

etravelinsurance.co.uk

**Policy
Wording**



travelinsurance.co.uk Schedule of Benefits Limits and Excesses

Section	Description	Standard Cover & Annual Multi Trip Cover Limit per Insured Person
A	Cancellation or Curtailment Page 13	Up to £5,000
B	Emergency Medical Expenses and other expenses Including emergency assistance services Page 13	Up to £10,000,000
C	Hospital Benefit Page 14	£15 per day up to £600
D	Personal Accident Loss of limbs or sight Permanent Total Disablement Death benefit Death benefit All benefits Page 15	Max Benefit £25,000 £25,000 (aged under 66) £25,000 (aged under 66) £5,000 (aged 18 to 65) £2,500 (under 18/over 65) £2,500 (aged 66 and over)
E	Baggage, Baggage Delay and Passport Single Item Limit Valuables Limit in total Unreceipted Items Limit Unreceipted Single Item Limit Passport Delayed Baggage Page 15	Up to £1,500 £250 £250 £300 £50 Up to £250 Up to £150 (£50 per day)
F	Personal Money and Documents Cash Limit Cash Limit (aged under 18) Documents Limit Page 16	Up to £500 £300 £50 £300
G	Personal Liability Page 16	Up to £2,000,000
H	Delayed Departure Page 17	£20 per 12 hour period Up to £300
I	Holiday Abandonment Page 17	Up to £3,000
J	Missed Departure Page 18	Up to £1,000
K	Catastrophe Cover Page 18	Up to £1,000
L	Mugging Benefit Page 18	£40 per day up to £400
M	Withdrawal of Services Page 18	£50 per day up to £500
N	Kennel/Cattery Fees Cover Page 19	£20 per day up to £100
O	Third Party Supplier Insolvency Page 19	Up to £2,000
P	Overseas Legal Expenses and Assistance 19	Up to £25,000
Wintersports cover available upon payment of an additional premium and shown on your		
Q1	Ski Equipment Owned Hired Single Item Limit Unreceipted Items Limit Unreceipted Single Item Limit Page 20	Up to £1,000 Up to £500 £250 £300 £50
Q2	Hire of Ski Equipment Page 21	£20 per day up to £200
Q3	Ski Pack Page 21	£50 per day up to £300
Q4	Piste Closure Page 21	£20 per day up to £300
Q5	Delay Due to Avalanche Page 22	Up to £300
Business cover available upon payment of an additional premium and shown on your		
R1	Business Equipment Single Item Limit Computer Equipment Single Item Limit Samples Limit Unreceipted Items Limit Unreceipted Single Item Limit Delayed Business Equipment Emergency Courier of Essential Business Equipment Page 22	Up to £2,000 £750 £1,500 £500 £300 £50 £100 per day up to £300 Up to £500
R2	Business Equipment Hire Page 23	£150 per day up to £750
R3	Business Money Cash Limit Page 23	Up to £1,000 £500
Golf cover available upon payment of an additional premium and shown on your		
S1	Golf Equipment Single Item Limit Unreceipted Items Limit Unreceipted Single Item Limit Page 23	Up to £1,000 £500 £300 £50
S2	Golf Equipment Hire Page 24	£30 per day up to £300
S3	Non Refundable Golfing Fees Page 25	£75 per day up to £300
Wedding/Civil Partnership cover available upon payment of an additional premium and		
T	Wedding/Civil Partnership Single Items Limit Unreceipted Items Limit Unreceipted Single Item Limit Page 25	Up to £1,000 £500 £300 £50

Excess per Insured Person	Backpacker Cover Limit per Insured Person	Excess per Insured Person
£75 (£20 Loss of deposit)	Up to £2,000	£75 (£25 Loss of deposit)
£75	Up to £3,000,000	£125
N/A	NO COVER	N/A
N/A	Max Benefit £10,000 £10,000 (aged under 46) £10,000 (aged under 46) £5,000 (aged 18 to 45) £1,000 (aged under 18)	N/A
£75	Up to £1,000 £150 £150 £300 £50	£75
N/A	Up to £100 NO COVER	N/A
£75	Up to £200 £200 £50	£75
£250	Up to £2,000,000	£250
N/A	NO COVER	N/A
£75	Up to £2,000	£75
£75	Up to £800	£75
£75	NO COVER	N/A
N/A	NO COVER	N/A
N/A	NO COVER	N/A
N/A	NO COVER	N/A
£75	NO COVER	N/A
£250	Up to £25,000	£250
validation certificate.		
£75	NO COVER	N/A
N/A	NO COVER	N/A
N/A	NO COVER	N/A
N/A	NO COVER	N/A
£75	NO COVER	N/A
validation certificate.		
£75	NO COVER	N/A
N/A £75	NO COVER NO COVER	N/A N/A
N/A	NO COVER	N/A
£75	NO COVER	N/A
validation certificate.		
£75	NO COVER	N/A
N/A	NO COVER	N/A
N/A	NO COVER	N/A
shown on your validation certificate.		
£75	NO COVER	N/A

Introduction

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

In return for having accepted **Your** premium **We** will in the event of **Bodily Injury**, death, illness, disease, loss, theft, damage or other events happening within the **Period of Insurance** provide insurance in accordance with the operative sections of **Your** policy as referred to in the **Schedule of Benefits, Limits and Excesses**.

The validation certificate and any endorsements are all part of the policy.

The information **You** have supplied forms part of the contract of insurance with **Us**. **Your** policy is evidence of that contract.

Residency

This policy is only available to **You** if **You** are permanently resident in the **United Kingdom** and registered with a **Medical Practitioner** in the **United Kingdom** and have been for the past six months, prior to date of issue of **Your** policy.

The Law Applicable to this Contract

You and **We** are free to choose the laws applicable to the policy. As **We** are based in England, **We** propose to apply the laws of England and Wales and by purchasing this policy **You** agree to this.

Helplines

Please carry this policy and the helpline number with **You** in case of an emergency.

Underwriter

This policy is provided by AXA Travel Insurance Ltd and underwritten by Inter Partner Assistance, IFSRA registration number NL 161, with its registered address at 10-11 Mary Street, Dublin 1, Ireland. Inter Partner Assistance is a branch of Inter Partner Assistance S.A., Avenue Louise 166 bte1, 1050 Brussels, a Belgian company authorised by the Banking, Finance and Insurance Commission of Belgium, registration 0487. All companies are members of the Global AXA group.

Master Certificate Number

This evidence of insurance is to confirm that those persons who have paid the appropriate premium are insured under the **Master Certificate Number AV/DRA/ETRAVEL/V01/2008**

Territorial Limits

- | | |
|--------|---|
| Area 1 | The United Kingdom, Channel Islands, Isle of Man and the Republic of Ireland |
| Area 2 | The continent of Europe west of the Ural mountains, Madeira, Canary Islands, Iceland, The Azores, Mediterranean Islands and non-European countries bordering the Mediterranean (excluding Algeria, Israel, Lebanon and Libya) |
| Area 3 | Australia and New Zealand |
| Area 4 | Worldwide (including USA, Canada and the Caribbean) |

Contents

Policy Summary - Travel Insurance	2
Introduction	4
Contents	5
Definitions	6
General conditions applicable to the whole policy	8
Claims conditions	8
Important conditions relating to health	9
Hazardous Activities	10
General exclusions applicable to all sections of the policy	10
Emergency and medical service	12
Reciprocal health agreements	12
EU, EEA or Switzerland	12
Australia	12
Section A - Cancellation or curtailment charges	13
Section B - Emergency medical and other expenses	13
Section C - Hospital Benefit	14
Section D - Personal Accident	15
Section E- Baggage, Baggage Delay & Passport	15
Section F- Personal Money & Documents	16
Section G - Personal Liability	16
Section H - Delayed Departure	17
Section I - Holiday Abandonment	17
Section J - Missed Departure	18
Section K - Catastrophe Cover	18
Section L- Mugging Benefit	18
Section M - Withdrawal of Service	18
Section N - Kennel/Cattery Fees Cover	19
Section O - Third Party Supplier Insolvency	19
Section P - Overseas Legal Expenses & Assistance	19
Section Q1 - Ski Equipment	20
Section Q2 - Hire of Ski Equipment	21
Section Q3 - Ski Pack	21
Section Q4 - Piste Closure	21
Section Q5 - Delay Due to Avalanche	22
Section R1 - Business Equipment	22
Section R2 - Business Equipment Hire	23
Section R3 - Business Money	23
Section S1 - Golf Equipment	23
Section S2 - Golf Equipment Hire	24
Section S3 - Non Refundable Golfing Fee	25
Section T - Wedding/Civil Partnership	25
Complaints Procedure	26

Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this policy. For ease of reading the definitions are highlighted by the use of **bold** print and will start with a capital letter.

