



Travel Insurance for Existing Medical Conditions



Free Spirit

Insurance Policy

2010/11

Important Notice

Single Trip & Annual Multi-trip Travel Insurance Policy 2010 / 2011 For policies issued from 29th April 2010

Underwritten by:

Free Spirit travel insurance scheme is underwritten by:

For sections 1 and 3 to 12 - AXA Insurance UK plc.
Registered Office: 5 Old Broad Street, London, EC2N 1AD.
Registered in England No. 78950.

For section 2 only - IGI Insurance Company Limited.
Registered Office: Market Square House, St. James's Street,
Nottingham, NG1 6FG. Registered in England No. 1229676.

AXA Insurance UK plc and IGI Insurance Company Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0300 500 5000.

Arranged by:

This insurance is arranged by Travel Insurance Specialist:
P J Hayman & Company Limited.

P J Hayman & Company Limited is authorised and regulated by the Financial Services Authority. Their FSA register number is 497103.

Registered Office: P J Hayman & Company Limited,
Stansted House, Rowlands Castle, Hampshire, PO9 6DX.
Registered in England - No. 2534965.

The law applicable to this policy

You and We can choose the law which applies to this policy. We propose that English law applies. Unless We and You agree otherwise English law will apply to this policy.

Cover

We will, subject to the terms of the policy and confirmation of proof of payment of the appropriate insurance premium, pay the benefit described in respect of events occurring during the period of insurance. This policy gives full details of the cover, limits and exclusions applicable to the insurance. It should be read in conjunction with the Policy Schedule that states the persons covered and the basis of cover. Together these documents form a Contract of Insurance.

Statutory cancellation rights

You may cancel this policy within 14 days of receipt of the policy documents (new business) and for Annual Multi-trip policies the renewal date (the cancellation period) by writing to P J Hayman & Company Limited during the cancellation period. Any premium already paid will be refunded to You providing You have not travelled, no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

Cancellation outside the statutory period

You may cancel this policy at any time after the cancellation period by writing to P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire, PO9 6DX. If You cancel after the cancellation period no premium refund will be made.

We reserve the right to cancel the policy by providing 21 days notice by registered post to Your last known address. No refund of premium will be made.

Non payment of premiums

We reserve the right to cancel this policy immediately in the event of non payment of the premium.

Free Spirit

Single Trip and Annual Multi-trip

Please read this policy and carry it with you during your trip

Contents

	Page number
Important Notice	2
Important Telephone Numbers	3
Summary of Cover	4
Important Information	5
Single Trip and Annual Multi-trip notes	6
Geographical Areas	6
Important Conditions relating to Your Health	6
Definition of Words	7-9
Your Insurance Cover	9-17
General Conditions	18
General Exclusions	18
Claims Conditions	19-20
Complaints Procedure	20
What to do in the event of a Medical Emergency	21
Reciprocal Health Arrangements	21

Important Telephone Numbers

Customer Service & Sales	0845 230 5000
Emergency Assistance Service	+44 (0) 845 260 1549 +44 (0) 292 047 4136
Claims Service	0845 260 1528

Calls are recorded and monitored

Summary of Cover

The following is only a summary of the main cover limits per Insured Person. You should read the rest of this policy for the full terms and conditions.

Section	Cover	Limit - up to (per person)	Policy Excess (per person)
1.	Cancellation or Curtailment charges	£1,000*	£75
2.	BONDPLUS (Financial Failure)	£1,500	Nil
3.	Emergency medical and other expenses - Emergency dental treatment limit - Funeral expenses abroad	£5,000,000 £200 £3,500	£75
4.	Hospital benefit	£1,000 (£25 each 24 hours)	Nil
5.	Personal accident		Nil
	1. Death	£20,000 aged 16 to 69 years £5,000 aged 70 years & over £3,500 aged 15 years & under	
	2. Loss of Limb(s)/Sight	£20,000 aged up to 69 years £5,000 aged 70 years & over	
	3. Permanent Total Disablement	£20,000 aged up to 69 years Nil aged 70 years & over	
6.	Baggage & passport - Single article, Pair or Set limit - Overall limit for Valuables Baggage delay (over 12 hours) Loss of passport Loss or damage to Medical Aids Loss or damage to prescribed medications	£2,000 £300 £500 £150 £200 £2,000 £500	£50 Nil Nil £50 £20
7.	Personal money and documents - Cash limit	£1,000 £250	£50
8.	Personal liability	£2,000,000	Nil £100 (damage to Trip Accommodation)
9.	Delayed departure or Trip cancellation (after 12 hours delay)	£120 (£30 each 12 hours) £1,000*	Nil £50
10.	Missed departure / missed connection	£1,000	Nil
11.	Legal expenses	£25,000	Nil
Winter Sports extension - only available on payment of the appropriate additional premium			
12.	Winter Sports Ski Equipment (own) - Single article, Pair or Set limit - Ski equipment (hired) limit Delayed Ski Equipment Ski Pack (loss of) Piste closure Avalanche / weather delay	£500 £300 £150 £200 £300 £300 (£30 per day) £200	£50 Nil Nil Nil Nil

*Cancellation top-up cover is available upto an additional **£4,000** per person (maximum cover, in total per policy **£10,000**).

Important Information

Thank You for taking out Free Spirit travel insurance with Us.

This document is Your travel insurance policy. It contains details of cover, conditions and exclusions relating to each Insured Person and is the basis on which all claims will be settled. It is validated by the issue of the Policy Schedule which must be attached to the policy.

It is very important that You read the whole of this policy before You travel and make sure You understand exactly what is and is not covered and what to do if You need to claim.

If You have any queries, please contact Us on: 0845 230 5000.

How Your policy works

Your policy and Policy Schedule is a contract between You and Us. We will pay for any claim You make which is covered by this policy and happens during the period of insurance.

Unless specifically mentioned the benefits and exclusions within each section, apply to each Insured Person. Your policy does not cover all possible events and expenses.

Certain words have a special meaning as shown under the heading 'Definition of words'. These words start with a capital letter throughout the policy document.

Data protection

To set up and administer Your policy We will hold and use information about You supplied by You and by medical providers. We may send it in confidence for processing to other companies acting on Our instructions including those located outside the European Economic Area.

Eligibility

This policy is only available to You if:

You are permanently resident in the United Kingdom or the Channel Islands;

You are registered with a Medical Practitioner in the United Kingdom or the Channel Islands;

You are in the United Kingdom or the Channel Islands at the time of purchasing this policy;

Your Trip starts and ends in the United Kingdom or the Channel Islands.

Extension of cover

In the event of Your death, injury or illness or that of anyone travelling with You or because of delay or interruption of Public Transport services You are unable to complete the Trip before the expiry of this policy, the cover will be automatically extended without additional premium for the additional days necessary for You to complete the Trip up to a maximum of 60 days.

Period of insurance

Single-Trip - cancellation cover is effective from the date shown on the Policy Schedule and terminates on commencement of the planned Trip. BONDPLUS (Financial Failure) cover begins on the start date shown on the Policy Schedule and finishes at the end of Your Trip.

Annual Multi-trip - cancellation cover is effective immediately a Trip is booked or from the policy start date shown on the Policy Schedule (whichever is the latest), and terminates on the commencement of each Trip, or on the expiry of the policy (whichever is the earlier). BONDPLUS (Financial Failure) cover begins on the start date shown on the Policy Schedule or the date You booked Your Trip (whichever is the later) and finishes at the end of Your Trip.

