temporarily) on the recommendation of the Civil Aviation Authority, Port Authority or any regulatory body in a country to/from which **you** are travelling
3. Anything related to an accident to or breakdown of the vehicle **you** are travelling unless **you** provide a repairer's report or other evidence.
4. Anything related to the breakdown of any vehicle **you** own which has not been serviced and maintained in accordance with the manufacturer's instructions.
5. Extra expenses where the scheduled **public transport** provider has offered alternative travel arrangements within 24 hours of the original departure time and they are of a similar standard and duration.

SECTION 7 - PERSONAL EFFECTS

NOTE: In this section “**baggage**” means:

Luggage, clothing, personal belongings, **valuables** and other articles which belong to **you** (or which **you** are legally responsible for) which are worn, used or carried by **you** during any **trip**.

It does not include **gadgets**, **business equipment**, **ski equipment**, **golf equipment**, **personal money**, cycles, cycle accessories (including bike boxes) or documents or any kind.

What is covered

1. **We** will pay **you** up to the amount shown in the **policy schedule** for the
 - accidental loss of
 - theft of or
 - damage to **baggage**.

The amount **we** pay will be the value at today’s prices minus an amount for wear, tear and depreciation (loss of value).

The most **we** will pay **you** is:

- a) the amount shown in the ‘Benefits at a glance’ table on page 3 for any one article, pair or set of articles
 - b) the amount shown in the ‘Benefits at a glance’ table on page 3 in total for all **valuables**
2. **We** will also pay **you** up to the amount shown in the ‘Benefits at a glance’ table on page 3 for an emergency replacement of clothing, medication and toiletries if **your baggage** is temporarily lost during the **outward journey** and not returned to **you** within 12 hours. **You** must give **us** written confirmation (from the **public transport** provider) of the number of hours the **baggage** was delayed.

If the item or items turn out to be permanently lost **we** will deduct the amount paid to **you** in compensation from the final amount to that **we** pay under this section.
 3. **We** will also pay **you** up to the amount shown in the ‘Benefits at a glance’ table on page 3 if **you** have to hire a replacement pedal cycle because
 - **your** cycle has arrived damaged and is not fit to use or is temporarily lost during the **outward journey** and
 - **you** do not get it back within 12 hoursas long as **we** get written confirmation from the **public transport** provider about the damage or the length of time the cycle was delayed.
 4. **We** will also pay **you** up to the amount shown in the ‘Benefits at a glance’ table on page 3 to cover the cost of getting to **your** next intended overnight destination if **your** pedal cycle is damaged and cannot be repaired in time for **you** to cycle there. **We** will only pay for one claim per **trip** and only the cost of the taxi fare for **you** and **your** cycle.

Special conditions that apply to claims

1. **You** must report the incident to the local police in the country where it happened within 24 hours of discovering it, or as soon as **you** realistically can after that and get (and pay for, if necessary) a written report of the loss, theft or attempted theft.
2. If **baggage** is lost, stolen or damaged while it is 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 written confirmation of this. If they charge to give this confirmation **you** must pay for it.
3. If **baggage** is lost, stolen or damaged while it is in the care of an airline **you** must:
 - a) get a Property Irregularity Report from the airline.
 - b) tell the airline, in writing, about the claim (within the time limit stated in their conditions of carriage) and keep a copy.
 - c) keep all travel tickets and tags if **you** are going to make a claim under this insurance.
4. **You** must provide (and pay for, if necessary) an original receipt or **proof of ownership** for items that are lost, stolen or damaged to help **you** as evidence to support **your** claim.

What is not covered

As well as the General Exclusions on page 49 the following things are not covered by this section:

1. The **excess** shown in the 'Benefits at a glance' table on page 3. However no **excess** is payable for the emergency replacement of clothing, medication and toiletries mentioned in 2. of 'What is Covered' above.).
2. Loss, theft of or damage to **valuables** left **unattended** at any time unless they are:
 - left in the custody of a **public transport** provider
 - placed in a hotel safe or safety deposit box or
 - left in **your** locked accommodation.
3. Loss, theft of or damage to anything left in an **unattended** vehicle unless:
 - it is locked out of sight in a **secure baggage area** and
 - someone who is not authorised has used force to get into the vehicle and there is proof of this.
4. Loss or damage because of 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 food)
 - bicycles
 - **Ski equipment**
 - **golf equipment**
 - **business equipment**
 - **personal money** and
 - damage to suitcases (unless the suitcases are completely unusable as a result of one single incidence of damage).
6. Loss or damage because of cracking, scratching, or breakage of:
 - china
 - glass (other than glass in watch faces, cameras, binoculars or telescopes)
 - porcelain or other brittle or fragile articles
 - unless caused by fire, theft, or an accident to the aircraft, sea vessel, train or vehicle which they are being carried in.
7. Loss or damage because of sports equipment being broken 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 condition
 - moth
 - **vermin**
 - any process of cleaning repairing or restoring or
 - mechanical or electrical breakdown.
10. Costs for cycle delay
- if the cost of hiring a replacement is more than it would be through a recognised supplier or
 - where **you** cannot provide proof from a recognised hire company or
 - the costs were run up by someone else or
 - the hire costs are more than the cost to replace the cycle.

SECTION 8 - GADGET COVER

What is covered

We will pay **you** up to the amount shown in the 'Benefits at a glance' table on page 3 for

- the loss of
 - the theft of or
 - damage (including accidental water damage) to
- up to 5 of **your gadgets** during **your trip**.

The amount **we** will pay will be the value at today's prices minus an amount for wear, tear and depreciation (loss of value).

For the following items the most **we** will pay is:

1. The amount shown in the 'Benefits at a glance' table on page 3 for any single laptop (this does not include tablets) and
2. The amount shown in the 'Benefits at a glance' table on page 3 for any other single **gadget**.

Special conditions that apply to claims

1. **You** are only covered for one replacement per item during the **period of insurance**.
2. **You** must report the incident to the local police in the country where it happened within 24 hours of discovering it, or as soon as **you** realistically can after that and get (and pay for, if necessary) a written report of the loss, theft or attempted theft.
3. If the **gadget** is lost, stolen or damaged while it is 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 written confirmation of this. If they charge to give this confirmation **you** must pay for it.
4. **You** must provide (and pay for, if necessary) an original receipt or **proof of ownership** for **gadgets** that are lost, stolen or damaged to help **you** prove **your** claim.
5. **We** can either:
 - pay the cost of repairing **your gadget**
 - replace **your gadget** with one of a similar value or
 - pay the cost of replacing **your gadget** at today's value minus an amount for wear, tear and depreciation (loss of value)
6. **You** must block lost or stolen mobile phones with **your** network provider and give **us** proof that this has been done.

