



## Insurance Policy 2010/11

This cover is for residents of the United Kingdom, the Channel Islands and the Republic of Ireland only  
This policy may be issued from 1st June 2010 to 31st May 2011 to travel before 31st May 2012  
Underwritten by : Union Reiseversicherung AG Master Policy Numbers: CRRVS 40141 A & B

### IMPORTANT NOTICE

#### Underwritten by:

24/7 cruise insurance is underwritten by the UK & Ireland Branch Office of Union Reiseversicherung AG (URV) and administered in the United Kingdom and Ireland by Travel Insurance Facilities plc.

Union Reiseversicherung AG are authorised in Germany by BaFin and regulated in the United Kingdom by the Financial Services Authority and in the Republic of Ireland by the Insurance Regulator.

Travel Insurance Facilities plc 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 0845 606 1234.

#### Arranged by:

24/7 cruise insurance is a trading name of travel insurance specialists; P J Hayman & Company Limited.

P J Hayman & Company Limited are authorised and regulated by the Financial Services Authority.

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

#### Governing Law

This policy shall be governed by and construed in accordance with the Law of the country you live in within the **United Kingdom**, the **Channel Islands** or the Republic of Ireland unless otherwise agreed.

#### 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.

#### Cancellation

We hope you are happy with the cover this policy provides. However if, after reading the terms and conditions of this policy, this insurance does not meet with your requirements, please return it to P J Hayman & Company Limited within 14 days of issue and we will refund your premium.

The insurer may at any time cancel any insurance document by sending 7 days notice to the Insured at his last known address. Provided the premium has been paid in full the Insured shall be entitled to a proportionate rebate of premium.

### PLEASE MAKE SURE YOU READ YOUR POLICY CAREFULLY

**IMPORTANT:** It is essential that you keep this policy with you when travelling abroad as the information contained herein will assist you in the event of an emergency.

Page 1	Important Notice
1	Important Telephone Numbers
2	Summary of Covers
2	Policy Information & How Your Policy Works (pre-travel policy)
3	Pre-existing Medical Conditions
4	Definition of Words (pre-travel policy)
4	Geographical Areas
4	Conditions (pre-travel policy)
4	Policy Excess
5	Pre-travel Policy - Your Insurance Cover
5	Travel Insurance Policy - How Your Policy Works
6	Changes in Medical Conditions
6	Definitions of Words (travel insurance policy)
6	Geographical Areas
6-7	Conditions (travel insurance policy)
7	Exclusions (applying to all sections of the policy)
7-11	Travel Insurance Policy - Your Insurance Cover
12	What to do in the case of a Medical Emergency Abroad
12	Appeals & Complaints Procedure
12	Claims Procedure

### IMPORTANT TELEPHONE NUMBERS

<b>HealthCheck Line</b>	<b>0845 260 1542</b>
<b>Customer Services:</b>	
- Broker Support	<b>0845 230 3526</b>
- Direct Sales	<b>0845 260 1542</b>
<b>Legal Advice Helpline (Pannone LLP)</b>	<b>0161 228 3851</b>
<b>Claims Service</b>	<b>08453 707 133</b>
<b>24-hour Emergency Medical Assistance</b>	<b>+44(0) 845 260 3 260*</b>

#### Note:

The telephone numbers shown throughout this document are land line numbers for callers from within the UK mainland\*. For persons phoning from the Republic of Ireland, please use the UK dialling code (0044) and delete the first 0 of the telephone number shown, e.g. **0845 230 3526**, when dialled from the ROI, becomes **0044 (0) 845 230 3526**.

\*The full international dialling code and telephone number is shown for persons needing to contact the 24-hour Emergency Assistance Service from an overseas location.

# SUMMARY OF POLICY COVERS AND IMPORTANT CONTACT NUMBERS

## PRE-TRAVEL POLICY

Policy section	Covered provided (up to)	First amount you have pay (Excess)	
		up to age 70	age 71 & over
<b>A. Cancellation charges</b>	up to the selected sum insured, shown on your schedule (see notes 1 & 2)	£75 £25 deposit only	£125 £25 deposit only

## TRAVEL POLICY

Policy section	Covered provided (up to)	First amount you have pay (Excess)	
		up to age 70	age 71 & over
<b>B1. Departure delay</b>	£30 after first 12 hours, £30 each following complete 12 hours, £150 in total	Nil	Nil
Missed departure	£1,000	Nil	Nil
Abandonment after 24 hours	up to the selected sum insured, shown on your schedule	£75	£125
<b>B2. Personal possessions</b>	£250 each individual item £400 valuables in total £2,500 in total £200 essential items	£50	£125
Possessions delayed in transit more than 12 hours		Nil	Nil
<b>B3. Personal money</b>	£250 cash on your person, £1,000 in total	£50	£125
Loss of travel documents	£500 travel & accommodation costs necessary to replace lost documents	Nil	Nil
<b>B4. Emergency medical expenses</b>	£5,000,000 outside your home country £50 each full day, £1,000 in total (see note 2)	£75 Nil	£125 Nil
State hospital benefit/cabin confinement			
<b>B5. Curtailment (cutting short your trip)</b>	unused portion of costs up to the selected sum insured, shown on your schedule (see note 2)	£75	£125
<b>B6. Personal liability</b>	£2,000,000	£250 rented property damage £50 all other claims	£250 rented property damage £125 all other claims
<b>B7. Personal accident</b>	£10,000 accidental death £10,000 loss of arms or legs £10,000 if you are permanently unable to work after an accident on your trip (see note 3)	Nil Nil Nil	Nil Nil Nil
<b>B8. Legal advice &amp; expenses</b>	£25,000	£50	£125

### PRE-TRAVEL POLICY

**Note 1.** Your policy may not provide cover for re-occurring or **pre-existing medical conditions**. If you have **ever** had a heart related problem, a stroke, cancer, any breathing problems, diabetes **or** had any other medical condition which has been treated in hospital or has been referred to a specialist in the last 2 years **you** should phone our 24/7 cruise HealthCheck Line on **0845 260 1542** to see if cover is available. **We** will confirm any special terms **in writing**.

### PRE-TRAVEL AND TRAVEL POLICY

**Note 2.** You must tell us if your health or medication **changes between booking your trip and travelling**. Your policy may not continue to provide cover for re-occurring or **pre-existing medical conditions**, these will include any heart related problem, a stroke, cancer, any breathing problems, diabetes or any other medical condition which has been treated in hospital or has been referred to a specialist in the last 2 years **you** should phone our 24/7 cruise HealthCheck Line on **0845 260 1542** to see if cover is available. **We** will confirm any special terms **in writing**.

### TRAVEL POLICY

**Note 3.** Cover for accidental death is reduced to **£1,000** if you are under **16** or over **75** years of age. The benefit for inability to work does not apply if you are over **75** years of age.

## POLICY INFORMATION

Your insurance is covered under master policy numbers **CRRVS 40141 A & B** specially arranged through P J Hayman & Company Limited and insured by **Union Reiseversicherung AG (URV)**. Cover is provided for each passenger who is shown as having paid the insurance premiums and whose name is shown on the schedule of insurance issued by 24/7 cruise insurance. This insurance wording is a copy of the master policies and is subject to the terms, conditions and exclusions of the master policies.

No refund of the insurance premium will be given after the policies have been issued unless, after receipt, **you** find that the terms, conditions and exclusions do not meet **your** requirements and an alternative is available. In this case **you** must return the policy and the schedule of insurance with **your** alternative insurance policy to the place where **you** purchased it within **14** days of purchase for a refund to be considered.

## OUR PLEDGE TO YOU

It is **our** aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. **We** occasionally get complaints and these are usually through a misunderstanding or insufficient information. Any complaint will be investigated at once and the matter resolved as quickly as possible.

For **your** added protection **we** are covered by the Financial Services Compensation Scheme (FSCS). Further information about the scheme is available from their website at [www.fscs.org.uk](http://www.fscs.org.uk) or telephone 020 7892 7300.

