



Annual Multi-trip Travel Protection



Travel Protector

Insurance Policy

2009/10

Important Telephone Numbers

Customer Services - Sales & General Enquiries	0845 260 1581
Claims	0845 260 1525
Medical Screening Line	0845 260 1582
24-hour Emergency Medical Assistance	
Outside your home country:	+44 20 8666 9247
Within your home country:	020 8666 9247
24-hour Legal Helpline	
Outside your home country:	+44 20 8603 9804
Within your home country:	020 8603 9804

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

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Summary of Cover

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

Section	Cover	Limit (up to)	Excesses
1.	Cancellation or Curtailment	£5,000	£50 *
2.	Emergency medical & associated expenses - In-patient benefit	£10,000,000 £1,500 (£50 per day)	£50 Nil
3.	Loss of passport	£500	Nil
4.	Delayed Personal possessions	£200	Nil
5.	Personal possessions	£2,000	£50
6.	Personal money	£500	£50
7.	Personal accident	£20,000	Nil
8.	Missed departure or Missed connection	£1,000	Nil
9.	Delayed departure or Abandonment of journey (after 12 hours delay)	£150 (£30 each 12 hours) £5,000	Nil £50
10.	Personal liability	£2,000,000	Nil
11.	Legal expenses	£25,000	Nil
12.	Hijack and Mugging - Hijack - Mugging	£1,500 (£50 per day) £250	Nil Nil
13.	Winter sports - Ski pack - Ski equipment - Piste closure	£300 £500 £200 (£20 per day)	£50 £50 Nil
14.	BONDPLUS (Financial Failure)	£1,500	Nil

Note:

Some sections of cover also have extra sub limits, for example the **personal possessions** section has a single article and **valuables** limit.

Excesses:

An **excess** will be deducted for each claim event (not per section).

* For loss of deposit claims only the **excess** is reduced to **£15** per person.

Important Information

Thank you for taking out Travel Protector travel insurance with us.

Your policy schedule shows the sections of the policy you have chosen, the people who are covered and any special terms or conditions that may apply.

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 your Broker / Agent or P J Hayman & Company Limited on 0845 260 1581, alternatively you may write to us at:

P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire, PO9 6DX.

Insurer

Your Travel Protector travel insurance other than Section 14 - BONDPLUS (Financial Failure), is underwritten by Mondial Assistance Europe N.V. and administered in the United Kingdom by Mondial Assistance (UK) Limited. Section 14 - BONDPLUS (Financial Failure) is underwritten by IGI Insurance Company Limited.

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 **person insured**. **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 have been highlighted by the use of bold print throughout the policy document.

Telling us about relevant facts

Before **you travel you must tell us** about anything that may affect **your cover**. If **you are not sure** whether something is relevant, **you must tell us** anyway. **You should keep a record** of any extra information **you give us**. If **you do not tell us** about something that may be relevant, **your cover may be refused and we may not cover any related claims.**

Cancellation rights

If **your cover does not meet your requirements**, please notify P J Hayman & Company Limited on **0845 260 1581**, within 14 days of receiving **your initial policy schedule** and return **all your documents for a refund of your premium**. If during this 14 day period **you have travelled, made a claim or intend to make a claim then we can recover all costs that you have used for those services**. Please note that **your cancellation rights are no longer valid after this initial 14 day period.**

Policy Excess

Under some sections of **your policy, you will have to pay an excess**. This means that **you will be responsible for paying the first part of the claim, for each single event or occurrence under certain sections**. The amount **you have to pay is the excess.**

Data protection

Information about **your policy may be shared between P J Hayman & Company Limited, IGI Insurance Company Limited, Mondial Assistance (UK) Limited and Mondial Assistance Europe N.V. for underwriting purposes. You should understand that the sensitive health and other information you provide will**

be used by **us, our representatives** (if appropriate), the **insurer**, other insurers and industry governing bodies and regulators to process **your insurance**, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). **We have taken steps to ensure your information is held securely. Your information will not be shared with third parties for marketing purposes. You have the right to access your personal records.**

Financial Services Compensation Scheme (FSCS)

For your added protection, the insurers are covered by the UK FSCS. You may be entitled to compensation from the scheme if the insurer cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance cover for policies purchased on or before the 31st December 2009 is limited up to 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Policies purchased after this date will be covered for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number outside **your home country +44 20 7892 7300**, within **your home country 020 7892 7300**, or by visiting their website at **www.fscs.org.uk**.

Governing Law

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

Contracts (Rights of Third Parties) Act 1999

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

Renewal of your insurance cover

P J Hayman & Company Limited 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 P J Hayman & Company Limited at the renewal date**. P J Hayman & Company Limited will give **you at least 21 days written notice before the renewal date should this happen**. At renewal **you must tell P J Hayman & Company Limited about relevant facts and check to see that you still comply with the 'Medical Declaration and Health Exclusions' (see pages 8 & 9) as this may affect the cover provided. If you do not comply with the Medical Declaration and Health Exclusions this may invalidate your insurance.**

Definitions of Words

When the following words and phrases appear in the policy document or policy schedule, they have the meanings given below. These words are highlighted by the use of bold print.

Accident

An unexpected event caused by something external and visible, which results in physical bodily injury, leading to total and permanent loss of sight, total and permanent loss of use of a limb or permanent disablement or death, within a year of the incident.

Appointed adviser

The solicitor or appropriately qualified person, firm or company, including **us**, who is chosen to act for **you in your claim for compensation**.

Area of cover

You will not be covered if **you** travel outside the area **you** have chosen as shown on **your** policy schedule.

• Europe

UK, Continental Europe, Mediterranean Islands, the **Channel Islands**, Morocco, Algeria, Tunisia, Libya, Egypt, Israel, Turkey, Madeira, Canary Islands, the Azores, the Republic of Ireland, Iceland, Russia, Estonia, Latvia, Lithuania, Belarus, Ukraine, Moldova and Georgia.

• Worldwide

Business associate

Any person in **your home** country that **you** work closely with, whose absence from work means that the director of **your** business needs **you** to cancel or curtail **your journey**.

Channel Islands

Jersey, Guernsey, Sark, Alderney and Herm.

Couple

Two adults living permanently together at the same address, who intend to travel together, each adult can travel independently.

