



**millstream**

## **Travel Insurance**

**Your Northumbria Group Insurance Scheme Trust Policy Wording**

Period of Cover: 1st April 2024 - 31st March 2025

Scheme number: **FI8960AHA243**

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## Contact details

	Telephone	
For cover queries - Gallagher	0191 479 7600 (Office hours Monday –Friday, 9am –5pm)	
Claims and Assistance Service	+44 (0) 330 660 0785	
<b>Other useful contacts</b>	Telephone	Email
Foreign, Commonwealth and Development Office	+44 (0)20 7008 5000	<a href="http://www.gov.uk/fcdo">www.gov.uk/fcdo</a>
Global Health Insurance Card (GHIC)	+44 (0)300 330 1350	<a href="http://www.ghic.org.uk">www.ghic.org.uk</a>
Department of Health – Advice for Travellers	+44 (0)20 7210 4850	<a href="http://www.dh.gov.uk/travellers">www.dh.gov.uk/travellers</a>
Medicare Australia	+61 132 011	<a href="http://www.medicareaustralia.gov.au">www.medicareaustralia.gov.au</a>

## Summary of cover (£)

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

Summary Of Cover		
Section		Annual Multi-Trip Maximum Limits
Section 1	<b>Maximum Trip Duration</b>	60 days
	<b>Maximum number of days during any one Period of Insurance</b>	180 days
	<b>Age Limit</b>	Member - under 75 years Member's Partner - under 75 years
	<b>Dependant Children and Grandchildren Age limit</b>	Under 23
	<b>Cancellation</b>	£5,000
Section 2	<b>Curtailement</b>	£5,000
Section 3	<b>Personal Accident</b>	£25,000
Section 4	<b>Emergency Medical Expenses</b> Emergency Dental treatment Limit Funeral Expenses Abroad Limit	£10 million £350 £2,000
Section 5	<b>Baggage and personal belongings</b> Total Valuables limit Single Item Limit Delayed baggage (after 24 hours)	£2,000 £400 £400 £250 max
Section 6	<b>Money</b> Cash limit Credit Card Misuse	£1,000 £1,000 £1,000
Section 7	<b>Loss of passport, driving licence expenses</b>	£250
Section 8	<b>Travel disruption</b> Travel delay Additional travel and accommodation Trip abandonment (after 24 hrs) Kennel and cattery fees	£60/12 hrs. £120 max £1,000 £5,000 £20/24 hrs. £100 max
Section 9	<b>Missed departure</b>	£1,000
Section 10	<b>SmartDelay Plus</b>	See section details
Section 11	<b>Personal Liability</b>	£2 million
Section 12	<b>Hijack &amp; Kidnap</b>	£500/24hrs £15,000 max
Section 13	<b>Sports and Activities</b>	See section details
Section 14	<b>Winter Sports</b> Sports equipment (Hired) Sports equipment (Owned) Ski hire for each complete 24 hour period Lost or stolen lift pass Ski pack Piste closure Delay due to Avalanche Inability to take part in winter sports activities	£300 £500 £50/24hrs £350 max £200 £400 £50 per day up to max £500 £500 £100 per day up to max £300
Section 15	<b>Catastrophe</b>	£1,000
Section 16	<b>Legal Expenses</b>	£50,000
Section 17	<b>Collision Damage Waiver Excess</b> Accidental Damage Excess Reimbursement Rental Car Key Cover	£1,500 £500
	<b>360 Assistance Service</b>	See page 4
	Policy Excess per person per section Policy Excess maximum for any one loss or event	£50 £100

# Northumbria Group Insurance Scheme Trust Travel Insurance Policy

Reference Number: **FI8960AHA243**

## 360 Assistance

The policy offers a 360 Assistance service that provides online access to the latest medical, political and security situation in most countries around the world including vaccination requirements, contact details for consulates and medical facilities, and other useful information.

You can stay informed with email alerts on the countries of your choice. Severe weather, industrial action and other events that may disrupt your travel arrangements are advised to you as they happen.

To register please visit <https://itz4.me/northumbria> and use PIN code **5245** to access this feature.

## Important Information

This policy wording including any cover notes, forms a contract of insurance between Millstream Underwriting Ltd (insured by Arch Insurance Company UK Ltd) and **The Trustees** of the scheme. Membership of the scheme, by subscribing members and their families as described below, is subject to acceptance at the discretion of **The Trustees**. The policy wording explains the conditions, exclusions and limits of cover **we** provide.

It is very important that **you** carefully read the terms, conditions and exclusions of this insurance to ensure that **you** are properly covered for **your** planned trip.

## Who Is Covered

The subscribing member, spouse (or-cohabiting partner) and their children and grandchildren under the age of 23 years if in full time education, all normally resident with the member (please note that Grandchildren do not need to reside with the subscribing member).

Cover is only available to people resident in the **United Kingdom** and non-**United Kingdom** residents who either have a permanent residential address in the **United Kingdom** and unrestricted right of entry to the **United Kingdom** or hold a **United Kingdom** bank account from which they pay their federation membership. Cover is only valid for trips starting and returning to the **United Kingdom** or **Country of Residence**. The maximum age limit is 75. If **you** turn 75 during your period of insurance, cover will continue until the policy renewal date, upon which this policy will lapse and all cover will cease.

## What Is Covered

**You** are covered for:

1. Holidays and leisure trips up to 60 days duration.

Note: trips with a scheduled duration of more than 60 days will NOT be covered under this policy and **you** should arrange an extension for an additional premium. This must be done before **you** travel.

2. **You** are covered for worldwide trips. **You** must observe travel advice provided by the Foreign, Commonwealth and Development Office (FCDO) No cover is provided under any section (there is cover under the cancellation/curtailment sections if FCDO advice changes) of the policy in respect of travel to a destination to which the FCDO has advised against all or all but essential travel. Travel Advice can be obtained from the FCDO office telephone: **+44 (0)20 7008 5000**; website [www.gov.uk/fcdo](http://www.gov.uk/fcdo)

If **you** decide **you** need to travel despite the Foreign, Commonwealth and Development Office (FCDO) advising against all but essential travel, **we** will need evidence of why **you** believe **your** travel should be considered essential prior to **your** trip commencing so **we** can confirm whether or not **we** can provide cover.

Examples of what **we** could consider to be essential travel are if:

- An **immediate relative** is in intensive care in hospital or has unexpectedly been given a terminal prognosis with a short life expectancy;
  - An **immediate relative** has died and **you** need to attend the funeral;
  - **Your** property abroad has been seriously damaged and **you** need to arrange and/or oversee professional repairs;
  - **You** have an urgent work matter that cannot reasonably be cancelled, postponed or delayed;
  - **You** have a full-time but short-term placement at a recognised educational establishment where attendance must be in person.
3. Trips within the **United Kingdom** or **Country of Residence** if it is pre-booked in paid accommodation and for 1 night or more. (This does not include medical expenses cover).
  4. **Winter sports** activities and **scuba diving** up to 30 metres in depth, for up to 30 days duration in total during the insurance year.
  5. Participating in sports and activities detailed in Section 13.

6. Reasonable activities **you** partake in on an unplanned and incidental basis provided that **you** are:
- supervised by a qualified instructor, or
  - hold the appropriate qualification or licence, or
  - have subscribed to an accredited organisation for the activity
  - and that **you** act in a reasonable way and use all recommended equipment and protective clothing that is necessary.
7. Cruise holidays including cover for emergency medical expenses, and any additional costs incurred to re-join the cruise should you need to disembark for medical treatment on dry land.

## This Is Not A Health Insurance Policy

**We** will pay for private treatment only if there is no appropriate reciprocal health agreement in existence and no public service available and **we** reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate. In the event of medical treatment becoming necessary for which reimbursement will be sought, **we** or **our** representatives will require unrestricted access to all of **your** medical records and information.

## Limits Of Cover And Excesses

The limits of cover under each section are shown on the Summary of Cover and apply to each insured person. This policy has an excess as shown on the Summary of Cover which will be deducted in the event of a claim under certain sections. The excess is applicable per person, per policy section, per insured incident.

## When Cover Starts And Ends

This policy runs for 12 months commencing on 1st April 2024 and renewable annually thereafter, as agreed, for all valid subscribing members of the scheme.

Cancellation cover starts from the time of booking a trip providing it is within the period of the Master Certificate as shown above and ends when **you** leave **your home** to commence the trip.

All other sections of cover start from when **you** leave **your home** to commence the trip. Cover applies for the duration of the booked trip (or earlier return to the **United Kingdom** or **Country of Residence**) including the period of travel directly to the departure point and back **home** directly afterwards, not exceeding 24 hours in each case. If **your** return is unavoidably delayed for an insured reason, cover will be extended free of charge for up to 30 days maximum.

## Working Abroad

This insurance is extended to cover **work abroad** of the lead subscribing member only. This insurance does not extend to cover the business activities of any other family member,

otherwise insured by this policy. **You** are not covered under the Personal Liability section when **you** are working.

## Disclosure Of Facts

There is certain information that **we** need to know as it may affect the terms of insurance cover **we** offer **you**.

**You** must, to the best of **your** knowledge, give accurate answers to all questions **we** have asked or may ask in relation to this policy. If **you** have not answered or do not answer the questions truthfully it could result in **your** policy being invalid and that could leave **you** with no right to make a claim.

If **you** think that any of your answers might be incorrect, or if **you** need any help, please contact **us** as soon as possible and **we** will be able to confirm if **we** are still able to offer **you** cover under this policy.

## Health Declaration

The policy will not cover **you** if any of the following apply to **you**, a travelling companion, an **immediate relative, close business associate** or someone upon whom **your** trip depends whether they are travelling with **you** or not (including any third party with whom **you** may be staying on **your** trip):

- You**/they were aware of any medical reason why the trip would be cancelled or curtailed.
- You**/they were travelling against the advice of a medical practitioner or in order to get medical treatment abroad.
- You**/they have been diagnosed as having a **terminal illness**.

If **you** are unsure if any of the above apply, please contact **us**.

If there is any change in a person's health between the date the policy is issued and the start date of a trip **you** must still comply with the Health Declaration. If **you** are unable to comply with the Health Declaration, the Money Helper has launched a travel insurance directory on its website for people with serious pre-existing medical conditions which will enable **you** to find travel insurance that suits **your** needs. **You** will need to visit [www.moneyhelper.org.uk/en/everyday-money/insurance/travel-insurance-directory](http://www.moneyhelper.org.uk/en/everyday-money/insurance/travel-insurance-directory). If **you** are unsure please notify **Us**.