## Policy A – Pre-Travel Policy

### HOW YOUR PRE-TRAVEL POLICY WORKS

This part of **your** insurance document shows details of the pre-travel insurance policy, the sections of cover, limits, conditions, exclusions, information on what to do if **you** need to claim. It is essential that **you** read it.

The policy is a contract between **us** and **you**. **We** will pay for any event, as set out in the policy that happens during the period from time of booking and purchase of the policy to date of travel for which **you** have paid the appropriate premium.

All numbers and letters shown under 'For each **insured-person** this insurance will not cover', refer to the same numbers and letters under 'For each **insured-person** this insurance will pay'. Where no letters or numbers are shown it applies to the whole section.

**You** are required to disclose any **material facts** otherwise **your** policy will not cover **you** and it may invalidate it altogether.

### WHEN YOUR POLICY STARTS AND ENDS

The cover on cancellation, as described under section A under the pre-travel policy, starts from the commencement date of cover shown on **your** schedule of insurance, after the policy was issued and ends when **you** leave **home** to start each **trip**. No further **trips** will be covered.

## DISCLOSURE OF PRE-EXISTING MEDICAL CONDITIONS

Your policies may not cover claims arising from **your pre-existing medical conditions** so you need to tell **us** of anything **you** know that is likely to affect our acceptance of **your** cover.

We are unable to provide any cover on psychological conditions such as stress, anxiety, depression, eating disorders or mental instability.

We are unable to provide cover for any claim arising from a known **pre-existing medical condition** of a **close relative** or a **close business associate** or any recognised complication caused by the **pre-existing medical condition**.

**Pre-existing medical conditions** - so that **we** can ensure **you** are provided with the best cover **we** can offer please read the following questions carefully:

Have **you**, or anyone travelling with **you**, ever had treatment for:

- any heart or circulatory condition,
- a stroke or high blood pressure,
- a breathing condition (including asthma),
- any type of cancer,
- any type of diabetes.

YES

NO

In the last 2 years - have **you**, or anyone who is travelling with **you**:

- been treated for any serious or re-occurring medical condition;
- asked to take regular prescribed medication;
- referred to a specialist or consultant at a hospital for tests, diagnosis or treatment.

YES

NO

Are **you** waiting for tests or treatment of any description.

YES

NO

Has **your** doctor altered **your** regular prescribed medication in the last 3 months.

YES

NO

If **you** have answered **YES** to the questions on the left, **you** must tell **us**, **we** may be able to offer some cover and maybe able to cover **your** medical condition, although an increased premium may be required.

To enable **us** to consider **your** medical condition please contact 24/7 cruise HealthCheck on **0845 260 1542**.

Full cover is available under this policy. If **your** answers change to **YES** during the period of insurance, please contact **us** as soon as possible on **0845 260 1542**.

**You** need to keep copies of all letters **we** send **you** for future reference. **Your** failure to disclose any **material facts** may mean that **your** policy will not cover **you** and it may invalidate it altogether. **We** reserve the right to charge an increased premium, decline, withdraw, increase the policy excess, cancel or restrict cover for any person where the facts disclosed are considered unacceptable to **us**.

Should **we** require any additional premium, and **you** accept **our** offer, this should be paid to P J Hayman & Company Limited either by credit card or cheque and sent within **14** days of receipt. Should **you** decide not to pay the additional premium the declared medical condition will not be covered. Full confirmation of **our** terms and conditions will be sent out to **your** address after **your** call. Any additional medical conditions not declared to **us** will not be covered.

Any terms and conditions declared under this policy will also be recorded under **your** travel insurance policy so that **you** do not need to declare these twice.

## CHANGE IN MEDICAL CONDITION OR ONGOING MEDICATION

If **your** health or **your** ongoing medication changes between the date the policy was bought and the date of travel **you** must advise 24/7 cruise HealthCheck on **0845 260 1542**, as soon as possible. **We** will advise **you** what cover **we** are able to provide after the date of diagnosis. **We** reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

## DEFINITION OF WORDS - applicable to pre-travel policy

Listed below are certain words that appear throughout the policy. These will always be shown in **bold** type and in all cases will have the meanings shown below.

- **Insured-person/you/your**  
means any person named on the schedule of insurance.
- **We/our/us**  
means Union Reiseversicherung AG.
- **Business associate**  
means a business partner, director or employee of **you**s who has a close working relationship with **you**.
- **Channel Islands**  
means Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.
- **Close relative**  
means spouse or partner of over six months, parents, grandparents, legal guardians, parents-in-law, step-parents, brother, aunt, uncle, sister, child, grandchild or fiancé(e).
- **Flight**  
means a service using the same airline or airline flight number.
- **Hazardous activity**  
means mountaineering (requiring the use of ropes and/or guides), pot-holing, racing (other than on foot), scuba diving below **9** metres, parachuting, gliding, go-karting, hot-air ballooning, rugby, football, **winter sports** and any other activity that requires skill and involves increased risk of injury. If **you** are taking part in any sport not listed above please contact **us** to ensure **you** are covered.
- **Home**  
means one of **your** normal places of residence in the **United Kingdom**, the **Channel Islands** or the Republic of Ireland.
- **Home country**  
means both the country **you** live in within the **United Kingdom**, the **Channel Islands** or the Republic of Ireland and **your** country of nationality.
- **Manual labour**  
means work involving the lifting or carrying of heavy items in excess of 25kg, work at a higher level than two storeys or any form of work underground.
- **Material fact**  
means a piece of important information that would increase the likelihood of a claim under **your** policy.
- **Pre-existing medical condition**  
means any serious or recurring medical condition which has been previously diagnosed, investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.
- **Redundancy**  
means being an employee where **you** qualify under the provision of the employment regulations and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.
- **Resident**  
means a person who has had their main **home** in the **United Kingdom**, the **Channel Islands** or the Republic of Ireland and has not spent more than six months abroad in the year before buying this policy.
- **Trip**  
means a holiday or journey that begins when **you** leave **home** and ends on **your** return to either (i) **your home**, or (ii) a hospital or nursing home in **your home country** following **your** repatriation, both during the period of cover.
- **United Kingdom/UK**  
means England, Wales, Scotland, Northern Ireland and the Isle of Man.
- **Winter sports**  
means skiing, snow boarding, tobogganing and ice skating.

## GEOGRAPHICAL AREAS

**Area 1** Europe, including all countries west of the Ural Mountains, the **Channel Islands** Algeria, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira and Mediterranean islands and the **United Kingdom**, where it is not **your home country**.

**Area 2** Worldwide excluding USA, Canada and the Caribbean.

**Area 3** Worldwide including USA, Canada and the Caribbean.

## CONDITIONS APPLYING TO YOUR PRE-TRAVEL POLICY

### Policy conditions

At all times **we** will act in good faith in **our** dealings with **you**. The payments for all claims following events that occur in **your** selected geographical area during the period of cover are dependent on **you**:

### 1. OBSERVING THE FOLLOWING :

- (a) being a **resident** of the **United Kingdom**, the **Channel Islands** or the Republic of Ireland;
- (b) taking all possible care to safeguard against accident or injury as *if you had no insurance cover*;
- (c) producing **your** schedule of insurance confirming **you** are insured before a claim is admitted;
- (d) giving **us** full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time;
- (e) providing all necessary information and assistance **we** may require at **your** own expense (including where necessary medical certification and details of **your** National Health number or equivalent, VHI cover and private health insurance);
- (f) accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initialled by **us**;
- (g) checking with **your** doctor on the advisability of making the **trip** if **you** have any existing medical condition, taking into account **your** chosen destination, the climatic conditions, the stability of **your** condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of **your** doctor;
- (h) not travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment;
- (i) not requiring insurance for any stress related condition, anxiety, depression, eating disorders or mental instability;
- (j) not requiring insurance for any medical condition where a terminal prognosis has been given by a registered doctor before buying this policy;
- (k) not requiring insurance for any medical condition that is being investigated or for which **you** are awaiting or receiving treatment in hospital at the time of buying this policy;
- (l) disclosing all **material facts** as soon as possible after the policy is issued;
- (m) ensuring that all claims are notified within **3** months of the incident occurring.