All - all other covers commence when You leave Your place of residence or business (whichever is the later), to commence the Trip until the time of return to Your place of residence or business (whichever is earlier) on completion of the Trip. Cover will not commence more than 24 hours prior to booked departure time or cease more than 24 hours after booked return Home.

Policy excess

Under some sections of the policy an excess will apply. This means that You will be responsible for paying the first part of the claim for each incident giving rise to a separate claim. The amount You have to pay is the excess.

Telling Us about relevant facts

A contract of insurance requires You to disclose all relevant facts and give full and true answers to all questions to the best of Your knowledge and belief. If You fail to do so Your insurance cover may not protect You in the event of a claim.

If Your health changes after the start date of Your policy and before the commencement date of Your Trip You must tell Us. If You are not sure whether something is relevant You must tell Us anyway.

Renewal of Your policy

If You have Annual Multi-trip cover, We will send You a renewal notice prior to the expiry of the period of insurance as shown on Your Policy Schedule. The terms of Your cover and the premium rates may be varied by Us at the renewal date. We will give You at least 21 days written notice before the renewal date should this happen.

At renewal You must tell Us about any changes in circumstances and relevant facts and check that You still comply with the 'Important Conditions Relating to Your Health' (page 6) as this may affect the cover provided. If You do not comply with the 'Important Conditions Relating to Your Health' Your insurance may be invalid.

Single Trip Notes

In the event of early return (including Curtailment), all cover will cease on Your arrival Home.

No cover is available for one-way trips.

Annual Multi-trip Notes

You may take any number of Trips during the period of insurance (shown on the Policy Schedule) but the maximum length of any one Trip must not exceed 31 days.

All Children (under the age of 18 at the time of taking out this insurance) must travel with an adult insured under this policy.

Any Trip solely within Your Home Area is only covered where You have pre-booked at least two nights Accommodation.

Each Trip under Annual Multi-trip is deemed to be a separate insurance, each being subject to the terms, definitions, exclusions and conditions contained in this policy.

Geographical Areas

You will not be covered if You travel outside the area You have chosen, as shown on Your Policy Schedule.

Area 1 - United Kingdom

Area 2 - **Europe** - (other than Area 3 countries as listed below) including: Austria, Azores, Belgium, Bulgaria, Channel Islands, Corsica, Croatia, Czech Republic, Denmark, Finland, France, Germany, Gibraltar, Hungary, Iceland, Italy, Liechtenstein, Luxembourg, Madeira, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia (west of the Ural mountains), San Marino, Sicily, Slovak Republic, Slovenia, Sweden.

Area 3 - **Europe** - remaining countries west of the Ural mountains and Andorra, Balearics, Canary Islands, Cyprus, Greece, Morocco, Spain, Switzerland, Tunisia, Turkey.

Area 4 - **Australia & New Zealand** (including up to 48 hours stopover in Area 5 and Area 6).

Area 5 - **Worldwide** - (including Egypt and Israel) other than Area 6 countries.

Area 6 - **Worldwide** - including Canada, Caribbean, China, Hong Kong, USA.

Important Conditions Relating to Your Health

You must comply with the following conditions to have the full protection of Your policy.

If You do not comply We may at Our option cancel the policy or refuse to deal with Your claim or reduce the amount of any claim payment.

1. It is a condition of this policy that unless You have been given Our agreement You will not be covered under section 1 - Cancellation or Curtailment charges, section 3 - Emergency medical and other expenses, section 4 - Hospital benefit and section 5 - Personal accident for any claims arising directly or indirectly from:

- a) at the time of taking out this policy, or in the case of Annual Multi-trip, at the time of booking each Trip if:
 - i) You have an Existing Medical Condition unless You have consulted Us by either telephoning Our Medical Screening Service on **0845 230 5000**, or by using the self assessment system on the website **www.free-spirit.com** and We have agreed to provide cover;
 - ii) You have received a terminal prognosis unless declared to Our Medical Screening Service and accepted by Us;
 - iii) You have any Medical Condition for which You are on a waiting list for or have knowledge of the need for surgery, in-patient treatment, investigation at a hospital, clinic or nursing home or been referred to, or in the care of, a specialist consultant unless declared to Our Medical Screening Service and accepted by Us;
 - iv) You have any Medical Condition You are aware of but for which You have not had a diagnosis;
 - v) You are aware of any circumstances that could reasonably be expected to give rise to a claim on this policy;
- b) at any time:
 - i) any Medical Condition You have which a Medical Practitioner has advised You not to travel (or would have done so had You sought his/her advice) but despite this You still travel;
 - ii) any surgery, treatment or investigations for which You intend to travel outside of the United Kingdom or the Channel Islands to receive (including any expenses incurred due to the discovery of other Medical Conditions during and/or complications arising from these procedures);
 - iii) any Medical Condition for which You are not taking the recommended treatment or prescribed medication as directed by a Medical Practitioner;
 - iv) You travel against any health requirements stipulated by the carrier, their handling agents or any other Public Transport provider.

2. **If Your health changes after the start date of Your policy and before the commencement date of Your Trip You must telephone Our customer helpline on 0845 230 5000 to make sure Your cover is not affected.**

You should also refer to the General Exclusions (page 18).

Definition of Words

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this policy. For ease of reading the definitions will start with a capital letter.

You/Your/Yourself/Insured Person

All person(s) within the age limit, the names of whom are provided at the time of premium payment, being resident in the UK or Channel Islands and registered with a Medical Practitioner in Your Home Area. Each person is separately insured, with the exception of Children/Grandchildren unless travelling with an insured adult.

We/Us/Our

AXA Insurance UK plc., Registered office 5 Old Broad Street, London EC2N 1AD on all sections except section 2 which is underwritten by IGI Insurance Company Limited.

Registered Office: Market Square House, St. James's Street, Nottingham, NG1 6FG.

Acceptable Activities

Any sport or leisure activity listed below when participating on an amateur basis:

abseiling, archery, athletics, badminton, banana boat rides, baseball, basketball, beach games, bowls, bungee jump (1), camel/elephant riding*, canoeing (Grades 1-3, life jacket & helmet must be worn), clay pigeon shooting*, climbing wall, cricket, cross country running, curling, cycling (leisure only), dinghy sailing*, fell walking/running (no climbing), fencing, fishing (incl. deep sea fishing), flying (as a fare paying passenger in a fully licensed passenger carrying aircraft), football, go-karting*, golf, gymnastics, hiking (under 2,000m altitude), hockey, horse riding (up to 7 days, no competitions, rodeo, polo, hunting or jumping – riding hat must be worn), hot air ballooning (organised pleasure rides only, not piloting, licensed operator only), husky dog rides, ice skating (rink), jet boating* (no racing), jet ski-ing*, jogging, kayaking (Grades 1-3, life jacket & helmet must be worn), manual work* (bar & restaurant, waitress, waiter, chalet maid, au pair, nanny & occasional light manual work including retail work & fruit picking but excluding the use of power tools, machinery), marathon running, motorcycling up to 125cc on public roads (no racing - safety helmet to be worn & must possess a licence allowing You to ride an equivalent motorcycle in the UK or Channel Islands), netball, non manual work (including professional administrative or clerical duties only), orienteering (no climbing & under 2,000m altitude), paintballing* (with eye protection), parasailing/parasailing (over water), passenger on a ski-doo* (not driving), passenger on a snowmobile* (not driving), pony trekking (riding hat must be worn), racing (on foot), racquetball, rafting (Grades 1-3, life jacket & helmet must be worn), rambling (under 2000m altitude), ringoes, river canoeing (Grades 1-3, life jacket & helmet must be worn), roller skating/roller blading (wearing pads & helmet), rounders, rowing (no racing), running-sprint/long distance, safari (organised by a bona-fide tour operator), sail boarding, scuba diving (down to 30 metres if qualified and not diving alone or down to 18 metres if not qualified and must be accompanied by a qualified instructor), sea fishing (deep sea), shooting* (range only), skate boarding (wearing pads & helmet), sleigh rides/sledging, snorkelling, softball, squash, surfing (under 14 days), tennis, track events (on foot only), trekking (under 2,000m altitude), volleyball, wakeboarding, war games* (with eye protection), water polo, water ski-ing, white water rafting (Grades 1-3 life jacket & helmet

must be worn), windsurfing, yachting/catamaran/dinghy sailing (passenger only, inside territorial waters), yoga, zorbing and if the appropriate additional premium has been paid Winter Sports (as defined)