## Pregnancy and Childbirth

The policy does not intend to cover the normal costs or losses otherwise associated with pregnancy (including multiple pregnancy) or childbirth. This includes, but is not limited to, delivery by caesarean section or any other medically or surgically assisted delivery which does not cause medical complications. The policy does, however, cover **you** should complications arise with **your** pregnancy due to accidental bodily injury or unexpected illness which occurs while on **your** trip excluding costs incurred during the period between 12 weeks before and 12 weeks after the estimated date of delivery.

## Definitions

### Appointed Advisor

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

### Close Business Associate

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

### Country of Residence

The country in which you have your permanent home or in which you ordinarily reside.

### Curtail/Curtailment

Return early to **home** in the **United Kingdom** or **Country of Residence**.

### Delay threshold

The 1 hour and 30 minutes your registered flight needs to be delayed for you to be eligible to receive a benefit under this policy. The delay threshold can be announced as one single period of delay or as a result of a consequence.

### Expert Witness

A person who testifies in a court of law because they have specialist knowledge in a particular field or area of expertise, entitling that person to testify about their opinion on the meaning of facts.

### Hazardous Activities

Participating in any sport or activity which could pose an increased risk or danger to **you**, and may require **you** to take additional precautions to avoid injury or claim.

### Hijack

The unlawful seizure or wrongful exercise of control of an aircraft or conveyance in which you are travelling as a passenger.

### Home

**Your** residential address in the **United Kingdom** or **Country of Residence**.

### Immediate Relative

Mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, stepparent, step-child, step-brother or step-sister, Foster Child, Uncle, Aunt, Nephew, Niece, Cousin, Partner (including common law and civil partnerships), Fiancé(e), legal guardian or anyone noted as next of kin on a legal document resident in the **United Kingdom** or **Country of Residence**.

### Insured Vehicle

The vehicle owned by a licensed company or agency which you have agreed to hire from them according to the terms of your rental agreement. The vehicle must:

- be no more than 10 years old
- have no more than 10 seats
- not be driven off the Public Highway
- not be a motor home, camper-van, commercial vehicle,

- minibus with 10 seats or more, motorcycle or moped
- have a retail purchase price of less than £70,000

### Insurer

For Sections 1 - 9 & 11 - 17, Millstream Underwriting Ltd on behalf of Arch Insurance Company (UK) Limited.

For Section 10, Collinson Insurance, a trading name of Astrenska Insurance Limited.

### 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) 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.

### Loss of limb

Physical, permanent and total loss of use at or above the wrist or ankle.

### Loss of sight

The complete, irrecoverable and irremediable loss of all sight in one or both eyes.

### Medical Practitioner

A registered practising member of the medical profession who is not travelling with **you**, who is not related to **you** or to any person with whom **you** are travelling or intending to stay with.

### Money

Cash, travel tickets and passports held by **you** for social domestic and/or pleasure purposes.

### Natural Catastrophe

Earthquake, tsunami, high water, wildfire, volcanic eruption, floods, hurricane, tempest, landslide, snowstorm.

### Permanent total disablement

Disablement as a result of which there is no business or occupation, which **you** are able to attend and to which having lasted for a period of 12 months, is, at the end of that period, beyond hope of improvement.

### Personal accident

Accidental bodily injury caused solely and directly by outward violent and visible means.

### Personal baggage

**Your** suitcases (or similar luggage carriers) and their contents usually taken on a trip, together with articles worn or carried by **you** for **your** individual use during **your** trip. (Not including any specialised items, medical or otherwise, unless specified in **your** schedule).

### Public Transport

Any fare paying passenger on the following regular scheduled forms of transport: train, coach, bus, aircraft and sea vessel.

### **Quarantine**

Mandatory confinement intended to stop the spread of a contagious disease to which **You** or a travelling companion, specifically, have been exposed. This does not include any quarantine that applies generally or broadly to some or all of a population or geographical area, or that applies based on where the person is travelling to, from or through.

### **Redundancy**

Any person being declared redundant, who is under 65 years and under the normal retiring age for someone holding that person's position, and who has been employed for 2 continuous years with the same employer at the time of being made redundant.

### **Registered flight**

A flight which has been registered a minimum of 24 hours before its scheduled departure time and where **you** have received confirmation via email.

### **Rental Period**

The dates **you** have arranged to hire the **insured vehicle** as confirmed on your rental agreement.

- **You** will only be covered if you are 21 years or over at the start date of **your** policy
- rentals within the **United Kingdom** or **Country of Residence** must be for at least 2 days and be as part of trip where there is 2 or more nights pre-booked accommodation.
- A rental which is booked to last longer than the maximum trip duration shown on your insurance schedule is not covered

### **Scuba Diving Equipment**

Mask, fins and snorkel, diving suit and boots, buoyancy jacket and dive bag, regulator set including first and second stages plus gauges, dive watch and dive computer, underwater camera equipment.

### **Scuba Diving**

Conventional **scuba diving** only. **We** do not cover solo diving, cave diving, any dive which takes **you** below your current qualification limits, or any dive below 50 metres. **You** are limited to **your** current qualification limit, unless accompanied by a qualified Instructor, taking part in a recognised course requirement of **your** chosen Diving Association. **You** must hold a current internationally recognised diving certificate such as P.A.D.I. (Professional Association of Diving Instructors) B.S.A.C. (British Sub Aqua Club) SAA (Sub Aqua Association) C.M.A.S. (Confederation Mondiale Des Activites Subaquatiques), or equivalent internationally recognised qualification and follow their relevant Association, Club or confederation rules and guidelines at all times or **you** must only dive under the constant supervision of a properly licensed Diving Instructor and follow their rules and instructions at all times.

### **The Trustees**

Shall mean the trustees for the time being of the Scheme appointed by the Northumbria Group Insurance Scheme Trust.

### **Terminal Illness**

an illness which in the opinion of **your medical practitioner** is a disease that cannot be cured or adequately treated, to the extent that it is predicted to cause a shortened life expectancy.

### **Unattended**

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

### **United Kingdom**

England, Scotland, Wales and Northern Ireland.

### **Valuables**

Watches (including devices such as Fitbits), furs, jewellery, photographic equipment, binoculars, telescopes, spectacles, sunglasses, computers and or accessories (including laptops, games & gaming consoles), PDA's and tablet devices (including iPad's and eBooks) video cameras, audio visual equipment, televisions, mobile phones and satellite navigation devices.

### **We / us / our**

For Sections 1 - 9 & 11 - 17, Millstream Underwriting Ltd on behalf of Arch Insurance Company (UK) Limited.

For Section 10, Collinson Insurance, a trading name of Astrenska Insurance Limited.

### **Winter Sports Equipment**

Skis, bindings, ski boots, ski poles, snowboards and specialised clothing.

### **Winter Sports**

Conventional skiing / snowboarding only.

### **Work abroad**

For the purposes of this policy clerical business activities of the insured only. Non-manual or light general work not involving the use of mechanical or industrial machinery at a height not exceeding 2 metres.

### **You / your**

The subscribing member, spouse (or co-habiting partner) and their children under the age of 23 years if in full time education, all normally resident with the member, or Grandchildren, of the subscribing member, spouse (or co-habiting partner), up to a maximum of three Grandchildren per trip. To be insured under this policy the subscribing member, spouse (or co-habiting partner) must have parental control of the Grandchild/ren over the duration of the trip and the grandchild/ren's parent(s) are not holidaying with the subscribing member, spouse (or co-habiting partner). If the dependant Child/ren has a disability either mental or physical which is substantial and long term as defined under the Equality Act 2010, no age limit will apply.

## Section 1

## Cancellation

### Covered

**You** are covered up to the limit as shown on the Summary of Cover for loss of travel and accommodation expenses and other pre-paid charges, which were cancelled before **you** were due to leave **your home** for which **you** have paid or are contracted to pay, providing the cancellation is necessary and unavoidable (and is not as a result of mere disinclination to begin **your** trip as arranged) due to any cause listed below occurring during the period of insurance:

1. Injury, serious illness, death of **you**, any person with whom **you** are intending to travel or stay, or of an **immediate relative** or **close business associate** of **yours** (including pre-arranged locum doctors);
2. **You** being called for jury service, attending court as a witness (but not as an expert witness) or redundancy (for **you** or for any person with whom **you** had arranged to travel);
3. **Your home** or place of business being made uninhabitable, within 14 days of travel, or the police asking to see **you** after theft from **your home** which occurred within 14 days of travel;
4. **Your** posting overseas or emergency and unavoidable duty if **you** are a member of the medical or nursing professions, armed forces, police, fire or ambulance services and compulsory **quarantine**;
5. Travel Advice Unit of the Foreign, Commonwealth and Development Office (FCDO), the World Health Organisation (WHO) or similar body issuing a directive prohibiting all travel or all but essential travel to the country or specific area or event to which **you** were booked to travel, providing the directive came into force after **you** purchased this insurance or booked the trip (whichever is the later). This includes where it is due to a Natural Catastrophe.

### Not covered

1. The policy excess shown on the Summary of Cover (no charge will be payable in respect of loss of deposit only claims) of any incident. This applies to each **insured person** making a claim;
2. Medically related claims where a certificate has not been obtained from a **medical practitioner**, confirming that cancellation of the trip is medically necessary;
3. Additional costs as a result of not immediately telling the travel agent, tour operator or provider of transport or accommodation that **you** need to cancel the trip. **We** will only pay the cancellation charges that would have applied at the time **you** knew it was necessary to cancel **your** trip, if a valid claim exists;
4. Any costs recoverable from another source;
5. Anything caused directly or indirectly by prohibitive regulations by the Government of any country;
6. If the Health Declaration has not been complied with (see Health Declaration);
7. Anything mentioned in the General Exclusions.

## Section 2

## Curtailment

This section includes the services of the Emergency Medical Assistance service who must be contacted immediately in the event of a serious injury, illness or hospitalisation, or where repatriation has to be considered.

The 24 hour Emergency Medical Assistance Service telephone number is **+44 (0) 330 660 0785**

### Covered

**You** are covered up to the limit as shown on the Summary of Cover for the value of the portion of **your** travel and accommodation expenses, calculated from the date of **your** return to **your home**, which have not been used and which were paid before **your** departure from the **United Kingdom** or **Country of Residence** or the date of **your** hospitalisation as in inpatient, which have not been used and which were paid before your departure from **your home** in the **United Kingdom** or **Country of Residence**. **You** are also covered for reasonable additional travelling expenses (Economy Class) incurred by **you** for returning to **your home** earlier than planned due to a cause listed below:

1. Accidental injury, serious illness, death of **you**, any person with whom you are intending to travel or stay, or of an **immediate relative** or **close business associate** of **yours**.
2. **Your home** or place of business being made uninhabitable or the police requesting **your** presence following a theft from **your home**.
3. Travel Advice Unit of the Foreign, Commonwealth and Development Office (FCDO), the World Health Organisation (WHO) or similar body recommending evacuation from the country or specific area in which **you** are travelling, providing the directive came into force after **you** purchased this insurance and after **you** have left the **United Kingdom** or **Country of Residence** to commence the trip (whichever is the later).