Baggage

- means luggage, clothing, personal effects, **Valuables** and other articles which belong to **You** (or for which **You** are equally responsible) which are worn, used or carried by **You** during any **Trip**.

Bodily Injury

- means an identifiable physical injury sustained by **You** caused by sudden, unexpected, external and visible means. Injury as a result of **Your** unavoidable exposure to the elements shall be deemed to have been caused by **Bodily Injury**.

Business Equipment

- means items used by **You** in support of **Your** business activity including office equipment which is portable by design including, but not restricted to, personal computers, telephones and calculators.

Business Money

- means bank notes currency notes and coins in current use, travellers' and other cheques and travel tickets all held for business purposes and belonging to **Your** employer or **You** if **You** are self employed.

Business Trip

- means a **Trip** taken wholly or in part for business purposes but excluding manual work.

Cancellation Period

- means the 14 days following receipt of the policy documents for new business or the 14 days from the renewal date.

Close Business Associate

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

Close Relative

- means mother, father, sister, brother, spouse, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, fiance or partner (where **You** have co-habited at the same address for at least 6 months), who reside in the UK.

Couple

- means the first named **Insured Person** and either their fiance(e), spouse/partner who is normally resident at the same address.

Curtailment / Curtail

- means abandoning the **Trip** by direct return to the **United Kingdom** or by attending a hospital abroad for in excess of 48 hours as an in-patient.

Excess

- means where applicable the **Excess** is the first amount of each claim, per section, for each separate incident payable for each **Insured Person**.

- Where **Family Cover** has been selected an overall **Excess** of £150 will apply.

Family Cover

- means up to two adults and up to 5 of their children, step children or foster children aged under 18, accompanying the parents or legal guardian insured on the same policy travelling on any **Trip** to the same destination. Under annual multi trip cover either adult is also insured to travel on their own.

Golf Equipment

- means golf clubs, golf balls, golf bag, golf shoes and non motorised golf trolley forming part of **Your Baggage**.

Hazardous Activity

- means an activity where it is recognised there is an increased risk of injury or can be reasonably expected to exacerbate an existing medical condition.

Home

- means **Your** normal place of residence in the **United Kingdom** where you reside for at least 6 months of the year.

Incidental Basis

- means happening on a casual or occasional basis.

Medical Condition

- means any disease, illness or injury.

Medical Practitioner

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

Mugging

- means a violent, threatening attack by a third party causing actual bodily harm.

Period of Insurance

- means if annual multi trip cover is selected: the period for which **We** have accepted the premium as stated in the validation certificate. During this period any trip not exceeding 45 days is covered. Under these policies section A - Cancellation cover shall be operative from the date stated on the validation certificate or the time of booking any **Trip** (whichever is the later) and terminates on commencement of any **Trip**.

- means if Single Trip cover is selected: the period of the **Trip** and terminating upon its completion, but not in any case exceeding the period shown in the validation certificate. Under these policies Section A - Cancellation cover shall be operative from the time **You** pay the premium and evidence of insurance is issued and will cease upon departure of **Your Trip** or in the event of a cancellation claim on **Your** policy all remaining cover will cease for the planned **Trip**.

- means if one way **Trip** cover is selected: the period of a single outward **Trip** (max 7 days) and terminating upon its completion, but not in any case exceeding 24 hours after the time **You** first leave the immigration control of **Your** final destination country. Under these policies Section A - Cancellation cover shall be operative from the time **You** pay the premium and evidence of insurance is issued and will cease upon departure of **Your Trip** or in the event of a cancellation claim on **Your** policy all remaining cover will cease for the planned **Trip**. All other sections of the policy, whichever cover

is selected, the insurance commences when **You** leave **Your Home** to commence the **Trip** and terminates 24 hours after the time **You** first leave the immigration control of **Your** final destination country.

- means if Backpacker cover is selected: the period of the **Trip** and terminating upon its completion, but not in any case exceeding the period shown in the validation certificate. Under these policies Section A - Cancellation Cover shall be operative from the time **You** pay the premium and evidence of insurance is issued and will cease upon departure of **Your Trip** or in the event of a cancellation claim on **Your** policy all remaining cover will cease for the planned **Trip**. This policy also entitles **You** to a maximum of three return visits to **Your Home** before **Your** intended return date (as specified on **Your** validation certificate) for up to a maximum duration of 14 days excluding any return for which a claim is being made as a result of Emergency Medical, Repatriation or **Curtailement**. Cover is suspended from the time **You** arrive at **Your** final overseas departure point to **Your Home** and starts again when **You** exit the airport at **Your** overseas destination. During this period no cover is provided by the policy.

For all policy types; All other sections of the policy, whichever cover is selected, the insurance commences when **You** leave **Your Home** or in respect of a **Business Trip** **Your** place of business in the **United Kingdom** (whichever is the later) to commence the **Trip** and terminates at the time of **Your** return to **Your Home** or place of business in the **United Kingdom** (whichever is the earlier) on completion of the **Trip**.

The **Period of Insurance** is automatically extended for the period of the delay in the event that **Your** return to the **United Kingdom** is unavoidably delayed due to an event insured by this policy.

Personal Money

- means bank notes currency notes and coins in current use, travellers' and other cheques, travel tickets, event and entertainment tickets all held for private purposes.

Public Transport

- means any publicly licensed aircraft, sea vessel, train or coach on which **You** are booked to travel.

Schedule of Benefits, Limits and Excesses

- means the details of cover as outlined on pages 2 and 3 of this document.

Single Item

- means any one article pair or set of articles (including golf clubs) or collection which are complimentary or used or worn together. When the Golf cover sections are purchased the **Single Item** limit applies to each individual golf club, not the set as a whole.

Single Parent Cover

- means one adult and any number of his/her children, step children or foster children aged under 18, accompanying the parent insured on the same policy travelling on any **Trip** to the same destination. Under annual multi trip cover the adult is also insured to travel on their own.

Ski Equipment

- means skis (including bindings), ski boots, ski poles, snowboards, snowboard bindings and snowboard boots.

Terrorism

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

Travelling Companion

- means a person(s) with whom **You** have booked to travel on the same travel itinerary and without whom **Your** travel plans would not be possible.

Trip

- means any holiday, business or pleasure trip or journey made by **You** within the area of travel shown in the validation certificate which begins and ends in the **United Kingdom** during the **Period of Insurance** unless the **Trip** is a one way **Trip** or journey as defined under **Period of Insurance**.