Note: cover under section 8 - Personal liability is excluded for those sports and activities marked with a *

Accommodation

A hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee.

Baggage

Luggage, clothing, personal effects, Valuables, Medical Aids and other articles which belong to You (or for which You are legally responsible) worn, used or carried by You during any Trip.

Bodily Injury

An identifiable physical injury caused by sudden, unexpected, external and visible means including injury as a result of unavoidable exposure to the elements.

Carer

The person travelling in Your party who is competent to provide care for You where You are not able to care for Yourself.

Channel Islands

Jersey, Guernsey, Alderney, Sark and Herm.

Children/Grandchildren

Persons aged up to and including 18 years of age.

Close Business Associate

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

Close Relative

Mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-sister, step-brother, foster child, aunt, uncle, cousin, nephew, niece, legal guardian, partner or fiancé(e).

Curtailment / Curtail

Abandonment of the Trip, either by return to Your Home Area or to attend a hospital outside Your Home Area as an in-patient. Claims will be based on the lost proportion (each complete night) of Your Accommodation costs which You have not used.

Departure Point

The airport, international rail terminal or seaport where Your journey to Your destination begins and where the final part of Your journey back to Your Home begins.

Existing Medical Condition

- A) Any respiratory condition (relating to the lungs or breathing); any heart, circulatory, kidney, liver or cerebral condition (relating to the brain); any stroke or central nervous system disorder; for which You have ever received treatment.
- B) Any cancer for which You have ever received any diagnosis or treatment within the last 5 years.
- C) Any Medical Condition for which You have received surgery, in-patient treatment or investigations in a hospital or clinic or have seen a specialist consultant within the last 2 years.

Family

Parents or grandparents (up to a maximum of two adults) and their Children or Grandchildren. Cover for families shall apply where the appropriate premium has been paid and where the family members travel together. Adults insured on an Annual Multi-trip policy are entitled to travel independently of each other. Cover for Children will only be provided if travelling with an insured adult and all travellers are named on the Policy Schedule.

Home

Your normal place of residence in the United Kingdom or Channel Islands.

Home Area

For residents of the United Kingdom excluding the Channel Islands, Your home area means the United Kingdom excluding the Channel Islands. For residents of the Channel Islands, Your home area means the Channel Islands.

Loss of Limb

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

Loss of Sight

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

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

Medical Aids

Wheelchairs, walking frames and sticks, supplies and equipment designed to provide the mobility and care for the disabled and any other articles of such equipment specified in the Policy Schedule all belonging to You (or for which You are legally responsible).

Medical Condition

Any disease, illness or injury.

Medical Practitioner

A registered practising member of the medical profession who is not related to You or any person with whom You are travelling.

Pair or Set

A number of items of personal possessions that belong together or can be used together.

Permanent Total Disablement

Total disablement from engaging in or attending to any relevant occupation for at least 12 months from the date of injury, and at the end of that time being beyond hope of improvement.

Personal Money

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

Policy Excess

Under some sections of the policy an excess will apply. This means that You will be responsible for paying the first part of the claim for each incident giving rise to a separate claim. Where applicable, the policy excess is **£50** for the first amount of each

claim, per section, for each separate incident payable per Insured Person. This is increased to **£75** under section 1 (Cancellation or Curtailment charges) and section 3 (Emergency medical & other expenses). There is an excess of **£100** per incident under section 8 (Personal liability) for damage to Trip Accommodation. A reduced excess of **£20** will be deducted under section 6 (Baggage & passport) in respect of loss or damage to prescribed medications.

Policy Schedule

This is proof of insurance and is part of the policy. It will show details of You, the period of insurance and the cover You have opted for.

Public Transport

Any publicly licensed aircraft, sea vessel, train or coach on which You are booked to travel.

Redundancy

Loss of permanent paid employment (except voluntary redundancy), after a continuous working period of two years with the same employer if You are aged 18 and over or 65 and under.

Ski Equipment

Skis, snowboards, ski boots, ski bindings, ski sticks or ice skates.

Ski Pack

Lift passes, Ski Equipment hire and ski school fees for which You have paid and which are not recoverable.

Terrorism

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

Travel Documents

Driving licence, passport, travel tickets, travel passes, ski passes all of which are owned by You.

Travelling Companion

Any person that has booked to travel with You on Your Trip.

Trip

A holiday or journey that takes place during the period of insurance and which begins when You leave Home and ends on Your return Home or, in the case of repatriation on medical grounds to a hospital or nursing home in Your Home Area.

Unattended

When You are not in full view of and not in a position to prevent unauthorised interference with Your property or vehicle.

United Kingdom / UK

England, Scotland, Wales, Northern Ireland and Isle of Man.

Valuables

Audio equipment and ancillary items, binoculars, communication equipment, audio and audio visual equipment and accessories, mobile telephones, smart phones and ancillary items, computer equipment/games machines/organisers and ancillary items, furs, jewellery (including items containing gold/silver and/or precious/semiprecious stones), photographic equipment and ancillary items, satellite navigation systems, telescopes, watches.

Winter Sports

The following activities are covered if Winter Sports cover is shown on Your Policy Schedule and the appropriate additional premium has been paid: Skiing in recognised areas (including off-piste provided You are not skiing against local recommendations or where avalanche warnings have been given), cross country skiing, ice skating, mono-skiing, sledging, snow boarding and tobogganing.

There is no cover for the following activities:

Off-piste skiing without a guide, skiing against local authoritative recommendations, warnings or advice, ski stunting, free-style skiing, Nordic skiing, bob sleigh, ice hockey, bobbing, heli-skiing, ski acrobatics, ski flying, ski jumping, ski mountaineering, snow mobiling, glacier skiing, snowcat skiing, snow carting or the use of bob sleighs, luges or skeletons.