What is not covered

The General Exclusions on page 49 and the exclusions under section 7 (Personal Effects) apply.

SECTION 9 – PERSONAL MONEY, PASSPORT & DOCUMENTS

What is covered

1. **We** will pay **you** up to the amount shown in the ‘Benefits at a glance’ table on page 3 for:
 - the accidental loss of
 - the theft of or
 - damage to**personal money** and documents.
2. **We** will also cover foreign currency during the 72 hours immediately before **you** leave on the **outward journey**. Please note:
 - a) the most **we** will pay for bank notes, currency notes and coins is the amount shown in the ‘Benefits at a glance’ table on page 3.
 - b) the most **we** will pay for all other **personal money** and documents (including the cost of the emergency replacement or temporary passport or visa) is the amount shown in the ‘Benefits at a glance’ table on page 3.
3. **We** will pay up to the amount shown in the ‘Benefits at a glance’ table on page 3 for:
 - additional travel expenses and
 - accommodation expensesthat **you** have to pay while **you** are outside **your home country** to get a replacement passport or visa (because it has been lost or stolen outside **your home country**) as long as these expenses are necessary.

Special conditions that apply to claims

1. **You** must:
 - report the incident to the local police (in the country where the loss, theft or damage happens) within 24 hours of discovering it (or as soon as possible after that) and
 - **you** must get a written report (which **you** might have to pay for).
2. If **personal money**, passports or documents are lost, stolen or damaged while they are in the care of **your** hotel or accommodation provider, **you** must:
 - report the details to the hotel or accommodation provider, in writing, and
 - get written confirmation (which **you** might have to pay for)
 - keep all travel tickets and tags to send in to support **your** claim.
3. If documents are lost, stolen or damaged while they are in the care of a **public transport** provider or authority, **you** must:
 - report it, in writing, to the **public transport** provider and
 - get written confirmation (which **you** might have to pay for).
4. If documents are lost, stolen or damaged whilst in the care of an airline **you** must:
 - give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy of the written notice) and

- keep all travel tickets and tags to send in to support **your** claim.
5. **You** must provide (and pay for, if charged)) an original receipt or **proof of ownership** for the items that are lost, stolen or damaged. This will help to support **your** claim.

What is not covered

As well as the General Exclusions on page 49 the following things are not covered by this section:

1. Loss, theft or damage if the item is left **unattended** at any time unless **you** left it:
 - in the care of a **public transport** provider
 - in a hotel safe or safety deposit box or
 - left it in **your** locked accommodation.
2. Loss, theft of or damage to travellers' cheques if **you** have not met all the issuer's conditions or if the issuer provides a replacement service.
3. Loss or damage caused by:
 - delay
 - the items being confiscated or kept by customs or any other authority
 - depreciation (loss in value)
 - changes in exchange rates or
 - shortages due error or omission.

SECTION 10 - PERSONAL LIABILITY

What is covered

We will pay **you** up to the amount shown in the 'Benefits at a glance' table on page 3 towards any amount (including legal costs and expenses) **you** have to pay (by law) as compensation for any claim (or series of claims) which are the result of any one event or which causes:

1. accidental **bodily injury**, death, illness or disease to any person who is:
 - not employed by **you**
 - not a **close relative** or
 - living with **you** but not paying for their own accommodation.
2. loss of, or damage to, property that does not belong to (and is not in the care of):
 - **you**
 - a **close relative** or
 - anyone in **your** employment.

IMPORTANT -Temporary holiday accommodation **you** are staying in but do not own is not covered. **You** are also covered under this section while **you** are taking part in **acceptable cycling based activities** as an amateur.

Special conditions that apply to claims

1. **You** must tell **us**, in writing, about any incident which might lead to a claim as soon as possible.
2. **You** must send **us** any writ, summons, letter of claim or other document as soon as **you** get it.
3. **You** must not:
 - admit any liability
 - pay
 - offer to pay
 - promise to pay or
 - negotiate any claimwithout **our** written permission.
4. **We** can take over and carry out the defence of any claims for compensation or damages or anything else involving a third party in **your** name.

We will have total discretion in how to deal with any negotiation or proceedings, or in the settlement of any claim, and **you** must give **us** all the information and help **we** ask for.
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.

What is not covered

As well as the General Exclusions on page 49 the following things are not covered by this section:

1. The first £250 of each claim.
2. Compensation or legal costs related to:
 - a) **your** legal liability under the terms of any agreement or contract (such as a hire agreement).
 - b) **you** taking part in any business, trade, profession or **occupation** or the supply of goods or services (including any voluntary or unpaid work, for example, babysitting).
 - c) **you** owning or using (or having in **your** possession) any animals, aircraft, firearms or weapons.
 - d) **you** owning or using (or having in **your** possession) 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.

SECTION 11 – WINTER SPORTS

NOTE: This cover is only provided if **you** are under 75 and gives up to 17 days' cover during the **period of insurance**.

Where indicated by a 1,2,3,4, activities may include one or more of the corresponding conditions:

1. there is NO cover under Section 10 (Personal Liability)
2. there is NO cover under section 4 (Personal Accident)
3. there is NO cover unless the activity is taking place within organised guidelines and as part of an organised activity led or instructed by professional guides or licensed **organisers** and **THREE TIMES THE STANDARD EXCESS WILL BE PAYABLE ON ALL CLAIMS.**

What is covered

1. **You** will be covered for the **winter sports** listed below while **you** are:

- a) inside the boundaries of an area specially designated for public use at a recognised resort and
- b) not skiing or snowboarding in areas marked as 'out of bounds' or 'hazardous' by the piste authorities.

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

What is not covered

As well as the General Exclusions on page 49, the following things apply to this section:

1. **Bodily injury** and damage to property because of **your** use of
 - sledges
 - skidoos
 - tracked or powered vehiclesare not covered under any other section of this policy.
2. There is no cover for any activities that involve any form of:
 - racing
 - jumping or
 - competition.
3. There is no cover for **ski equipment** under section 7 - Personal Effects. (Please also see subsection 11(a) – Ski Equipment) on page 40.
4. Ski lift passes are covered under section 9 - Personal Money and Travel Documents

SECTION 11(A) – SKI EQUIPMENT

What is covered

1. **We** will pay **you** up to the amount shown in the ‘Benefits at a glance’ table on page 3 for:
 - the accidental loss of
 - the theft of or
 - damage to

your own ski equipment, as long as the **ski equipment** is not over 5 years old.

The amount **we** will pay will be the value at today’s prices minus a deduction for wear tear and loss of value (calculated from the table below).