Doctor

A legally qualified doctor holding the necessary certification in the country in which they are currently practising, other than **you** or a **relative**.

Departure point

The airport, international train station or port where **your** outward journey to **your** destination begins, and where **your** final journey back **home** begins (including any connecting transport **you** take later).

Excess

The maximum amount deducted per claim for a single event or occurrence. This is **£50** for an individual with a maximum of **£100** applying per **family**.

Family

Two adults and all of their children (including foster children) under 18 years at the date commencing the trip, or under 23 years if still in full time education. All persons must live at the same address. Each adult can travel independently, however, all insured children must travel with at least one of the insured adults.

Hazardous activity

The following activities are automatically covered:

Banana boating, cricket, cycling, deep seas fishing, fell walking, glacier walking, golf, hiking, horse riding, (not competitions, show jumping, hunting, eventing, polo or rodeo), jet skiing, marathon running, mountain biking, netball, orienteering, parasailing over water, ringos, running, safari trekking in a vehicle (must be an organised tour), scuba diving to a depth of 30 metres (if **you** hold a certificate of proficiency or **you** are diving with a qualified instructor), skidooring (no liability cover), sledging (pulled by dogs or reindeer), snorkelling, snow mobilising (no liability cover), surfing, swimming, trekking, wakeboarding, walking, water skiing, windsurfing and zorbing.

There is no cover for:

- any professional sporting activity; or
- any kind of racing except racing on foot; or
- any kind of manual work.

We may be able to cover **you** for other activities that are not listed. Please contact **your** Broker / Agent or P J Hayman & Company Limited on **0845 260 1581**. An extra premium may need to be paid.

Hijack

The unlawful seizure or wrongful exercise of control of the aircraft (or the crew thereof) in which **you** are travelling as a passenger.

Home

Your usual place of residence in the **UK** or the **Channel Islands**.

Insurer

Mondial Assistance Europe N.V. for Sections 1 – 13
IGI Insurance Company Limited for Section 14

Journey

A trip that takes place during the **period of insurance** which begins when **you** leave **home** and ends when **you** get back **home** or to a hospital or nursing home in **your home** country, whichever is earlier.

Notes:

- **you** will only be covered if **you** are aged 69 or under at the start of **your** policy
- a trip which is booked to last longer than 31 days is not covered unless **we** agree otherwise in writing
- trips within **your home** country must be for at least 1 night and have:
 - i) pre-booked transport or accommodation; or
 - ii) be more than 25 miles from **your home** (unless it involves a sea crossing); or
- **you** will be covered for taking part in **winter sports** activities up to 17 days in total during the **period of insurance**.

Legal action

Work carried out to support a claim that **we** have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by **you**:

- to the European Court of Justice, European Court of Human Rights or similar International body; or
- to enforce a judgement or legally binding decision.

Legal costs

Fees, costs and expenses (including Value Added Tax or equivalent local goods and services tax) which **we** agree to pay for **you** in connection with **legal action**. Also, any costs which **you** are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs **we** agree to pay.

Mugging

Theft or attempted theft involving an act of violence against **you** which results in **your** injury and hospitalisation.

Pair or set

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

Period of insurance

Cancellation cover begins on the start date shown on **your** policy schedule or the date **you** booked **your journey**, whichever is the later and ends at the beginning of **your journey**. BONDPLUS (Financial Failure) cover begins on the start date shown on **your** policy schedule or the date **you** booked **your journey**, whichever is the later and finishes at the end of **your journey**. The cover for all other sections starts at the beginning of **your journey** and finishes at the end of **your journey**.

All cover ends on the expiry date shown on **your** policy schedule, unless **you** cannot finish **your journey** as planned because of death, injury or illness or there is a delay to the public transport system that

cannot be avoided. In these circumstances **we** will extend cover free of charge until **you** can reasonably finish that **journey**.

Personal money

Cash, cheques, postal and money orders, current postage stamps, travellers cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets, all held for private and not business purposes.

Personal possessions

Each of **your** suitcases, trunks and similar containers (including their contents) and articles worn or carried by **you** (including **your valuables** and passport).

Redundancy

Loss of permanent paid employment (except voluntary **redundancy**) after a continuous working period of two years if **you** are aged 18 and over or 65 and under.

Relative

Your mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships), fiancé(e) or a **relative** for whom **you** provide care or are the sole living **relative**.

Resident

A person who has their main **home** in the **UK** or the **Channel Islands** and has not spent more than six months abroad during the year before the policy was issued.

Single parent family

One adult and all of their children (including foster children) under 18 years at the date commencing the trip, or under 23 years if still in full time education. All persons must live at the same address. The adult can travel independently, however, all insured children must travel with the insured adult.

Ski equipment

This consists of skis, poles, boots, bindings, snowboards or ice skates.

Ski pack

Hired **ski equipment**, ski school fees and lift passes.

Travelling companion

Any person that has booked to travel with **you** on **your journey**.

United Kingdom (UK)

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

Valuables

Jewellery, watches, items made of or containing precious metals or semi/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones); MP3 players, PDAs, electronic games, TV's and CD's, mini discs, DVD's, cartridges, videos and audio tapes.

We, our, us

Mondial Assistance (UK) Limited, who administer the insurance on behalf of Mondial Assistance Europe N.V. for Sections 1 – 13. IGI Insurance Company Limited for Section 14.

Winter sports

The following activities are covered under the Travel Protector policy:

Skiing, snowboarding, big-foot skiing, cross-country skiing, glacier skiing, mono-skiing, sledging, snow blading and tobogganing.

Off piste skiing is covered when **you** are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines.

There is no cover for:

Bobsleighting, heli skiing, lugging, ski acrobatics, ski flying, ski jumping, ski racing, ski stunting or snow cat skiing.

We may be able to cover **you** for other **winter sports** activities that are not listed. Please contact **your** Broker / Agent or P J Hayman & Company Limited on **0845 260 1581**. An extra premium may need to be paid.

You, your, person insured

Each person shown on the policy schedule, for whom the appropriate insurance premium has been paid.

Conditions

The following conditions apply to the whole of **your** policy. Please read these carefully as **we** can only pay **your** claim if **you** meet these.