Section 1 - Cancellation or Curtailment Charges

Overall limit (per person):

£1,000*

*(or amount shown on Policy Schedule if top-up cover purchased)

What You are covered for

We will pay up to the amount shown above in respect of unused travel and Accommodation costs (including excursions up to **£250**) which You have paid or are contracted to pay and which You cannot recover from any other source together with any reasonable additional travel expenses incurred if Your Trip is necessarily and unavoidably cancelled or Curtailed as a result of any of the following events occurring:

- The unforeseen Bodily Injury, illness, death or complications arising as a direct result of pregnancy of:
 - You
 - Your Travelling Companion(s)
 - any person with whom You have arranged to reside temporarily
 - Your Close Relative residing in Your Home Area
 - Your Close Business Associate.
- Compulsory quarantine or jury service attendance solely as a witness at a Court of Law of You or persons with whom You are travelling or had arranged to travel with.
- Redundancy (which qualifies for payment under current United Kingdom Redundancy payment legislation and at the time of booking the Trip there was no reason to believe anyone would be made redundant) of You or Your Travelling Companion(s).
- The withdrawal of leave for members of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department, provided that such cancellation or Curtailment could not reasonably have been expected at the time of applying for insurance.
- The Police requesting You to remain at or return to Your Home due to serious damage to Your Home caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.

Special conditions relating to claims

- You must obtain a medical certificate from a Medical Practitioner and the prior approval of Our Emergency Medical Assistance Service to confirm the necessity to return Home prior to Curtailment of the Trip due to death, Bodily Injury or illness, or complications arising as a direct result of pregnancy.
- If You fail to notify the travel agent, tour operator or provider of transport/Accommodation immediately it is found necessary to cancel the Trip Our liability shall be restricted to the cancellation charges that would have applied had failure not occurred.
- If You cancel the Trip due to:
 - stress, anxiety, depression or any other mental or nervous disorder that You are suffering from You must provide (at Your own expense) a medical certificate from a Medical Practitioner specialising in the relevant field; or

- b) any other Bodily Injury, illness or complications arising as a direct result of pregnancy, You must provide (at Your own expense) a medical certificate from a Medical Practitioner;
stating that this necessarily and reasonably prevented You from travelling.

What You are not covered for

- The Policy Excess of each and every claim per incident per Insured Person.
- Cancellation charges in excess of those shown in the booking conditions of the travel or Accommodation provider or surcharges levied increasing basic brochure prices.
- Circumstances that could reasonably have been anticipated at the time the Trip was booked or when You purchased this insurance.
- Your financial circumstances (other than as a result of Redundancy for which You qualify for payments under current legislation) or Your disinclination to travel, for whatever cause.
- Curtailed claims where Our Emergency Medical Assistance Service has not been contacted and authorisation obtained.
- Your loss of enjoyment of the Trip, however caused.
- Failure to obtain the necessary passport, visa or permit required for Your Trip.
- Curtailed claims due to Your participation in Winter Sports (unless this cover is shown on Your Policy Schedule and the additional premium has been paid).
- Anything in the General Exclusions (page 18) or anything shown as not covered in the 'Important Conditions Relating to Your Health' (page 6).

Section 2 - BONDPLUS (Financial Failure)

Overall limit (per person):	£1,500
------------------------------------	---------------

What You are covered for

We will pay up to the amount shown under the selected cover option, as specified in Your Policy Schedule, in respect of the cost relating to any paid and non-refundable part of the travel or Accommodation arrangements including pre-arranged and paid attractions, forming part of an inclusive holiday arrangement or the cost relating to Curtailed of any non-refundable part of the arrangement on a pro-rata basis due to the financial failure (the business being wound up or carried on by a Liquidator or the Receiver) of the travel or Accommodation provider.

What You are not covered for

- Any payment, unless any travel bond or trust fund in force and all other sources of recovery (insurance or otherwise) have been exhausted.
- The financial failure of any travel, Accommodation or pre-arranged attraction provider that is in Chapter 11 Bankruptcy or Receivership at the date of booking.
- Anything mentioned in the General Exclusions (page 18).

Section 3 - Emergency Medical and Other Expenses

Overall limit (per person):	£5,000,000
------------------------------------	-------------------

What You are covered for

We will pay You up to the amount shown above for the following expenses which are necessarily incurred within 12 months of the incident as a result of Your suffering unforeseen Bodily Injury, illness or complications as a direct result of pregnancy outside Your Home Area:

- reasonable and necessary emergency medical treatment expenses, ambulance charges and similar costs, hospital fees and emergency dental treatment costs (up to **£200** for the immediate relief of pain only), additional accommodation (room only) expenses necessarily incurred and payable until such time as, when in the opinion of the Medical Practitioner in attendance and Our medical advisers, You are fit to travel;
- with the prior authorisation of the Emergency Assistance Service, reasonable and necessary additional costs incurred to repatriate You to Your Home if it is medically necessary; necessary travel and accommodation (room only) expenses of one relative or friend, or a qualified nurse who in the opinion of the Medical Practitioner in attendance and Our medical advisers is needed to accompany You, because of Your disability;
- the transfer of Your body or ashes in the event of death, to Your Home (but excluding funeral and interment expenses), or alternatively, to pay up to **£3,500** towards the cost of burial or cremation expenses in the country where death occurs;
- reasonable additional costs of providing an alternative Carer for You during the remainder of Your Trip where Your Carer is an Insured Person and is unable to care for You due to them suffering Bodily Injury or illness and/or compulsory quarantine and no other person with whom You are travelling or a Close Relative is already present and able or competent to become Your Carer.

Special conditions relating to claims

- You must give notice as soon as possible to Our Emergency Medical Assistance Service of any Bodily Injury or illness which necessitates Your admittance to hospital as an in-patient or before any arrangements are made for Your repatriation.
- In the event of Your Bodily Injury or illness We reserve the right to relocate You from one hospital to another and arrange for Your repatriation to Your Home at any time during the Trip. We will do this if in the opinion of the Medical Practitioner in attendance or Our Emergency Medical Assistance Service You can be moved safely and / or travel safely to Your Home to continue treatment.
- We may instruct You to return Home if Our medical advisers and the Medical Practitioner treating You decide that You can safely return Home. If You refuse to be repatriated all cover under the policy will cease.

What You are not covered for

- The Policy Excess of each and every claim per incident per Insured Person.
- Normal pregnancy, without any accompanying Bodily Injury, illness or complication. This section is designed to provide cover for unforeseen events, accidents and illnesses and normal childbirth would not constitute an unforeseen event.
- In-patient treatment or private treatment which has not been notified to and agreed as soon as possible by Us or Our Emergency Assistance provider.
- Outpatient treatment and additional related expenses over **£300** unless they have been agreed as soon as possible by Us or Our Emergency Assistance provider.
- Replenishing supplies of any medication You were using at the start of Your Trip.
- Any expenses incurred within Your Home Area.
- Any form of cosmetic surgery and/or treatment which in the opinion of a Medical Practitioner could reasonably be delayed until Your return Home.
- Expenses incurred more than 12 months after the commencement date of the injury or illness.
- Charges for private room accommodation.
- Treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
- Ongoing treatment in existence at the time of travel which has not been agreed by Us in writing.
- The cost of any elective treatment or surgery including exploratory tests, which are not directly related to the injury or illness which needed Your admittance into hospital.
- Any expenses or costs after the date that the treating Medical Practitioner together with Our Emergency Assistance provider have deemed that You are fit to travel.
- Any expenses incurred as a result of a tropical disease where You have not had the recommended inoculations and/or taken the recommended medication.
- Your participation in Winter Sports unless this cover is shown on Your Policy Schedule and the additional premium has been paid.
- Any expenses incurred in England, Scotland, Wales or Northern Ireland which are:
 - for private treatment, or
 - funded by, or are recoverable from the Health Authority in Your Home Area.
- The cost of taxi fares, other than those for travel to or from hospital relating to Your admission, discharge, attendance for outpatient treatment or appointments or for collection of medication prescribed by the hospital.
- Anything in the General Exclusions (page 18) or anything shown as not covered in the 'Important Conditions Relating to Your Health' (page 6).