Age of ski equipment	Amount payable
Less than 1 year old	90% of value
Over 1 year old	70% of value
Over 2 years old	50% of value
Over 3 years old	30% of value
Over 4 years old	20% of value
Over 5 years old	No payment

The most **we** will pay for any one item, pair or set of items is the amount calculated from the table above or the amount shown in the ‘Benefits at a glance’ table on page 3, whichever is lower amount.

2. **We** will also pay **you** up to the amount shown in the ‘Benefits at a glance’ table on page 3 for
 - the accidental loss of
 - the theft of or
 - damage to

your hired ski equipment.

The amount we will pay will be the value at today’s prices.

Special conditions that apply to claims

1. If **your ski equipment** gets lost, stolen, or damaged, **you** need to tell the local police within 24 hours and get a written report from them (which **you** might have to pay for).
2. If **your ski equipment** is lost, stolen, or damaged while it is with a **public transport** provider, hotel or **your accommodation** provider, **you** need to tell them in writing and get a written confirmation from them. **You** might have to pay for this.
3. If **your ski equipment** is lost, stolen or damaged while with an airline **you** must:
 - get a Property Irregularity Report from the airline
 - give formal written notice of the claim to the airline, within the time limit set out in their conditions of carriage (please keep a copy of the written notice)
 - Keep all travel tickets and tags if you are going to make a claim.
4. **You** must provide an original receipt or **proof of ownership** for items lost, stolen or damaged to support **your** claim. **You** might have to pay for this.
5. **We** can choose whether to pay the cost of:

- repairing the item
- replacing **your** item with an equivalent one or
- replacing **your** item minus an amount for wear, tear and loss of value.

What is not covered

As well as the General Exclusions on page 49 the following things are not covered by this section:

1. Loss, theft of or damage to **ski equipment** in, or stolen from, an **unattended** vehicle unless:
 - it is locked out of sight in a **secure baggage area** and
 - someone broke into the vehicle and there is proof of this.
2. Loss, theft of or damage to **ski equipment** because:
 - of delay
 - it is confiscated or kept by customs or any other authority.
3. Loss or damage caused by:
 - wear and tear
 - loss in value
 - weather conditions
 - moth
 - **vermin**
 - cleaning
 - repairing
 - restoring or
 - mechanical or electrical breakdown

SECTION 11(B) – SKI EQUIPMENT HIRE

What is covered

If **your ski equipment** gets lost, stolen, or damaged, **we** will pay **you** up to the amount shown in the 'Benefits at a glance' table on page 3 to hire replacement **ski equipment**. This also applies if **your ski equipment** is temporarily lost for more than 24 hours.

Special Conditions Relating to Claims

1. If **your ski equipment** gets lost, stolen or damaged, **you** need to tell the local police within 24 hours and get a written report from them (which **you** might have to pay for).
2. If **your ski equipment** is lost, stolen or damaged while with a **public transport** provider, hotel or **your** accommodation provider, **you** need to tell them in writing and get a written confirmation from them. **You** might have to pay for this.
3. If **your ski equipment** is lost, stolen or damaged while with an airline **you** must:
 - get a Property Irregularity Report from the airline
 - give formal written notice of the claim to the airline, within the time limit set out in their conditions of carriage (please keep a copy of the written notice)
 - Keep all travel tickets and tags if you are going to make a claim.
4. **You** must provide an original receipt or **proof of ownership** for items lost, stolen or damaged to support **your** claim. **You** might have to pay for this.

What is not covered

As well as the General Exclusions on page 49 the following things are not covered by this section:

1. Loss, theft of or damage to **ski equipment** in, or stolen from, an **unattended** vehicle unless:
 - it is locked out of sight in a **secure baggage area** and
 - someone broke into the vehicle and there is proof of this.
2. Loss, theft of or damage to **ski equipment** because:
 - of delay
 - it is confiscated or kept by customs or any other authority.
3. Loss or damage caused by:
 - wear and tear
 - loss in value
 - weather conditions
 - moth
 - **vermin**
 - cleaning
 - repairing
 - restoring or
 - mechanical or electrical breakdown

SECTION 11(C) – SKI PACK

What is Covered

1. We will pay **you** up to the amount shown in the ‘Benefits at a glance’ table on page 3 for the part of **your** ski pack (for example ski school fees, lift passes, and rented **ski equipment**) that **you** did not use, after **your bodily injury**, illness or disease.
2. If **you** lose **your** lift pass, **we** will pay **you** for the unused part of it, up to the amount shown in the **policy schedule**.

Special Conditions Relating to Claims

You need to give **us** written evidence (which **you** might have to pay for) from a **medical practitioner** saying that **your** injury, sickness, or disease stopped **you** from using **your** ski pack.

What is Not Covered

The General Exclusions on page 49 apply to this section.

SECTION 11(D) – PISTE CLOSURE

What is Covered

We will pay **you**, up to the amount shown in the ‘Benefits at a glance’ table on page 3 for travel costs if **you** need to go to a different site or ski area because:

- there is not enough snow
- there is too much snow or
- an avalanche has closed the ski area/skiing facilities (not including cross-country skiing) where **you** were supposed to ski.

This cover only applies if:

- the ski area **you** booked is closed for more than 12 hours
- **your trip** is outside the **United Kingdom** during the ski season for the area **you** booked
- there are no other ski areas available.

Special Conditions Relating to Claims

You must get (and pay for) written proof from the relevant authority, ski lift operator or **your** tour operator’s representative that:

- the ski area was closed, and
- why it was closed.

What is Not Covered

As well as the General Exclusions on page 49 the following is not covered by this section:

1. Any situation where **you** are given transport costs, compensation or alternative skiing facilities.

SECTION 11(E) – AVALANCHE OR LANDSLIDE COVER

What is Covered

We will pay **you** up to the amount shown in the ‘Benefits at a glance’ table on page 3 for:

- extra accommodation (room only) and
- travel costs

if **you** are delayed for more than 12 hours in reaching **your** booked resort or returning **home** because of an avalanche or landslide.

This cover only applies to **trips** taken outside the **United Kingdom** during the published ski season for **your** resort.

Special Conditions Relating to Claims

You must get (and pay for) written confirmation about the avalanche or landslide from the relevant authority or from **your** tour operator’s representative.

What is Not Covered

The General Exclusions on page 49 apply to this section.

SPORTS, PASTIMES AND ACTIVITIES

NOTE: The below activities are covered under this policy as well as leisure cycling and any of the other activities listed in any Activity Pack chosen (and paid for).

You must make sure that the activity is properly supervised and that **you** wear the correct safety equipment (such as protective headwear, life jackets etc.)