- 1 **You** are a **resident** of the **UK** or the **Channel Islands**.
- 2 **You** take reasonable care to protect yourself and **your** property against accident, injury, loss and damage and act as if **you** are not insured to minimise any potential claim.
- 3 **You** have a valid policy schedule.
- 4 **You** accept that **we** will not extend the **period of insurance** beyond the expiry of **your** policy.
- 5 **You** contact **us** as soon as possible with full details of anything which may result in a claim and give **us** all the information **we** ask for. Please see section "Making a claim" on pages 17 & 18 for more information.
- 6 **You** accept that no alterations to the terms and conditions of the policy apply, unless **we** confirm them in writing to **you**.
- 7 **You** are not aged 70 years or over at the start of **your** policy.

We have the right to do the following

- 1 Cancel the policy if **you** do not tell **us** about a relevant fact or if **you** tell **us** something that is not true, which influences **our** decision as to whether cover can be offered or not. A full premium refund will be given and depending on the circumstances **we** may report the matter to the police.
- 2 Cancel the policy and make no payment if **you** make a fraudulent claim. **We** may in these instances report the matter to the police.
- 3 Only cover **you** for the whole of **your journey** and not issue a policy if **you** have started **your journey**.
- 4 Take over and deal with, in **your** name, any claim **you** make under this policy.
- 5 Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms (including Department of Social Security forms), which will help **us** to recover any payment **we** have made under this policy.
- 6 With **your** permission, get information from **your** medical records to help **us** or **our** representatives deal with any claim. This could include a request for **you** to be medically examined or for a post mortem to be carried out in the event of **your** death. **We** will not give personal information about **you** to any other organisation without **your** specific agreement.
- 7 Send **you home** at any time during **your journey** if **you** are taken ill or injured. **We** will only do this if the **doctor** treating **you** and **our** medical advisers agree. If there is a dispute, **we** will ask for an independent medical opinion.

- 8 Not accept liability for costs incurred after the date the treating **doctor** and **our** medical advisers agree **you** should return to **your home** country, if **you** refuse to be repatriated.
- 9 Only refund or transfer **your** premium if **you** decide that the policy does not meet **your** needs and **you** have contacted **us** within 14 days from the date **you** receive **your** policy and policy schedule. **We** can recover all costs that **you** have used if **you** have travelled or made a claim or intend to make a claim.
- 10 Not to pay any claim on this policy (except under the Personal accident section) for any amounts covered by another insurance. In these circumstances **we** will only pay **our** share of the claim.
- 11 If **you** cancel or cut short **your journey**, all cover provided on **your** policy for that **journey** will be cancelled without refunding **your** premium.
- 12 Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.

General Exclusions

The following exclusions apply to the whole of **your** policy: **We** will not cover **you** for any claim arising from, or relating to, the following:

- 1 a relevant fact that **you** knew about before **you** travelled, unless **we** agreed to it in writing;
- 2 war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'etat, terrorism*, weapons of mass destruction;
* **Please Note** : This does not apply to the Emergency Medical and associated expenses, Hospital benefit, Personal possessions and Personal accident sections of cover where the terrorist activity takes place during **your journey**.
- 3 any epidemic or pandemic;
- 4 **you** not following any suggestions or recommendations made by any government or other official authority including the Foreign and Commonwealth Office during the **period of insurance**;
- 5 **your** property being held, taken, destroyed or damaged under the order of any government or custom officials;
- 6 ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment;
- 7 any currency exchange rate changes;
- 8 the failure or fear of failure or inability of any equipment or any computer programme, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under the Emergency medical and associated expenses and Personal accident sections);
- 9 **you** acting in an illegal or malicious way;
- 10 **you** not enjoying **your journey** or not wanting to travel;
- 11 any claim arising under this policy that has arisen as a result of **your** failure to follow any medical advice or guideline regarding any recommended inoculations or medication considered necessary for **you** to have for **your journey**;
- 12 any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of earnings, unless it says differently in the policy.

IMPORTANT – Medical Declaration and Health Exclusions

These apply to the Cancellation or curtailment charges, Emergency medical and associated expenses and Personal accident sections.

It is very important that you read and understand the following and if necessary declare any existing medical conditions to us.

You will NOT be covered

For any directly or indirectly related claims arising from the following if at the time of taking out this insurance, **you**:

- a) are waiting for an operation, medical treatment or consultation at any medical facility (other than for regular checkups for a stable condition) or other hospital treatment or investigations, or are awaiting the results of any tests or investigations; or
- b) had received a terminal prognosis; or
- c) travel against the advice of a **doctor** or where **you** would have been if **you** had sought their advice before beginning **your journey**; or
- d) know **you** will need treatment or consultation at any medical facility during **your journey**; or
- e) are travelling specifically for the purpose of obtaining and/or receiving any elective surgery, procedure or hospital treatment.

You will need to contact the Medical Screening Line in the following circumstances

If **you** are travelling outside **your home** country **you** should call the Medical Screening Line (see page 9) if **you**:

- i) need to declare a medical condition (other than where **you** have only one of the conditions listed in Question 1, on page 9);
- ii) are unsure whether a medical condition needs to be declared or not;
- iii) answer YES to any of the Medical Screening Questions shown on page 9.
- iv) develop a new condition after **your** policy was issued;
- v) have an existing medical condition which changes after **your** policy was issued.

Medical Screening

If you need to telephone the Medical Screening Line, you will be asked simple questions about your medical condition, medication, trips to the doctors, and other related matters.

If, as a result of your call, we wish to impose special terms, such as an additional premium, this will be advised to you immediately and confirmed in writing.

Should you decide not to pay the additional premium the declared medical condition will not be covered.

Any additional medical conditions not declared to us will not be covered.

You will also be advised of a medical screening reference, which you should keep a record of.

Medical Screening Questions

Important – not applicable to trips within your home country

Q.1

Do **you** have MORE THAN ONE of the following conditions?

- Asthma (requiring no hospital admissions and no supplementary oxygen);
- Diabetes (if well controlled and no associated conditions);
- High Blood Pressure/Hypertension;
- High Cholesterol.

YES

NO

Q.2

Within the last **2 years**, have **you** been treated as a hospital in-patient or been referred to a specialist consultant?

YES

NO

Q.3

Have **you** been treated for:

- a breathing condition (including asthma, but only where **you** have required hospital admission or supplementary oxygen);
- a heart related condition (including angina);
- a circulatory condition (other than high blood pressure/hypertension AND high cholesterol);

within the last **5 years**?