If annual multi trip cover is selected any such **Trip** over 45 days is not insured and any **Trip** solely within the **United Kingdom** is only covered where **You** have pre-booked at least two nights accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee. Each **Trip** under annual multi trip cover is deemed to be a separate insurance, each being subject to the terms, definitions, exclusions and conditions contained in this policy.

Unattended

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

United Kingdom

- means England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.

Valuables

- means jewellery, gold, silver, precious metal or precious or semi precious stone articles, watches, furs, cameras, camcorders, photographic, audio, video, computer or television related equipment (including CD's, DVD's, tapes, films, cassettes, cartridges and headphones), computer games and associated equipment, telescopes and binoculars, portable DVD players, ipods and MP3 players.

We/Us/Our

- means Inter Partner Assistance 10-11 Mary Street, Dublin 1, Ireland.

Winter Sports

- means guided cross country skiing (Nordic skiing), mono skiing, off piste skiing or snowboarding where an avalanche warning of 2 or less is in place, recreational racing, skiing, snowboarding and snow sledging.

You/Your/Insured Person

- means each person travelling on a **Trip** whose name appears on the validation certificate.

General Conditions Applicable to the Whole Policy

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

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

1. Dual insurance

If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability **We** will not pay more than **Our** proportional share (not applicable to section D - Personal accident).

2. Reasonable precautions

You must take and cause to be taken all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take and cause to be taken all practicable steps to safeguard **Your** property from loss or damage and to recover property lost or stolen.

3. Statutory Cancellation Rights

You may cancel this policy within 14 days of receipt of the policy documents (new business) or for annual policies the renewal date (the **Cancellation Period**) by writing to **Us** at the address shown on **Your** validation certificate during the **Cancellation Period**. Any premium already paid will be refunded to **You** providing **You** have not travelled and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

Cancellation outside the statutory period

You may cancel this policy at any time after the **Cancellation Period** by writing to **Us** at the address shown on **Your** validation certificate. If **You** cancel after the **Cancellation Period** no premium refund will be made.

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

Non payment of premiums

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

4. Maximum Age Limit

In respect of single trip cover, cover is only available for **Insured Persons** who are up to and including age 75 years at the time the validation certificate is issued.

In respect of annual multi trip cover, cover is only available for **Insured Persons** who are up to and including age 65 years at the time the validation certificate is issued.

In respect of backpacker cover, cover is only available for **Insured Persons** who are up to and including age 45 years at the time the validation certificate is issued.

In respect of winter sports cover, cover is only available for **Insured Persons** who are up to and including age 65 years at the time the validation certificate is issued.

Claims Conditions

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

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

1. Claims

You must notify **Us** preferably by phone at the address given below, depending on the type of claim:

All Claims except Legal Expenses

etravelinsurance.co.uk
Drakefield Insurance Claims,
PO Box 54038,
London, SW20 8UY

Legal Expenses only

Stones Solicitors
Linacre House,
Southernhay Gardens,
Exeter. EX1 1UG

Tel: 0844 482 0802

Fax: 0844 482 0822

E-Mail: claims@drakefieldinsurance.co.uk

Tel: 0797 626 5211

When contacting the claims department, please have the following information to hand:

- * Policy number
- * Resort and country visited
- * Value of claim
- * Brief circumstances
- * Travel dates
- * Incident date

Conditions: Failure to have the above information to hand may result in **Your** claim being delayed.

The notification must be made within 31 days following any **Bodily Injury**, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may give rise to a claim under this policy.

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

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

You must retain any property which is damaged, and, if requested, send it to **Us** at **Your** own expense. If **We** pay a claim for the full value of the property and it is subsequently recovered or there is any salvage then it will become **Our** property.

We may refuse to reimburse **You** for any expenses for which **You** cannot provide receipts or bills.

2. Subrogation

We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **Your** name for **Our** benefit against any other party.

3. Fraud

You must not act in a fraudulent manner.

If **You** or anyone acting for **You**

- a) Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect or
- b) Make a statement in support of a claim knowing the statement to be false in any respect or
- c) Submit a document in support of a claim knowing the document to be forged or false in any respect or

d) Make a claim in respect of any loss or damage caused by **Your** wilful act or with **Your** connivance
Then

a) **We** shall not pay the claim

b) **We** shall not pay any other claim which has been or will be made under the policy

c) **We** may at **Our** option declare the policy void

d) **We** shall be entitled to recover from **You** the amount of any claim already paid under the policy

e) **We** shall not make any return of premium

f) **We** may inform the police of the circumstances.

4. Disclosure of Information

In the unfortunate event that **You** need to make a claim then **We** will need to disclose information with any other party involved in the claim. This may include:

a) Third parties involved with the claim, their insurer, solicitor or representative

b) Medical teams, the police or other investigators

c) **Our** claims handlers or other agents involved in dealing with **Your** claim

Important Conditions Relating to Health

Telephone: 0844 482 0820

Ref: etravelinsurance.co.uk Travel Policy

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

1. It is a condition of this policy that **You** will not be covered under section A - Cancellation or **Curtailed** charges, section B - Emergency medical and other expenses, section C - Hospital benefit and section D - Personal accident for any claims arising directly or indirectly from:

a) At the time of taking out this policy:

i) Any **Medical Condition** **You** have, or have had, for which **You** are taking prescribed medication or are waiting to receive, or have received treatment (including surgery, tests or investigations) within the last 2 years unless **We** have agreed, in writing, to cover **You**

If **You** have only one **Medical Condition** and this is one of those shown in the table of NO SCREEN CONDITIONS* at the foot of this page then this will be covered under the policy without the need to contact **Us**.

ii) Any **Medical Condition** for which **You**, a **Close Relative** or a **Travelling Companion** have received a terminal prognosis.

iii) Any **Medical Condition** for which **You**, a **Close Relative** or a **Travelling Companion** have not had a diagnosis.

iv) Any **Medical Condition** for which **You**, a **Close Relative** or a **Travelling Companion** are on a waiting list for or have knowledge of the need for surgery, in patient treatment or investigation at a hospital, clinic or nursing home.

v) Any circumstances **You** are aware of that could reasonably be expected to give rise to a claim on this policy.

Unless **You** have been given **Our** agreement.

b) **You** will also not be covered for:

i) Any **Medical Condition** **You** have in respect of which a **Medical Practitioner** has advised **You** not to travel or would have done so had **You** sought his/her advice.

ii) Any **Medical Condition** for which **You** are travelling with the intention of obtaining medical treatment (including surgery or investigation) or advice outside of the **United Kingdom** or within the Channel Islands.

iii) Any **Medical Condition** for which **You** are not taking the recommended treatment or prescribed medication as directed by a **Medical Practitioner**.

iv) **Your** travel against any health requirements stipulated by the carrier, their handling agents or any other **Public Transport** provider

* NO SCREEN CONDITIONS (for which **You** do not have to contact **Us** if **You** only have one of these)

Acid reflux

Acne

Attention Deficit Hyperactivity Disorder

(ADHD)

Allergy

(requiring nonprescriptive treatment only)

Broken bones

Cataracts

Colds or influenza

Dyspepsia

Eczema

Irritable Bowel Syndrome

Gout

Hayfever

Hypercholesterolaemia

(high cholesterol)

Hysterectomy

(provided carried out more than 6 months ago)

Menopause

Migraine

Psoriasis

Tonsillitis

Underactive thyroid

Varicose Veins

You should also refer to the general exclusions on page 10.