Where indicated by a 1,2,3,4, activities may include one or more of the corresponding conditions:

1. there is NO cover under Section 10 (Personal Liability)
2. there is NO cover under section 4 (Personal Accident)
3. there is NO cover unless the activity is taking place within organised guidelines and as part of an organised activity led or instructed by professional guides or licensed **organisers** and **THREE TIMES THE STANDARD EXCESS WILL BE PAYABLE ON ALL CLAIMS.**
4. There is no cover when racing

— Abseiling (within the organiser's guidelines)	excursion with licensed public hirer	your home country (other than in motor rallies or competitions)
— Aerial Safaris (in chartered aircraft and an organised excursion)	— Cable Car Ride	1, 2
— Aerobics	— Camel riding/trekking 1, 2	— Dry Slope Skiing
— Amateur Athletics	— Canoeing/Rafting/White Water Rafting/Kayaking grades up to grade 5	— Elephant riding/trekking 2
— Angling	— Canyoning	— Falconry 2
— Archaeological digging 1, 2	— Catamaran/ Yachting/Sailing	— Fell Running (up to 3,500 metres)
— Archery	— Cave diving or potholing (no solo diving) 2	— Fell Walking (up to 3,500 metres)
— Assault course	— Clay pigeon shooting/small Bore target shooting/rifle range 1, 2	— Fencing
— Badminton	— Climbing (on climbing wall only)	— Fishing
— Bamboo rafting	— Climbing up to 3,500 metres on slopes classified as facile or easy including rock scrambling	— Fives
— Banana boating (as a passenger only) 3	— Cricket	— Flag American Football
— Baseball	— Croquet	— Flying as a passenger in an aircraft (private plane/helicopter/glider)
— Basketball	— Cross Country Running	— Flying as pilot 1, 2
— Battle Re-enactment	— Crossfit	— Football
— Beach games	— Curling	— Frisbee/Ultimate Frisbee
— Big game hunting 1, 2	— Dancing (including lesson participation)	— Fruit or vegetable picking (under 3 metres)
— Billiards/snooker/pool	— Darts	— Functional training/Functional fitness
— Blading (no stunts)	— Deep sea fishing	— Glass bottom boats/bubbles (as a passenger only)
— Board Sailing	— Dinghy Sailing	— Gliding as a passenger and with a qualified pilot 1, 2
— Body boarding	— Dragon Boat Racing	— Go karting up to 200cc (within organiser's guidelines) 1, 2, 4
— Boogie Boarding	— Driving any motorised vehicle that you are licensed to drive in	— Goalball

- Golf (applicable to playing golf. There is no cover for loss of green fees, loss of **golf equipment** or any hole-in-one fees)
- Gorilla Trekking (organised tours only)
- Gym – Fitness
- Gymnastics
- Handball
- Hang gliding 1, 2
- Helicopter Rides (passenger only)
- High diving up to 5 meters (supervised pools only, no rock diving/jumping) 2
- Hiking up to 3,500 metres
- Hobie Cat Sailing
- Hockey/Shinty (must wear protective head gear)
- Horse riding (incidental, single day, excl. competitions, racing, jumping and hunting) 1, 2
- Hot air ballooning (passenger only, organised rides only) 2
- Hot Dogging up to grade 3
- Hot Springs
- Hovercraft passenger 1, 2
- Hunting, any use of firearm
- Hurling (amateur only)
- Hydro Zorbing
- Hyrox
- Ice Cricket
- Ice Skating (rink only)
- Ice Surfing
- Indoor climbing (on climbing wall only)
- In-line Skating (no stunts)
- Jet boating (passenger only) 1, 2, 4
- Jet skiing (18+) 1, 2, 4
- Jogging
- Judo
- Karate
- Kite Buggy/Boarding/ Surfing/foiling 2
- Korfball
- Lacrosse
- Land Skiing
- Llama Riding
- Marathon running
- Mule Trekking
- Netball
- Octopush
- Orienteering (up to 3,500 metres above sea level)
- Ostrich riding
- Paddle boarding
- Paintball/war games (wearing eye protection) 1, 2
- Parachuting tandem only 1, 2
- Paragliding/Parascending (over water only – not over land. Must be licensed operator with professional guide and only in EU, EEA, USA, Canada, Australia and New Zealand.) 1, 2
- Pedalos
- Pilates/reformer Pilates
- Polo 2
- Pony trekking 2, 4
- Pool
- Power boating (passenger only, no racing and no competitions) 1, 2
- Quad biking/ATVs (wearing a helmet) 1, 2, 4
- Racketball/Rackets
- Rambling (up to 3,500 metres above sea level)
- Refereeing
- Reverse Bungee
- Rifle Range
- Ringo (as a passenger only) 1
- River bugging/Sledging/Tubing up to grades 3
- Roller skating/blading/in line skating (wearing pads and helmets)
- Rounders
- Rowing 4
- Rucking
- Rugby (Union/League) not professional
- Running
- Safari in a vehicle/Trekking/Tracking (organised tour, no fire arms)
- Safari trekking (must be organised tour) 1, 2
- Sailing/ Yachting European waters only
- Sand Duning 1
- Sand Skiing 1
- Sand surfing 1, 2
- Sand yachting 1, 2, 4
- Sandboarding 1, 2
- Scuba diving up to a depth of 30 metres (must be PADI/BSAC qualified. No solo diving and subject to exclusions below)
- Sea Fishing
- Segway / electronic scooters
- Shark Diving (professionally supervised in a cage)
- Shooting (within **organisers** guidelines) 1, 2
- Shooting/small bore target/rifle range
- Skateboarding (wearing pads and helmets)
- Skin Diving (up to a depth of 30 metres (if qualified or accompanied by a qualified instructor and not diving alone)
- Skydiving (Tandem only)
- Slacklining

— Sledding/Sledging or Sleigh Riding (passenger only if pulled by Horse, Dogs or Reindeer)	— Table tennis	ing/ Orienteering/Rambling up to 3,500 metres above sea level
— Small Bore Target Shooting	— Tall ship crewing 1, 2, 4	— War game/paint balling (wearing eye protection) 1, 2
— Snooker	— Ten pin bowling	— Water Hockey
— Snorkelling	— Tennis	— Water polo
— Soccer	— Touch Football	— Water skiing/water ski jumping 1, 2
— Softball	— Trampolining	— Weight lifting
— Spear fishing (without tanks)	— Tree Top Trekking/Canopy Walking (walking across roped)	— Whale watching
— Speed Boating (passenger only)	— Tubing	— Wheelchair Basketball
— Speed sailing 1, 2, 4	— Tug of war	— Wicker basket tobogganing
— Sphering	— Volleyball	— Wind tunnel flying (pads/helmets to be worn)
— Spinning Class	— Wake boarding	— Windsurfing/wind foiling/wingsurfing/wing foiling 1
— Squash	— Walking/Fell Running/Trekking/ Hiking/ Orienteering/Rambling between 3,500 and 5,500 metres above sea level. On organised tour along recognised routes only. No search and rescue other than for medical reasons	— Yachting/Sailing (European Waters only)
— Street hockey	— Walking/Fell	— Yoga
— Surfing (no competitions,inland and coastal waters only 1	— Walking/Fell Walking/Running/Trekking/Hik	— Zip lining/trekking (safety helmets to be worn)
— Swimming		— Zorbing/hydro zorbing/sphering 1
— Swimming with dolphins		
— Swimming/bathing with elephants		
— Sydney Harbour Bridge walk (organised and walking across clipped onto a safety line)		