YES

NO

Q.4

Have **you** been diagnosed or treated for a malignant condition (e.g. cancer) within the last **5 years**?

YES

NO

You do NOT need to call the Medical Screening Line

Telephone the Medical Screening Line on

0845 260 1582

between the hours of 8.00am and 6.00pm
Mondays to Fridays, to confirm acceptability of cover.

We may wish to impose special terms,
such as an additional premium.

(Please note: Mondays are normally very busy.

You may prefer to call at other times).

24-hour Emergency Medical Assistance

Please tell **us** immediately about any serious illness or accident abroad where **you** have to go into hospital or **you** may have to return **home** early or extend **your** stay because of any illness or injury. If **you** are unable to do this because the condition is life, limb, sight or organ threatening, **you** should contact **us** as soon as **you** can. **You** must also tell **us** if **your** medical expenses are over **£250**. If **you** are claiming for a minor illness or accident **you** should, where possible, pay the costs and reclaim the money from **us** when **you** return. **You** can call 24 hours a day 365 days a year or email.

From outside your home country	-	Phone	+44 (0) 20 8666 9247
		Fax	+44 (0) 20 8603 0204
		Textphone	+44 (0) 20 8666 9562
From within your home country	-	Phone	020 8666 9247
		Fax	020 8603 0204
		Textphone	020 8666 9562
email international_dept@mondial-assistance.co.uk			

Please give **us your** age and **your** policy number. Say that **you** are insured with Travel Protector.

Below are some of the ways the 24-hour emergency medical assistance service can help.

Confirmation of payment

We will contact hospitals or **doctors** abroad and guarantee to pay their fees, providing **you** have a valid claim.

Repatriation

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

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

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.

Australia

- If **you** are travelling to Australia **you** can 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: **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 **excess**.

Section 1: Cancellation or Curtailment Charges

If **you** think **you** may have to cut **your journey** short (curtail), **we** must be told immediately – see under the heading '24-hour emergency medical assistance' on page 10 for more information.

WHAT YOU ARE COVERED FOR

We will pay up to **£5,000** in total, for **your** part of unused personal accommodation, transport charges and other travel expenses which have been paid or where there is a contract to pay that cannot be recovered from anywhere else. **We** will provide this cover in the following necessary and unavoidable circumstances:

Cancellation

If **you** cancel **your journey** before it begins because one of the following happens:

- The death, serious injury or serious illness of **you**, someone **you** were going to stay with, a **travelling companion**, or a **relative** or **business associate** of **you** or a **travelling companion**;
- **You** or a **travelling companion** is called for jury service in **your home** country or as a witness in a court in **your home** country;
- **You** or a **travelling companion** is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or their home or usual place of business in **your home** country;
- **Your redundancy**.

Curtailment

You cut **your journey** short (curtail) after it has begun because of one of the following:

- Anything mentioned in **Cancellation** except **redundancy**;
- **You** are injured or ill and are in hospital for the rest of **your journey**.

Note:

We will calculate curtailment claims from the date it is necessary for **you** to return to **your home** country or the date **you** are hospitalised as an in-patient, for the rest of **your journey**. **We** will pay unused personal accommodation and other travel expenses based on each 24-hour period **you** have lost. If **you** need to be repatriated, **we** will not refund the cost of **your** unused return travel tickets. **We** will put the value of these tickets towards the extra transport costs **we** have to pay.

WHAT YOU ARE NOT COVERED FOR Under Cancellation and Curtailment

The **excess**, except for loss of deposit claims only where the **excess** is reduced to **£15** (limited to **£30 per family**) for each incident claimed for under this section.

Failure to comply with the Medical Declaration and Health Exclusions (see pages 8 & 9).

More than the minimum market value of equivalent travel tickets, if **your** travel tickets have been paid for using an airline mileage reward scheme.

Anything caused by:

- **your** carriers refusal to allow **you** to travel for whatever reason;
- **you** not having the correct passport or visa;
- any restriction caused by the law of any country or people enforcing these laws;
- bankruptcy or liquidation of the company providing **your** transport or accommodation, their agents or any person acting for **you**;
- anything the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for;
- **your** vehicle being stolen or breaking down;
- **you** not wanting to travel or not enjoying **your journey**;
- riot, civil commotion, strike or lock-out;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
- **you** being under the influence of drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction);
- the direct or indirect effect of **you** using alcohol or solvents;
- the death of any pet or animal.

Under Cancellation

Any extra cancellation charges, because **you** did not tell the company providing **your** transport or accommodation, their agents or any person acting for **you**, as soon as **you** knew **you** had to cancel.

Financial circumstances or unemployment, except caused by **redundancy** which **you** find out about after the date **your** policy or travel tickets for **your journey** were bought (whichever is the later).

Under Curtailment

Cutting short **your journey** unless **we** have agreed.

Any costs when **you** do not get a medical certificate (from the **doctor** who treated **you** in the place where **you** were staying) which says it was necessary for **you** to come **home** because of death, injury or illness. **Our** medical advisers must have agreed with the reason and that **you** were fit to travel.

The cost of **your** original pre-booked tickets if **you** have not used them and **we** have paid extra transport costs.

You travelling on a motorcycle, unless the rider holds an appropriate valid licence and all **persons insured** are wearing crash helmets.

Anything caused by **you** taking part in a **hazardous activity**.

Please refer to General exclusions, Conditions and Making a claim that also apply.

Section 2: Emergency Medical and Associated Expenses

If **you** are taken into hospital or **you** think **you** may have to come **home** early or extend **your journey** because of illness, injury or accident, or if **your** medical expenses are over **£250 we** must be told immediately – see under heading “24-hour emergency medical assistance” on page 10 for more information.

WHAT YOU ARE COVERED FOR

We will pay **you** or **your** personal representatives for the following necessary and unforeseen emergency expenses if **you** die, are injured or taken ill during **your journey**.

1. Cover outside your home country

Up to **£10,000,000** in total for reasonable fees or charges **you** incur for:

- **Treatment** - medical, surgical, medication costs, hospital, nursing home or nursing services.
- **Transport and accommodation** - reasonable extra transport and accommodation costs for **you** and any one other person who stays or travels with **you** or to **you** from **your home** country on medical advice.
- **Funeral expenses** - the reasonable cost of transporting **your** body or ashes to **your home** or **we** will pay up to **£3,500** for **your** funeral expenses, in the place where **you** die outside **your home** country.
- **Search and rescue** - mountain search and rescue services when deemed medically necessary.