Section 4 - Hospital Benefit

Overall limit (per person):	£25 each complete 24 hours (up to £1,000 maximum)
------------------------------------	---

What You are covered for

We will pay up to the amount shown above in the event of You being admitted to hospital abroad as an in-patient due to accidental Bodily Injury or illness sustained abroad during the period of Your Trip. We will pay the amount above in addition to any amount payable under section 3 - Emergency medical & other expenses.

Special conditions relating to claims

- You must give notice as soon as possible to Our Emergency Medical Assistance Service of any Bodily Injury or illness which necessitates Your admittance to hospital as an in-patient.
- In the event of Your Bodily Injury or illness We reserve the right to relocate You from one hospital to another and arrange for Your repatriation to Your Home at any time during the Trip. We will do this if in the opinion of the Medical Practitioner in attendance or Our Emergency Medical Assistance Service You can be moved safely and / or travel safely to Your Home to continue treatment.

What You are not covered for

- Any claims arising directly or indirectly from:
 - Any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the Bodily Injury or illness which necessitated Your admittance into hospital.
 - Hospitalisation relating to any form of treatment or surgery which in the opinion of the Medical Practitioner in attendance and Our Emergency Medical Assistance Service can be delayed reasonably until Your return Home.
 - Treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
 - Hospitalisation as a result of a tropical disease where You have not had the recommended inoculations and/or taken the recommended medication.
 - Any additional period of hospitalisation following Your decision not to be repatriated after the date when in the opinion of Our Emergency Medical Assistance Service it is safe to do so.
 - Hospitalisation occurring in England, Scotland, Wales or Northern Ireland and relating to either private treatment or tests, surgery or treatment the costs of which are funded by, or are recoverable from the Health Authority in Your Home Area.
- Anything mentioned in the Important Conditions Relating To Your Health (page 6) and the General Exclusions (page 18).

Section 5 - Personal Accident

Benefit (per person)	15 years & under	16 to 69 years	70 years & over
1. Death	£3,500	£20,000	£5,000
2. Loss of Limb(s)/Sight	£20,000	£20,000	£5,000
3. Permanent Total Disablement	£20,000	£20,000	not covered

What You are covered for

We will pay one of the benefits shown above if You sustain Bodily Injury which shall solely and independently of any other cause, result within one year in Your death, Loss of Limb, Loss of Sight or Permanent Total Disablement.

Special conditions relating to claims

- Our Medical Practitioner may examine You as often as they deem necessary in the event of a claim.

Provisions

- Benefit is not payable to You:
 - under more than one of items 1, 2 or 3;
 - under item 3 until one year after the date You sustain Bodily Injury;
 - under item 3 if You are able or may be able to carry out any relevant employment or relevant occupation.

What You are not covered for

- Your participation in Winter Sports unless this cover is shown on Your Policy Schedule and the additional premium has been paid.
- The contracting of any disease or illness.
- The injection or ingestion of any substance.
- Anything mentioned in the General Exclusions (page 18).

Section 6 - Baggage and Passport

Overall limit (per person): Single article, Pair or Set limit Valuables limit	£2,000 £300 £500
Baggage delay (over 12 hours)	£150
Loss of passport	£200
Loss or damage to Medical Aids	£2,000
Loss or damage to prescribed medications	£500

What You are covered for

- We will pay up to the amount shown above for the accidental loss of, theft of or damage to Baggage/Medical Aids. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, or We may at Our option replace, reinstate or repair the lost or damaged Baggage.
- We will also pay up to the amounts shown above:
 - for the emergency replacement of clothing, medication, Medical Aids and toiletries if the Baggage is temporarily lost in transit during the outward journey and not returned to You within 12 hours, provided written confirmation is obtained and sent to Us from the carrier, confirming the number of hours the Baggage was delayed;

If the loss is permanent the amount paid will be deducted from the final amount to be paid under this section.

- for reasonable additional travel and accommodation expenses incurred necessarily abroad to obtain a replacement of Your lost or stolen passport;
- for the accidental loss of, theft of or damage to Medical Aids. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, or We may at Our option replace, reinstate or repair the lost or damaged Medical Aids;
- for the accidental loss of, theft of or damage to Your prescribed medications.

Special conditions relating to claims

- You must report to the local Police within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all Baggage/Medical Aids.
- If Baggage/Medical Aids are lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel You must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If Baggage/Medical Aids are lost, stolen or damaged whilst in the care of an airline You must:
 - obtain a Property Irregularity Report from the airline;
 - give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy);
 - retain all travel tickets and tags for submission if a claim is to be made under this policy.
- Receipts for items lost, stolen or damaged must be retained as these will help You to substantiate Your claim.

What You are not covered for

- The Policy Excess of each and every claim per incident (other than Baggage delay and loss of passport claims) for each Insured Person.
- Loss, theft of or damage to Valuables or Your passport left Unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in Your locked Accommodation.
- Loss, theft of or damage to Baggage/Medical Aids contained in an Unattended vehicle:
 - overnight between 9 p.m. and 9 a.m. (local time) or
 - at any time between 9 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view.
- Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, satellite navigation equipment, deeds, manuscripts, securities, perishable goods, bicycles, and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
- Breakage or damage to fragile articles, paintings, works of art, sculptures, musical instruments and household goods unless the breakage or damage is caused by fire, theft or in an accident to the vehicle in which they are being carried.
- Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
- Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other Items used in connection with Your business, trade, profession or occupation.
- Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
- Perishable goods, bottles, cartons and any damage caused by them or their contents.
- Property more specifically insured elsewhere.
- Loss or damage due to leakage of powder or liquid carried within Your Baggage/Medical Aids.
- Winter Sports equipment.
- Loss or damage due to delay, confiscation or detention by customs or other authority.
- Anything mentioned in the General Exclusions (page 18).

Section 7 - Personal Money and Documents

Overall limit (per person): Cash limit:	£1,000 £250
---	-----------------------

What You are covered for

We will pay up to the amount shown above in respect of the accidental loss of, theft of or damage to Personal Money and Travel Documents. Cover commences up to 72 hours before Your Trip in respect of foreign currency only.

Special conditions relating to claims

- You must report to the local Police within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all Personal Money and Travel Documents.
- If Personal Money and Travel Documents are lost, stolen or damaged while in the care of Your Accommodation provider You must report to them, in writing, details of the loss, theft or damage and obtain written confirmation.
- Receipts for items lost, stolen or damaged must be retained as these will help You to substantiate Your claim.

What You are not covered for

- The Policy Excess of each and every claim per incident for each Insured Person. Note: If a claim is also being made under section 6 - Baggage and passport, only one excess per person per incident will be deducted.
- Loss, theft of or damage to Personal Money and Travel Documents left Unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in Your locked Accommodation.
- Loss, theft of or damage to travellers' cheques if You have not complied with the issuers conditions or where the issuer provides a replacement service.
- Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
- Loss or damage due to delay, confiscation or detention by customs or other authority.
- Anything mentioned in the General Exclusions (page 18).