What is Not Covered

As well as the General Exclusions on page 49 anything related to the following are not covered by this section:

1. Diving:

- without holding a recognised certificate for that type of diving or
- while not being instructed by a professional or
- without the proper equipment or
- against recognised codes of good practice (for example PADI or BSAC) or
- to a depth of more than 30 metres or
- Solo or
- at night or
- as part of an organised cave dive or
- for hire or reward
- if **you** are under age 12 or over 65.
- taking a flight within 24 hours of **your** last dive or
- while suffering with a cold, flu, infection or sinus/ear problem.

GENERAL EXCLUSIONS

(that apply to every section)

These exclusions apply to all sections of cover. Please read them and any specific exclusions for the cover sections **you** are claiming under

We will not provide any cover for:

1. Any policy **excess**.
2. Any claim if **you** do not satisfy the requirements of Who can take out this insurance on page 11
3. Any costs or expenses which are not directly related to the incident which caused the claim.
4. **You** taking part in, or practicing, any **professional sports** or professional entertaining.
5. **You** taking part in, or practicing, any other sport or activity unless it is:
 - listed under Sports, pastimes and activities on page 46-48 or
 - is an **acceptable cycling based activity** or
 - is a **winter sport** listed on page 38.
6. Alcohol abuse, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a **medical practitioner** (but not for the treatment of drug addiction), or solvent abuse.
7. **Your** suicide or attempted suicide, self-injury or **you** deliberately putting **yourself** at risk (unless **you** were trying to save another person's life).
8. **You** causing damage or injury on purpose.
9. **You** breaking the law, or not following the laws of any country or local authority;
10. Travel to a specific country or to an area where the Foreign, Commonwealth & Development Office (FCDO) advised against all travel at the time **you** purchased **your** policy or booked **your trip** (whichever is later).
11. Any travel if the UK Government or World Health Organisation (WHO) has advised against all travel (for example, in the event of an **epidemic** or pandemic).
12. Any claim if the tour operator or anyone providing **your** accommodation does not fulfil the booking **you** have with them for any reason.
13. **We** will not pay:
 - any benefits for **bodily injury** or illness or
 - for any loss, damage, liability, cost or expensewhether caused deliberately or accidentally by:
 - a) the use of, or inability to use, any computer, computer application, computer software or programme
 - b) any computer virus
 - c) any computer related hoax relating to a) and/or b) above.

In this exclusion, "computer" means a machine or device that performs processes, calculations and operations based on instructions provided by a software or hardware program, with the

ability to accept data (input), process it, and then produce outputs. This includes phones, including smartphones, and tablets.

14. **War or acts of terrorism.**

a) **You** taking part in:

— **active war**

— **war**

— invasion

— acts of foreign enemies

— hostilities or warlike operations (regardless of whether **war** is declared or not)

— civil **war**

— rebellion

— revolution

— insurrection

— riot or civil commotion

— 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.

15. **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 of it.

GENERAL CONDITIONS

(that apply to every section)

Transferring **Your** Policy

This insurance cannot be transferred to anyone else unless **you** inform **us** in writing and receive confirmation that **your** request is acceptable to **us**.

Other Insurance

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** might try to get some or all of **our** costs back from the other **insurer**. **You** must give **us** any help or information **we** ask for.

Precautions

You must always take precautions to avoid injury, illness, disease, loss, theft or damage and take steps to safeguard **your** property from loss or damage and to get property that has been lost or stolen back.

Claims money

All claims will be paid in pounds sterling unless **we** have agreed to something else.

Money **you** are not entitled to

If **we** pay **you** for anything that is not actually covered by this insurance, **you** must pay it back..

Children under 16

Children under 16 are only covered as part of **family cover** or **single parent cover** and when they are travelling with one or both of the insured adults, (or with another **responsible adult**) as long as the adult is also insured to travel on their own. If a child turns 16 during the **period of insurance** they will be covered until the end of the current **period of insurance**.

MAKING A CLAIM

What to do in a Medical or other Emergency Abroad

Healix provides a 24 hour emergency service 365 days a year on **our** behalf.

You can contact **Healix** by using the following:

Tel: +44 (0) 208 608 4227

Fax: +44 (0) 208 481 7826

Email: internationalhealthcare@healix.com

Website: www.healix-international.com

For out-patient treatment costing less than £200, it is recommended that **you** pay the hospital/clinic **yourself** and claim back medical expenses from **us** on **your** return to **your home country**.

You must contact **Healix** as soon as possible in the case of a serious medical emergency abroad:

- if **you** will, or might, need to stay in hospital,
- if **you** have hospital treatment or
- for other emergencies (for example the need to change travel arrangements and return **home** because a **close relative** has become seriously ill).

When calling **Healix** for help, please provide the following information:

- The policy number (shown on the **policy schedule**) and the **policyholder's** name.
- **Your** name and the address **you** are staying at.
- The phone number **you** are calling from.
- The nature of the emergency.
- The name and phone number of the **medical practitioner** and hospital treating **you** (if appropriate).

Not contacting **Healix**, or not following their instructions, could affect **your** claim. **Healix** must agree, any emergency travel expenses involving air travel beforehand. If it is not possible to make contact with **Healix** before **you** are admitted to hospital or before any medical expenses are run up, because emergency treatment is required **you** must contact them as soon as **you** can.

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

Payment for medical treatment abroad

If **you** are admitted to a hospital/clinic while abroad, **Healix** will arrange for any medical expenses which are covered by the insurance to be paid direct to the hospital/clinic. To take advantage of this benefit:

- someone must contact **Healix** for **you** as soon as possible;
- **you** should be careful if **you** are asked to sign for excessive treatment or charges.
- If **you** are in any doubt, **you** should call **Healix** for guidance and to authorise the costs.

Reporting all other claims

You must report claims as soon as possible, preferably within 31 days of any incident which might lead to a claim under this insurance. **You** must also report claims as soon as **you** find out about any condition or circumstances which may cause a **trip** to be cancelled or cut short.