General Exclusions Applicable to All Sections of the Policy

We will not pay for claims arising directly or indirectly from:

1. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **Terrorism**, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under section B - Emergency medical and other expenses, section C - Hospital benefit and section D - Personal accident unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **Trip**.
2. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
3. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
4. **Your** pursuit of **Winter Sports** unless sections Q1, Q2, Q3, Q4 and Q5 are shown as operative in the validation certificate and the appropriate premium has been paid. However, even if **Winter Sports** cover is included **You** are still not covered for the following activities: Off piste skiing or snowboarding where an avalanche warning of more than 2 is in place, ski stunting, free-style skiing, ice hockey, bobbing, tobogganing, heli skiing, ski acrobatics, ski flying, ski jumping, ski mountaineering, snowcat skiing, snow carting or the use of bob sleighs, luges or skeletons.
5. **Your** engagement in a **Trip**, voyage or holiday where the primary method of transport is a cruise liner or chartered crewed vessel (not designed for the transportation of vehicles) unless shown in the validation certificate and the appropriate premium has been paid.
6. **Your** engagement in or practice of: manual work in connection with a profession business or trade, flying except as a fare paying passenger in a fully-licensed passenger-carrying aircraft, the use of motorised two or three wheeled vehicles unless an applicable current **United Kingdom** driving licence is held permitting the use of such vehicles in the **United Kingdom** and the country visited and a crash helmet is worn, professional entertaining, professional sports, racing (other than on foot), motor rallies and motor competitions.
7. **Your** participation in or practice of any other sport or activity unless:
 - a) Shown as covered without charge in the grade 1 list on pages 10 and 11
 - b) Shown as operative in **Your** validation certificate
8. **Your** wilfully, self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, alcohol abuse, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a **Medical Practitioner**, but not for the treatment of drug addiction), self-exposure to needless peril (except in an attempt to save human life).
9. **Your** own unlawful action or any criminal proceedings against **You**.
10. Unless **We** provide cover under this insurance, any other loss, damage or additional expense following on from the event for which **You** are claiming. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following **Bodily Injury** or illness.
11. Loss of enjoyment.
12. Operational duties of a member of the Armed Forces.
13. **Your** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign & Commonwealth Office or the World Health Organisation has advised the public not to travel.

Hazardous Activities

Grade 1 - No Additional Charge

You are covered under section D - Personal Accident and section B - Emergency Medical Expenses and other expenses for the following activities automatically, provided that the activity is on an **Incidental** basis and **You** do not need to contact travelinsurance.co.uk.

Archery (amateur)	Non manual work (Including professional administrative or clerical duties only)
Badminton (amateur)	Orienteering,
Baseball (amateur)	Outwardbound pursuits,
Basketball (amateur)	Paintballing
Beach games	Parascending/Parasailing (over water)
Bungee jump (1)	Pony trekking
Camel / Elephant Riding (Incidental)	Racquetball
Canoeing (Up to Grade 3)	Rambling
Clay pigeon shooting	River canoeing up to Grade 3
Cricket (amateur)	Roller skating
Cycling (other than specified)	Roller blading
Dinghy sailing	Rounders
Fell walking	Rowing
Fencing	Running-sprint/long distance (amateur)
Fishing	Safari (UK organised)
Football (amateur)	Sail boarding
GAA Football (amateur)	Sailing within territorial waters
Golf (amateur)	Scuba diving* up to 30 metres if qualified and not diving alone or accompanied by a qualified instructor (see notes below).
Hiking (under 2,000 meters altitude)	Skate boarding
Hockey (amateur)	Snorkelling
Horse riding (up to 7 days, No Polo, Hunting or Jumping)	Squash (amateur)
Jet boating	Surfing (amateur, under 14 days)
Jet skiing	Tennis (amateur)
Jogging	Tour Operator Safari
Manual Work (Bar and restaurant, waitress, waiter, chalet, maids, au pair and nanny's and occasional light manual work including retail work and fruit picking but excluding working at height, building/construction work, the use of power tools and machinery)	Track Events
Marathon running (amateur)	Trekking (under 2,000 metres altitude)
Netball (amateur),	Volleyball (amateur)
	War Games

Water Polo (amateur)
Water Skiing (amateur)
White Water Rafting (Grade 1 to 3)
Windsurfing (amateur)
Yachting (racing/crewed inside territorial waters)
*Scuba diving - scuba diving to the following depths.
Provided **You** are diving under the direction of an accredited dive marshal, instructor or guide.
Alternatively, if qualified, within the guidelines of the relevant diving or training agency or organisation and not diving alone:

PADI Open Water - 18 metres
PADI Advanced Open Water - 30 metres
BSAC Ocean Diver - 20 metres
BSAC Sports Diver - 30 metres
BSAC Dive Leader - 30 metres
We must agree with any equivalent qualification. If **You** do not hold a qualification, **We** will only cover **You** to dive to a depth of 18 metres.
You will not be covered under this policy if **You** travel by air within 24 hrs after participating in scuba diving.

Grade 2

Notes to be entered on the validation certificate
Subject to additional premium
Medical **Excess** £75
Personal Accident Sum insured reduced by 50%
Personal Liability Cover is Excluded

Boxing Training (no contact)
Bungee Jump (up to 3 additional)
Black Water Rafting (Grade 1 to 4) Life jacket and Helmet must be worn
Camel/Elephant Riding / Trekking (Non **Incidental**)
Cycle Touring
Go Karting (Specific use)
Horse Riding (no Polo, Hunting Jumping)
Hot Air Ballooning (non **Incidental**)
Hurling (amateur)
Jet Skiing (non **Incidental**)
Martial Arts (Training only)
Mountain Biking
Parascending (over water, non **Incidental**)
Rambling/Trekking between 2,001m and 4,000m
Safari (non-UK organised)
Scuba Diving* non **Incidental** /down to 50 metres if qualified and not diving alone or accompanied by a qualified instructor (see notes across)
Sea Canoeing
Sea Fishing (non **Incidental**)

Surfing (amateur)
Tandem Skydive (up to 2 jumps maximum)
Triathlon
White Water Rafting - Grade 4,
Waterskiing/Windsurfing/Snorkelling (non **Incidental**)
*Scuba diving - scuba diving to the following depths, Provided **You** are diving under the direction of an accredited dive marshal, instructor or guide.
Alternatively, if qualified, within the guidelines of the relevant diving or training agency or organisation and not diving alone:
PADI Open Water - 18 metres
PADI Advanced Open Water - 30 metres
BSAC Ocean Diver - 20 metres
BSAC Sports Diver - 35 metres
BSAC Dive Leader - 50 metres
We must agree with any equivalent qualification. If **You** do not hold a qualification, **We** will only cover **You** to dive to a depth of 18 metres.
You will not be covered under this policy if **You** travel by air within 24 hrs after participating in scuba diving.

Grade 3

Notes to be entered on the validation certificate
Subject to additional premium
Medical **Excess** £75
Personal Accident Sum insured reduced by 50%
Personal Liability Cover is Excluded

Abseiling
American Football (amateur)
Gliding
Kayaking

Paragliding
Rugby (amateur competition)
Sand Yachting
Yachting (racing / crewed) - outside territorial waters

Grade 4

Notes to be entered on the validation certificate
Subject to additional premium
Medical **Excess** £75
Personal Accident Sum insured reduced by 50%
Personal Liability Cover is Excluded

Canyoning
Hang Gliding
High Diving under 5m (amateur, excluding cliff diving)
Horse Jumping (no Polo, Hunting)
Kite Surfing

Micro Lighting
Parasailing/Parascending (over land, non **Incidental**)
Rock Climbing (under 2,000m)
Rock Scrambling (under 4,000m)

Grade 5

Wintersports Only Additional Extension

Notes to be entered on the validation certificate
Subject to additional premium
Medical **Excess** £75
Personal Accident Sum insured reduced by 50%
Personal Liability Cover is Excluded

Bum boarding
Ski-biking

Snow mobiling
Tubing

Contact the Emergency Assistance Service on

+44 (0)845 601 6543

Ref: Inter Partner Assistance etravelinsurance.co.uk

In the event of a serious illness or accident which may lead to in-patient hospital treatment or before any arrangements are made for repatriation or in the event of **Curtailed** necessitating **You** early return **Home You** must contact the Emergency Assistance Service. The service is available to **You** and operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation and authorisation of medical expenses. If this is not possible because the condition requires immediate emergency treatment **You** must contact the Emergency Assistance Service as soon as possible. Private medical treatment is not covered unless authorised specifically by the Emergency Assistance Service.