### Conditions

1. **You** must contact the Emergency Medical Assistance Service for assistance/advice if you need to cut short **your** trip for an insured reason.
2. **You** must use or revalidate **your** original ticket for **your** early return. If this is not possible **you** must provide evidence that additional costs were necessary. Any refunds due on unused original tickets will be deducted from **your** claim. If **you** do not have an original return ticket, **you** will not be reimbursed for costs incurred for **your** early return.
3. If **you** require the Assistance Service to pay for arrangements, they may first need to contact the relevant **medical practitioner** to confirm **your** claim falls within the terms of **our** cover.
4. If **you** make **your** own arrangements **you** must supply all necessary documentation to substantiate that **your** claim falls within the terms of cover.
5. This policy does not provide compensation for loss of holiday/enjoyment.



### Not covered

1. The policy excess shown on the Summary of Cover.  
This applies to each insured person making a claim;
2. Claims that are not confirmed as medically necessary by the Emergency Medical Assistance service, and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming it necessary to curtail the trip;
3. Additional travelling expenses incurred which are not authorised by the Emergency Medical Assistance service;
4. Unused prepaid travel tickets where repatriation has been arranged by the Emergency Medical Assistance service;
5. If the Health Declaration has not been complied with (see Health Declaration);
6. Anything mentioned in the General Exclusions.

**Note:** it is a requirement of this insurance that **you** contact the Emergency Medical Assistance service immediately if **you** wish to return **home** for any of the reasons listed above or by any method other than as originally planned. Failure to do so may affect your claim.

## Section 3

## Personal Accident

### Covered

**You** are covered up to the limit as shown on the Summary of Cover in respect of **Loss of limb, Loss of sight, Permanent total disablement** (which will be paid to your legal representative), if **you** have a **Personal accident** during **your** trip which, up to 12 months from the date of the accident, is the sole cause of **your** consequent disability.

**Note:** if **you** are aged under 16 years at the time of the accident the Permanent total disablement benefit will not apply.

**We** will only pay the benefit for **Permanent total disablement** if **your medical practitioner** or specialist confirms that **you** cannot do any paid work for 12 months after the date of the accident and there is little or no hope of improvement. **You** must accept and agree to examination by our doctor or specialist should **we** consider it necessary to validate the claim.

### Not covered

1. Any claims for loss or disablement caused directly or indirectly by:
  - a) Disease or any physical defect or illness
  - b) An injury which existed prior to the beginning of the trip;
2. Anything mentioned in the General Exclusions.

## Section 4

## Emergency Medical Expenses

If **you** are admitted to hospital as an in-patient overseas, the Emergency Medical Assistance Service must be notified immediately.

They will deal direct with the hospital and arrange the payment of any bills. Repatriation by specially equipped air ambulance will be available where medically necessary

**You** must maintain contact with the Emergency Medical Assistance Service until **your** return **home** or until **you** no longer require treatment or assistance.

### Outpatient less than £1,000

In the following countries only:

Spain, Greece, Cyprus, Egypt, Turkey, Portugal, Malta and Bulgaria

If **you** need outpatient medical treatment and the costs are likely to be less than £1,000 please provide a copy of **your** schedule to the doctor and **your** treatment will be paid by **Global Excel Management Europe** in line with the policy wording. In such cases, the doctor will ask **you** to fill in a simple form to confirm the treatment and may request **you** pay the policy excess. The doctor will then send the medical bill and supporting documentation to **Global Excel Management Europe** for repayment.

Email: [eu.provider.cc@globalexceleurope.com](mailto:eu.provider.cc@globalexceleurope.com)

### Outpatient less than £1,000

In all other countries not listed above.

Contact the Claims Service for a claim form by email [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone **+44 (0) 330 660 0785**. They will advise **you** of any additional supporting documentation required (this will be dependent upon the circumstances and nature of the medical claim). All original receipts for medical consultations / treatment / medication etc should be retained and submitted to support **your** claim. If **you** receive outpatient treatment (no hospital admission) and the costs are likely to exceed £1,000, **you** must refer to the Emergency Medical Assistance Service for authorisation.

24 hour Emergency Medical Assistance telephone number: **+44 (0)330 660 0785**

### Covered

**You** are covered up to the limit as shown on the Summary of Cover for costs incurred outside the **United Kingdom** or **Country of Residence** for:

1. Emergency medical and surgical treatment and hospital charges including necessary physiotherapy, authorised by the Emergency Medical Assistance service;
2. Emergency dental treatment, to relieve pain only, limited to amount shown on the Summary of Cover;
3. Reasonable and necessary additional accommodation (room only) and travelling expenses **home** (Economy Class), including those of two relatives or two friends if **you** have to be accompanied **home** on the advice of the attending **medical practitioner** or if **you** are a child and require an

escort **home**;

4. In the event of death, reasonable cost for the conveyance of the body or ashes to the **United Kingdom** or **Country of Residence** (the cost of burial or cremation is not included), or local funeral expenses abroad limited to £5,000.

**Note:** A UK Global Health Insurance Card (GHIC) gives **you** the right to access state-provided healthcare during a temporary stay in the European Union (EU). This may entitle **you** to free or reduced cost healthcare in the EU. **You** can use a GHIC to get “necessary healthcare” from state services when **you** are visiting an EU country. Necessary healthcare means healthcare, which becomes medically necessary during **your** stay, and **you** cannot reasonably wait until **you** are back in the **United Kingdom** to get it. To obtain a card call **0300 330 1350**, or apply online at <https://www.ghic.org.uk/Internet/startApplication.do>.

The UK-issued European Health Insurance Cards (EHICs) are still valid and offer the same cover as GHICs in the EU. Once **your** EHIC has expired, **you** will be able to replace it with a GHIC. **You** can get a provisional replacement certificate (PRC) if **you** need treatment abroad and do not have a card.

**You** may also be covered for necessary healthcare when **you** visit some non-EU countries. Find out more on the GOV.UK foreign travel advice pages. If **you** are travelling to Australia and require medical treatment, **you** must enrol with Medicare.

#### Not Covered

1. The policy excess shown on the Summary of Cover. This applies to each insured person making a claim;
2. Any sums which can be recovered from another source or which are covered under any National Insurance scheme or reciprocal health arrangement;
3. Any expenses or fees, for inpatient treatment or returning home early, which have not been reported to and authorised by the Emergency Medical Assistance service;
4. Any expenses incurred for illness, injury or treatment required as a consequence of:
  - a) Surgery or medical treatment which in the opinion of the attending **medical practitioner** and the Emergency Medical Assistance service can be reasonably delayed until **your** return to the **United Kingdom** or **Country of Residence**.
  - b) Medication and or treatment which at the time of departure is known to be required or to be continued outside the **United Kingdom** or **Country of Residence**;
5. If **you** do not comply with the Health Declaration (see Health Declaration);
6. The cost of any routine or elective (nonemergency) treatment or surgery, including specialist review or referral, exploratory tests, treatment or surgery which are not directly related to the injury, which necessitated **your** admittance to hospital;

7. Claims that are not confirmed as medically necessary by the attending **medical practitioner** or the Emergency Medical Assistance service;
8. Any additional hospital costs arising from single or private room accommodation unless medically necessary;
9. Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
10. Any costs incurred within the **United Kingdom** or **Country of Residence**;
11. Further costs you incur if **we** wish to bring **you home** early but **you** refuse (where in the opinion of the treating **medical practitioner** and the Emergency Assistance Service **you** are fit to travel);
12. Anything mentioned in the General Exclusions.

## Section 5

## Baggage and Personal Belongings

### Covered

#### A) Personal baggage

**You** are covered up to the limit as shown on the Summary of Cover for the value or repair to any of your **Personal baggage** (not hired, loaned or entrusted to **you**), which is lost, stolen, damaged or destroyed (after making proper allowance for wear and tear and depreciation) limited to:

- a) the single item limit as shown on **your** Summary of Cover for any one item, pair or set of items
- b) the **valuables** limit as shown on **your** Summary of Cover for all **valuables** in total

#### B) Delayed Baggage

**You** are covered up to the limit as shown on the Summary of Cover if included in **your** policy for the cost of buying replacement necessities if your **Personal baggage** is delayed in reaching **you** on your outward journey for at least 24 hours and **you** have a written report from the carrier (e.g. airline, shipping company etc) or tour representative. Receipts will be necessary in the event of a claim.

### Conditions

1. Any amount **we** pay **you** under B Delayed Baggage will be deducted from the final claim settlement if **your** baggage is permanently lost.
2. **You** must obtain written proof of the incident from the police, **your** accommodation management, tour operator or carrier, within 24 hours of the discovery in the event of loss, burglary or theft of the baggage. Failure to do so may result in **your** claim being declined.
3. In the event of a claim for damaged items, proof of the damage must be supplied.
4. In the event of a claim for a pair or set of items, **we** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.
5. If the repair cost is more than the value of an item, **we** will assess the claim as if the item has been lost.

## Not Covered

1. The policy excess shown on the Summary of Cover. This applies to each insured person making a claim; of any incident.
2. If **you** do not exercise reasonable care for the safety and supervision of your **Personal baggage**;
3. Any item, pair or set of items with a value of over £50, if an original receipt, valuation report or other acceptable proof of ownership and value cannot be supplied to support **your** claim;
4. In the event of a claim for damaged items, proof of the damage must be supplied. The damaged articles must be retained by **you** and if requested, submitted to the claims handlers so as to substantiate a claim. Failure to do so may result in a claim being turned down.
5. If **your Personal baggage** is lost, damaged or delayed in transit and **you** do not:
  - a) notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carrier's report (or Property Irregularity Report in the case of an airline); or
  - b) follow up in writing within 7 days to obtain a written carrier's report (or Property Irregularity Report in the case of an airline) if **you** are unable to obtain one immediately.
6. Loss, destruction, damage or theft of the following property:
  - a) contact or corneal lenses, hearing aids, dentures and false body parts or other prostheses.
  - b) antiques, precious stones that are not set in jewellery, glass or china, pictures, musical instruments.
  - c) pedal cycles, dinghies, boats and/or ancillary equipment, vehicles or vehicle accessories (other than wheelchairs and pushchairs).
  - d) tools of trade.
  - e) perishable items such as food.
  - f) **valuables** left **unattended** at any time (including in a vehicle or in the custody of carriers) unless they are with **you** or locked in a safe or safety deposit box;
  - h) **valuables** left as checked-in baggage;
7. loss, destruction, damage or theft:
  - a) due to confiscation or detention by customs or other officials or authorities.
  - b) due to wear and tear, denting or scratching, moth or vermin.
  - c) transportation by any postal or freight service, or if sent under an air-way bill or bill of lading.
8. Mechanical breakdown or derangement, for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessels, aircraft or vehicle in which they are being carried.
9. **Personal baggage** stolen from:
  - a) an **unattended** vehicle unless it was in the locked glove compartment or rear boot or luggage area of the vehicle and is covered so as not to be visible from the outside of the vehicle and there is evidence of unauthorised entry.
  - b) an **unattended** vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am.