To submit a claim, please log in to the **Yellow Jersey** customer portal:

- <https://insurance.yellowjersey.co.uk/account/signin>,
- under **your** travel policy press 'Start a Claim'
- complete the online claim form and submit

If **you** have any difficulty submitting a claim please contact **Yellow Jersey**. **You** can call +44 (0)333 003 0046 or email support@yellowjersey.co.uk.

CSA manages **our** non-emergency claims; if **you** have any questions or need assistance once the claim has been submitted, **you** can call +44(0)1702 553 443 or email info@csal.co.uk.

Yellow Jersey and **CSA** are open Monday to Friday 9 am to 5 pm (GMT)

You can also find 'Frequently Asked Questions' (FAQ) relevant to **your** claim and the process at <https://www.yellowjersey.co.uk/info-zone/>

Providing information to support **your** claim

You will need to give certain information for **your** claim to be assessed properly. This information will vary depending on which section of cover **you** are claiming under. Examples of the types of information **CSA** will need are given below, but they might need other evidence from **you**.

Further details are given within each section of cover, and **our CSA** will tell **you** exactly what information **you** need to give them in relation to **your** own claim.

Unless **we** agree to pay for any information, for example a medical examination (which **you** must agree to have if asked), **you** will need to pay for the information/evidence **yourself**.

Medical Certificates	<p>A medical certificate from the medical practitioner treating you (or from a consultant specialising in a relevant field) explaining why you:</p> <ul style="list-style-type: none"> — needed medical attention, — were not able to travel, — were forced to cancel, extend, cut short or forfeit any pre-arranged plans or paid-for activities, or — needed to rearrange any travel plans.
Police (or other Authority) Reports	<p>A report from the local police or other relevant authority in the country where the incident happened confirming:</p> <ul style="list-style-type: none"> — dates — circumstances — further details of the loss/theft/attempted theft/mugging/damage/quarantine/lawful or unlawful detention.
Travel Tickets & Baggage Tags	<ul style="list-style-type: none"> — All travel tickets (including any unused travel tickets) and — baggage tags.
Receipts, Bills, Valuations & Proof of Ownership	<ul style="list-style-type: none"> — An original receipt, valuation or proof of ownership for items, currency or documents which are lost, stolen, damaged, repaired, replaced, purchased or hired as emergency temporary replacements. — Receipts or bills for any costs for in-patient/out-patient treatment, telephone calls, emergency dental treatment, transport, accommodation, hospital or medical costs and any other charges or expenses which you want to be considered as part of a claim.
Confirmation Letters, Reports, Invoices & Notices	<p>Confirmation of the loss, delay, failure, cancellation or circumstance leading to the claim in the form of a</p> <ul style="list-style-type: none"> — letter — invoice — report or — notice of cancellation <p>from (as appropriate) your</p> <ul style="list-style-type: none"> — 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	<p>For any claim for death the original death certificate will be needed.</p>

Getting Medical Treatment Abroad

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 only give access to state-provided medical treatment. Remember, this might not cover all the things **you** would expect to get free of charge from the NHS in the UK. **You** might have to make a contribution to the cost of **your** care.
- **You** can apply for an GHIC online at www.ghic.org.uk or by calling 0300 330 1350.

Please 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** might not have any control over the hospital **you** are taken to and the closest hospital might 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 or email: 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 2 – Emergency, medical and other expenses.

Claims Conditions

1. Claims procedure and notification:

You must report claims using the procedures and contact options detailed in this 'Making a Claim' Section on pages 52-56.

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

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

2. Claims evidence

CSA will need **you** to give them (and, if necessary, pay for), all the evidence they need to fully assess **your** claim. **You** must have any medical examinations **CSA** decides are necessary. **CSA** will pay for these. They might ask (and pay) for a post mortem examination in the event of accidental death.

3. Property

You must keep any property which is damaged and, if asked, send it to **CSA** 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 which **you** cannot provide **proof of ownership** for (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 fraud prevention very seriously 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 anyone acting on **your** behalf under this insurance is fraudulent, deliberately exaggerated or intended to mislead, **we** might:

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

If **your** insurance is terminated from the time of the fraudulent act, **we** will not pay any claim for any incident which happens after that time and **we** might not return any of the insurance premium(s) already paid.

CANCELLATION OF THE POLICY

Your Cancellation Rights

You have the right to cancel this policy within 14 days from the date **you** receive the policy booklet at the start of the insurance provided that no person insured by the policy has travelled and no claim has been made.

If **you** decide to cancel **your** policy, **you** will be entitled to a full refund of premium provided that:

- no insured person has travelled and
- no claim has been made and
- no claim is going to be made.

Our Cancellation Rights

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

- **you** pay the premium;
- neither **you** nor any other person insured under the policy commits fraud.

In addition to the above **we** will not cancel the policy during the **period of insurance** unless one or more of the following happens:

- **you** or any other person insured by this policy, commit fraud; or
- **the risk we** agreed to insure changes significantly (for example because activities **you** intend to be involved in during any **trip** change, or because **you** develop new **medical conditions** after the insurance starts). If **we** cancel the policy for this reason, **you** will be given at least 60 days' notice in writing and will be entitled to a refund of premium which will be calculated according to the number of days remaining in the **period of insurance**.

RENEWING YOUR POLICY

Yellow Jersey will contact **you** 21 days before **your** current **period of insurance** ends to ask whether **you** wish to renew **your** policy. They will also tell **you** about any changes to the premium and/or the policy terms and conditions.

If **you** want to renew **your** policy, **you** will be given a new **policy schedule** and policy booklet.

If any of **your** personal details have changed, please tell **Yellow Jersey** as soon as possible. **You** can email support@yellowjersey.co.uk or call +44 (0)333 003 0046.

HOW TO MAKE A COMPLAINT

Our aim is to provide **you** with a high quality service at all times, although **we** do appreciate that there may be instances where **you** feel it is necessary to make a complaint.

If **you** do want to complain, please note the 3 steps below, along with the relevant contact details for each step.

Please take special note that if **you** want to make **your** complaint directly to Lloyd's in the first place, **you** can do so by using the contact information referenced in Step 2 below.