Medical assistance abroad

The Emergency Assistance Service has the medical expertise, contacts and facilities to help should **You** be injured in an accident or fall ill. The Emergency Assistance Service will also arrange transport home when this is considered to be medically necessary or when **You** have notice of serious illness or death of a **Close Relative** at home.

Payment for medical treatment abroad

If **You** are admitted to a hospital/clinic while abroad, the Emergency Assistance Service will arrange for medical expenses covered by this policy to be paid direct to the hospital/clinic. To take advantage of this benefit someone must contact the Emergency Assistance Service for **You** immediately.

For out-patient treatment, **You** should pay the hospital / clinic yourself and claim back medical expenses from **Us** on your return to the **United Kingdom**. Beware of requests for **You** to sign for excessive treatment or charges. If in doubt regarding any such requests, please call the Emergency Assistance Service for guidance.

Contact the Emergency Assistance Service on

+44 (0) 845 601 6543

Reciprocal health agreements

EU, EEA or Switzerland

If **You** are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland **You** are strongly advised to obtain a European Health Insurance Card (EHIC) application from **Your** local Post Office. **You** can also apply either online through www.dh.gov.uk/travellers or by telephoning 0845 606 2030. This will entitle **You** to benefit from the reciprocal health care arrangements which exist between countries within the EU/EEA or Switzerland.

In the event of liability being accepted for a medical expense which has been reduced by the use of a European Health Insurance Card **We** will not apply the deduction of **Excess** under section B - Emergency medical expenses and other expenses.

Australia

If **You** require medical treatment in Australia **You** must enrol with a local MEDICARE office. **You** do not need to enrol on arrival but **You** must do this after the first occasion **You** receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and free treatment available can be found in the Health advice for Travellers booklet available from **Your** local Post Office. Alternatively, please call the Emergency Assistance Service for guidance.

If **You** are admitted to hospital contact must be made with the Emergency Assistance Service immediately and their authority obtained in respect of any treatment NOT available under MEDICARE.

Contact the Emergency Assistance Service on

+44 (0) 845 601 6543

Section A - Cancellation or Curtailment Charges

What is covered

We will pay **You** up to the amount shown in the **Schedule of Benefits** for any irrecoverable unused travel and accommodation costs (including excursions up to £250) and other pre-paid charges which **You** have paid or are contracted to pay if:

- a) cancellation of the **Trip** is necessary and unavoidable or
 - b) **Trip** is **Curtailed** before completion
- as a result of any of the following events occurring:
1. The death, **Bodily Injury** or illness of:
 - a) **You**
 - b) **Your Travelling Companion**
 - c) any person with whom **You** have arranged to reside temporarily
 - d) **Your Close Relative**
 - e) a **Close Business Associate**.
 2. Compulsory quarantine, jury service attendance or being called as a witness at a Court of Law of **You** or **Your Travelling Companion**.
 3. Redundancy (which qualifies for payment under current **United Kingdom** redundancy payment legislation and at the time of booking the **Trip** there was no reason to believe anyone would be made redundant) of **You** or **Your Travelling Companion**.
 4. **You** or any person with whom **You** are travelling or have arranged to travel with are a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **Your**/their authorised leave cancelled for operational reasons, provided that such cancellation or **Curtailment** could not reasonably have been expected at the time this insurance is purchased by **You**.
 5. The police requesting **You** to remain at or return to **Your Home** due to serious damage to **Your Home** caused by fire, aircraft, explosion, storm, flood, subsidence, malicious damage or theft.

Special conditions relating to claims

1. It is a condition of the policy that **You** contact the Emergency Assistance Service prior to any **Curtailment** of **Your Trip**.
2. **You** must obtain a medical certificate from a **Medical Practitioner** and prior approval of the Emergency Assistance Service to confirm the necessity to return **Home** prior to **Curtailment** of the **Trip** due to death, **Bodily Injury** or illness.
3. If **You** fail to notify the travel agent, tour operator or provider of transport/accommodation immediately it is found necessary to cancel the **Trip** **Our** liability shall be restricted to the cancellation charges that would have applied had failure not occurred.
4. If **You** cancel the **Trip** due to:
 - a) stress, anxiety, depression or any other mental or nervous disorder that **You** are suffering from **You** must provide a medical certificate from a consultant specialising in the relevant field; or
 - b) any other illness or **Bodily Injury**, **You** must provide a medical certificate from a **Medical Practitioner**; stating that this necessarily and reasonably prevented **You** from travelling.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
2. Claims arising directly or indirectly as a result of **Your** failure to comply with the Important conditions relating to health shown on page 9.
3. The cost of Airport Departure Duty / Tax.
4. Any claims arising directly or indirectly from:
 - a) Redundancy caused by or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy or where a warning or notification of redundancy was given prior to the date this insurance is purchased by **You** or the time of booking any **Trip** (whichever is the earlier).
 - b) Circumstances known to **You** prior to the date this insurance is purchased by **You** or the time of booking any **Trip** (whichever is the earlier) which could reasonably have been expected to give rise to cancellation or **Curtailment** of the **Trip**.
 - c) Normal pregnancy, without any accompanying **Bodily Injury**, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
5. Travel tickets paid for using any airline mileage reward scheme, for example Air Miles.
6. Claims arising directly or indirectly as a result of **You** not having the appropriate visa or passport in **Your** possession.
7. Anything mentioned in the general exclusions on page 10.

Section B - Emergency Medical and Other Expenses

What is covered

We will pay **You** up to the amount shown in the **Schedule of Benefits** for the following expenses which are necessarily incurred as a result of **You** suffering unforeseen **Bodily Injury**, illness, disease and/or compulsory quarantine:

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred:
 - a) outside the **United Kingdom** or
 - b) within the Channel Islands.
2. Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to a limit of £200 incurred:
 - a) outside the **United Kingdom** or
 - b) within the Channel Islands.
3. In the event of **Your** death outside the **United Kingdom** the reasonable additional cost of funeral expenses abroad up to a maximum of £5,000 plus the reasonable cost of conveying **Your** ashes to **Your Home**, or the additional costs of returning **Your** body to **Your Home**.
4. Reasonable additional transport (economy class) or accommodation expenses incurred, up to the standard of **Your**

original booking, if it is medically necessary for **You** to stay beyond **Your** scheduled return date.

This includes, with the prior authorisation of the Emergency Assistance Service, reasonable additional transport or accommodation expenses for a friend, **Travelling Companion** or **Close Relative** to remain with **You** or travel to **You** from the **United Kingdom** or escort **You** and additional travel expenses to return **You** to **Your Home** if **You** are unable to use the return ticket.

5. With the prior authorisation of the Emergency Assistance Service, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate **You** to **Your Home** if it is medically necessary. Repatriation expenses will be in respect only of the identical class of travel utilised on the outward journey unless the Emergency Assistance Service agree otherwise.

Special conditions relating to claims

1. **You** must give notice immediately to the Emergency Assistance Service or **Us** of any **Bodily Injury** or illness which necessitates **Your** admittance to hospital as an in-patient or before any arrangements are made for **Your** repatriation.