We will also pay:

- **In-patient benefit**
£50 for each 24-hour period that **you** are in hospital as an in-patient up to **£1,500** in total during the **journey** as well as any fees or charges paid under **Treatment**.
- **Dental**
Up to **£300** for emergency dental treatment to relieve sudden pain.

2. Cover within your home country

Up to **£1,500** for:

- **Transport and accommodation**
Reasonable extra transport and accommodation costs for **you** and any one other person who stays or travels with **you** or to **you** from within **your home** country on medical advice; and the reasonable cost of transporting **your** ashes or body **home**.

WHAT YOU ARE NOT COVERED FOR

Under 1. Cover outside your home country except In-patient benefit and under 2. Cover within your home country

The **excess** unless **your** claim is reduced because **you** used a European Health Insurance Card or any other reciprocal health arrangement (see “Reciprocal health arrangements” on page 10 for more information).

The cost of replacing any medication **you** were using when **you** began **your journey**.

Under 1. Cover outside your home country and 2. Cover within your home country

Failure to comply with the Medical Declaration and Health Exclusions (see pages 8 & 9).

Extra transport and accommodation costs which are of a higher standard to those already used on **your journey** unless **we** agree.

Anything caused by:

- **you** travelling in an aircraft (except as a passenger in a fully licensed, passenger-carrying aircraft);
- **your** suicide, self injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
- **you** being under the influence of drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction);
- the direct or indirect effect of **you** using alcohol or solvents;
- **you** travelling on a motorcycle, unless the rider holds an appropriate valid licence and all **persons insured** are wearing crash helmets;
- **you** taking part in any **hazardous activity**.

Any costs incurred 12 months after the date of **your** death, injury or illness.

Any costs for taxi fares and telephone calls (including mobile calls) resulting from an incident claimed for under this section.

Under 1 Cover outside your home country – Treatment

Services or treatments **you** receive within **your home** country.

Services or treatments **you** receive which the **doctor** in attendance and **we** think can wait until **you** get back to **your home** country.

Medical costs over **£250**, in-patient treatment or repatriation which **we** have not authorised.

The extra costs of having a single or private room in a hospital or nursing home.

The cost of all treatment which is not directly related to the illness or injury that caused the claim.

Under 1 Cover outside your home country - Funeral expenses

Your burial or cremation within **your home** country.

Under 1 Cover outside your home country - Dental

Replacing or repairing false teeth or artificial teeth (such as crowns).

Dental work involving the use of precious metals.

Please refer to General exclusions, Conditions and Making a claim that also apply.

Section 3: Loss of Passport

WHAT YOU ARE COVERED FOR

We will pay the following if **your** passport is lost, stolen or destroyed on **your journey**.

Costs for issuing a temporary passport

Up to **£500** in total for the cost of extra transport, accommodation and administration costs **you** have to pay to get a temporary passport to enable **you** to return to **your home** country.

Remaining value of original passport

The equivalent cost (based on the current replacement costs) of the period remaining on **your** passport that is lost stolen or destroyed.

WHAT YOU ARE NOT COVERED FOR

Any claim unless **you** get a letter from the consulate **you** reported the loss to.

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Section 4: Delayed Personal Possessions

WHAT YOU ARE COVERED FOR

Up to **£200** in total for essential replacement items, if **your personal possessions** (this does not include **valuables** or **ski equipment**) are temporarily lost or stolen on **your** outward journey for more than 12 hours from when **you** arrived at **your** destination.

Note: **You** must send **us** the receipts for anything that **you** buy. If the items are permanently lost, **we** will take any amount that **you** are due to be paid under this section from the final claim settlement under **Personal possessions** - section 5.

WHAT YOU ARE NOT COVERED FOR

Please refer to General exclusions, Conditions and Making a claim that also apply.

Section 5: Personal Possessions

WHAT YOU ARE COVERED FOR

Up to **£2,000** in total for **your personal possessions** (this does not include **ski equipment**) damaged, stolen, lost or destroyed on **your journey**.

The most **we** will pay for **valuables** is **£500** in total whether jointly owned or not. There is also a single article, **pair or set** limit of **£250**.

Note:

It will be **our** decision to pay either:
the cost of repairing **your** items;
to replace **your** belongings with equivalent items; or
the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

WHAT YOU ARE NOT COVERED FOR

The **excess**.

More than the part of the **pair or set** that is stolen, lost or destroyed.

Breakage or damage to sports equipment while it is being used, fragile articles, audio, video, computer, television, fax and phone equipment.

Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin.

The cost of replacing or repairing false teeth.

A claim for more than one mobile phone per **person insured**.

Loss or theft of, or damage to the following:

- Items for which **you** are unable to provide a receipt or other proof of purchase;
- Films, tapes, cassettes, computer games, electronic games, mini-discs, DVD's, video and audio tapes, cartridges or discs, unless they were pre-recorded, in which case **we** will pay up to the replacement cost;
- Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents;
- **Valuables** left in a motor vehicle;
- **Valuables** carried in suitcases, trunks or similar containers unless they are on **your** person all the time;
- **Valuables** unless they are on **your** person or locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**;
- Contact or corneal lenses, unless following fire or theft;
- Bonds, share certificates, guarantees or documents of any kind;
- **Personal possessions** unless they are on **your** person, locked in the accommodation **you** are using on **your journey** or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle (no cover for **valuables**);
- **Personal money** (see section 6);
- Passport (see section 3).

Please refer to General exclusions, Conditions and Making a claim that also apply.

Section 6: Personal Money

WHAT YOU ARE COVERED FOR

Up to **£500** for loss or theft of **your personal money** (but no more than **£250** in cash in total, whether jointly owned or not) while on **your journey**. In respect of foreign currency, cover commences up to 7 days before **your journey** starts.

WHAT YOU ARE NOT COVERED FOR

The **excess**.

Compensation unless **you** can provide receipts of the amount **you** had from the place where **you** got the currency.

Loss or theft of **personal money**, unless it is on **your** person, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**.

Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency.

Loss or theft of travellers' cheques if the place where **you** got them from provides a replacement service.