Step 1:

Firstly, if **your** complaint is about a claim, please direct it to **CSA**:

Claims Settlement Agencies Limited

308-314 London Road, Hadleigh, Essex SS7 2DD

Tel: UK +44(0)1702 553 443

Email: complaints@csal.co.uk

If **your** complaint is not about a claim, please direct it to:

Customer Services Manager

Yellow Jersey

Prospero, 73 London Road, Redhill, Surrey, RH1 1LQ

Tel: +44 (0)333 003 0046

Email: support@yellowjersey.co.uk

Step 2:

If **you** are still unhappy with the outcome of **your** complaint from **Yellow Jersey** or the **CSA** **you** may refer **your** complaint to Lloyd's. Lloyd's contact information is:

Complaints at Lloyd's

Fidentia House, Walter Burke Way, Chatham Maritime, Kent, ME4 4RN

Tel: +44 (0)20 7327 5693

Email: complaints@lloyds.com

Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedure are set out in a leaflet "How **We** Will Handle **Your** Complaint", which is available at the website address above. Alternatively, **you** may ask Lloyd's for a hard copy.

Step 3:

If **you** are still unhappy after Lloyd's has looked at **your** complaint, **you** might have the right to refer **your** complaint to an alternative dispute resolution (ADR) body.

If **you** live in the **United Kingdom** the contact information is:

Financial Ombudsman Service

Exchange Tower, London, E14 9SR

Tel: 0800 0234 567 (calls to this number are free on mobile phones and landlines).

Tel: 0300 1239 123 (calls to this number cost no more than calls to 01 and 02 numbers).

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

Website: www.financial-ombudsman.org.uk

If **you** live in the Isle of Man, the contact information is:

Financial Services Ombudsman Scheme

Thie Slieau Whallian, Foxdale Road, St John's, Isle of Man, IM4 3AS

Tel: +44(0) 1624 686500

Fax: +44(0) 1624 686504

Email: ombudsman@iomoft.gov.im

Website: <https://www.gov.im/oft/ombudsman/>

If **you** live in the Channel Islands, the contact information is:

Channel Islands Financial Ombudsman

PO Box 114, Jersey, Channel Islands, JE4 9QG

Jersey: +44 (0)1534 748610

Guernsey: +44 (0)1481 722218

International: +44 1534 748610

Fax: +44 1534 747629

Email: enquiries@ci-fo.org

Web: www.ci-fo.org

LEGAL, REGULATORY & OTHER INFORMATION

The Insurance Contract

This policy booklet and **your policy schedule** are **your** insurance documents and make up the contract between **you** and **us**. The contract does not give rights to anyone else, and no one else has the right to enforce any part of it.

It is important that **you** read this policy booklet carefully along with **your policy schedule** so **you** can be sure what cover is provided and check that it meets **your** needs.

This policy booklet and **your policy schedule** are issued to **you** by:

Yellow Jersey, a trading style of The Plan Group Ltd,

Yellow Jersey acts in its capacity as **our** agent under contract reference B6839AH0342024.

In exchange for payment of the premium shown in **your policy schedule**, **you** are insured in line with the terms & conditions in these documents (and any amendments made to them) for the period of cover.



Signed by Ryan Georgiades

Authorised signatory of **Yellow Jersey**

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. **You** might be entitled to compensation from the scheme if **we** cannot meet **our** obligations to **you** under this contract. **You** can get more information from the Financial Services Compensation Scheme, PO Box 300, Mitcheldean GL17 1DY. Tel: 0800 678 1100 (Freephone) or 020 7741 4100. Website: www.fscs.org.uk

Who does what?

- This insurance was arranged by **Yellow Jersey**. Their contact details are:
Yellow Jersey, Prospero, 73 London Road, Redhill, Surrey, RH1 1LQ
Tel: +44 (0)333 003 0046
Email: support@yellowjersey.co.uk
- The insurance is underwritten by Lloyd's Syndicate 4444 which is managed by Canopus Managing Agents Limited. Canopus Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Lloyd's Syndicate 4444 is referred to as "**we**", "**us**" and "**our**" in this policy booklet.

- **Healix** provides 24 Hour Emergency Assistance on **our** behalf. All other claims are handled by **CSA** on **our** behalf. Contact details for both **Healix** and **CSA** are given in the ‘Making a Claim’ section on pages 52 to 56 which also gives full details of what to do in a medical or other emergency abroad and how to make a claim under the policy.

Data Protection Notice

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

For full details of what data **we** collect about **you**, how **we** use it, who **we** share it with, how long **we** keep it and **your** rights relating to **your** personal data, please refer to **our** Privacy Notice which is available on **our** website www.canopius.com.

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

In summary:

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

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

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

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

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

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

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

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

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

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

Group Data Protection Officer

Canopus Managing Agents Limited

Gallery 9, One Lime Street, London EC3M 7HA, UK

privacy@canopus.com

Tel: + 44 (0)20 7337 3700

Law and Jurisdiction

This policy shall be governed by the laws of England and Wales and subject to the non-exclusive jurisdiction of the courts of England.

Sanctions

You agree that any cover, the payment of any claim and any benefit provided under **your** Policy will be suspended, to the extent that providing any cover, the payment of any claim or the provision of any benefit would expose **us** to any sanction, prohibition or restriction under any:

- a) United Nations' resolution(s); or
- b) trade or economic sanctions, laws or regulations of the European Union, **United Kingdom** or United States of America.

The suspension will continue until **we** are no longer exposed to any sanction, prohibition or restriction.

Safeguarding **Your** Premium and Claim Payments

All premium payments from **you** and due to **us** for this policy will be held by **Yellow Jersey** on **our** behalf. **Yellow Jersey** will also hold any premium refund that is due to **you** from **us**.

Any claim payments that are due to **you** from **us** will be paid to **you** by **CSA**.

In these roles, **Yellow Jersey** and **CSA** are acting as **our** agents. This means that once a premium is paid to the agent it is considered to have been received by **us** and that all claim payments and premium refunds are not considered to have been paid until **you** have actually received them.

Several Liability

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

The Insurer

This insurance is underwritten by Lloyd's Syndicate 4444, which is managed by Canopus Managing Agents Limited. Registered Office: Canopus Managing Agents Limited, Floor 29, 22 Bishopsgate, London EC2N 4BQ. It is registered in England under no. 01514453.

Regulatory Details

- Canopus Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference: 204847.
- **Yellow Jersey** is a trading style of The Plan Group Ltd. **Yellow Jersey** has its registered office at Prospero, 73 London Road, Redhill, Surrey RH1 1LQ (registered number: 04108942). The Plan Group Ltd, is authorised and regulated by the Financial Conduct Authority. Firm Reference: 307249.
- **CSA** has its registered office at The Walbrook Building, 25 Walbrook, London EC4N 8AW (registered number: 02558156)) and is authorised and regulated by the Financial Conduct Authority. Firm Reference: 309264.
- **Healix** has its registered office at **Healix** House, Esher Green, Surrey KT10 8AB (registered number: 03945478) and is authorised and regulated by the Financial Conduct Authority. Firm Reference: 470828

DEFINITIONS

Whenever the following words or expressions appear in **bold** in this policy booklet, they have the meaning given below.