### 2. RECOGNISING OUR RIGHTS TO :

- (a) make **your** policy void where a false declaration is made or any claim is found to be fraudulent;
- (b) subrogate against the responsible party and take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under the policy;
- (c) give **7** days notice of cancellation of this policy by recorded delivery to **you** at **your** last known address. In this case **we** will refund to **you** the pro-rata proportion of any unexpired premium **you** have paid;
- (d) obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any claims. No personal information will be disclosed to any outside person or organisation without **your** prior approval;
- (e) not to refund the policy premium after the policy has been issued, unless after receipt of the document **you** find that the terms and conditions do not meet **your** requirements, in which case the policy, the schedule of insurance and any other relevant documents must be returned to the point of sale within **14** days of purchase for any refund to be considered;
- (f) only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance;
- (g) settle all claims under the Law of the country that **you** live in within the **United Kingdom**, the **Channel Islands** or the Republic of Ireland unless **we** agree otherwise with **you**;
- (h) maintain **your** personal details in connection with an anti-fraud claims checking system.

## POLICY EXCESS

An excess is the amount **you** have to pay towards each claim. All excesses shown for this policy are payable by each insured-person, for each incident giving rise to a separate claim. The policy excess may be increased to include **pre-existing medical conditions** confirmed in writing by 24/7 cruise HealthCheck. The increased excess will apply to all persons insured under **your** policy.

## SECTION A - CANCELLATION CHARGES

### For each insured-person this insurance will pay:

up to **you** selected sum insured, as shown on the schedule of insurance for **you** proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses that **you** have paid or agreed to pay and that **you** cannot recover from any other source following **your necessary** cancellation after **you** bought this insurance and limited to the cancellation charges at the time of the event or diagnosis of the condition causing the cancellation of **your trip** through **your** inability to commence travel due to:

- (i) the death, injury or illness of:
  - **you** or a friend with whom **you** are travelling;
  - a **close relative** who lives in **your home country**;
  - a close **business associate** who lives in **your home country**;
  - a friend who lives abroad and with whom **you** were intending to temporarily stay;
- (ii) **you**, a friend or **close relative** who is travelling with **you** and included on **your** booking being required in **your home country** for jury service or as a witness in a Court of Law;
- (iii) **you**, a friend or **close relative** who is travelling with **you** and included on **your** booking being given notice of **redundancy**;
- (iv) the requirements of H. M. or Irish Forces.

### For each insured-person this insurance will not cover:

- the first **£75** if **you** are aged up to **70** or **£125** if **you** are aged **71** and over (reduced to **£25** on claims for deposits only) of any loss, charge or expense made on each claim under this section;
- any claim where **you** have not obtained a written statement at the time of the cancellation confirming the necessity to cancel **your trip**;
- any payment or part payment made using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value;
- any payment where **you** have not suffered any financial loss;
- any claim that is due to:
  - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close **business associate**;
  - **your** failure to obtain the required passport or visa or ESTA;
  - **your** carriers refusal to allow **you** to travel for whatever reason;
  - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking;
  - the failure of any transport or accommodation provider, their agent or any person who is acting as **your** agent;
  - the cancellation of **your trip** by the cruise operator;
  - the failure of **your** travel agent or cruise operator;
  - the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on;
  - financial circumstances or unemployment except when it is due to **redundancy** that **you** received after buying this insurance;
  - **your** disinclination to travel;
  - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose);
  - **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life);
  - death or illness of any pets or animals;
  - terrorism, riot, civil commotion, strike or lock-out;
- any event that is due to **you** participating in a **hazardous activity** unless an additional premium has been paid and the policy endorsed;
- cancellation due to the fear of an epidemic or pandemic;
- cancellation of the **trip** on the advice or recommendations published by the UK Foreign and Commonwealth Office applicable at the time of travel;
- the cost of Air Passenger Duty or equivalent, airport charges and credit card fees;
- cancellation for any claim arising from a known **pre-existing medical condition** of a **close relative** or a close **business associate** or any recognised complication caused by the **pre-existing medical condition**;
- any deterioration of or loss or damage to property or any injury, illness, death or expense directly or indirectly due to, contributed to or caused by:
  - war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
  - any **pre-existing medical condition** or health condition that has been diagnosed, been in existence or for which **you** have received treatment from a hospital or specialist consultant during the last **2** years or for which **you** are awaiting or receiving treatment or under investigation unless **we** have agreed cover in writing and any additional premium has been paid;

- any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed in writing;
- cancellation of **your trip** due to a medical condition of a person travelling with **you** and included on **your** booking, where the risk attaching to that medical condition has not been accepted by **us** in writing;
- **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction);
- **you** or **your close relative** or **business associate** being under the influence of alcohol or solvents or anything relating to **you** or **your close relatives** or **business associates** prior abuse of alcohol or solvents.
- any claim arising from a **material fact** known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable;
- any deliberate or criminal act by an **insured-person**;
- any loss unless it is specified in the policy;
- (iv) - any claim where **you** have not obtained prior authority to take leave;
- any claim where leave has been cancelled on disciplinary grounds.

### What you need to do if you wish to make a claim under this section of the policy:

Notify the travel agent/tour operator **immediately**, by telephone and in writing, that **you** need to cancel and obtain a cancellation invoice.

Obtain a claim form from the claims office, either by telephone or from the internet, and get **your** registered General Practitioner to complete the medical questions under the cancellation section. **You** should send any booking receipts to the claims office. If **your** cancellation is due to the health of a non-travelling **close relative** **you** will need to obtain a medical report from the patients General Practitioner (Medical reports from hospitals and clinics are not acceptable) giving full details of the illness or injury, including confirmation that it is a new condition and is not a known complication of any diagnosis made prior to the purchase of this policy, together with full details of their medical history and medication.

## Policy B – Travel Insurance Policy

### HOW YOUR POLICY WORKS

This insurance document shows the sections of cover, limits, conditions, exclusions, information on what to do if **you** need to claim, how to obtain legal advice and how to contact the 24-hour emergency assistance service. It is essential that **you** read it.

The policy is a contract between **us** and **you**. **We** will pay for any event, as set out in the policy, that happens during the period of cover for which **you** have paid the appropriate premium.

**Your** travel insurance policy is not intended to cover items of high value, such as video, digital camera, camcorders, expensive watches etc., as these should be fully insured under **your** house contents insurance on an All Risks extension for **365** days of the year.

There is a maximum amount **you** can claim for each individual item and a maximum amount in total for **valuables**, and these are shown under the **personal possessions** section. The **personal possessions** section is not 'new for old' and an amount for age, wear and tear will be deducted.

**Your** policy covers treatment of medical conditions in emergency and which will respond quickly to treatment. It is not intended to cover **you** for recurrent or long term treatment and in these circumstances, bearing in mind the advice given by **our** Chief Medical Officer, **we** reserve the right to transfer **you** to a state hospital, where adequate facilities are available, or repatriate **you** to **your home country**.

All numbers and letters shown under 'For each **insured-person** this insurance will not cover', refer to the same numbers and letters under 'For each **insured-person** this insurance will pay'. Where no letters or numbers are shown it applies to the whole section.

### WHEN YOUR TRAVEL POLICY STARTS AND ENDS

The cover under all sections starts at the beginning of **your trip** as shown on **your** schedule of insurance and ends on **your** return **home** or expiry of the policy, whichever is the first. This policy does not cover any further **trips**.

### EXTENSION OF PERIOD

In the event of **your** death, injury or illness or that of anyone travelling with **you** or because of delay or failure 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**.