Section 8 - Personal Liability

Overall limit (per person):	£2,000,000
------------------------------------	-------------------

We will pay up to the amount shown above (inclusive of legal costs and expenses) against any amount You become legally liable to pay as compensation for any claim or series of claims arising from one event or source of original cause in respect of accidental:

1. Bodily Injury, death, illness or disease to any person who is not in Your employment or who is not a Close Relative or Travelling Companion(s) or member of Your household;
2. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of You, a Close Relative or Travelling Companion(s), anyone in Your employment or any member of Your household other than any temporary holiday Accommodation occupied (but not owned) by You.

Special conditions relating to claims

1. You must give Us written notice as soon as possible of any incident, which may give rise to a claim.
2. You must forward every letter, writ, summons and process to Us as soon as You receive it.
3. You must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without Our written consent.
4. We will be entitled if We so desire to take over and conduct in Your name the defence of any claims for compensation or damages or otherwise against any third party. We shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and You shall give Us all necessary information and assistance which We may require.
5. In the event of Your death, Your legal representative(s) will have the protection of this cover provided that such representative(s) comply(ies) with the terms and conditions outlined in this policy.

You are not covered for

1. The Policy Excess of each and every claim arising from the same incident claimed for under this section in relation to any temporary holiday Accommodation occupied by You.
2. Compensation or legal costs arising directly or indirectly from:
 - a) liability which has been assumed by You under agreement unless the liability would have attached in the absence of such agreement;
 - b) pursuit of any business, trade, profession or occupation or the supply of goods or services;
 - c) any liability, injury, loss or damage arising directly or indirectly from or due to ownership, possession or use of any motorised or mechanical vehicles including any attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form of motorised leisure equipment;
 - d) the transmission of any communicable disease or virus;
 - e) ownership or occupation of land or buildings (other than occupation only of any temporary holiday Accommodation where We will not pay for the first **£100** of each and every claim arising from the same incident);

- f) any liability, injury, loss or damage arising directly or indirectly from or due to any animals belonging to You or in Your care, custody or control.
 - g) any liability, injury, loss or damage arising directly or indirect from or due to ownership, possession or use of any firearms or weapons of any kind;
 - h) any liability arising in respect of any willful or criminal act or assault.
3. Anything mentioned in the General Exclusions (page 18).

Section 9 - Delayed Departure

Overall limit (per person):	
1. Each 12 hour delay up to a maximum or	£30 £120
2. Cancellation (after 12 hours)	£1,000*
*(or amount shown on Your Policy Schedule under section 1 – Cancellation, if top-up cover has been purchased).	

What You are covered for

We will pay up to the amount shown above in respect of delayed departure caused as a result of:

- a) strike; or
 - b) industrial action; or
 - c) adverse weather conditions; or
 - d) mechanical breakdown of or a technical fault occurring in the scheduled aircraft sea vessel or train on which You are booked to travel:
1. for delay of at least 12 hours in departure of the aircraft, sea vessel, or train (using the Channel Tunnel), on which You are booked on Your outward or return journey; We will pay the sum shown above for each 12 hour delay up to the maximum shown; or
 2. if the outward journey is delayed for more than 12 hours You may opt to abandon Your Trip and claim irrecoverable cancellation costs as shown above.

Note: You may claim under sub-sections 1) or 2) but not both. You may claim only under section 9 - Delayed departure or section 10 - Missed departure / missed connection, not both.

Special conditions relating to claims

1. You must check in according to the itinerary supplied to You.
2. You must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
3. You must comply with the terms of contract of the travel agent, tour operator or provider of transport.

What You are not covered for

1. The Policy Excess of each and every claim per incident for each Insured Person under sub-section 2 only.
2. Claims arising directly or indirectly from:
 - a) Strike or industrial action or air traffic control delay existing or publicly declared by the date You purchased this insurance or at the time of booking any Trip;
 - b) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
3. Anything mentioned in the General Exclusions (page 18).

Section 10 – Missed Departure/ Missed Connection

Overall limit (per person):	£1,000
------------------------------------	---------------

What You are covered for

We will pay up to the amount shown above in respect of reasonable additional accommodation (room only) and travel expenses necessarily incurred to reach the overseas destination or to reach Your Home due to:

- i. scheduled Public Transport services failing to get You to Your destination in time due to strike, industrial action, adverse weather conditions or mechanical breakdown; or
- ii. the private motor vehicle in which You were travelling suffering from a mechanical breakdown or failure; or
- iii. the private motor vehicle in which You were travelling being directly involved in a road traffic accident, which resulted in mechanical breakdown or failure; or
- iv. the outward or inward flight being delayed, to include Your missing a connecting flight.

Note: You may claim only under section 9 - Delayed departure or section 10 - Missed departure/missed connection, not both.

Special conditions relating to claims

1. In the event of a claim arising from any delay occurring on a motorway or dual carriageway You must obtain written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.
2. You must allow sufficient time for the Public Transport or other transport to arrive on schedule and to deliver You to the Departure Point.

What You are not covered for

1. Expenses (such as food or drink) that You would have incurred during the normal course of Your Trip.
2. Strike or industrial action existing or being publicly announced by the date You purchased this insurance or at the time of booking any Trip.
3. Your failure to allow sufficient time to get to the Departure Point.
4. Claims not supported by a written report from the appropriate authorities.
5. Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any such regulatory body in a country to/from which You are travelling.
6. Anything mentioned in the General Exclusions (page 18).

Section 11 - Legal Expenses

Overall limit (per person):	£25,000
------------------------------------	----------------

What You are covered for

Up to the amount shown above in respect of legal costs and expenses incurred by You in pursuit of compensation and/or damages against a third party arising from or out of Your death or personal injury occurring during the period of the Trip.

Special conditions relating to claims

- We shall have complete control over the legal proceedings and the appointment and control of a lawyer.
- You must follow the legal representatives advice and provide any information and assistance required.
- We must have access to any and/or all the legal representatives file of papers.
- We may include a claim for Our costs and expenses.
- We may, at Our own expense take proceedings in Your name to recover compensation from any third party in respect of any indemnity paid under this policy. You must give such assistance as we shall reasonably require and any amount recovered shall belong to Us.

What You are not covered for

- Costs and expenses to pursue a claim against Underwriting Agents, Insurer or Insurers Agent or any other person insured under this policy or with whom You had arranged to travel.
- Costs and expenses incurred prior to the granting of support by Us.
- Where the laws, practices and/or financial regulations of the country in which the proposed action will take place indicate that the costs of such action are likely to be reasonably greater than the anticipated value of the compensation award.
- Where, in Our opinion, there is insufficient prospect of success in obtaining a reasonable benefit.
- Any claim emerging from the pursuance to a contingent fee agreement between You and Your council.
- Any claim for travel and accommodation expenses, which You have incurred whilst pursuing legal action.
- Any claim arising from You pursuing legal proceedings as part (or) on behalf of a group or organisation.
- Any claim for legal costs where You are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence.
- Any claim against Your Family or Travelling Companion(s).
- We will not be liable for any claim where legal costs and expenses are based directly or indirectly on the amount of an award.
- This insurance will not extend to covering You in pursuit of any appeal except at Our sole discretion.
- Where there is a possibility of a claim being brought in more than one country We will not be liable for the costs if an action is brought in more than one country.
- Anything mentioned in the General Exclusions (page 18).

Section 12 - Winter Sports

Overall limit (per person):	
Ski Equipment (own)	£500
- Single article, Pair or Set limit	£300
- Ski equipment (hired) limit	£150
Delayed Ski Equipment	£200
Ski Pack (loss of)	£300
Piste closure	£300 (£30 per day)
Avalanche / weather delay	£200

This section is only in force if shown on Your Policy Schedule and the appropriate additional premium has been paid.