“**Acceptable cycling based activity/activities**” means Leisure Cycling and the cycling activities listed in either Pack A, Pack B or Pack C depending on which pack **you** have chosen. This will be shown on the **policy schedule**.

“**Active war**” means **you** actively taking part in a **war** where **you** are considered, by English Law, to be under instruction from or employed by the armed forces of any country.

“**Baggage**” means luggage, clothing, personal belongings, **valuables** and other articles which belong to **you** (or which **you** are legally responsible for) which are worn, used or carried by **you** during any **trip**.

It does not include **gadgets, business equipment, ski equipment, golf equipment, personal money** or documents.

“**Bodily injury**” means an identifiable physical injury, which happens during a **trip** which takes place during the **period of insurance**. It must be caused by sudden, unexpected, external and visible means and includes injury as a result of unavoidable exposure to severe weather conditions.

“**Business equipment**” means equipment which either:
belongs to **your** employer or
is owned by **you** and used as part of **your** trade, profession or **occupation**.

“**Close business associate**” means anyone who is away from the business for more than complete day at the same time as **you** and this prevents the proper running of that business.

“**Close relative**” means 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.

“**CSA**” means Claims Settlement Agencies Limited.

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

“**Excess**” means the amount **you** will have to pay towards the cost of each claim under the insurance.

“Family cover” means up to two adults and any number of their children, step children or foster children aged under 18 who are travelling with the parents or legal guardian and who are insured on the same **policy schedule**, 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 with another **responsible adult**) as long as either adult is also insured to travel on their own.

“Gadget” means 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). The item(s) must be:

- new when **you** bought 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**.

“Golf equipment” means golf clubs, golf balls, golf bag, golf trolley and golf shoes.

“Healix” means **Healix** Health Services Limited.

“Home” means the place where **you** normally live in the **United Kingdom**.

“Home country” means the country in the **United Kingdom** where **your home** is.

“Insured person” means each person travelling on a **trip** whose name appears on the **policy schedule**.

“Insurer” means Lloyd’s Syndicate 4444, managed by Canopus Managing Agents Limited.

“Loss of limb” means 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” means total and irrecoverable **loss of sight**:

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

“Medical condition” means any disease, illness or injury.

“Medical practitioner” means 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 who **you** are travelling with.

“Occupation” means any type of work that can be done for pay or reward. It is not a specific job with any particular employer and it does not have to be in any specific location and there does not need to be any of this type of work available at the present time.

“Organised event fees” means fees which **you** paid to an event **organiser** for an amateur **acceptable cycling based activity** but cannot get back (i.e. where no refund or credit note is given).

“Organiser” means 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 **policy schedule** 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” means the journey by motor transport, train, aircraft or watercraft from **your home** address to the **trip** destination.

“Yellow Jersey” means **Yellow Jersey** a trading style of The Plan Group Ltd.

“Period of insurance” means the period when this insurance is in place and is shown on the **policy schedule**. During this period any **trip** that is not longer than the number of days shown in the **policy schedule** is covered, but only 17 days in total in each **period of insurance** is covered for **winter sports**.

“Permanent total disablement” means loss of physical and/or mental ability caused by **bodily injury** which leaves **you** unable to do the main duties of any **occupation** which **you** are qualified for (either because of training, education or experience ever again. The main duties are those that are normally an essential part of any **occupation** and cannot be changed or left out. A **medical practitioner** must believe that the disability will last throughout **your** life with no prospect of improvement, regardless of when cover under this policy ends or **you** are expected to retire.

“Personal money” means 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 personal use.

“Policyholder” means the individual who has paid **us** the correct premium for this insurance and whose name is on the **policy schedule** as the **policyholder**.

“Policy schedule” means the document showing details of **your** cover and cover for any other insured person.

“Pre-existing medical condition” means:

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

“Professional sports” means sport undertaken by someone in their capacity as a **professional sportsperson**.

“Professional sportsperson” means a person who gets at least some of their income from taking part in a recognised sport at a competitive level. This includes any athlete who meet one or more of the following:

- a) they earn more than £5,000 a year from their sporting activities.
- b) they compete or work at a recognised professional-grade or league as defined by the governing body of their sport (e.g., UCI World Tour in cycling, The FA in football, ATP in tennis).
- c) they have a formal contract with a team or organisation for which they receive compensation (e.g. money or equipment).
- d) they get financial benefits from sponsorships, endorsements, or commercial agreements linked to their sporting profession.

It does not include people taking part at amateur or semi-professional levels.

“Proof of ownership” means an original receipt and any other document that proves **you** own the item. It must show:

- a) the date it was bought
- b) the make
- c) the model and
- d) IMEI/Serial number.

“Public transport” means any publicly licensed aircraft, sea vessel, train, coach or bus on which **you** are booked or had planned to travel.

“Responsible adult” means an adult which **you** trust to take care of **your** child when travelling, such as a sports coach or family friend.

“Secure baggage area” means any of the following, as applicable:

- a) the locked dashboard, boot or luggage compartment of a motor vehicle
- b) 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
- c) the fixed storage units of a locked motorised or towed caravan
- d) a locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

“Single parent cover” means one adult and any number of his or her children, step children or foster children aged under 18 accompanying the adult insured on the same **policy schedule**, travelling on any **trip** to the same destination. Children under 16 are only insured when travelling with the insured adult, as long as the adult is also insured to travel on their own.

“Ski equipment” means 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” means any act (for example, the use or threat of force and/or violence) by any person or group of people, whether acting alone or on behalf of/in connection with any organisation or government, which is 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.

“Travel documents” means **your** passport, visas and driving licence.

“Travelling companion” means a person **you** are travelling with or have arranged to travel with.

“Trip” means any holiday, business or pleasure **trip** or journey made by **you** within Destination Area 1, 2 or 3 (as chosen by **you** and shown in the **policy schedule**). See page 9 for more information.

- Each **trip** must begin and end in **your home country** 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.
- Each **trip** is considered to be a separate insurance. The terms, definitions, exclusions and conditions contained in this policy apply to each **trip**.
- No individual **trip** can be longer than 31 days but any **trips** for **winter sports** cannot add up to more than 17 days in total in each **period of insurance**.

“Unattended” means when **you** do not have a clear view of **your** property or vehicle and **you** are not in a position to prevent interference with **your** property or vehicle taking place without permission.

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

“Valuables” means 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” means rats, mice, squirrels, owls, pigeons, foxes, bees, wasps or hornets.

“War” means:

- 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” means the **insurer**.

“Winter sports” means any activity listed in section 11.

“You/your/yourself” means the **policyholder** and any other people who are covered by the policy, as shown on the **policy schedule**.