## CHANGE IN MEDICAL CONDITION OR ONGOING MEDICATION

If **your** health or **your** ongoing medication changes between the date the policy was bought and the date of travel **you** must advise 24/7 cruise HealthCheck on **0845 260 1542**, as soon as possible. **We** will advise **you** what cover **we** are able to provide after the date of diagnosis. **We** reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

## DEFINITION OF WORDS

Listed below are certain words that appear throughout the policy. These will always be shown in **bold** type and in all cases will have the meanings shown below.

- **Insured-person/you/your**  
means any person named on the schedule of insurance.
- **We/our/us**  
means Union Reiseversicherung AG.
- **Business associate**  
means a business partner, director or employee of **yours** who has a close working relationship with **you**.
- **Channel Islands**  
means Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.
- **Close relative**  
means spouse or partner of over six months, parents, grandparents, legal guardians, parents-in-law, step-parents, brother, aunt, uncle, sister, child, grandchild or fiancé(e).
- **Curtailment**  
means the cutting short of **your trip** by **your** early return **home** or **your** repatriation to a hospital or nursing home in **your home country**. Payment will be made on the number of full days of **your trip** that are lost from the day **you** are repatriated.
- **Essential items**  
means underwear, socks, toiletries and a change of clothing.
- **Flight**  
means a service using the same airline or airline flight number.
- **Hazardous activity**  
means mountaineering (requiring the use of ropes and/or guides), pot-holing, racing (other than on foot), scuba diving below **9** metres, parachuting, gliding, go-karting, hot-air ballooning, rugby, football, **winter sports** and any other activity that requires skill and involves increased risk of injury. If **you** are taking part in any sport not listed above please contact **us** to ensure **you** are covered.
- **Home**  
means one of **your** normal places of residence in the **United Kingdom**, the **Channel Islands** or the Republic of Ireland.
- **Home country**  
means both the country **you** live in within the **United Kingdom**, the **Channel Islands** or the Republic of Ireland and **your** country of nationality.
- **International departure point**  
means the airport, international rail terminal or port where the outward **flight**, international train or sea vessel is boarded to take **you** from **your home country** to **your** destination and the return **flight**, international train or sea vessel is boarded to start the final part of **your** journey to **your home country**.
- **Manual labour**  
means work involving the lifting or carrying of heavy items in excess of 25kg, work at a higher level than two storeys or any form of work underground.
- **Material fact**  
a piece of important information that would increase the likelihood of a claim under **your** policy.
- **Pair or set**  
means two or more items of **personal possessions** that are complementary, purchased as one item or used or worn together.
- **Personal money**  
means bank and currency notes, cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers that have a monetary value, **your** passport, **your** driving licence, travel tickets and ski pass, all of which are for **your** private use.
- **Personal possessions**  
means each of **your** suitcases and containers of a similar nature and their contents and articles **you** are wearing or carrying including **your valuables** (as shown below).
- **Pre-existing medical condition**  
means any serious or recurring medical condition which **you** were aware existed, has been previously diagnosed, investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.

- **Public transport**  
means buses, coaches, internal **flights** or trains that run to a published scheduled timetable.
- **Resident**  
means a person who has had their main **home** in the **United Kingdom**, the **Channel Islands** or the Republic of Ireland and has not spent more than six months abroad in the year before buying this policy.
- **Travel documents**  
means current passports, valid visas, travel tickets, European Health Insurance Cards (EHIC) and a valid reciprocal health form E112.
- **Trip**  
means a holiday or journey that begins when **you** leave **home** and ends on **your** return to either (i) **your home**, or (ii) a hospital or nursing home in **your home country** following **your** repatriation, both during the period of cover.
- **Unattended**  
means left away from **your** person where **you** are unable to clearly see and are unable to get hold of **your personal possessions**.
- **United Kingdom/UK**  
means England, Wales, Scotland, Northern Ireland, and the Isle of Man.
- **Valuables**  
means cameras, photographic equipment, camcorders, video, satellite navigation equipment, television equipment, radios, cassette players, CD players, Ipods, MP3 players, audio equipment, laptops, mac or web books, personal computers, computer games machines, binoculars, telescopes, antiques, jewellery, watches, furs, precious or semi-precious stones, articles made of or containing gold silver or other precious metals, films, tapes, cassettes, cartridges, discs or Compact Discs.
- **Winter sports**  
means skiing, snow boarding, tobogganing and ice skating.

## GEOGRAPHICAL AREAS

- Area 1** Europe, including all countries west of the Ural Mountains, the **Channel Islands**, Algeria, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira and Mediterranean islands and the **United Kingdom**, where it is not **your home country**.
- Area 2** Worldwide excluding USA, Canada and the Caribbean.
- Area 3** Worldwide including USA, Canada and the Caribbean.

## CONDITIONS APPLYING TO YOUR TRAVEL POLICY

### Policy conditions

At all times **we** will act in good faith in **our** dealings with **you**. The payments for all claims following events that occur in **your** selected geographical area during the period of cover are dependent on **you**:

### 1. OBSERVING THE FOLLOWING :

#### In respect of all sections of the policy

- (a) being a **resident** of the **United Kingdom**, the **Channel Islands** or the Republic of Ireland;
- (b) taking all possible care to safeguard against accident, injury, loss or damage *as if you had no insurance cover*;
- (c) producing **your** schedule of insurance confirming **you** are insured before a claim is admitted;
- (d) giving **us** full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time;
- (e) notifying **us** immediately of any changes in **your** health or medication after **you** buy the policy;
- (f) passing on to **us** immediately every writ, summons, legal process or other communication in connection with the claim;
- (g) providing all necessary information and assistance **we** may require at **your** own expense (including where necessary medical certification and details of **your** National Health number or equivalent, VHI cover and private health insurance);
- (h) not admitting liability for any event or offering to make any payment without **our** prior written consent;
- (i) accepting that **your** policy cannot be extended once it has expired;
- (j) accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initialled by **us**;
- (k) ensuring that all claims are notified within 3 months of the incident occurring.

### In respect of sections, B4, emergency medical expenses and B5, curtailment, only

- (l) checking with **your** doctor on the advisability of making the **trip** if **you** have any existing medical condition, taking into account **your** chosen destination, the climatic conditions, the stability of **your** condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of **your** doctor;
- (m) not travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment;
- (n) not requiring insurance for any stress related condition, anxiety, depression, eating disorders or mental instability;
- (o) not requiring insurance for any medical condition where a terminal prognosis has been given by a registered doctor before buying this policy;
- (p) not requiring insurance for any medical condition that is being investigated or for which **you** are awaiting or receiving treatment in hospital at the time of buying this policy;
- (q) disclosing all **material facts** as soon as possible after the policy is issued;
- (r) obtaining any recommended vaccines, inoculations or medications prior to **your trip**.

### In respect of sections B2, personal possessions, and B3, personal money only

- (s) providing full details of any House Contents and All Risks insurance policies **you** may have;
- (t) retaining **your** tickets and luggage tags and notifying the Police within **24** hours of any loss or theft or to the carriers when the loss or damage has occurred in transit. **You** should obtain either a Police report or a carrier's Property Irregularity Report (PIR) form within **24** hours and enclose this with **your** claim form;
- (u) complying with the carrier's conditions of carriage;
- (v) not abandoning any property to **us** or the claims office.