10. Any shortage due to error, omission or depreciation in value;
11. Any property more specifically insured or recoverable under any other source;
12. Stamps, documents, deeds, samples or merchandise, manuscripts or securities of any kind, sports gear or activity equipment (except **winter sports equipment**)
13. Anything mentioned in the General Exclusions.

## Section 6

## Money

### Covered

**You** are covered up to the limit as shown on the Summary of Cover for accidental loss or theft of **your own money** whilst being carried on **your** person or left in a locked safety deposit box. Cash is limited to the amount shown on the Summary of Cover unless **you** are under 16 years, in which case the maximum payable is £50.

**You** are also covered up to the limit as shown on the Summary of Cover if **you** suffer financial loss as a direct result of a credit charge, debit or bankers card being lost or stolen and it being fraudulently used by someone other than **you**. **You** must have fully complied with all terms and conditions under which such cards have been issued.

### Condition

In the event of a claim for loss of cash **you** must provide evidence of the initial withdrawal of the cash and also evidence of how **you** coped financially immediately after the loss (e.g. currency exchange/ withdrawal slips, bank/credit card statements).

### Not covered

1. The policy excess shown on the Summary of Cover of any incident. This applies to each person making a claim;
2. If **you** do not exercise reasonable care in protecting **your money** and documents against loss, theft or damage;
3. If **you** do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of **money**;
4. Any shortages due to error, omission or depreciation in value;
5. Anything mentioned in the General Exclusions.

## Section 7

## Loss of Passport /Driving Licence Expenses

This section does not apply to trips within the **United Kingdom** or **Country of Residence**.

### Covered

1. **You** are covered up to the limit as shown on the Summary of Cover for reasonable additional travel or accommodation expenses **you** have to pay whilst abroad, over and above any payment which **you** would normally have made during the trip if no loss had been incurred, as a result of **you** needing to replace a lost or stolen passport/driving licence.
2. Any additional fees payable specifically for **you** to obtain the replacement passport/visa or driving licence itself over and

above that payable in the **United Kingdom or Country of Residence**;

3. The equivalent (pro rata) value of the remaining period of **your** original passport/visa or driving licence at the time of loss;
4. The replacement costs of any temporary passport, as well as Visa or Temporary Work permits which were issued in your original passport.

### Condition

**You** must provide receipts for all costs incurred.

### Not covered

1. The policy excess shown on the Summary of Cover of any incident. This applies to each insured person involved in the incident causing the claim;
2. Any costs that **you** would have incurred had **you** not lost your passport or driving licence;
3. If **you** do not exercise reasonable care for the safety or supervision of your passport/driving licence;
4. If **you** do not obtain a written police report within 24 hours of the loss;
5. Loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities;
6. Anything mentioned in the General Exclusions.

## Section 8

## Travel Disruption

### 1. Travel Delay

If the public transport on which **you** are booked to travel is cancelled or delayed due to:

- a) strike or industrial action (provided that when this policy was taken out, and when the trip was booked there was no reasonable expectation that the trip would be affected by such cause);
- b) adverse weather conditions;
- c) mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel;

leading to **your** arrival at **your** destination being delayed for more than 12 hours or your return journey to **your** home being delayed for more than 12 hours.

Or;

### 2. Trip Abandonment

**We** will pay **you**:

- a) up to the limit as shown on the Summary of Cover for any irrecoverable unused accommodation and travel costs and other pre-paid charges which **you** have paid or are contracted to pay if **you** abandon the trip because **you** were not able to travel as a result of:
  - i) the public transport on which **you** were booked to travel being cancelled or delayed for more than 24 hours or;
  - ii) **you** being denied boarding on the public transport or flight on which **you** were booked to travel (because there are too many passengers for the seats available) and no other flight or public transport could be

provided within 24 hours;

Or;

### 3. Additional Travel & Accommodation

**We** will pay **you**:

- a) up to the limit as shown on the Summary of Cover for reasonable suitable additional accommodation (room only) and public transport expenses (Economy class) necessarily incurred in reaching **your** destination and/or in returning to **your** home as a result of:
  - i) the public transport on which **you** were booked to travel being cancelled, delayed for more than 12 hours, diverted or re-directed after departure or;
  - ii) **you** being denied boarding on **your** booked public transport (because there are too many passengers for the seats available) and no other alternative public transport could be provided within 12 hours and **you** choose to make other travel arrangements on alternative public transport for **your** trip because there was no other alternative transport offered by the public transport operator. The amount payable will be calculated after deduction of the amount of the refund on **your** ticket(s) together with any compensation from the public transport operator.

If the same costs, charges or expenses are also covered under Section 9 Missed Departure **you** can only claim for these under one section for the same event.

### 4. Kennel And Cattery Costs

**We** will pay **you** the additional cattery or kennel costs up to the limit shown in the summary of benefits, if **you** have to return **home** later than originally booked.

### Not covered

1. The policy excess shown on the Summary of Cover of any incident. This applies to each insured person making a claim and is only applicable if **you** abandon your trip;
2. If **you** have not checked-in in sufficient time for **your** outward or return journey;
3. Any claims arising from withdrawal from service temporarily or otherwise of the aircraft, coach, train or sea vessel on the order or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any country;
4. Abandonment of a trip once **you** have departed from the **United Kingdom or Country of Residence**;
5. Any costs incurred by **you** which are recoverable from the public transport operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
6. Denied boarding due to **your** drug use, solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the public transport operator or their handling agents.
7. Claims arising which relate to an event which is occurring or **you** were aware could occur at the time **you** purchased this insurance or booked **your** trip (whichever is the later)
8. Any costs claimed under another section of this policy
9. Anything mentioned in the General Exclusions.

## Section 9

## Missed Departure

This section does not apply to trips within the **United Kingdom** or **Country of Residence**.

### Covered

If included in **your** policy (please refer to the Summary of Cover) **you** are covered up to the limit shown on the Summary of Cover for reasonable additional accommodation (room only) and public transport travel expenses (Economy class) necessarily incurred in reaching your overseas destination or returning to the **United Kingdom** or **Country of Residence** if **you** fail to arrive at the departure point in time to board any onward connecting public transport on which **you** are booked to travel, including connections within the **United Kingdom** or **Country of Residence** on the return journey to **your home** as a result of:

1. The failure or delay of other public transport or;
2. the car **you** are travelling in being involved in an accident;
3. the car **you** are travelling in breaking down;
4. the car **you** are travelling in being delayed due to exceptional and unforeseen traffic flow congestion (2, 3 & 4 must be supported by documentary evidence);
5. Strike, industrial action or adverse weather conditions or;
6. **You** being denied boarding (because there are too many passengers for the seats available) If the same expenses are also covered under Section 8 Travel Disruption **you** can only claim for these under one section for the same event.

### Conditions

1. **You** must check in, according to the itinerary supplied to **you** unless your transport provider operator has requested **you** not to travel to the airport / port.
2. **You** must get (at **your** own expense) written confirmation from the public transport operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.
3. **You** must comply with the terms of contract of the public transport operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation or other passenger protection scheme in the event of denied boarding, cancellation or long delay of flights.

### Not Covered

1. The policy excess shown on the Summary of Cover of any incident. This applies to each person making a claim;
2. If sufficient time has not been allowed for **your** journey in order to meet the check-in time specified by the transport providers or agent
3. If **you** are not proceeding directly to the departure point;
4. Any costs incurred by **you** which are recoverable from the public transport operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers,

communication facilities or other assistance.

5. Denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the public transport operator or their handling agents.
6. Claims arising which relate to an event which is occurring or **you** were aware could occur at the time **you** purchased this insurance or booked **your** trip (whichever is the later)
7. any claim unless a police report or Insurer's accident report form has been obtained showing the time and place of the accident;
8. any claim unless a written repairer's report has been obtained if claiming because the vehicle you were travelling in has broken down;
9. Any costs claimed under another section of this policy
10. Anything mentioned in the General Exclusions.

### Conditions

1. **You** must check in, according to the itinerary supplied to **you** unless your transport provider operator has requested **you** not to travel to the airport / port.
2. **You** must get (at **your** own expense) written confirmation from the public transport operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.
3. **You** must comply with the terms of contract of the public transport operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (where applicable) your rights under EU Air Passengers Rights legislation or other passenger protection scheme in the event of denied boarding, cancellation or long delay of flights.

## Section 10

## SmartDelay Plus

**Your registered flight** needs to be delayed for 1 hour and 30 minutes for **you** to be eligible to claim under this section.

### Covered

This section provides a benefit entitling **you** to airport lounge access in the event that **your registered flight** is delayed or a cash sum of £25 if there is no lounge available. For cover to apply **you** must register each and every flight via the registration platform. **You** are unable to claim for both benefits.

It only takes a couple of minutes to register and all **you** need to do is visit <https://itz4.me/northumbria>

**You'll** need to use the PIN code 5245 to access the page. Alternatively scan the QR code below to register. **We** recommend **you** register **your** flight as soon as **you** book **your** trip.

### Conditions

1. **You** must register **your** flight each time **you** travel via the registration platform.

2. **You** will need to register each and every flight a minimum of 24 hours before the flights scheduled departure time.
3. **You** can only register a flight where the airline reports their flight schedules to **our** flight tracking system. Whilst the majority of airlines report their schedules and delays accurately, there may be instances where **your** flight cannot be tracked, and the system will inform **you** of this.
4. Claims payments are issued in accordance with the delay data provided by airlines into **our** flight tracking system. **We** will rely solely on this information to determine if **you** are eligible.
5. In the event that there is no airport lounge facility, then **you** will be offered a monetary benefit as detailed in the Summary of Cover.
6. In the event the airport lounge has exceeded their maximum capacity and are unable to accommodate **you**, **your** e-voucher will be valid for 12 months.
7. **Your** monetary benefit will be facilitated by PayPal and be automatically paid into a PayPal account registered to the email address **you** used when registering **your** flight. If **you** do not have a PayPal account linked to the email address **you** used for registration, PayPal will send **you** a link to register for an account. On completion of registration, **you** will be able to withdraw **your** payment.