What You are covered for:

Ski Equipment (own)

We will pay up to the amount shown above in respect of loss or damage to Your own Ski Equipment taken with You or purchased on Your Trip but subject to the limits as set out above in respect of a single article, Pair or Set and loss of hired Ski Equipment which is Your responsibility.

Delayed Ski Equipment

We will pay up to the amount shown above for the hire of essential items if Your own Ski Equipment is misplaced, or stolen on Your outward journey for over 12 hours from the time You arrive at Your Trip destination; or if it is lost or damaged during Your stay at the ski resort.

Ski Pack (loss of)

We will pay up to the amount shown above for a proportional refund following the loss of use of Your Ski Pack following Your Bodily Injury or illness (as confirmed by Your treating Medical Practitioner).

Piste Closure

We will pay up to the amount shown above for transportation costs per day to take You to an alternative skiing area in the event that ALL skiing facilities in Your pre-booked resort are closed due to lack of snow or avalanche (including risk of avalanche); or, if no other skiing area is available or accessible, We will pay the amount shown for each day that the resort is closed.

Note: this cover only applies outside of the United Kingdom and is only available during the published ski season for Your resort.

Avalanche / Weather Delay

We will pay up to the amount shown above for additional travel and accommodation expenses necessarily incurred in the event that the outward or return journey of Your Trip is delayed more than 12 hours as a direct result of an avalanche, lack of snow or severe weather conditions.

Ski Equipment (own) and Delayed Ski Equipment

Special conditions relating to claims:

- Anything mentioned in 'Special Conditions relating to claims' under section 6 – Baggage & passport. Any reference to 'Baggage' means 'Ski Equipment'.

What You are not covered for:

- The Policy Excess of each and every claim per incident for each Insured Person - Ski Equipment (own) only.
- Anything mentioned in 'What You are not covered for' under section 6 – Baggage & passport (exclusion 12. does not apply). Any reference to 'Baggage' means 'Ski Equipment'.
- Anything mentioned in the General Exclusions (page 18).

Basis of claims settlement – Ski Equipment

Claims will be assessed as a percentage of the original purchase price and the age of the Ski Equipment at the time of the loss as follows:

- Up to 1 year old – 90%
- Up to 2 years old – 80%
- Up to 3 years old – 60%
- Up to 4 years old – 40%
- Up to 5 years old – 30%
- Over 5 years old – 10%

Ski Pack (loss of)

What You are not covered for:

- Anything mentioned in 'What You are not covered for' under section 3 – Emergency medical & other expenses (although the policy excess does not apply).
- Anything mentioned in the General Exclusions (page 18).

Piste Closure

What You are not covered for:

- Expenses (such as food or drink) that You would have incurred during the normal course of Your Trip.
- Lack of snow, severe weather conditions or avalanche conditions known or public knowledge at the time the Trip was booked or when You purchased this insurance.
- Anything mentioned in the General Exclusions (page 18).

Avalanche / Weather Delay

Special conditions relating to claims :

- You must obtain written confirmation from the resort management of the avalanche, its effect on skiing facilities and confirmation of the closure and the dates applicable.

What You are not covered for:

- Expenses (such as food or drink) that You would have incurred during the normal course of Your Trip.
- Avalanche, lack of snow or severe weather conditions known or public knowledge at the time the Trip was booked or when You purchased this insurance.
- Anything mentioned in the General Exclusions (page 18).

General Conditions

You must comply with the following conditions to have the full protection of Your policy.

If You do not comply We may at Our option cancel the policy or refuse to deal with Your claim or reduce the amount of any claim payment.

1. If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability We will not pay more than Our proportional share (not applicable to section 5 – Personal accident).
2. You must take and cause to be taken all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take and cause to be taken all practicable steps to safeguard Your property from loss or damage and to recover property lost or stolen.

General Exclusions

These exclusions apply in addition to the exclusions that appear in each section of the policy.

You are not covered for:

- 1) any loss or expense or any legal liability, injury, illness or death directly or indirectly due to, contributed to or caused by:
 - a) war, invasion, military or usurped power;
 - b) Terrorism - this exclusion does not apply to section 3 (Emergency medical & other expenses), section 4 (Hospital benefit) and section 5 (Personal accident);
 - c) participation in any activity not covered under Acceptable Activities unless agreed by Us and for which the additional premium has been paid (if appropriate);
 - d) Your suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life);
 - e) You being under the influence of drugs (except those prescribed by Your registered Medical Practitioner, but not when prescribed for the treatment of drug addiction);
 - f) Your abuse or prior abuse of solvents and alcohol;
 - g) delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other Government Officials or Authorities of any country;
 - h) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - i) radioactive, toxic, explosive, or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
 - j) pressure waves caused by aircraft and other aerial devices travelling at sonic or super sonic speeds;
 - k) Your travel to a country or specific area or event to which the Travel Advice Unit of the Foreign & Commonwealth Office or the World Health Organisation (WHO) or similar body has advised against all or all but essential travel.
- 2) any other loss, damage or additional expense following on from the event for which You are claiming, unless We provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following Bodily Injury, illness or disease.
- 3) any loss due to currency exchange of any and every kind.
- 4) any loss, injury, damage, death or legal liability arising directly or indirectly from, or consisting of, the failure, or fear of failure, of any equipment or any computer programme, whether or not You own it, to recognise or to correctly interpret or process any date as its true calendar date, or to continue to function correctly beyond that date - this exclusion does not apply to section 3 (Emergency medical & other expenses) and section 5 (Personal accident) of this policy.

Claims Conditions

You must comply with the following conditions to have the full protection of Your policy.

If You do not comply We may at Our option cancel the policy or refuse to deal with Your claim or reduce the amount of any claim payment.

1. Claims Notification

You must notify Us at the following address:
Free Spirit Claims Department,
P J Hayman & Company Limited (Claims Department),
Stansted House, Rowlands Castle, PO9 6DX
or by telephone: **0845 260 1528**
(9am - 5pm, Monday - Friday excluding Bank Holidays)
or fax: **023 9241 9049**

The notification must be made within 31 days or as soon as possible thereafter following any Bodily Injury, illness, incident, event, Redundancy or the discovery of any loss or damage which may give rise to a claim under this policy.

You must also inform Us if You are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to Us without delay. You or anyone acting on Your behalf must not negotiate admit or repudiate any claim without Our written consent.

You or Your legal representatives must supply at Your own expense all information, evidence, details of household insurance and medical certificates as required by Us. We reserve the right to require You to undergo an independent medical examination at Our expense. We may also request and will pay for a post-mortem examination.

You must retain any property which is damaged, and, if requested, send it to Us at Your own expense. If We pay a claim for the full value of the property if it is subsequently recovered or there is any salvage then it will become Our property. We may refuse to reimburse You for any expenses for which You cannot provide receipts or bills.

2. Subrogation

We are entitled to take over and conduct in Your name the defence and settlement of any legal action. We may also take proceedings at Our own expense and for Our own benefit, but in Your name, to recover any payment We have made under this policy to anyone else.

3. Fraud

You must not act in a fraudulent manner
If You or anyone acting for You:

- Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect; or
- Make a statement in support of a claim knowing the statement to be false in any respect; or
- Submit a document in support of a claim knowing the document to be forged or false in any respect; or
- Make a claim in respect of any loss or damage caused by Your wilful act or with Your connivance.