### 2. RECOGNISING OUR RIGHTS TO :

- (a) make **your** policy void where a false declaration is made or any claim is found to be fraudulent;
- (b) take over and deal with in **your** name the defence or settlement of any claim made under the policy;
- (c) subrogate against the responsible party and take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under the policy;
- (d) give **7** days notice of cancellation of this policy by recorded delivery to **you** at **your** last known address. In this case **we** will refund to **you** the pro-rata proportion of any unexpired premium **you** have paid;
- (e) obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without **your** prior approval;
- (f) cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or **curtailment** of the **trip**;
- (g) not to refund the policy premium after the policy has been issued, unless after receipt of the document **you** find that the terms and conditions do not meet **your** requirements, in which case the policy, the schedule of insurance and any other relevant documents must be returned to the point of sale within **14** days of purchase for any refund to be considered;
- (h) only pay a proportionate amount of the claim under sections **B1, B2, B3, B4** and **B5** where there is other insurance in force covering the same risk and to require details of such other insurance;
- (i) not make any payments under section **B6** for any event that is covered by another insurance policy;
- (j) settle all claims under the Law of the country that **you** live in within the **United Kingdom, the Channel Islands** or Republic of Ireland unless **we** agree otherwise with **you**;
- (k) maintain **your** personal details in connection with an anti-fraud claims checking system.

## POLICY EXCESSES

In respect of sections **B1, departure delay, B2, personal possessions, B3, personal money, B4, emergency medical expenses, B5, curtailment, B6, personal liability and B8, legal advice and expenses.**

An excess is the amount **you** have to pay towards each claim.

Each section of the policy listed carries an excess. All excesses shown for this policy are payable by each **insured-person**, for each incident giving rise to a separate claim. The policy excess under sections **B4** and **B5** may be increased for

specific **pre-existing medical conditions** notified to 24/7 cruise HealthCheck. The increased excess will apply to all persons insured under **your** policy if a claim is caused by those specific conditions.

## EXCLUSIONS APPLICABLE TO ALL SECTIONS OF YOUR TRAVEL POLICY

### A. This insurance will not pay for:

- any deterioration of or loss or damage to property or any delay, legal liability, injury, illness, death or expense directly or indirectly due to, contributed to or caused by:
  - (1) war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
  - (2) participation in a **hazardous activity** unless the appropriate additional premium has been paid and the policy endorsed;
  - (3) any known **pre-existing medical condition** or any recognised complication caused by the **pre-existing medical condition** or health condition that has been diagnosed, been in existence or for which **you** have received treatment from a hospital or specialist consultant during the last **2** years or for which **you** are awaiting or receiving treatment or under investigation unless **we** have agreed cover in **writing** and any additional premium has been paid;
  - (4) any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed in **writing**;
  - (5) **curtailment** of **your trip** due to a health condition of a person travelling with **you** and included on **your** booking, where the risk attaching to that health condition has not been accepted by **us** in **writing**;
  - (6) **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction);
  - (7) **you** or **your close relative** or **business associate** being under the influence of alcohol or solvents or anything relating to **you** or **your close relatives** or **business associates** prior abuse of alcohol or solvents;
  - (8) delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country;
  - (9) any claim arising from a **material fact** known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in **writing** any terms applicable;
  - (10) any deliberate or criminal act by an **insured-person**;
  - (11) **manual labour**;
  - (12) **you** travelling against the advice or recommendations published by the UK Foreign and Commonwealth Office and applicable at the time of **your** departure;
  - (13) any claim due to **your** carriers refusal to allow **you** to travel for whatever reason.
- B. This insurance will not cover:**
  - (1) loss of earnings, additional hotel costs, additional car hire, additional parking fees, kennel fees or any other loss unless it is specified in the policy;
  - (2) any loss due to currency exchanges of any and every description.

## SECTION B1 - DEPARTURE DELAY

Applicable only to trips outside your home country

For each insured-person this insurance will pay:

- 1. **you** **£30** compensation if the departure of **your** international **flight**, international train or sailing is delayed for more than **12** hours from its scheduled departure time from **your international departure point** and **your** possessions have been checked in. If the delay continues **we** will pay a further sum of **£30** for each complete period of **12** hours up to a maximum of **£150**;
- 2. up to **your** selected sum insured, as shown on the **schedule of insurance** for the cancellation of **your trip** if **your** possessions have been checked in and after **24** hours delay **you** wish to abandon the **trip**;
- 3. up to **£1,000** for alternative transport to get **you** to **your** destination if:
  - (a) the car in which **you** are travelling to **your international departure point** becomes undrivable due to mechanical failure or being involved in an accident, or

- (b) **your public transport** is delayed, preventing **you** from getting to **your international departure point** in time to check in.

**You** will need to obtain independent confirmation of the circumstances.

**For each insured-person this insurance will not cover:**

- the cost of any accommodation, food, drink, telephone calls or faxes;
  - any claim that is due to the failure of any transport or accommodation provider, their agent or any person who is acting as **your** agent;
- 1&2-
- any compensation unless **you** have checked in **your** possessions and obtained written confirmation from **your** airline, railway company, shipping line or their handling agents that shows the reason for the delay, the scheduled departure time and the actual departure time of **your flight**, international train or sailing;
  - any compensation where the airline, railway company or shipping line or their handling agents provide alternative transport that departs within **12** hours of the booked departure time;
  - any compensation when **your** cruise operator has rescheduled **your flight** itinerary;
  - any claim where **you** have not pre-booked, where **you** have a stand-by ticket and do not have confirmed space or that is due to the aircraft being overbooked;
  - any delay due to the diversion of aircraft after it has departed.
- 1.
- missed connections outside **your home country**.
- 2.
- the first **£75** if **you** are aged up to **70** or **£125** if **you** are aged **71** and over of any claim made by **you**;
  - abandonment where the **trip** is of **2** days duration or less, or is a one-way trip;
- 3.
- any claim that is a result of **your** failure to allow sufficient time for **your** journey to the **international departure point** to check-in by the time shown on **your** travel itinerary;
  - any claim arising from the failure of **public transport** services that is due to a strike or industrial action that started or that had been announced before the date of **your** departure from **home**.

**What you need to do if you wish to make a claim under this section of the policy:**

**You** need to obtain a letter from the airline, railway company or shipping line or their handling agents that shows (a) scheduled departure time, (b) actual departure time, and (c) reason for the delay.

**You** are only covered if the delay is more than **12** hours.

## SECTION B2 - PERSONAL POSSESSIONS

**For each insured-person this insurance will pay:**

- (a) up to a total of **£2,500** for **your personal possessions** to cover:

either (i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the market value of the item, allowing for age, wear and tear,

or (ii) the market value of the item, allowing for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.

- (b) up to a total of **£200** to cover the purchase of **essential items** if **your personal possessions** are misplaced, lost or stolen on **your** outward journey from **your home country** for over **12** hours from the time **you** arrived at **your trip** destination. **You** must keep all receipts for these items and send them in to **us** with **your** claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.

**For each insured-person this insurance will not cover:**

- (a) - the first **£50** if **you** are aged up to **70** or **£125** if **you** are aged **71** and over of each and every incident giving rise to a claim;
- more than **£250** for any one article, **pair** or **set** of any kind, whether they are solely or jointly owned;
- more than **£400** in total for **valuables** whether solely or jointly owned;
- more than **£100** in respect of sunglasses, spectacles or prescription glasses;
- more than **£100** for items lost or stolen from a beach or lido;
- mobile telephones, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories;
- any claim for loss or theft where **you** have not notified the Police, **your** carrier or cruise operator's representative and obtained a written report;

- any claim where **you** are unable to provide the damaged items on request or to prove the existence or prove the ownership of any item with an insured value in excess of **£100**;
- loss of, or damage to, property that does not belong to **you** or any member of **your** family;
- any claim that is the result of a domestic dispute;
- any breakage or damage to fragile articles, paintings, works of art, sculptures, audio, video, computer, television equipment, musical instruments, household goods unless the breakage or damage is caused by fire, theft or in an accident to the motor vehicle in which they are being carried;
- loss or damage due to atmospheric or climatic conditions, age, wear, tear, moth or vermin;
- the cost of replacing or repairing dentures;

- (b) - shoes, boots, trainers and the like.