More than the minimum market value of equivalent travel tickets, if **your** travel tickets have been paid for using an airline mileage reward scheme.

Please refer to General exclusions, Conditions and Making a claim that also apply.

Section 7: Personal Accident

WHAT YOU ARE COVERED FOR

We will pay **you** or **your** Personal Representative one of the following amounts for an accident during **your journey**.

Death

£10,000 for death. (**We** will not pay more than **£3,500** if **you** are aged under 16 years at the time of the **accident**).

Permanent loss

£20,000 for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.

Physical disablement

£20,000 for a permanent physical disability as a result of which there is no paid work which **you** are able to do. (**We** will not pay any compensation if **you** are aged under 16 years or are aged 66 or over at the time of the **accident**).

Note

Death benefit payments will be made to **your** Personal Representative.

WHAT YOU ARE NOT COVERED FOR

Failure to comply with the Medical Declaration and Health Exclusions (see pages 8 & 9).

Any claim arising more than one year after the original **accident**.

Anything caused by:

- **your** sickness, disease or gradually occurring conditions, physical or mental condition that is gradually getting worse unless shown on **your** policy schedule;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
- **you** being under the influence of drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction);
- the direct or indirect effect of **you** using alcohol or solvents;
- **you** travelling on a motorcycle, unless the rider holds an appropriate valid licence and all **persons insured** are wearing crash helmets;
- **you** taking part in any **hazardous activity**.

We will not pay more than one of the benefits resulting from the same injury.

Please refer to General exclusions, Conditions and Making a claim that also apply.

Section 8: Missed Departure or Missed Connection

WHAT YOU ARE COVERED FOR

We will pay **you** up to **£1,000** in total for the cost of extra accommodation and transport which **you** have to pay to get to **your journey** destination or back **home** because **you** do not get to the **departure point** by the time shown in **your** travel itinerary (plans) because:

- public transport (including scheduled flights) does not run to its timetable; or
- the vehicle **you** are travelling in has an accident or breaks down; or
- **your** outward or return flight from the **departure point** is being delayed and **you** miss a connecting flight.

WHAT YOU ARE NOT COVERED FOR

Any claim unless **you**:

- get a letter from the public transport provider (if this applies) confirming that the service did not run on time;
- get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle **you** were travelling in;
- have allowed time in **your** travel plans for delays which are expected.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your journey** were bought (whichever is later).

Failure of public transport caused by a riot, civil commotion, strike or industrial action which began or was announced before **you** left **home** or where **you** could have reasonably made other travel arrangements.

Please refer to General exclusions, Conditions and Making a claim that also apply.

Section 9: Delayed Departure

WHAT YOU ARE COVERED FOR

Compensation if the flight, international train or sea vessel **you** are booked on is delayed at its **departure point** from the time shown in **your** travel itinerary (plans) because of:

- a serious fire, storm or flood damage to the **departure point**;
- industrial action;
- bad weather;
- mechanical breakdown of the international train or sea vessel; or
- the grounding of the aircraft due to a mechanical or a structural defect.

We will pay:

Delay

£30 after each full 12 hour delay up to **£150** in total; or

Abandonment

up to **£5,000** in total for **your** part of the unused costs of the **journey** which have been paid or where there is a contract to pay that cannot be recovered from anywhere else, if, after **you** have been delayed for more than 12 hours, **you** decide to abandon the **journey** before **you** leave **your home** country.

WHAT YOU ARE NOT COVERED FOR Under Delay and Abandonment

Anything which is caused by **you** not checking in at the **departure point** when **you** should have done.

Missed connections.

Compensation unless **you** get a letter from the airline, railway company or shipping line giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train or sea vessel.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your journey** were bought (whichever is later).

Under Abandonment

The **excess**.

More than the minimum market value of equivalent travel tickets, if **your** travel tickets have been paid for using an airline mileage reward scheme.

Please refer to General exclusions, Conditions and Making a claim that also apply.

Section 10: Personal Liability

If **you** are hiring a motorised or mechanical vehicle while on **your journey** **you** must make sure that **you** get the necessary insurance from the hire company. **We** do not cover this under **our** policy.

WHAT YOU ARE COVERED FOR

We will pay up to **£2,000,000** plus any other costs we agree to in writing that relate to anything **you** cause during **your journey** for which **you** are legally liable and results in one of the following.

- Bodily injury of any person.
- Loss of or damage to property which **you** do not own and **you** or a **relative** have not hired, loaned or borrowed.
- Loss of or damage to the accommodation **you** are using on **your journey** that does not belong to **you** or a **relative**.

Note:

Inform **us** as soon as **you** or **your** Personal Representative are aware of a possible prosecution, inquest or fatal injury which might lead to a claim under this section.

Please do not negotiate, pay, settle, admit or deny any liability to any third party without **our** written consent.

WHAT YOU ARE NOT COVERED FOR

Any liability for bodily injury or loss of or damage to property that comes under any of the following categories.

- Something which is suffered by anyone employed by **you** or a **relative** and is caused by the work they are employed to do.
- Something which is caused by something **you** deliberately did or did not do.
- Something which is caused by **your** employment or employment of a **relative**.
- Something which is caused by **you** using any firearm or weapon.
- Something which is caused by any animal **you** own, look after or control.
- Something which **you** agree to take responsibility for which **you** would not otherwise have been responsible for.

Any contractual liabilities.

Any liability for bodily injury suffered by **you**, a **relative** or **travelling companion**.

Compensation or other costs caused by accidents arising from **your** ownership or possession of any of the following.

- The use of any land or building except for the accommodation **you** are using on **your journey**.
- Motorised or mechanical vehicles and any trailers attached to them.
- Aircraft, motorised water craft or sailing vessels.

Please refer to General exclusions, Conditions and Making a claim that also apply.

Section 11: Legal Expenses

You can call **our** 24-hour legal helpline for advice on any travel related legal problem to do with **your journey**, arising under the law of England, Wales, Scotland and Northern Ireland.