#### Not Covered

1. Any claim where **you** failed to register **your** flight with the registration platform.
2. Any claim where the flight was delayed before **you** successfully register.
3. Any registered flight that is delayed due to:
  - a. The use of nuclear, chemical, or biological weapons of mass destruction.
  - b. War or a terrorism event
  - c. Any government imposing travel restrictions to the geographical location **you** live in or are traveling to such as, but not limited to locking down geographical regions, making travel illegal, or closing borders regardless of when **you** registered the flight.
4. For any claim where **you** have not registered any flight within the **delay threshold**.
5. For any claim for both benefits of an e-voucher and monetary benefit for the same delay.
6. Anything mentioned in the general exclusions

## Section 11

## Personal Liability

#### Covered

**You** are covered up to the limit as shown on the Summary of Cover, for legal expenses and legal liability for damages incurred by **you** which are caused by an accident that happened during

the trip, and leads to claims made against **you** as a result of:

1. accidental bodily injury to a person who is not a member of **your** family or household or employed by **you**;
2. loss of or damage to any property which does not belong to **you**, is not in the charge of, and is not in the control of **you** or any member of **your** family, household or employee;
3. loss of or damage to temporary holiday accommodation that does not belong to **you**, or any member of **your** family, household or employee.

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

#### Not Covered

1. The policy excess shown on the Summary of Cover of any incident. This applies to each insured person making a claim;
2. Fines imposed by a Court of Law or other relevant bodies;
3. Anything caused directly or indirectly by:
  - a) liability which **you** incur as a result of an agreement that **you** made which would not apply in the absence of that agreement;
  - b) injury, loss or damage arising from:
    - i) ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, vessels (other than rowing boats, punts or canoes), animals (other than horses) or firearms or any weapons
    - ii) the occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings
    - iii) the carrying out of any trade or profession
    - iv) racing of any kind
    - v) any deliberate act
  - c) liability covered under any other insurance.
4. anything mentioned in the General Exclusions.

**Note: if you** are using a mechanical/motorised vehicle, make sure that **you** are adequately insured for third party liability, as **you** are not covered under this insurance.

## Section 12

## Hijack & Kidnap

#### Covered

If included in **your** policy (please refer to the Summary of Cover) **you** are covered up to the limit as shown on the Summary of Cover, for each complete 24 hour period **you** are the victim of a hijack and detained as a result.

#### Not Covered

1. If **you** or your family or **your** business associates have engaged in activities that could be expected to increase the risk of hijack or kidnap;
2. Anything mentioned in the General Exclusions.

## Section 13

## Sports and Activities

### Covered

**Your** travel insurance covers **you** for many sports and activities as standard which are listed below. Any other work and activities may need an extra premium to be paid.

If **you** are participating in an activity that is not listed, **you** must contact **us** to ensure **you** have full cover, cover will not be in place until **we** have confirmed acceptance and any additional premium paid.

Any activity **you** participate in that is listed below must be incidental to the trip and not be the purpose of **your** trip.

**Note: some sections of cover will be excluded and special conditions and exclusions will apply while taking part in certain activities, see the individual sport and activity below for details.**

Sport, Activity	Special Conditions	Special Exclusions
<b>Abseiling</b> (see climbing)	Special condition (a) applies	
<b>Acrobatics</b>		
<b>Aerial safari</b>	Special condition (a) applies	No <b>Personal Accident</b> cover
<b>Aerobics</b>		
<b>American football</b> (Gridiron)		No <b>Personal Accident</b> cover
<b>Angling</b> (see fishing)		
<b>Athletics</b>		
<b>Australian Rules Football</b> (AFL)		No <b>Personal Accident</b> cover
<b>Backpacking</b> (see hiking)		
<b>Badminton</b>		
<b>Ballet</b>		
<b>Banana boat rides</b>	Special condition (a) applies	
<b>Baseball</b>		
<b>Basketball</b>		
<b>Bicycle polo</b>		
<b>Biking</b> (see cycling, mountain biking or snow biking)		
<b>Black water rafting</b> (cave tubing) (grades 1-3)	Special condition (a) applies	
<b>Black water rafting</b> (cave tubing) (grades 4-5)	Special condition (a) applies	No <b>Personal Accident</b> cover
<b>Boating</b> (inland and coastal waters) see also speed boating and sailing	Special condition (a) or (b) applies	No white water cover No Personal Liability cover
<b>Boating</b> (outside coastal waters) see also speed boating and sailing	Special condition (a) or (b) applies and special condition (c) applies	No Personal Liability cover No <b>Personal Accident</b> cover
<b>Bouldering</b> (see rock climbing)		
<b>Bowling</b> (lawn, ten-pin, nine-pin, candlepin, duckpin and five-pin bowling, bowls, pétanque & boules)		
<b>Boxing</b> (gym or outdoor training) no competition or bouts		
<b>Bungee/bungy jumping</b> (max 2 jumps per trip)	Special condition (a) applies	
<b>Bungee/bungy jumping</b> (3 jumps or more)	Special condition (a) applies	
<b>Bushcraft</b> (see hiking)		
<b>Bushwalking</b> (see hiking)		
<b>Camel riding</b> (day tour)	Special condition (a) applies	No Personal Liability cover

Sport, Activity	Special Conditions	Special Exclusions
Camel trekking (overnight/main mode of transport)		No Personal Liability cover
Canoeing (grades 1-3) (see kayaking)		
Canyon swing	Special condition (a) applies	
Canyoning		No Personal Liability cover No <b>Personal Accident</b> cover
Capoeira dancing (see dance)		
Caving (sightseeing/tourist attraction)	Recreational visit only	
Cheerleading		
Clay pigeon shooting	Special condition (a) or (b) applies	No Personal Liability cover
Climbing (see rock climbing)		
Cricket		
Croquet		
Cruising (cruise ship)	Special condition (a) applies	
Curling		
Cycle racing/Time Trial		
Cycling (incidental to the trip)		
Cycling (Independent cycle touring)		No intercontinental touring
Cycling (on an organised tour)	Special condition (a) applies	No intercontinental touring
Dance (ballet, ballroom, capoeira, salsa, interpretive dance)		
Darts		
Dirt boarding		No Personal Liability cover
Diving (see high diving or <b>scuba diving</b> )		
Dodge ball		
Dogsledding (on recognised trails)	Special condition (a) applies	Remote areas, racing, time trials and endurance events
Dragon boating (inland or coastal waters only)		
Dune buggy	Special condition (a) or (b) applies	No Personal Liability cover No <b>Personal Accident</b> cover
Elephant riding	Special condition (a) applies	No Personal Liability cover
Elephant trekking (overnight/main mode of transport)	Special condition (a) applies	No Personal Liability cover
Fell running/walking (see hiking)		
Fencing		No Personal Liability cover
Fishing (ice)	Special condition (a) or (b) applies	
Fishing (inland or coastal waters)		Sports / leisure fishing only No commercial or rock fishing
Fishing (outside coastal waters, deep sea fishing)	Special condition (a) and (c) applies	Sports / leisure fishing only No commercial
Fitness training		
Floorball		
Fly by wire	Special condition (a) applies	



<b>Sport, Activity</b>	<b>Special Conditions</b>	<b>Special Exclusions</b>
<b>Flying</b> (as a fare paying passenger in a licensed scheduled or chartered aircraft or helicopter)	Special condition (a) applies	
<b>Football</b> (soccer) including 5 a side		
<b>Frisbee</b>		
<b>Glacier walking</b> (ice walking)	Special condition (a) applies	
<b>Go karting</b>	Special condition (a) applies	No Personal Liability cover
<b>Golf</b>		
<b>Gym training</b> (aerobics, spinning, zumba, body pump, weight training, cross training, crossfit (see also boxing and martial arts)		
<b>Gymnastics</b> (also see acrobatics)		
<b>Handball</b>		
<b>High diving up to 10 metres</b> (excluding cliff diving)		
<b>Hiking up to 1,500 metres</b> (scrambling, hillwalking)		No cover where ropes, picks or other specialist climbing equipment is required
<b>Hiking up to 3,000 metres</b> (scrambling, hillwalking)	Special condition (a) applies	No cover where ropes, picks or other specialist climbing equipment is required
<b>Hiking up to 4,500 metres</b> (scrambling) on recognised routes	Special condition (a) applies	No cover where ropes, picks or other specialist climbing equipment is required
<b>Hockey</b>		
<b>Horse riding</b> (equestrian, dressage, show jumping, eventing)		No <b>Personal Accident</b> cover
<b>Horse riding</b> (leisure/social/non-competitive riding)		No racing, jumping or competitions.
<b>Hot air ballooning</b> (ballooning)	Special condition (a) applies	
<b>Hunting</b> (excluding Big Game)	Special condition (a) or (b) applies	No Cover for Big Game Hunting. No Personal Liability Cover
<b>Hydrofoiling</b> (see water skiing)		
<b>Ice skating</b> (indoor)		
<b>Ice skating</b> (outdoor) on a commercially managed rink	Special condition (a) applies	
<b>In-line skating</b>		
<b>Jet boating</b> (inland/coastal waters only)	Special condition (a) or (b) applies	No Personal Liability cover
<b>Jet skiing</b> (inland/coastal waters, white water grades 1-2 only)	Special condition (a) or (b) applies	No Personal Liability cover
<b>Kayaking/Canoeing</b> (inland/coastal waters, white water grades 1-3 only)		
<b>Kite boarding</b> (on land or water)		No Personal Liability cover
<b>Kite buggy</b>		No Personal Liability cover
<b>Kite flying</b>		
<b>Kite surfing</b>		No Personal Liability cover
<b>Kite wing</b> (snow)		No Personal Liability cover