2. In the event of **Your Bodily Injury** or illness **We** reserve the right to relocate **You** from one hospital to another and arrange for **Your** repatriation to the **United Kingdom** at any time during the **Trip**. **We** will do this if in the opinion of the **Medical Practitioner** in attendance or the Emergency Assistance Service **You** can be moved safely and / or travel safely to the **United Kingdom** to continue treatment.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.

2. Any claims arising directly or indirectly in respect of:

a) Cost of telephone calls.

b) The cost of treatment or surgery, including exploratory tests, which are not directly related to the **Bodily Injury** or illness which necessitated **Your** admittance into hospital.

c) Any expenses which are not usual, reasonable or customary to treat **Your Bodily Injury** or illness.

d) Any form of treatment or surgery which in the opinion of the **Medical Practitioner** in attendance and the Emergency Assistance Service can be delayed reasonably until **Your** return to the **United Kingdom**.

e) Expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside the **United Kingdom**.

f) Additional costs arising from single or private room accommodation.

g) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by the Emergency Assistance Service.

h) Any expenses incurred after **You** have returned to the **United Kingdom**.

i) Expenses incurred as a result of a tropical disease where **You** have not had the recommended inoculations and / or taken the recommended medication.

j) Any elective medical treatment.

k) **Your** decision not to be repatriated after the date when in the opinion of the Emergency Assistance Service it is safe to do so.

l) Normal pregnancy, without any accompanying **Bodily Injury**, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.

m) Taxi fares.

3. Claims arising directly or indirectly as a result of **Your** failure to comply with the **Important Conditions** relating to health shown on page 9.

4. Anything mentioned in the general exclusions on page 10.

Section C - Hospital Benefit

What is covered

We will pay **You** up to the amount shown in the **Schedule of Benefits** for every complete 24 hours **You** have to stay in hospital as an in-patient:

a) outside the **United Kingdom** or

b) within the Channel Islands

as a result of **Bodily Injury** or illness **You** sustain

We will pay the amount as shown in the **Schedule of Benefits** in addition to any amount payable under section B - Emergency Medical Expenses and other expenses.

Special conditions relating to claims

1. **You** must give notice immediately to the Emergency Assistance Service or **Us** of any **Bodily Injury** or illness which necessitates **Your** admittance to hospital as an in-patient.

What is not covered

1. Any claims arising directly or indirectly from:

a) Any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the **Bodily Injury** or illness which necessitated **Your** admittance into hospital.

b) Hospitalisation relating to any form of treatment or surgery which in the opinion of the **Medical Practitioner** in attendance and the Emergency Assistance Service can be delayed reasonably until **Your** return to the **United Kingdom**.

c) Any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.

d) Hospitalisation as a result of a tropical disease where **You** have not had the recommended inoculations and/or taken the recommended medication.

e) Any additional period of hospitalisation following **Your** decision not to be repatriated after the date when in the opinion of the Emergency Assistance Service it is safe to do so.

2. Claims arising directly or indirectly as a result of **Your** failure to comply with the **Important Conditions** relating to health shown on page 9.

3. Anything mentioned in the general exclusions on page 10.

Section D - Personal Accident

Special Definitions (which are shown in italics)

Loss of Limb

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

Loss of Sight

- means total and irrecoverable loss of sight.

Permanent Total Disablement

- means disablement sustained from the moment the **Bodily Injury** occurred which entirely prevents **You** from attending to any business or occupation of any and every kind which lasts in excess of 24 continuous calendar months and at the expiry of that period is in the opinion of **Our Medical Practitioner** beyond expectation of improvement.

What is covered

We will pay **You** or in the event of **Your** death **Your** estate one of the benefits as shown in the **Schedule of Benefits** if **You** sustain **Bodily Injury** which shall solely and independently of any other cause, result within 24 continuous calendar months in **Your** death, *Loss of Limb*, *Loss of Sight* or *Permanent Total Disablement*.

Special conditions relating to claims

1. **Our Medical Practitioner** may examine **You** as often as they deem necessary in the event of a claim.
2. In the event of death **We** reserve the right to carry out a post mortem.

Provisions

1. Benefit is not payable to **You**:
 - a) Under more than one item shown in the **Schedule of Benefits**.
 - b) Under *Permanent Total Disablement* until 24 continuous calendar months after the date **You** sustain **Bodily Injury**.
 - c) Under *Permanent Total Disablement* if **You** are able or may be able to carry out any business or occupation of any and every kind.

What is not covered

1. Claims arising directly or indirectly as a result of **Your** failure to comply with the Important Conditions relating to health shown on page 9.
2. Anything mentioned in the general exclusions on page 10.

Section E - Baggage, Baggage Delay and Passport

What is covered

1. **We** will pay **You** up to the amount shown in the **Schedule of Benefits** for the accidental loss of, theft of or damage to **Baggage/Valuables**. The amount payable will be the original purchase prices less a deduction for wear tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Baggage/Valuables**).

The maximum **We** will pay for the following items is:

- a) for any **Single Item** as shown in the **Schedule of Benefits**.
 - b) the total for all **Valuables** is as shown in the **Schedule of Benefits**.
2. **We** will also pay **You** up to the amounts shown in the **Schedule of Benefits** for:
- a) Emergency replacement of clothing, medication and toiletries if the **Baggage** is temporarily lost in transit during the outward journey and not returned to **You** within 12 hours, provided written confirmation is obtained and sent to **Us** from the carrier, confirming the number of hours the **Baggage** was delayed. All receipts must be retained. If the loss is permanent the amount paid will be deducted from the final amount paid under this section.

- b) Reasonable additional travel and accommodation expenses incurred necessarily abroad to obtain a replacement of **Your** lost or stolen passport and the cost of **Your** temporary emergency passport obtained whilst on **Your Trip**.

Special conditions relating to claims

1. **You** must report to the police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Baggage/Valuables**.
2. For items damaged whilst on **Your Trip** **You** must obtain an official report from an appropriate local authority.
3. If **Valuables** are lost, stolen or damaged while in a hotel safe or safety deposit box **You** must report to the hotel, in writing, details of the loss, theft or damage and obtain written confirmation.
4. If **Baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Baggage** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
5. **You** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help **You** to substantiate **Your** claim. The maximum payment for any **Single Item** for which an original receipt, proof of purchase or insurance valuation (obtained prior to loss) is not supplied is £50, subject to a maximum of £300 for all such items.
6. **Our** liability for **Baggage** shall be further limited as follows:

Age of Item

Up to 1 year old	-	90% of purchase price
Up to 2 years old	-	70% of purchase price
Up to 3 years old	-	50% of purchase price
Up to 4 years old	-	30% of purchase price
Up to 5 years old	-	20% of purchase price
Over 5 years old	-	Nil Payment

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.

2. Loss, theft of or damage **Valuables** or **Your** passport left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
3. Claims arising from **Baggage** left **Unattended** in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safe keeping of the property at anytime except as shown under point 4 b) below. Including, theft or damage occurring on a beach or in or around a swimming pool.
4. Loss, theft of or damage to **Baggage** contained in an **Unattended** vehicle:
 - a) overnight between 9 p.m. and 8 a.m. (local time) or
 - b) at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot, which is separate from the passenger compartment (for those vehicles with a boot), or for those vehicles without a separate boot, locked in the vehicle and covered from view and there is evidence of forced entry which is confirmed by a police report.
5. Loss or damage due to delay, confiscation or detention by customs or other authority.
6. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, mobile telephones, PDAs, TV sets, documents of any kind (other than passports), bonds, securities, perishable goods, bicycles, **Ski Equipment** and damage to suitcases (unless the suitcase is entirely unusable as a result of one single incidence of damage).
7. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
8. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
9. Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other items used in connection with **Your** business, trade, profession or occupation.
10. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
11. Claims arising for loss, theft or damage to pedal cycles, motor vehicles, marine or diving equipment and craft, surfboards, sailboards or related equipment or fittings of any kind.
12. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Baggage**.
13. Claims arising for **Personal Money**.
14. Claims arising for loss, theft or damage of **Baggage** shipped as freight or under a Bill of Lading.
15. Claims arising from loss or theft from your accommodation unless there is evidence of forced entry which is confirmed by a police report.
16. Anything mentioned in the general exclusions on page 10.