From within **your home** country Phone **020 8603 9804**

Textphone **020 8666 9562**

From outside **your home** country Phone **+44 20 8603 9804**,

Textphone **+44 20 8666 9562**

WHAT YOU ARE COVERED FOR

If **you** die, are ill, or injured during **your journey** and **you** or **your** personal representative take **legal action** to claim damages or compensation for negligence against a third party **we** will do the following:

- Nominate an **appointed adviser** to act for **you**. If **you** and **we** cannot agree on an **appointed adviser**, the matter can be referred to an Alternative Resolution Facility.
- For each event giving rise to a claim pay up to **£25,000 legal costs** for **legal action** for **you** (but not more than **£50,000** in total for all **persons insured** on this policy).

Note:

- **you** must conduct **your** claim in the way requested by the **appointed adviser**;
- **you** must keep **us** and the **appointed adviser** fully aware of all the facts and correspondence including any settlement offers made to **you**;
- **we** will not be bound by any promises or undertakings which **you** give to the **appointed adviser**, or which **you** give to any person about payment of fees or expenses without **our** consent;
- **we** can withdraw cover after **we** have agreed to the claim, if **we** think a reasonable settlement is unlikely or that the cost of the **legal action** could be more than the settlement.

WHAT YOU ARE NOT COVERED FOR

Any claim:

- not reported to **us** within 90 days after the event giving rise to the claim;
- where **we** think a reasonable settlement is unlikely or where the cost of the **legal action** could be more than the settlement;
- involving **legal action** between members of the same household, a **relative**, a **travelling companion**, or one of **your** employees;

- where another insurer or service provider have refused **your** claim or where there is a shortfall in the cover they provide;
- against a travel agent, tour operator or carrier, **us**, the **insurer**, another **person insured** by this policy or **our** agent.

Legal costs:

- for **legal action** that **we** have not agreed to;
- if **you** refuse reasonable settlement of **your** claim. **You** should use Alternative Resolution Facilities such as mediation in this situation;
- if **you** withdraw from a claim without **our** agreement. If this occurs **legal costs** that **we** have paid must be repaid to **us** and all **legal costs** will become **your** responsibility; that cannot be recovered by **us**, **you** or **your appointed adviser**, when **you** receive compensation. Any repayment will not be more than half of the compensation **you** receive;
- awarded as a personal penalty against **you** or the **appointed adviser** (for example not complying with Court rules and protocols);
- for bringing **legal action** in more than one country for the same event.

Please refer to General exclusions, Conditions and Making a claim that also apply.

Section 12: Hijack and Mugging

WHAT YOU ARE COVERED FOR

Hijack

£50 for each full day **you** are hijacked up to a maximum of **£1,500**.

Mugging

£250 in full if **you** are hospitalised in excess of 2 full days following a **mugging** attack.

WHAT YOU ARE NOT COVERED FOR

Please refer to General exclusions, Conditions and Making a claim that also apply.

Section 13: Winter Sports

WHAT YOU ARE COVERED FOR

Ski pack

We will pay up to **£300** in total for **your ski pack** costs that have been paid for and that cannot be recovered from anywhere else, if:

- **you** have to cancel or curtail **your journey**;
- **you** cannot ski because of an injury or illness during **your journey**.

Ski equipment

- **We** will pay up to **£150** in total for the hire of alternative **ski equipment** if:
 - **yours** is temporarily lost or stolen on **your** outward journey for more than 12 hours from when **you** arrived at **your** destination; or
 - **yours** is damaged, stolen, lost or destroyed on **your journey**.
- **We** will pay up to **£500** in total for **your ski equipment** (including **ski equipment** **you** are legally liable for) and ski pass that is damaged, stolen, lost or destroyed on **your journey**.

There is also a single article limit of **£250**, whether jointly owned or not.

Section 14: BONDPLUS (Financial Failure)

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%

Piste closure

We will pay one of the following, if it is not possible for **you** to ski or snow board at **your** pre-booked ski resort, because the ski-lifts and skischools that **you** are due to use are closed as a result of adverse weather conditions:

- up to **£20** for each full day up to **£200** in total for the cost of extra transport or lift passes to let you ski or snow board at another resort; or
- up to **£20** for each full day up to **£200** in total if no other resort is available.

WHAT YOU ARE NOT COVERED FOR

Under Ski pack

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Cancellation or curtailment charges - section 1. Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Emergency medical and associated expenses - section 2.

Under Ski equipment

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Personal possessions - section 5.

Under Piste closure

Any compensation for the first full 24 hours at your booked ski resort.

Any **journey** in **your home** country or the **UK**.

Any claim unless **you** have a letter from the skilift or ski-school operators giving the reason for closing the piste and showing the number of days the piste was closed during **your journey**.

Compensation which **you** can get from **your** tour operator or anywhere else.

Costs if the ski-lifts or ski-schools in **your** pre-booked resort were closed when **your** policy or travel tickets for **your journey** were issued, if this is less than 14 days before the beginning of **your journey**.

Any **journey** that takes place outside a recognised ski resort or the official resort opening dates.

Please refer to General exclusions, Conditions and Making a claim that also apply.

WHAT YOU ARE COVERED FOR

We will pay up to **£1,500** in total, in respect of the cost relating to any paid and non-refundable part of the travel or accommodation arrangements including prearranged and paid attractions, forming part of an inclusive holiday arrangement or the cost relating to curtailment 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

1. Any payment, unless any travel bond or trust fund in force and all other sources of recovery (insurance or otherwise) have been exhausted.
2. 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.

Please refer to General exclusions, Conditions and Making a claim that also apply.

Making a Claim

If **you** need to make a claim please contact :

Travel Protector Claims Department on **0845 260 1525** (opening hours 9am - 5pm Monday to Friday excluding Weekends and Bank Holidays) or email: **claims@pjhayman.com** and ask for a claim form or write to:

P J Hayman & Company Limited, Travel Protector Claims Department, Stansted House, Rowlands Castle, Hampshire, PO9 6DX.

You should fill in the form and send it to **us** as soon as possible with all the information and documents **we** ask for. It is essential that **you** provide **us** with as much detail as possible to enable **us** to handle **your** claim quickly. Please keep photocopies of all information **you** send **us**.

You will need to obtain some information about **your** claim while **you** are away. Below is a list of the documents **we** often need in order to deal with **your** claim.

For all claims

- **Your** original **journey** booking invoice(s) and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out of pocket expenses **you** have to pay.
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance **you** may have that may cover the same loss, such as household or private medical.
- As much evidence as possible to support **your** claim.