Sport, Activity	Special Conditions	Special Exclusions
Korfball		
Lacrosse		
Land surfing		No Personal Liability cover
Martial arts (Judo and Karate only) no competition or bouts	Condition (a) applies, non-competitive only	No Personal Liability cover No <b>Personal Accident</b> cover
Martial arts training (non-contact)		
Moped riding/scooter biking	Special condition (b) applies, a helmet must be worn	
Motor racing experience (passenger only)	Special condition (a) applies	
Motor biking (on road over 125cc)	Special condition (b) applies, a helmet must be worn	
Motor biking (on road over 125cc)	Special condition (b) applies, a helmet must be worn	
Motor biking / trail biking (off-road under 125cc)	Special condition (b) applies, a helmet must be worn	
Motor biking pillion passenger (on road only) see Motor biking		
Mountain biking (on road) (see cycling)		
Mountain biking - downhill (using downhill trails and/or mechanical lifts)		
Mountain biking general (off road/cross country)		
Netball		
Obstacle course/assault course/trim trail (see outdoor endurance)		
Orienteering		
Outdoor endurance courses up to 3 miles		
Outdoor endurance courses up to 8 miles		
Outrigger canoeing (inland or coastal waters only)		
Outward Bound	Special condition (a) applies	
Paint balling / airsoft	Special condition (a) applies	No Personal Liability cover
Parachuting (one jump only)	Special condition (a) or (b) applies	No Personal Liability cover No <b>Personal Accident</b> cover
Parasailing / parascending (over water only)	Special condition (a) or (b) applies	No Personal Liability cover

Sport, Activity	Special Conditions	Special Exclusions
Quad biking	Special condition (a) or (b) applies, a helmet must be worn	No Personal Liability cover No <b>Personal Accident</b> cover
Racquetball		
Rambling (see hiking if above 1,500 metres)		
Rifle range/sports shooting	Special condition (a) or (b) applies	No Personal Liability cover
River boarding/hydro speeding (grades 1-3) (see also canoeing)	Special condition (a) applies	
Rock climbing (bouldering)		No soloing No <b>Personal Accident</b> cover
Rock climbing (indoor)	Special condition (a) applies	No soloing No <b>Personal Accident</b> cover
Rock climbing (outdoor/traditional/sport climbing/bolted/ aid climbing/free climbing)		No soloing No <b>Personal Accident</b> cover
Roller hockey		
Roller skating		No cover for stunting
Rollerblading		No cover for stunting
Rounders		
Rowing/sculling (inland/coastal waters)	No white water	
Rugby (League/Union)		No <b>Personal Accident</b> cover
Running (up to marathon distance)		
Running / jogging (half marathon distance or less)		
Safari tours	Special condition (a) applies	No cover for handling or <b>work</b> with dangerous animals, including big cats, crocodiles, alligators, hippopotamuses, snakes, elephants or bears
Sail boarding (see wind surfing)		
Sailing (inland/coastal waters)	Special condition (a) or (b) applies	No Personal Liability cover
Sailing (outside coastal waters)	Special condition (a) or (b) and special condition (c) applies	No Personal Liability cover
Sandboarding/sand skiing		
Scuba diving (to 30 metres)	Special condition (e) applies	See special exclusions (ii)
Scuba diving (to 50 metres)	Special condition (e) applies	See special exclusions (ii) No <b>Personal Accident</b> cover
Scuba diving (unqualified/learn to dive course/discover dive with qualified instructor)	Special condition (a) applies	See special exclusions (ii)
Sculling (see rowing)		
Sea kayaking / sea canoeing (see kayaking)		
Segway tours	Condition (a) applies, a helmet must be worn	No Personal Liability cover No <b>Personal Accident</b> cover
Shark cage diving (see <b>scuba diving</b> )		
Skateboarding (ramp, half pipe, skate park, street)		
Skiing (cross country/Nordic skiing on marked trails)	Special condition (d) applies	See special exclusions (i)

<b>Sport, Activity</b>	<b>Special Conditions</b>	<b>Special Exclusions</b>
<b>Skiing</b> (snowblading) on piste or off piste within resort boundaries	Special condition (d) applies	See special exclusions (i)
<b>Skiing</b> (snowboarding) on piste or off piste within resort boundaries	Special condition (d) applies	See special exclusions (i)
<b>Skiing / Snowboarding</b>	Special condition (d) applies	See special exclusions (i) No <b>Personal Accident</b> cover
<b>Skiing / Snowboarding</b> (dry slope)	Special condition (d) applies	See special exclusions (i)
<b>Skydiving / Tandem skydiving</b> (one jump only)		No Personal Liability cover No <b>Personal Accident</b> cover
<b>Sledding / Tobogganing / Snow sleds / Snow sleighs</b> (on snow)		No Personal Liability cover No <b>Personal Accident</b> cover
<b>Sleigh rides</b> (horse drawn)		
<b>Snooker</b>		
<b>Snorkelling</b>		
<b>Snow biking</b> (on piste or off piste within resort boundaries)		See special exclusions (i) No <b>Personal Accident</b> cover
<b>Snow kiting</b>	Special condition (a) applies	No Personal Liability cover No <b>Personal Accident</b> cover
<b>Snow rafting</b>	Special condition (a) applies	No Personal Liability cover No <b>Personal Accident</b> cover
<b>Snowmobiling</b>		Remote areas, racing, time trials and endurance events are excluded. No Personal Liability cover No <b>Personal Accident</b> cover
<b>Soccer</b>		
<b>Softball</b>		
<b>Spearfishing</b>		No Personal Liability cover
<b>Speed boating</b> (inland/coastal waters only)	Special condition (a) or (b) applies	No white water cover No Personal Liability cover
<b>Spelunking</b> (see caving)		
<b>Squash/Racquet ball</b>		
<b>Stand up paddle surfing/paddle boarding</b>		
<b>Stilt walking</b>		
<b>Stoolball</b>		
<b>Surf boat rowing</b>		
<b>Surfing</b>		
<b>Swimming</b> (pool; enclosed, inland or coastal waters only)		
<b>Swimming with dolphins / whales / whale sharks</b> (inland or coastal waters only)	Special condition (a) applies	
<b>Table tennis</b>		
<b>Tandem skydiving</b> (see skydiving)		
<b>Tchoukball</b>		
<b>Ten pin bowling</b> (see bowling)		
<b>Tennis</b>		

Sport, Activity	Special Conditions	Special Exclusions
Theme parks / fairgrounds	Special condition (a) applies	
Tough mudder (see outdoor endurance)		
Trail bike riding (see motorbiking)		
Tramping (see hiking)		
Trampolining		
Trapeze / Hire wire	Special condition (a) applies	No <b>Personal Accident</b> cover
Trekking (see hiking)		
Triathlon up to middle distance		
Triathlon up to sprint distance		
Tubing on rivers (grades 1-2) (see also white water rafting)	Special condition (a) applies	No <b>Personal Accident</b> cover
Ultimate frisbee		
Via Ferrata		
Volleyball		
Wake skating (see water skiing)		
Wakeboarding (see water skiing)		
Walking (see hiking, trekking)		
War games (online gaming)		
War games / military simulation (see paint balling / airsoft or rifle range / sports shooting)		
Water polo		
Water skiing (barefoot)	Special condition (a) or (b) applies	No Personal Liability cover
Water skiing / wakeboarding / wake skating	Special condition (a) or (b) applies	No jumping No <b>Personal Accident</b> cover
Weight training (see also gym training)		Powerlifting
White water kayaking / canoeing (see kayaking/canoeing)		
White water rafting (grades 1-3)	Special condition (a) applies	
White water rafting (grades 4-5)	Special condition (a) applies	
Windsurfing (inland or coastal waters only)		No Personal Liability cover
Yachting (see sailing)		
Yoga (class, alone/ <b>home</b> practice)		
Zip line	Special condition (a) applies	
Zorbing	Special condition (a) applies	No Personal Liability cover No <b>Personal Accident</b> cover

### Special Conditions

- (a) **You** must be with a professional, qualified and licensed guide, instructor or operator.
- (b) **You** must have the appropriate certification or licence to do this sport or activity at **home**. If operating a motor vehicle the driver must have the appropriate valid UK licence for the machine.
- (c) Within 60 miles of a safe haven (a protected body of water used by marine craft for refuge from storms or heavy seas).
- (d) Conventional skiing / snowboarding only. It is not a condition of cover that **you** ski or board with a guide, however, **you** must follow the International Ski Federation code or the resort regulations and **we** recommend that **you** do not venture into back country areas without taking local advice and appropriate rescue equipment.
- (e) **You** must hold a British Sub Aqua Club certificate or Professional Association of Diving Instructors certificate or equivalent and follow the relevant Club or Association rules and guidelines at all times, or **you** must only dive under the constant supervision of a properly licensed diving school and follow their rules and instructions at all times.

### Special Exclusions

- (i) No cover for any competition, free-style skiing / snowboarding, ski/ snowboard jumping, ski-flying, ski / snowboard acrobatics, ski / snowboard stunting, or ski racing or national squad training, the use of skeletons.
- (ii) **We** do not cover any competition, free-style skiing, ski jumping, ice hockey, use of bobsleighs or skeletons, repetitive travel in ski run helicopters. Off-piste skiing is covered when **you** are under the care and direction of a locally qualified guide or instructor.
- (iii) No cover for any unaccompanied dive, any dive in overhead environments, or any dive for gain or reward.

### Conditions

1. **You** must act in a reasonable way and use all recommended safety equipment and protective clothing that is necessary and undergo any required training.

### Not Covered

Cover does not apply if you are:

1. Taking part in activities at a professional level.
2. Competing at international events as a national representative.
3. Participating in hazardous activities or extreme pursuits other than as listed,
4. Racing or participating in speed or time trials.
5. Base Jumping, cliff diving, martial arts competitions, mountaineering, potholing, caving (other than sightseeing/ tourist attraction) motor sports, stunt flying / aerobatics
6. Taking part in expeditions to the Arctic or Antarctic,
7. Taking part in dangerous expeditions or the crewing of a vessel more than 60 miles from a safe haven;
8. Anything mentioned in the General Exclusions.

### Winter Sports Equipment

**We** will pay the amount shown on the Summary of Cover if your winter sports equipment is lost, stolen or damaged during **your** trip, **we** will pay for their replacement or repair, which ever is the lower, after making an allowance for wear and tear and loss of value using the scale below:-

- Up to 1 year old, up to 90% of the price **you** paid;
- Up to 2 years old, up to 70% of the price **you** paid;
- Up to 3 years old, up to 50% of the price **you** paid;
- Up to 4 years old, up to 50% of the price **you** paid;
- Up to 5 years old, up to 20% of the price **you** paid;
- Over 5 years old, nothing.

If **you** hire winter sports equipment and it is lost, stolen or damaged by accident during **your** trip, **we** will pay for its replacement or repair. The most **we** will pay is the amount shown in the Summary of Cover for each Insured Person.

If **we** pay under the above, **we** will also pay to hire replacement winter sports equipment for the rest of **your** trip. The most **we** will pay is the amount shown in the Summary of Cover for each Insured Person for each 24 hour period that the equipment is needed.

**We** will pay up to the amount shown in the Summary of Cover to replace **your** lift pass if it is lost or stolen during **your** trip.