Section F - Personal Money and Documents

What is covered

We will pay **You** up to the amount shown in the **Schedule of Benefits** for the accidental loss of, theft of or damage to **Personal Money** and documents (including driving licence).

- a) The maximum **We** will pay for bank notes, currency notes and coins is as shown in the **Schedule of Benefits**.
- b) The maximum **We** will pay for documents is as shown in the **Schedule of Benefits**.
- c) For all other **Personal Money** as shown in the **Schedule of Benefits**.

Special conditions relating to claims

1. **You** must report to the police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Personal Money** and documents. A holiday representatives report is not sufficient.
2. Receipts for items lost, stolen or damaged including foreign currency exchange receipts showing the amount must be retained as these will be needed for **You** to substantiate **Your** claim.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
2. Loss or theft of **Personal Money** left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
3. Loss, theft of or damage to travellers' cheques if **You** have not complied with the issuers conditions or where the issuer provides a replacement service.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
6. Anything mentioned in the general exclusions on page 10.

Section G - Personal Liability

What is covered

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

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

Special conditions relating to claims

1. **You** must give **Us** written notice as soon as possible of any incident, which may give rise to a claim.
2. **You** must forward every letter, writ, summons and process to **Us** as soon as **You** receive it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **Our** written consent.
4. **We** will be entitled if **We** so desire to take over and conduct in **Your** name the defence of any claims for indemnity or damages or otherwise against any third party. **We** shall have full discretion in the conduct of any negotiation or

proceedings or in the settlement of any claim and **You** shall give **Us** all necessary information and assistance which **We** may require.

5. In the event of **Your** death, **Your** legal representative(s) will have the protection of this cover provided that such representative(s) comply(ies) with the terms and conditions outlined in this policy.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
2. Compensation or legal costs arising directly or indirectly from:
 - a) Liability which has been assumed by **You** under agreement unless the liability would have attached in the absence of such agreement.
 - b) Pursuit of any business, trade, profession or occupation or the supply of goods or services.
 - c) Ownership possession or use of vehicles aircraft or watercraft (other than surfboards or manually propelled rowboats, punts or canoes and where the appropriate **Golf Equipment** premium has been paid, golf buggies whilst in use on a golf course).
 - d) The transmission of any communicable disease or virus.
 - e) Ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation where **We** will not pay the **Excess** as detailed in the **Schedule of Benefits** for each and every claim arising from the same incident).
3. Anything mentioned in the general exclusions on page 10.

Section H - Delayed Departure

What is covered

If departure of the scheduled **Public Transport** on which **You** are booked to travel is delayed at the final departure point from or to the **United Kingdom** for at least 12 hours from the scheduled time of departure due to:

- a) strike or
- b) industrial action or
- c) adverse weather conditions or
- d) mechanical breakdown of or a technical fault occurring in the scheduled **Public Transport** on which **You** are booked to travel.

We will pay **You** up to the amount shown in the **Schedule of Benefits** for:

1. For the first completed 12 hours delay and for each full 12 hours delay thereafter up to the maximum as shown in the **Schedule of Benefits**.

You may claim under only one of the following sections: section H - Delayed departure or section I - Holiday abandonment or section J - Missed departure for the same event.

Special conditions relating to claims

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

What is not covered

1. Claims arising directly or indirectly from:
 - a) Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by **You** or the date **Your Trip** was booked whichever is the later.
 - b) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
2. Anything mentioned in the general exclusions on page 10.

Section I - Holiday Abandonment

What is covered

If departure of the scheduled **Public Transport** on which **You** are booked to travel is delayed at the final departure point from or to the **United Kingdom** for at least 24 hours from the scheduled time of departure due to:

1. strike or
2. industrial action or
3. adverse weather conditions or
4. mechanical breakdown of or a technical fault occurring in the scheduled **Public Transport** on which **You** are booked to travel

We will pay **You**:

Up to the amount as shown in the **Schedule of Benefits** for any irrecoverable unused travel and accommodation costs and other pre-paid charges which **You** have paid or are contracted to pay if after a minimum 24 hours has elapsed, **You** choose to cancel **Your Trip**.

You may claim under only one of the following sections: section H - Delayed departure or section I - Holiday abandonment or section J - Missed departure for the same event.

Special conditions relating to claims

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

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
2. Claims arising directly or indirectly from:

- a) Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by **You** or the date **Your Trip** was booked, whichever is the later.
 - b) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
3. Anything mentioned in the general exclusions on page 10.

Section J - Missed Departure

What is covered

We will pay **You** up to the amount shown in the **Schedule of Benefits** for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **Your** overseas destination or returning to the **United Kingdom** if **You** fail to arrive at the departure point in time to board the scheduled **Public Transport** on which **You** are booked to travel on the initial journey of the **Trip** as a result of:

1. the failure of other **Public Transport** or
2. an accident to or breakdown of the vehicle in which **You** are travelling or
3. an accident or breakdown occurring ahead of **You** on a motorway or dual carriage way which causes an unexpected delay to the vehicle in which **You** are travelling or
4. strike, industrial action or adverse weather conditions.

You may claim under only one of the following sections: section H - Delayed departure or section I - Holiday abandonment or section J - Missed departure for the same event.

Special conditions relating to claims

1. In the event of a claim arising from any delay occurring on a motorway or dual carriage way **You** must obtain written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.
2. **You** must allow sufficient time for the scheduled **Public Transport** or other transport to arrive on schedule and to deliver **You** to the departure point. For example a minimum connection time of 2 hours between connecting flights of international point of departure or later if flight reservations systems require longer periods for connections.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
2. Claims arising directly or indirectly from:
 - a) Strike or industrial action existing or declared publicly by the date this insurance is purchased by **You** or the date **Your Trip** was booked, whichever is the later.
 - b) An accident to or breakdown of the vehicle in which **You** are travelling for which a professional repairers report is not provided.
 - c) Breakdown of any vehicle in which **You** are travelling if the vehicle is owned by **You** and has not been serviced properly and maintained in accordance with manufacturers instructions.
 - d) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
3. Additional expenses where the scheduled **Public Transport** operator has offered reasonable alternative travel arrangements.
4. Anything mentioned in the general exclusions on page 10.

Section K - Catastrophe Cover

What is covered

We will pay **You** up to the amounts shown in the **Schedule of Benefits** in the event that the tour company is unable to assist and **You** are forced to move from the pre-booked accommodation as a result of fire, lightning, explosion, earthquake, storm, tempest, hurricane, flood, medical epidemic or local Government directive which is confirmed in writing by local or national authority for irrecoverable travel or accommodation costs necessarily incurred to continue with the **Trip** or, if the **Trip** cannot be continued for **Your** return **Home**.

Special conditions relating to claims

1. **You** must obtain a report from local or national authority stating that it was not acceptable for the **You** to remain in **Your** pre booked accommodation.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
2. Claims where the tour company is responsible.
3. Anything mentioned in the general exclusions on page 10.

Section L - Mugging Benefit

What is covered

We will pay **You** up to the amounts shown in the **Schedule of Benefits** for every complete period of 24 hours **You** receive in-patient hospital treatment which is covered under section B - Emergency Medical expenses and other expenses as a direct result of a **Mugging** whilst on **Your Trip**.