(a)&(b) the loss, theft or damage to:-

- films, tapes, cassettes, cartridges or discs other than their value as unused material unless purchased pre-recorded when **we** will pay up to the maker's latest list price;
- duty free items such as tobacco products, alcohol and perfumes;
- perishable goods, bottles, cartons and any damage caused by them or their contents;
- pedal cycles, wheelchairs, prams, pushchairs or baby buggies except while they are being carried as luggage on **public transport**;
- sports equipment whilst in use;
- any items more specifically insured elsewhere;
- **valuables** carried in any suitcases, trunks or similar containers when left unattended;
- **valuables** left **unattended** except where they are locked in a safe or safety deposit box where these are available or left **out of sight** in **your** **locked** personal holiday or **trip** accommodation;
- contact or corneal lenses or artificial limbs;
- money, bonds, coupons, stamps negotiable instruments, securities or documents of any kind;
- **personal possessions** left **unattended** away from **your** personal holiday or **trip** accommodation except **personal possessions** (but not **valuables**) left between **6.00 am** and **11.00 pm** local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.

**What you need to do if you wish to make a claim under this section of the policy:**

For all loss or damage claims during transit **you** need to (a) retain **your** tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within **24** hours.

If, luggage is delayed longer than **12** hours on **your outward** journey, **you** may need to buy some **essential items**, **you** must keep all the receipts to prove **your** claim.

For all damage claims **you** should retain the items in case **we** wish to see them. **You** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. **You** should keep receipts or vouchers for any items lost or damaged as these will help to prove **your** claim.

For all losses **you** should report to the Police as soon as possible, and within **24** hours of discovery, and obtain a written report and reference number from them.

**You** should also report the loss to **your** purser, cruise operator's representative or hotel/apartment manager wherever appropriate.

## SECTION B3 - PERSONAL MONEY

**For each insured-person this insurance will pay:**

- (a) up to **£1,000** for the loss or theft of **your personal money** during **your trip**;
- (b) up to **£500** for additional travel and accommodation expenses necessarily incurred to obtain replacement **travel documents** whilst on **your trip** if **your travel documents** are lost or stolen during **your trip**.

**For each insured-person this insurance will not cover:**

- (a) - the first **£50** if **you** are aged up to **70** or **£125** if **you** are aged **71** and over of each and every incident giving rise to a claim;
- more than **£250** in total in cash or currency, whether solely or jointly owned;
- loss or theft of **personal money** due to depreciation in value, currency changes or shortage caused by any error or omission;

- loss or theft of travellers' cheques where the bank provides a replacement service;
  - any financial loss suffered as a result of **your** debit/credit card being lost or stolen;
  - more than the unused portion of **your** passport.
- (a)&(b)- loss or theft of **personal money** or **travel documents** that are not :
- on **your** person;
  - held in a safe or safety deposit box where one is available;
  - stored **out of sight** in **your** *locked* personal **trip** accommodation;
  - any claim for loss or theft where **you** have not notified the Police, **your** carrier or cruise operator's representative and obtained a written report;
- (b) - the cost of the replacement **travel documents**;
- any costs incurred before departure or after **you** return **home**;
  - any costs which are due to any errors or omissions on **your travel documents**;
  - **your** failure to obtain the required passport, visa or ESTA;
  - any expenses for food or drink.

**What you need to do if you wish to make a claim under this section of the policy:**

All losses need to be reported to the Police as soon as possible, and in any case, within **24** hours of discovery. Always obtain a written report and reference number from them. It is not the responsibility of the insurance company to chase this. A loss report from **your** cruise operator's representative or hotel/ apartment manager may be sufficient if the value of the loss is small.

For loss of money **we** will also require (a) confirmation from **your** UK, Channel Island or Irish currency exchange of the issue of foreign currency or travellers' cheques, (b) exchange confirmations for currency changed from travellers' cheques, or, (c) where sterling or Euros are involved, documentary evidence of possession.

For lost or stolen **travel documents** **you** will also need get a letter from the Consulate, airline or travel provider where **you** obtained a replacement and keep all the receipts for **your** travel and accommodation expenses.

**SECTION B4 - EMERGENCY MEDICAL AND ASSOCIATED EXPENSES**

**Please note : If you are admitted to hospital this must be reported to our appointed emergency medical assistance service as soon as it is practically possible and at the latest within 24 hours. You must call the emergency assistance service within 24 hours if your medical bill is likely to exceed £500.**

**For each insured-person this insurance will pay:**

to **you** or **your** legal representatives the following *necessary* emergency expenses that are payable within six months of the event that causes the claim that results from **your** death, injury or illness:

- (a) up to **£5,000,000** for reasonable:
- (i) fees or charges to be paid outside **your home country** for medical, surgical, hospital nursing home or nursing services;
  - (ii) additional travel, accommodation and repatriation costs to be made for or by **you** and for any *one other person who is required for medical reasons* to stay with **you**, to travel to **you** from **your home country** or to travel with **you**;
  - (iii) (a) charges following **your** death outside **your home country** for **your** burial or cremation in the locality where **your** death occurs up to a maximum cost of **£2,000**,  
*plus*  
(b) the cost of returning **your** ashes **home** or the return of **your** body to **your home** when arranged by **us**;
- (b) up to **£200** to cover emergency dental treatment only to cure sudden pain;
- (c) **£50** benefit for each full day that **you** are in a *state hospital* or confined to **your** cabin by the Ship's doctor as an in-patient during the period of the **trip** up to a maximum of **£1,000** in addition to the fees and charges paid under (a) above;
- (d) up to **£150** for the loss of excursions that **you** pre-booked and pre-paid for in **your home country** and are unable to take because **you** are confined to bed either in a hospital or in **your trip** accommodation, and on which **you** are unable to obtain a refund.

**For each insured-person this insurance will not cover:**

- (a)&(b)- the first **£75** if **you** are aged up to **70** or **£125** if **you** are aged **71** and over of each and every incident giving rise to a claim except when **you** have used the EHC reciprocal health form or other mutual agreement between countries to obtain a reduction in medical costs, when this is reduced to NIL;
- any elective or pre-arranged treatment;
  - any routine non-emergency tests or treatment;
  - any treatment or hospitalisation which can be reasonably expected;
  - the cost of private treatment where adequate state facilities are available;
  - the cost of replenishing supplies of any medication **you** were using at the start of the **trip**, or further treatment for any condition **you** had at the start of **your trip**;
  - the cost of taxi fares for anyone other than the patient, telephone calls, faxes or any expenses for food or drink;
  - the cost of repatriation where necessary medical treatment is available locally in a facility considered acceptable by the Chief Medical Officer of the emergency assistance service;
  - any claim that is caused by:
    - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose);
    - **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**;
    - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not;
    - **your** suicide, self-injury or wilful act of self exposure to peril (except where it is to save human life);
    - **your** participation in a **hazardous activity** unless an additional premium has been paid and the policy endorsed;
    - the cost associated with the diversion of an aircraft due to **your** death injury or illness;
    - repatriation unless this is deemed medically necessary by **our** appointed emergency medical assistance service;
- (a)(i)- any services or treatment received by **you** within **your home country**;
- any services or treatment received by **you**, including any form of cosmetic surgery OR any treatment that in the opinion of the emergency medical service, in consultation with **your** treating doctor, can reasonably wait until **you** return to **your home country**;
  - any services or treatment received by **you** after the date on which in the opinion of the emergency medical service, **you** can safely return **home**, that would exceed the cost of **your** repatriation;
  - any routine non-emergency tests or treatment;
  - repairs to or for the provision of dentures, artificial limbs or hearing aids;
  - any dental work involving the use of precious metals;
  - in-patient treatment that has not been notified to and agreed by the emergency medical service;
  - any extra costs for single or private accommodation in a hospital or nursing home;
  - any costs for treatment, including exploratory tests, that has no relationship with the illness or injury on which the claim is being made;
- (a)(iii)- **your** burial or cremation in **your home country**;
- (b) - emergency dental work costing more than **£200**;
- (c) - any payment when **you** are in a private hospital or clinic;
- hospital in-patient benefit when **you** are treated in a private medical facility.