### Not Covered

1. deliberate or malicious damage to winter sports equipment caused by **you**;
2. loss or damage to winter sports equipment caused by **your** carelessness or neglect;
3. wear and tear, loss of value and damage caused by moth or vermin, or any process of cleaning, repairing or restoring;
4. losses from motor vehicles;
5. any loss or theft which **you** do not report to the police within 24 hours of discovery and get a written report for (where it is not possible to obtain a police report **you** must provide other dependant proof of loss such as a letter from **your** transport company or resort management).
6. Anything mentioned in the General Exclusions

### Conditions

1. **You** must take reasonable care to keep the winter sports equipment safe.
2. If the winter sports equipment is lost or damaged by an authority, a transport company or hotel, **you** must report the details of the loss or damage to them in writing and get written confirmation.
3. If winter sports equipment is lost or damaged by an airline **you** must:-
  - get a property irregularity report;
  - give written notice of the claim to the airline within the time limit in their conditions of
  - keep all travel tickets and tags if **you** claim under this policy;

- **You** must be able to prove that **you** were responsible for the lost, stolen or damaged items and the purchase price. If **you** do not do this, it may affect **your** claims.

### Delay due to Avalanche

**We** will pay the amount shown on the Summary of Cover for the cost of extra travel and accommodation if an avalanche delays **your** arrival at or departure from the booked resort.

### Piste closure

(This section does not apply to cross country skiing.)

**We** will pay:

1. the amount shown in the Summary of Cover per day (up to the maximum amount shown in the Summary of Cover in total) towards the costs **you** have to pay to travel to another resort if there is not enough snow, too much snow or high winds which result in all ski lifts and ski schools at **your** booked resort being closed.
2. the amount shown in the Summary of Cover per day (up to the maximum amount shown in the Summary of Cover in total) for each day **your** resort stays closed if there is not enough snow, too much snow or high winds which result in all ski lifts and ski schools at **your** booked resort being closed and there is no other resort available.

### Not Covered

1. any claims where evidence that confirms the piste closures from either **Your** tour operator or resort management has not been provided.
2. Anything mentioned in the General Exclusions

### Ski Pack

**We** will pay the amount shown on the Summary of Cover for the proportionate cost of **your** non-refundable ski pack, if, due to illness or injury, **you** are medically certified as being unable to ski or board. The ski pack includes lessons from a ski school, ski hire and the cost of any lift pass.

### Not Covered

1. any claim if **you** do not get a written report from a doctor at the start of the injury or illness to confirm the dates **you** were unable to ski.
2. Anything mentioned in the General Exclusions

### Inability to take part in Winter Sports activities

**We** will pay the amount shown on the Summary of Cover as compensation for each day due to injury or illness during your trip, **you** cannot take part in winter sports activities.

### Not Covered

1. any claim arising from an illness from which **you** are aware of and travelling against medical advice;
2. Medical Expenses incurred in the **United Kingdom** or normal country of residence;
3. **you** travelling against the advice of a **medical practitioner**;
4. **you** not getting a written report from a **medical practitioner** at the start of the injury or illness to confirm the dates **you** were unable to take part in.
5. Anything mentioned in the General Exclusions

## Section 15

## Catastrophe

### Covered

**We** will pay the amount shown on the Summary of Cover for additional accommodation and/or transport costs to allow **you** to continue your trip if **you** are forced to move from **your** independently booked and prepaid accommodation, due to one of the following events occurring during **your** trip:-

1. Natural Catastrophe;
2. Avalanche;
3. Explosion;
4. Fire;
5. Landslide;
6. **Quarantine**.

### Not Covered

1. any claim where prepaid accommodation costs can be claimed back from the hotel or any other service provider;
2. any claim for transport costs incurred in returning home;
3. any claim where the accommodation provider, local or national authority do not deem it necessary for **you** to leave **your** prepaid accommodation;
4. any claim for prepaid accommodation costs for management fees, maintenance costs or exchange fees;
5. any claim for associated with timeshares and similar arrangements;
6. anything mentioned in the General Exclusions

### Conditions

1. Additional accommodation costs must be of a similar standard to that which **you** were originally staying.
2. Written confirmation from the local or national authority or accommodation provider confirming that the accommodation in which **you** are staying is uninhabitable.
3. The accommodation must be pre booked and paid for independently for this section to apply.

## Section 16

## Legal Expenses

### Covered

**We** will pay the amount shown in the Summary of Cover (but no more than £50,000 in total for all persons insured on the policy) if **you** die, are ill or injured during **your** trip 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 advisor** to act for **you**. If **you** and **we** cannot agree on an **appointed advisor**, the matter can be referred to an Alternative Resolution Facility.

### Not Covered

1. Any claim:
  - a) reported to **us** more than 60 days after the event giving rise to the claim;
  - b) where **we** think a reasonable settlement is unlikely or

where the cost of legal action could be more than the settlement;

- c) involving **legal action** between members of the same household, an **immediate relative**, a travelling companion or one of **your** employees;
- d) where another **insurer** or service provider has refused **your** claim or where there is a shortfall in the cover they provide;
- e) against a travel agent, tour operator or carrier, **us**, the **insurer**, another person insured by this policy or **our** agent.
- f) anything mentioned in the General Exclusions.

## 2. Legal costs:

- a) for **legal action** that **we** have not agreed to;
- b) if **you** refuse reasonable settlement of **your** claim. **You** should use Alternative Resolution Facilities such as mediation in this situation;
- c) 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;
- d) that cannot be recovered by **us**, **you** or **your appointed advisor**, when **you** receive compensation. Any repayment will not be more than half of the compensation **you** receive;
- e) awarded as a personal penalty against **you** or the **your appointed advisor** (for example not complying with Court rules and protocols);
- f) for bringing **legal action** in more than one country for the same event
- g) the funding of any appeal costs or actions to enforce a judgement or legally binding decision;
- h) anything mentioned in the General Exclusions.

## Conditions

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

## Covered

**We** will pay the amount shown on the Summary of Cover for:

1. The reimbursement of the accidental damage or theft excess applied to **your** car hire insurance if the **insured vehicle** is stolen, damaged or involved in an accident during the **rental period**;
2. The cost of replacing rental car keys if these are lost, stolen or damaged during the **rental period**, this includes where necessary the costs to replace locks or for a locksmith to break into the insured vehicle.

## Not Covered

1. Any claim where **you** have not followed the terms of your rental agreement.
2. For annual multi-trip policies any person aged under 21 years old at the start date of **your** policy, for all other policies any person aged under 21 years old at the date **your** policy was issued.
3. Any claim for damage caused as a result of theft of the vehicle unless a written police report is obtained.
4. Anything mentioned in the General Exclusions.



## General Conditions

1. All claims must be submitted within 60 days from the date of **your** return to the **United Kingdom** or **Country of Residence**.
2. **You** are covered for reasonable activities **you** partake in on an unplanned or incidental basis provided that **you** are supervised by a qualified instructor or have subscribed to an accredited organisation for the activity and that **you** act in a reasonable way and use all recommended safety equipment and protective clothing that is necessary.
3. **We** may at any time pay to **you** our full liability under this insurance, after which no further payments will be made in any respect.
4. **You** must take all reasonable steps to recover any lost or stolen article.
5. Original receipts and or proof of ownership and value must be supplied in the event of a claim.
6. If **we** require any medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.
7. In the event of a claim, if **we** require a medical examination **you** must agree to this. In the event of death, **we** are entitled to a post mortem examination. The post mortem would be at **our** expense.
8. If a claim made by **you** or anyone acting on **your** behalf is fraudulent or fraudulently exaggerated or supported by a false statement or fraudulent means or fraudulent evidence is provided to support the claim, **we** may:
  - (1) not be liable to pay the claim,
  - (2) recover from **you** any sums paid by **us** to **you** in respect of the claim,
  - (3) by notice to **you** cancel the policy with effect from the date of the fraudulent act without any return of premium.If **we** cancel the policy under (3) above:
  - a) **We** shall not be liable to **you** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **our** liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and,
  - b) **We** need not return any of the premiums paid.If this insurance contract provides cover for any person who is not party to the contract ("a covered person") and a fraudulent claim is made under the contract by or on behalf of a covered person, **we** may exercise the rights set out in clause (1) above as if there were an individual insurance contract between **us** and the covered person. However, the exercise of any of those rights shall not affect the cover provided under the contract for any other person.
9. **You** must not make any payment; admit liability, offer or

promise to make any payment without written consent from **us**.

10. **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.
11. If at the time of making a claim there is any other insurance covering the same risk, **we** are entitled to contact that **insurer** for a contribution.
12. Damaged articles must be retained by **you** and if requested submitted to the Claims Handlers so as to substantiate a claim. Failure to do so may result in a claim being turned down.

## General Exclusions

**You** are not covered for anything caused directly or indirectly by the following, unless **you** have contacted **us** and **we** have confirmed in writing that **you** will be covered:

1. No cover is provided under any section of this policy in respect of travel to a destination which the Foreign, Commonwealth and Development Office has advised against all or all but essential travel. Travel advice can be obtained from the Foreign, Commonwealth and Development Office: [www.gov.uk/fcdo](http://www.gov.uk/fcdo)  
Telephone +44 (0)20 7008 5000
2. A set of circumstances which **you** knew about at the time the trip was booked unless **you** could not reasonably have expected such circumstances to result in a claim;
3. Any trip that is undertaken for the purpose of obtaining medical treatment (whatever the nature of this treatment);
4. Any criminal act by **you**;
5. Failure to comply with the laws applicable to the country in which **you** are travelling;
6. Suicide, deliberate self-injury, being under the influence of drugs (unless prescribed by a **medical practitioner**), alcoholism, drug addiction, solvent abuse, wilful exposure to exceptional risk (unless **you** are trying to save someone's life).
7. Pregnancy 12 weeks before and 12 weeks after the estimated date of delivery.
8. Any claim arising from sexually transmitted diseases.
9. The cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests which are not directly related to the illness or injury which necessitated **your** admittance to hospital.
10. Bankruptcy/liquidation of a tour operator, travel agent or transportation company.
11. Any other costs that are caused by the event which led to a claim, unless specifically stated in the policy.
12. Loss or damage to any property and expense or legal liability, directly or indirectly caused by or contributed to or arising from:
  - a) Ionising radiation or radioactive contamination from any

nuclear fuel or nuclear waste, which results in burning of nuclear fuel.

b) The radioactive toxic explosive or other dangerous properties of nuclear machinery or any part of it.

c) Pressure waves from aircraft and other flying objects travelling faster than the speed of sound.