Then

- We shall not pay the claim.
- We shall not pay any other claim which has been or will be made under the policy.
- We may at Our option declare the policy void.

- We shall be entitled to recover from You the amount of any claim already paid under the policy.
- We shall not make any return of premium.
- We may inform the Police of the circumstances.

You must follow these instructions as failure to do so could prejudice Your claim.

1. Cancellation

Notify the travel agent/tour operator immediately You need to cancel, and obtain a Cancellation invoice. If You delay We will only pay for those costs that You would have had to pay on the date it would have been reasonable for You to cancel.

2. Curtailment/cutting short Your Trip

Contact Our Emergency Assistance provider to confirm that the reason for cutting short Your Trip will be covered and that Your expected additional expenses are reasonable.

3. Emergency medical expenses

Contact Our Emergency Assistance provider immediately if You are admitted as an in-patient.

4. Personal accident

Obtain a certificate from the treating Medical Practitioner or specialist. In the event of death, We will require sight of an original copy of the Death Certificate.

5. Damage to Baggage / Ski Equipment during Your Trip

Retain the items in case We wish to see them (note: You may not abandon any property to Us). You will need to obtain an estimate for repair or a letter confirming that the damage is irreparable.

6. Delay of Baggage / Ski Equipment in transit

Retain Your tickets/luggage tags and report the matter to the carrier and obtain a Property Irregularity Report form or its equivalent. If Your personal Baggage is delayed for more than 12 hours on Your outward journey and You need to buy or hire essential items, ensure that You keep all receipts.

7. Loss of Baggage / Ski Equipment, Personal Money and Travel Documents during Your Trip

Notify the police as soon as possible (within 24 hours of discovery or as soon as possible after that) and obtain a written report and reference number from them. Also report the loss to Your tour operator's representative or hotel/Accommodation manager and if possible obtain a written report. You will be expected to provide proof of purchase/ownership and/or receipts or pre-loss valuations.

8. Personal liability

You must not admit responsibility to anyone or agree to pay for any damage, repair costs or compensation. You must keep a detailed written record and send it to Us with any correspondence received, unanswered.

9. Travel delay/travel disruption

You need to obtain a letter from the airline, railway company or shipping line (or their handling agents) which shows the scheduled departure time, actual departure time and the reason for the delay. If You are delayed getting to Your Departure Point, You must provide proof of the delay (e.g. a Police or motoring organisation report) and provide receipts for necessary expenses incurred.

10. Legal expenses

Provide a detailed account of the circumstances surrounding the event (including, photographs and video evidence if this applies) as soon as possible after the event causing Your claim.

You will also need to supply Us with any writ, summons or other correspondence received from any third party. Please note that You should not admit liability, offer to make any payment or correspond with any third party without Our written consent. Details of any witnesses, providing written statements where available, should also be forwarded to Us.

11. Piste closure / avalanche or weather delay

Obtain written confirmation (giving full details of the time, dates, etc) from the Tour Operator's local representative or resort authorities stating the circumstances.

Complaints Procedure

Making Yourself heard

If You have cause for complaint, it is important that You know that We are committed to providing You with an exceptional level of service and customer care. We realise that things can go wrong and there may be occasions when You feel that We have not provided the service You expected. When this happens, We want to hear about it so that We can try to put things right.

Who to contact?

The most important factors in getting Your complaint dealt with as quickly and efficiently as possible are:

- to be sure You are talking to the right person; and
- that You are giving them the right information.

When You contact Us:

- Please give Us Your name and contact telephone number.
- Please quote Your policy and/or claim number and the type of policy You hold.
- Please explain clearly and concisely the reason for Your complaint.

So We begin by establishing Your first point of contact:

Step One — initiating Your complaint:

If You have a complaint regarding this policy, please write to: The Customer Services Manager, P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire PO9 6DX stating the nature of Your complaint and quoting Free Spirit travel insurance scheme.

We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if You are not satisfied, You can take the issue further:

Step Two – contacting AXA Head Office (for sections 1 and 3 to 12):

Contact the Head of Customer Care, who will arrange for an investigation on behalf of the Chief Executive:

Head of Customer Care, AXA Insurance, 7th Floor, Civic Drive, Ipswich IP1 2AN.
Tel: **01473 205 926**, Fax: 01473 205 101
Email: customer-care@axa-insurance.co.uk.

Step Two – contacting IGI Insurance Company Limited (for section 2 only):

Contact The Managing Director, IGI Insurance Company Limited, Market Square House, St. James's Street, Nottingham, NG1 6FG.

Step Three – beyond AXA/IGI:

If We have given You Our final response and You are still dissatisfied You may refer Your case to the Financial Ombudsman Service (Ombudsman).

The FOS is an independent body that arbitrate on complaints about general insurance products. It will only consider complaints after We have provided You with written confirmation that Our internal complaints procedure has been exhausted.

The Ombudsman can be contacted at:

Insurance Division, Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR
Telephone: **0845 080 1800**, or fax: 020 7964 1001

Referral to the FOS will not affect Your right to take legal action against Us.

Our promise to You:

- Acknowledge written complaints promptly.
- Investigate quickly and thoroughly.
- Keep You informed of progress.
- Do everything possible to resolve Your complaint.
- Learn from Our mistakes.
- Use information from complaints to continuously improve Our service.

Calls are recorded and monitored.

Financial Services Compensation Scheme (FSCS)

AXA Insurance UK plc and IGI Insurance Company Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event We cannot meet Our obligations to You. This depends on the type of insurance, size of the business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS, telephone number **020 7892 7300** or by visiting their website at www.fscs.org.uk.

What to do in the Event of a Medical Emergency

The emergency assistance provided for You by this Insurance is operated by Free Spirit Emergency Assistance Service. In the event of any illness, injury, accident involving anyone insured under this policy where the anticipated costs are likely to exceed **£300**, You must notify Free Spirit Emergency Assistance Service. They will direct You to an appropriate medical facility and may be able to guarantee costs on Your behalf.

When contacting Free Spirit Emergency Assistance Service please state that You are insured under Free Spirit travel insurance.

By telephone: **+44 (0) 845 260 1549**

If You experience any difficulty in reaching Our Free Spirit Emergency Assistance Service, please call **+44 (0) 292 047 4136**

Note: You must retain receipts for medical & additional costs incurred.

Hospital Treatment Abroad

If You are admitted to hospital You must contact Free Spirit Emergency Assistance Service as soon as possible.

If You receive medical treatment abroad as an outpatient, You should pay the hospital or clinic and claim back Your medical expenses from claims services when You return Home.

Returning Home Early

If You have to return Home under section 1 (Cancellation or Curtailment charges) or section 3 (Emergency medical & other expenses), You must contact Free Spirit Emergency Assistance Service to authorise this.

Free Spirit Emergency Assistance Service reserve the right to repatriate You should Our medical advisors view You as being fit to travel. Free Spirit Emergency Assistance Service may be contacted from anywhere in the world to provide assistance to You.

Reciprocal Health Arrangements

European Health Insurance Card (EHIC)

- The EHIC entitles 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.
- The card gives access to state-provided medical treatment only. Remember, this might not cover all the things You would expect to get free of charge from the NHS in the UK. You may have to make a contribution to the cost of Your care.
- You may apply for an EHIC online at: www.dh.gov.uk/travellers or by calling: **0845 606 2030**. Application forms are also available from the Post Office.

Medicare - Australia

If You are travelling to Australia you can enroll 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