**PLEASE NOTE:**

1. If travelling within Europe **you** should carry a European Health Insurance Card (EHIC) and use this at state registered doctors and state hospitals to reduce the costs.
2. If travelling to Australia **you** should register with medicare on arrival. There is a medicare office in all major towns and cities in Australia. Registration is free and this will entitle **you** to free emergency treatment, access to medicare hospitals, and reduced prescription charges.

FOR PRACTICAL ASSISTANCE IN A MEDICAL EMERGENCY OR IF **YOU** NEED TO CUT **YOUR TRIP** SHORT CONTACT **OUR** MEDICAL ASSISTANCE SERVICE ON **+44 (0) 845 260 3 260**.

#### What you need to do if you wish to make a claim under this section of the policy:

If there is a serious medical emergency and someone is admitted to hospital then **you** must make every effort to telephone **our** appointed medical emergency assistance service on **+44 (0) 845 260 3 260**. Provided **you** have a valid claim they will be able to guarantee all **your** bills directly and take charge.

For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies **you** must keep all receipts, accounts and medical certificates.

### SECTION B5 - CURTAILMENT (cutting short your trip)

#### For each insured-person this insurance will pay:

up to **you** selected sum insured, as shown on the schedule of insurance for **you** unused proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses that **you** have paid or agreed to pay and that **you** cannot recover from any other source following **your necessary curtailment of your trip** due to the **trip** being cut short by **your** early return **home** because of:

(a) the death, injury or illness of:

- **you** or a friend with whom **you** are travelling;
- a **close relative** who lives in **your home country**;
- a close **business associate** who lives in **your home country**;
- a friend who lives abroad and with whom **you** were intending to stay;

(b) **you**, a friend or **close relative** who is travelling with **you** being required in **your home country** for jury service or as a witness in a Court of Law, or

(c) **you**, a friend or **close relative** who is travelling with **you** being called back by the Police after **your home**, or the **home** in **your home country** of **your** friend or **close relative**, or usual place of business in **your home country**, having suffered from burglary, serious fire, storm or flood;

**NB:** **Your** unused proportion of **trip** costs will be calculated from the date of **your** flight **home**.

#### For each insured-person this insurance will not cover:

- the first **£75** if **you** are aged up to **70** or **£125** if **you** are aged **71** and over of any loss, charge or expense made on each claim under this section;
- any payment or part payment made using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value;
- any payment where **you** have not suffered any financial loss;
- any claim that is due to:
  - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close **business associate**;
  - **your** failure to obtain the required passport, visa or ESTA;
  - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking;
  - the failure of any transport or accommodation provider, their agent or any person who is acting as **your** agent;
  - the curtailment of **your trip** by the cruise operator;
  - the failure of **your** travel agent or cruise operator;
  - the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on;
  - financial circumstances;
  - **your** loss of enjoyment of the **trip** however caused;
  - **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life);
  - death or illness of pets or animals;
  - **curtailment** for any claim arising from a known **pre-existing medical condition** of a **close relative** or a close **business associate** or any recognised complication caused by the **pre-existing medical condition**;
  - terrorism, riot, civil commotion, strike or lock-out;
- any event that is due to **you** participating in a **hazardous activity** unless an additional premium has been paid and the policy endorsed;
- any unused portion of **your** original ticket where repatriation has been made;
- cutting short **your trip** unless **our** emergency medical service have agreed;
- any event caused by **your** death, injury or illness where **you** have failed to get a medical certificate from the treating doctor near to where **you** are staying that states the necessity to return **home**;
- **curtailment** where the **trip** is of **2** days duration or less or is a one-way trip;
- **curtailment** due to the fear of an epidemic or pandemic;
- **curtailment** due to any event caused by:
  - **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**;
  - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.

#### What you need to do if you wish to make a claim under this section of the policy:

If **you** feel **you** need to cut short **your trip** **you** will need a letter confirming this is due to medical necessity from **your** treating doctor in resort, and to confirm this with **our** appointed emergency medical assistance service. **Curtailment** claims will not otherwise be covered. **You** should keep any receipts or accounts given to **you** and send them in to the claims office.

### SECTION B6 - PERSONAL LIABILITY

#### For each insured-person this insurance will pay:

up to **£2,000,000** plus costs agreed between **us** in writing, for any event occurring during the period of this insurance that **you** are legally liable to pay that relate to an incident caused by **you** and that results in:

- (a) injury, illness or disease of any person;
- (b) loss of, or damage to, property that does not belong to **you** or any member of **your** family and is neither in **your** charge or control nor under the charge or control of any member of **your** family;
- (c) loss of, or damage to **trip** accommodation which does not belong to **you** or any member of **your** family.

#### For each insured-person this insurance will not cover:

- (a)&(b) the first **£50** if **you** are aged up to **70** or **£125** if **you** are aged **71** and over in respect of each and every event that causes a claim;
- (c) the first **£250** in respect of each and every event that causes a claim;
  - any liability for loss of or damage to property or injury, illness or disease:-
    - where an indemnity is provided under any other insurance;
    - that is suffered by anyone who is under a contract of service with **you**, acting as a carer, whether paid or not, or any member of **your** family and is caused by the work **you** or any member of **your** family employ them to do;
    - that is caused by any deliberate act or omission by **you**;
    - that is caused by **your** own employment, profession or business or any member of **your** family;
    - that is caused by **your** ownership, care, custody or control of any animal;
    - that falls on **you** by agreement and would not have done if such agreement did not exist;
  - any liability for injury, illness or disease suffered by **you** or any member of **your** family;
  - compensation or any other costs caused by accidents involving **your** ownership, possession or control of any:
    - land or building or their use either by or on **your** behalf other than **your** temporary **trip** accommodation;
    - mechanically propelled vehicles and any trailers attached to them;
    - aircraft, motorised skis, motorised waterborne craft or sailing vessel;
    - firearms or incendiary devices.

#### What you need to do if you wish to make a claim under this section of the policy:

Never admit responsibility for damage or injury to anyone and do not agree to pay for any damage, repair costs or compensation. These things are best agreed in writing by the insurers. Do keep notes, with photographic evidence where possible, of any circumstances that may become a claim so these can be supplied to **us** along with any supporting evidence **we** may require. Remember **you** can contact **our** legal help line at any time for advice and help in dealing with a situation.

### SECTION B7 - PERSONAL ACCIDENT BENEFIT

#### For each insured-person this insurance will pay:

A single payment for **your** accidental bodily injury, that independently of any other cause, results in **your**:

	<u>amount of payment</u>
(a) death	<b>£10,000</b>
(b) total and permanent loss of sight in one or both eyes, or total loss by physical severance, or total and permanent loss of use of one or both hands or feet	<b>£10,000</b>
(c) permanent and total disablement from engaging in paid employments or paid occupations of <u>any and every kind</u>	<b>£10,000*</b>

all occurring within **12** months of the event happening.

**\*Please Note:**

Where **you** are not in any paid employments or paid occupations, this shall be defined as 'all **your** usual activities, pastimes and pursuits of any and every kind'.

**For each insured-person this insurance will not cover:**

- any event that is due to:
  - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose);
  - **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**;
  - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not;
  - **your** suicide, self-injury or any wilful act of self-exposure to peril (except where it is to save human life);
  - **your** participation in a **hazardous activity** unless an additional premium has been paid and the policy endorsed;
- more than one of the benefits that is a result of the same injury;
- (a) more than **£1,000** death payment when **your** age is under sixteen (**16**) years or is seventy-six (**76**) years or over at the time of the incident;
- (c) any payment when **your** age is seventy-six (**76**) years or over at the time of the incident.

**What you need to do if you wish to make a claim under this section of the policy:**

In the event of death **we** will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and **you** will be advised what further documentation is required.