13. **You** drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of **your** faculties and/or judgement resulting in a claim. **We** do not expect **you** to avoid drinking alcohol on **your** trip but **we** will not cover any claims arising because **you** have drunk so much alcohol that **your** judgement is seriously affected and **you** need to make a claim as a result.
14. **You** climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or sitting, planking, balconing, owling or lying on any external part of any building, or climbing or moving from any external part of any building to another (apart from stairs, ramps or walkways) and falling regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.
15. Any consequence whether direct or indirect of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), discharge, explosion or use of a weapon of mass destruction whether or not employing nuclear fission or fusion, or chemical, biological, radioactive or similar agents, by any party at any time for any reason, terrorist activity, civil war, rebellion, revolution, insurrection, blockade, military or usurped power.
16. Air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft).
17. Any off-piste skiing except when you are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines.
18. **You** were travelling against the advice of a **medical practitioner**.
19. Any claims for a **terminal illness** which **you** were aware of before **you** start your trip.
20. **You** being 75 years or over.
21. **We** shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

## Complaints Procedures

**We** aim to provide a first class level of service at all times. If, for any reason, **you** feel that **our** service is not of the standard **you** would expect, please tell **us**. **You** should address any enquiries or complaints, in writing to:

**Millstream Underwriting Limited**

**52-56 Leadenhall Street**

**London EC3A 2EB**

or email [mail@mstream.co.uk](mailto:mail@mstream.co.uk)

or telephone **+44 (0)20 7626 2272**

Please supply **us** with **your** name, address, policy number or claim number and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint, in the shortest possible time.

If **you** are still dissatisfied, at this stage **you** may contact:

**The Financial Ombudsman Service**

**Exchange Tower**

**London E14 9SR**

or email [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk)

or telephone **0800 023 4567**

Please note that the Financial Ombudsman Service will not consider **your** complaint until **you** have received a final decision from Millstream Underwriting Limited.

## Claims Procedures

We strongly advise that **you** submit **your** claim using our dedicated online portal which provides an easy to follow way to log **your** claim. **You** will be provided with **your** reference number confirming receipt of **your** claim instantly. **You** can also enter **your** claim after this has been submitted so **you** can upload any documentation **you** need to support **your** claim in a few easy steps. **You** must submit **your** claim within 60 days of the incident giving rise to the claim. First, check this wording to make sure **your** claim is valid.

**You** can log your claim via [www.submitclaim.co.uk/NPF](http://www.submitclaim.co.uk/NPF)

### Medical claims in-patient treatment or out-patient treatment expected to be over £1,000

If serious injury is incurred in which **you** are admitted to hospital abroad or require significant out-patient treatment, call our Emergency Medical Assistance Service on **+44 (0) 330 660 0785** or email [claims@mstream.co.uk](mailto:claims@mstream.co.uk) as soon as possible. **You** will be given advice on what to do and the assistance **you** require. All original receipts for medical consultations / treatment / medication etc should be retained and submitted to support your claim.

### Out-patient less than £1,000

in the following countries only: Spain, Greece, Cyprus, Egypt, Turkey, Portugal, Malta and Bulgaria

If **you** need out-patient medical treatment and the costs are likely to be less than £1,000 please provide a copy of **your** schedule to the doctor and **your** treatment will be paid by **Global Excel Management Europe** in line with the policy wording. In such cases, the doctor will ask **you** to fill in a simple form to confirm the treatment and may request **you** pay the policy excess. The doctor will then send the medical bill and supporting documentation to **Global Excel Management Europe** for repayment.



Contact for Global Excel Management Europe  
[eu.provider.cc@globalexceleurope.com](mailto:eu.provider.cc@globalexceleurope.com)

### Out-patient less than £1,000

in all other countries not listed above

Contact the Claims Service for a claim form by email on [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone on **+44 (0) 330 660 0785**. They will advise **you** of any additional supporting documentation required (this will be dependent upon the circumstances and nature of the medical claim). All original receipts for medical consultations / treatment / medication etc should be retained and submitted to support **your** claim.

### Cancellation claims

The travel agent, tour operator, provider of transport or accommodation must be contacted immediately and **you** must obtain a cancellation invoice. The original tickets and booking form /receipts will also be required to support **your** claim. Contact the Claims Service for a claim form by visiting [www.csal.co.uk](http://www.csal.co.uk) or by email on [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone

on **+44 (0) 330 660 0785**. They will advise of any additional supporting documentation required (this will be dependant upon the reason for the cancellation).

### Curtailment claims

Call the Emergency Assistance Service on **+44 (0) 330 660 0785** or email [assistance@mstream.co.uk](mailto:assistance@mstream.co.uk) if **you** are ill or injured. Their authorisation must be obtained before cutting short **your** trip. All original ticket stubs/booking forms/receipts should be retained and submitted to support **your** claim. Contact the Claims Service for a claim form by visiting [www.csal.co.uk](http://www.csal.co.uk) or by email on [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone on **+44 (0) 330 660 0785** when you return home.

They will advise of any additional supporting documentation required (this will be dependant upon the reason for the curtailment).

### Personal liability and legal assistance

Obtain as much information as possible, including police reports, witness details and any photographs. **You** must not admit any liability at any time. The Claims Service must be notified immediately by visiting [www.csal.co.uk](http://www.csal.co.uk) or by email on [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone on **+44 (0) 330 660 0785**.

### Personal baggage claims

**You** must obtain written proof of the incident from the police, the accommodation management, tour operator or carrier within 24 hours of the loss/theft. If the loss occurs during travel, **you** must obtain a property irregularity report from the carrier. Contact the Claims Service for a claim form by visiting [www.csal.co.uk](http://www.csal.co.uk) or by email on [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone on **+44 (0) 330 660 0785** when you return home.

### Personal baggage – delayed

A written report from the carrier (eg airline, shipping company etc) is required confirming the duration of the delay to **your** baggage. Retain all the receipts which relate to any emergency replacement items **you** have purchased. Contact the Claims Service for a claim form by visiting [www.csal.co.uk](http://www.csal.co.uk) or by email on [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone on **+44 (0) 330 660 0785** when you return home.

### Travel disruption

Written confirmation must be obtained from the airline, shipping, coach or train company stating the period of the delay and the reason for the delay. Please remember that cover for travel delay is provided for specific reasons only:

- strike or industrial action (provided that when this policy was taken out and or the trip was booked, there was no reasonable expectation that the trip would be affected by such cause)
- adverse weather conditions
- the mechanical breakdown or technical fault of the aircraft, coach or sea vessel.

### Missed departure claims

Written confirmation must be obtained from the transport Company, police or roadside assistance service confirming

the location, reason and duration of the delay. Contact the Claims Service for a claim form by visiting [www.csal.co.uk](http://www.csal.co.uk) or by email on [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone on **+44 (0) 330 660 0785**.

### Money claims

**You** must obtain written proof of the incident from the police, the accommodation management, tour operator or carrier within 24 hours of the loss/theft. **You** may be advised to provide proof of the withdrawal of the money from the bank. Please remember that the loss of money must occur whilst it is carried on **your** person or whilst it is left in a locked safety deposit box. Contact the Claims Service for a claim form by visiting [www.csal.co.uk](http://www.csal.co.uk) or by email on [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone on **+44 (0) 330 660 0785**.

## Data Protection

In this notice “we”, “us” and “our” means Millstream Underwriting Limited. **We** are the data controller in respect of any personal data we collect, hold and use about **you**.

**We** collect **your** personal data directly from **you**, but **we** may also collect it from brokers and other intermediaries who provide information to **us** for the purpose of providing **your** policy of insurance.

**We** will mainly use **your** data for the purpose of providing and administering this policy of insurance and claims **you** make under it. If **you** decline to provide **your** data when requested, or **you** give us false or inaccurate data, **we** may be unable to process **your** enquiry, and this could give **us** the right to void coverage or could impact **your** ability to claim under **your** policy.

In some circumstances, **we** may need to collect and use particularly sensitive data, such as data about **your** health or ethnicity. Where this is required, **we** will usually seek **your** consent to use that data. **You** can withhold or withdraw **your** consent at any time by contacting **us**, but if **you** do, we may be unable to process **your** enquiry or claim or continue to provide coverage.

**We** will exchange data about **you** with other parties in order to provide **our** services and administer this policy and any claims. This may include insurers, claims handlers and loss adjusters and providers of emergency medical services. In some cases, this may involve a transfer of data outside the UK and the European Economic Area (“EEA”) to countries that have less robust data protection laws. Any such transfer will be made in accordance with data protection laws.

**We** will not use **your** data or pass it to any other party for marketing products or services to you unless **you** have given **your** consent.

**Our** full privacy notice explains how **we** use **your** data in more detail. **Our** privacy notice also explains the rights **you** have in respect of **your** data, including the right to request a copy of the personal data **we** hold about **you**. A copy of **our** full privacy notice is available on **our** website at [www.mstream.co.uk](http://www.mstream.co.uk).

co.uk or can be provided on request by contacting **us** at: Data Protection Manager, Millstream Underwriting Limited, 52-56 Leadenhall Street, London, EC3A 2EB, or by emailing **us** at [compliance@nexusunderwriting.com](mailto:compliance@nexusunderwriting.com)

If **you** are not satisfied with the way **we** have managed **your** personal data, **you** may complain to the Information Commissioners Office (ICO) at [www.ico.org.uk/concerns](http://www.ico.org.uk/concerns).

Information **we** hold will not be shared with third parties for marketing purposes. **You** have the right to access your personal records.

## Governing Law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. **We** the insurer and you do not intend any term of this contract to be enforceable pursuant to the Contract (Rights Of Third Parties) Act 1999.

## Details About Our Regulator

This travel insurance is underwritten by Millstream Underwriting Limited on behalf of Arch Insurance Company (UK) Limited.

Millstream Underwriting Limited (FCA Firm Reference number: 308584) registered in England and Wales No 3896220. Registered office: 52-56 Leadenhall Street, London, EC3A 2EB are authorised and regulated by the Financial Conduct Authority.

Arch Insurance Company (UK) Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. (FCA Firm Reference number: 229887) Registered in England and Wales. Registration No: 4977362. Registered office: 5th Floor, Plantation Place South, 60 Great Tower Street, London EC3R 5AZ.

Their registration can be checked with the Financial Conduct Authority by visiting [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting them on 0300 500 8082.

Millstream Underwriting Limited will act on behalf of Arch Insurance Company (UK) Limited with respect to the receipt of customer money and for the purpose of settling claims and handling premium refunds.

## Financial Services Compensation Scheme

In the event that the insurer is unable to pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at [www.fscs.org.uk](http://www.fscs.org.uk).