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

Cancellation or curtailment

- If **you** need to curtail **your journey** call within **your home** country **020 8666 9247**, textphone **020 8666 9562**, outside **your home** country **+44 20 8666 9247**, textphone **+44 20 8666 9562** immediately to get **our** prior agreement.
- Original cancellation invoice(s) detailing all cancellation charges incurred.
- For claims relating to illness or injury a medical certificate will need to be completed by the treating **doctor**. A certified copy of the death certificate is required in the event of death.
- If **your** claim results from any other circumstances, please provide evidence of these circumstances.

Medical expenses

- Always contact **our** 24-hour emergency medical service when **you** are hospitalised, require repatriation or where medical fees are likely to exceed **£250**.
- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission and discharge dates, if this applies.

If your passport is lost, stolen or destroyed

- Written confirmation from the Consulate where the loss happened detailing the date of loss, notification of loss and replacement together with a written report from the police.

Personal possessions and Personal money

- Report theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.

- If appropriate, **you** should also report the theft, damage or loss to **your** courier or hotel/apartment manager and ask for a written report.
- Original receipts, vouchers or other suitable evidence of purchase/ownership/value for lost, stolen or damaged **personal possessions**.
- Confirmation, such as foreign exchange receipts and withdrawal slips, from **your** bank or bureau de change for issuing foreign currency or suitable evidence for Sterling.
- Keep any damaged items as **we** may need to inspect them. If **we** make a payment, or **we** replace an item, the item will then belong to **us**.
- Obtain an estimate for repair for all damaged items.

For loss or damage in transit claims, including delayed possessions

- Please obtain a Property Irregularity Report (PIR) from the airline or a carrier's report from the rail company, shipping line or their handling agent. This should be done within 7 days of the delay/loss/damage. **You** have 21 days to write to the airline confirming details of essential replacement items purchased.

Personal accident

- Detailed account of the circumstances surrounding the event (including photographs and video evidence, if this applies)
- Medical evidence from the treating **doctor** to confirm the extent of the injury and treatment given including hospital admission/discharge.
- Full details of any witnesses providing written statements where available.
- A certified copy of the death certificate if this applies.

Missed departure

- Detailed account of the circumstances causing **you** to miss **your** departure together with the supporting evidence from the public transport provider for accident/breakdown authority attending the private vehicle **you** were travelling in.

Delayed departure

- Written confirmation from the airline, rail company, shipping line or their handling agent of the scheduled and actual departure time and why the departure was delayed.

Personal liability

- A detailed account of the circumstances surrounding the claim (including photographs and video evidence if this applies).
- 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.
- Full details of any witnesses, providing any statements where available.

Legal expenses

- Detailed account of the circumstances surrounding the event (including photographs and video evidence if this applies) within 90 days of the event causing **your** claim.
- Any writ, summons or other correspondence received from any third party. Please note that **you** should not reply to any correspondence from a third party without **our** written consent.
- Full details of any witnesses providing written statement where available.

Hijack / Mugging

- A letter from the airline, rail company, shipping line or their handling agent confirming **you** were hijacked.
- Report the mugging to the police within 24-hours of the incident and ask them for a written report confirming **you** were hospitalised as a result of the mugging.

Winter sports

Ski pack

- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission / discharge if this applies.
- If **you** are advised by a **doctor** at **your** resort that **you** cannot take part in **your** pre-booked ski activities because of medical reasons, **you** should obtain a medical certificate from them confirming this.

Ski equipment

- All appropriate evidence requested under the heading 'Personal possessions and Personal money' in this section.
- All hire receipts and luggage labels / tags.
- A written report from **your** airline or other carrier if **your ski equipment** is delayed or misdirected.

Piste closure

- Written confirmation from **your** tour operator, the local piste authority or ski lift operator confirming the reason for the closure and duration.

Making a Complaint

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

In the first instance, please contact:

FOR SECTIONS 1 to 13 ONLY

Complaints regarding:

EMERGENCY MEDICAL ASSISTANCE SERVICE

The Quality Standards Manager,
Mondial Assistance (UK) Limited,
Mondial House,
102 George Street,
Croydon, CR9 1AJ.

Complaints regarding:

SALE OF THE POLICY or MEDICAL SCREENING or the CLAIMS SERVICE

The Customer Services Manager,
P J Hayman & Company Limited,
Stansted House,
Rowlands Castle,
Hampshire, PO9 6DX.

If this does not resolve your problem please write to:

The Quality Standards Manager,
Mondial Assistance (UK) Limited,
Mondial House,
102 George Street,
Croydon, CR9 1AJ.

FOR SECTION 14 ONLY- BONDPLUS (Financial Failure)

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

When making a complaint, please supply **us** with **your** name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint, in the shortest possible time.

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

This policy is available in large print, audio and Braille

Please contact **us** on Telephone: **0845 230 3526** and **we** will be pleased to organise an alternative version for **you**.

This insurance is arranged by P J Hayman & Company Limited.

Registered Address: Stansted House, Rowlands Castle, Hampshire, PO9 6DX. Registered in England - No. 2534965.

Travel Protector travel insurance is underwritten by Mondial Assistance Europe N.V. and is administered in the UK by Mondial Assistance (UK) Ltd for Sections 1 to 13 and underwritten by IGI Insurance Company Limited for Section 14.

Mondial Assistance (UK) Limited, Registered in England No. 1710361.

Registered Office: Mondial Assistance (UK) Ltd, Mondial House, 102 George Street, Croydon CR9 1AJ. www.mondial-assistance.co.uk

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

P J Hayman & Company Limited, Mondial Assistance (UK) Limited and IGI Insurance Company Limited are authorised and regulated by the Financial Services Authority (FSA).

Mondial Assistance Europe N.V. is authorised by De Nederlandsche Bank (DNB) in the Netherlands and regulated by the Financial Services Authority for the conduct of UK business.

Mondial Assistance (UK) Limited will act as agent for Mondial Assistance Europe N.V. with respect to the receipt of customer money and for the purpose of settling claims and handling premium refunds.

P J Hayman & Company Limited will act as agent for Mondial Assistance Europe N.V. with respect to the receipt of customer money and for the purpose of settling claims and handling premium refunds.

P J Hayman & Company Limited will act as agent for IGI Insurance Company Limited with respect to the receipt of customer money and for the purpose of settling claims and handling premium refunds.