## SECTION B8 - LEGAL ADVICE AND EXPENSES

**For each insured-person this insurance will pay:**

up to **£25,000** for legal costs and expenses incurred in pursuing claims for compensation and damages due to **your** death or personal injury whilst on the **trip** provided **we** always have complete control over the legal proceedings and the selection, appointment and control of lawyers and where a claim occurs **you** will supply any reports or information and proof to **us** and the claims office as may be required.

**For each insured-person this insurance will not cover:**

- the first **£50** if **you** are aged up to **70** or **£125** if **you** are aged **71** and over in respect of each and every event that causes a claim, other than **30** minutes initial free advice.
- any costs to pursue a claim against a travel agent, cruise operator, cruise organiser, the insurers or their agents or the claims office.
- any legal action where the estimated amount that will be recovered is less than **£500**.
- any legal expenses where **we** consider **you** are unlikely to obtain a reasonable settlement.
- any costs that can be considered under an arbitration scheme or a complaints procedure.
- any legal expenses incurred without **our** prior authorisation or that of the claims office.
- any claim made by **you** against another **insured-person** or member of **your** family.
- any claim for damage to a motor vehicle.

**PLEASE NOTE:**

- **We** will not pay legal expenses to bring proceedings in more than one country in respect of the same event.
- If **you** are awarded compensation and receive payment then all sums paid out by **us** shall be paid out of that compensation.

**What you need to do if you wish to make a claim under this section of the policy:**

If **you** have an accident abroad and require legal advice **you** should contact:

Pannone LLP,  
123 Deansgate,  
Manchester, M3 2BU

They will arrange for up to **30** minutes of advice to be given to **you** by a lawyer. To obtain this service **you** should telephone: **0161 228 3851** or fax **0161 909 4444**.

## WHAT TO DO IN THE CASE OF A MEDICAL EMERGENCY ABROAD

### IN CASE OF SERIOUS EMERGENCY

First call an ambulance using the local equivalent of a 999 call. While **you** wait for the ambulance contact **our** medical assistance service which is open **24** hours a day and **7** days a week to offer **you** advice in this emergency situation. **We** strongly suggest **you** put their telephone number **+44 (0) 845 260 3 260** into **your** mobile phone before **you** travel so that it is to hand should **you** need it. Speak to the ambulance driver and get details of the hospital **you** are being taken to so that **our** medical assistance service's doctor will be able to obtain a medical report at the earliest possible opportunity.

### WHAT THE MEDICAL ASSISTANCE COMPANY NEEDS FROM YOU

When **you** call **our** medical assistance service in an emergency **you** need to have some basic information for them to hand:

- **your** telephone number, so **you** can be contacted, in case **you** are cut off;
- the name and age of the patient and as much information about the medical situation as **you** are able to provide;
- the name of the hospital, the ward, the treating doctor and the telephone numbers if **you** have them;
- **your** policy number and details of **your** booked travel arrangements;
- the patient's GP details, name, address and phone number, in case they need to obtain information on current medical conditions and treatment.

### MINOR ILLNESS OR INJURY

If **you** need to see a doctor in Europe or Scandinavia then ask **your** hotel reception or tour representative for the address of the nearest public medical facility. In Europe **you** should show them **your** EHIC card, medical treatment will be free or at a reduced cost and **you** will not be required to contribute towards the claim as the policy excess will be reduced to NIL. **You** will only be covered for the cost of private medical treatment in these countries if this is approved in advance by **our** medical assistance service on **+44 (0) 845 260 3 260**. Elsewhere it is advisable to seek advice on where to go for treatment from **our** medical assistance service if possible, as standards of medical facilities vary greatly and many apparently acceptable clinics which have been set up to target the tourist market and will ruin **your** trip by insisting on unnecessary admissions and treatment at inflated prices. In some circumstances it may be necessary for **our** medical assistance service to move **you** to a more suitable facility.

### HOW TO PAY FOR YOUR TREATMENT

Outpatient bills for less than **£500** should be paid at the time and claimed on **your** return. It is very important to obtain an itemised receipt for any monies paid for medical treatment.

If **you** are admitted to a medical facility then **you** may need to pay the policy excess locally and ask the hospital or doctor to send the rest of their bills to Travel Claims Facilities at: PO Box 420, Hadlow, Kent, TN9 9DE, UK. **Our** medical assistance service will explain this procedure to them and provide them with a faxed guarantee if necessary, once the validity of **your** claim has been established.

### WHAT HAPPENS IF I MISS MY BOOKED FLIGHT DUE TO ILLNESS?

Don't worry, provided **you** have contacted **our** medical assistance service **your** policy will be automatically extended to cover **you** until it is agreed that **you** are fit to travel home. **Our** medical assistance service will liaise with **your** treating doctor and **you** and once **you** are fit to travel, they will make appropriate alternative arrangements.

### WHAT IF YOU WANT TO COME HOME EARLY?

This policy covers **you** to come home early because **you** are ill only if medical treatment is not available locally. If **you** are thinking of cutting short **your** trip because **you** are not well then **you** must contact **our** medical assistance service on **+44 (0) 845 260 3 260** for advice first. If **you** need to come home for any other reason, such as the illness of a close relative in **your** home country then **you** should make **your** own arrangements, bearing in mind **your** duty to act at all times as if uninsured. If **you** are not sure whether **your** particular circumstances are included in the cover then call Travel Claims Facilities on **+44 8453 707 187** between 9.00 am and 5.00 pm UK time for advice.

## APPEALS PROCEDURE

It is **our** aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur by both sides. If **you** do not feel that the matter has been dealt with to **your** satisfaction or **you** have some new evidence which **we** have not seen, **you** may appeal against the decision in writing, explaining why **you** do not think **our** decision is correct.

1. If **your** appeal is regarding the selling of **your** policies or medical screening please contact:  
The Customer Services Manager,  
P J Hayman & Company Limited,  
Stansted House, Rowlands Castle, Hampshire, PO9 6DX.
2. If **your** appeal is regarding policy cover, claims or emergency assistance service, please contact:  
The Claims Manager,  
Travel Claims Facilities, PO Box 420, Tonbridge, Kent TN9 9DE.

Should **we** be unable to resolve the matter **you** may then follow the complaints procedure detailed below.

## YOUR RIGHT TO COMPLAIN

If, following an appeal, **you** do wish to complain please forward details of **your** complaint in the first instance as follows:

- (a) Write to the Branch Manager, URV, Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow, Kent, TN11 9QU, who will review the claims office decision.

If **you** are still not satisfied with the outcome **you** may:

- (b) Ask the Financial Ombudsman Service (FOS) to review **your** case. Their address is South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Their telephone advice line is +44 (0) 845 080 1800.

## WHERE TO OBTAIN A CLAIM FORM

**We** have appointed Travel Claims Facilities to look after **your** claim. If **you** require a claim form please obtain a form from the internet at:

[www.travel-claims.net](http://www.travel-claims.net)

or advise the section of the insurance on which you want to claim and the scheme reference to:

Travel Claims Facilities,  
PO Box 420, Tonbridge, Kent, TN9 9DE.  
Telephone : 08453 707 133 or fax: 08706 205 001

This insurance is underwritten by URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland  
Registered in England & Wales. Company No. FC024381 Branch No. Br006943. A public body corporate with limited liability  
Registered Office: Maximilianstrasse 53, D-80530 Munich, Germany. Registered with Amtsgericht Munich, Germany. Registered Number: HRB 137918  
Union Reiseversicherung AG are authorised in Germany by BaFin and regulated in the United Kingdom by the Financial Services Authority  
and in the Republic of Ireland by the Insurance Regulator.

Union Reiseversicherung AG is a member of the Financial Services Compensation Scheme. Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc.  
Registered Office: 10 Victoria Road South, Southsea, Hampshire, PO5 2DA. Registered in England Registered Number: 3220410

Travel Insurance Facilities plc are authorised and regulated by the Financial Services Authority

The insurance is arranged by P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire, PO9 6DX. Registered in England No. 2534965.  
P J Hayman & Company Limited are authorised and regulated by the Financial Services Authority.