Special conditions relating to claims

1. **You** must give notice as soon as possible to the Emergency Assistance Service or **Us** of any **Bodily Injury** which necessitates **Your** admittance to hospital as an in-patient.

What is not covered

1. Any claim not substantiated by a written police report confirming the **Mugging**.
2. Anything mentioned in the general exclusions on page 10.

Section M - Withdrawal of Services

What is covered

We will pay **You** up to the amounts shown in the **Schedule of Benefits** for every complete period of 24 hours **Your** pre-booked hotel completely withdraws the following services due to strike or industrial action:

1. Water or electrical facilities, or
2. Swimming pool facilities, or
3. Kitchen services to the extent that no food is available, or
4. Chambermaid facilities.

What is not covered

1. Any claim not substantiated by a written report from the hotel management confirming the exact length, nature and cause of the disruption.
2. Claims arising directly or indirectly from strike or industrial action which was advised or known to **You** by the date this insurance is purchased by **You** or the date **Your Trip** was booked, whichever is the later.
3. Claims for services which were not available prior to any strike or industrial action.
4. Anything mentioned in the general exclusions on page 10.

Section N - Kennel/Cattery Fees Cover

What is covered

We will pay **You** up to the amounts shown in the **Schedule of Benefits** for every complete period of 24 hours **You** are delayed after receiving in-patient hospital treatment which is covered under section B - Emergency Medical expenses and other expenses which result in you incurring additional kennelling fees.

Special conditions relating to claims

1. **Your** delay must result from an event covered section B - Emergency Medical expenses and other expenses

What is not covered

1. Any claim where **Your** pet's stay does not exceed the pre-booked period of accommodation.
2. Any claim which formed part of the original pre-booked duration for **Your** pet.
3. Anything mentioned in the general exclusions on page 10.

Section O - Third Party Supplier Insolvency

What is covered

We will pay **You** up to the amounts shown in the **Schedule of Benefits** for:

1. Any irrecoverable unused costs and charges relating to third party companies that become insolvent within **Your** booking, such as accommodation providers, hotels, car hire, ferries, coaches, which **You** have paid or are contracted to pay.

You may claim under only one of the following sections: section O - Third Party Supplier Insolvency or section A - Cancellation or **Curtailment** charges, not both.

Special conditions relating to claims

1. **You** must obtain written confirmation from the liquidator that the third party provider has become insolvent.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
2. Any costs incurred by **You** which are recoverable from the company providing the accommodation or for which **You** receive or are expected to receive compensation.
3. Any costs which **You** would have expected to pay during **Your Trip**.
4. Any costs recoverable from any company who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim).
5. Anything mentioned in the general exclusions on page 10.

Section P - Overseas Legal Expenses and Assistance

What is covered

We will pay **You** up to the amount shown in the **Schedule of Benefits** for legal costs to pursue a civil action for compensation if someone else causes **You Bodily Injury**, illness or death.

Special conditions relating to claims

1. **We** shall have complete control over the legal case through agents **We** nominate, by appointing agents of **Our** choice on **Our** behalf with the expertise to pursue **Your** claim.
2. **You** must follow **Our** agent's advice and provide any information and assistance required within a reasonable timescale.
3. **You** must advise **Us** of any offers of settlement made by the negligent third party and **You** must not accept any such offer without **Our** consent.
4. **You** must not accept liability.
5. **We** will decide the point at which **Your** legal case cannot usefully be pursued further. After that no further claims can be made against **Us**.
6. **We** may include a claim for **Our** legal costs and other related expenses.
7. **We** may, at **Our** own expense, take proceedings in **Your** name to recover compensation from any third party in respect of any indemnity paid under this policy. **You** must give such assistance as **We** shall reasonably require and any amount recovered shall belong to **Us**.
8. If **You** or **Your** Lawyer receive any compensation, **You** must repay **Us** any legal costs which **We** have paid up to the amount of the compensation.

What is not covered

We shall not be liable for:-

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
2. Any claim where in the **Our** opinion there is insufficient prospect of success in obtaining reasonable compensation.
3. Legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, **Us**, Inter Partner Assistance or their agents, etravelinsurance.co.uk, **Your Travelling Companion**, a person related to **You**, or another **Insured Person**.
4. Legal costs and expenses incurred prior to the **Our** written acceptance of the case.

5. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
6. Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded (for example a Contingency Fee Agreement), or on the condition that **Your** action is successful.
7. Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.
8. Legal costs and expenses incurred if an action is brought in more than one country.
9. Any claim where in the **Our** opinion the estimated amount of compensation payment is less than £1,000 for each **Insured Person**.
10. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
11. Costs of any Appeal.
12. Claims occurring within **United Kingdom**.
13. Claims by **You** other than in **Your** private capacity.
14. Claims not notified to the Emergency Assistance Services / Stones Solicitors when the incident has occurred.
15. Anything mentioned in the general exclusions on page 10.

Sections Q1, Q2, Q3, Q4 and Q5 - Winter Sports

(only operative if indicated in the validation certificate and appropriate additional premium paid)

Cover in respect of sections Q1, Q2, Q3, Q4 and Q5 only operates:-

1. Under single trip policies if the appropriate **Winter Sports** extension has been chosen and the appropriate additional premium has been paid and is shown on the validation certificate.
2. Under annual multi trip policies for a period not exceeding 17 days in total in each **Period of Insurance**, if the appropriate **Winter Sports** extension has been chosen and the appropriate additional premium has been paid and is shown on the validation certificate.

Note: **Winter Sports** cover is not available under the Backpacker policy

Section Q1 - Ski Equipment

What is covered

We will pay **You**, up to the amount shown in the **Schedule of Benefits**, for the accidental loss of, theft of or damage to **Your** own **Ski Equipment**, or for hired **Ski Equipment**. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Ski Equipment**).

- a) The maximum **We** will pay for any **Single Item** is up to the amount shown in the **Schedule of Benefits**.
- b) The maximum **We** will pay for hired **Ski Equipment** is shown in the **Schedule of Benefits**.

Special conditions relating to claims

1. **You** must report to the local police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of **Your Ski Equipment**.
2. For items damaged whilst on **Your Trip** **You** must obtain an official report from an appropriate local authority.
3. If **Ski Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Ski Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
4. The maximum payment for any **Single Item** for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss) is not supplied is £50, subject to a maximum of £300 for all such items.
5. **Our** liability for **Ski Equipment** owned by the **Insured Person** shall be further limited as follows:

Age of Item

Up to 1 year old	-	90% of purchase price
Up to 2 years old	-	70% of purchase price
Up to 3 years old	-	50% of purchase price
Up to 4 years old	-	30% of purchase price
Up to 5 years old	-	20% of purchase price
Over 5 years old	-	Nil Payment

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
2. Loss, theft of or damaged to **Ski Equipment** contained in or stolen from an **Unattended** vehicle.
 - a) overnight between 9 p.m. and 8 a.m. (local time) or
 - b) at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot or lockable ski rack, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
3. Loss or damage due to delay, confiscation or detention by customs or other authority.
4. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
5. Loss, theft of or damage to **Ski Equipment** over 5 years old.
6. Claims arising for **Ski Equipment** left **Unattended** in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property at anytime except as shown under 2. b) above.
7. Claims arising from loss or theft from your accommodation unless there is evidence of forced entry which is confirmed by a police report.
8. Claims arising for loss, theft or damage of **Ski Equipment** shipped as freight or under a Bill of Lading.

9. Claims arising for loss, theft or damage of **Ski Equipment** carried on a vehicle roof rack unless secured by a lockable ski rack.

10. Anything mentioned in the general exclusions on page 10.

Section Q2 - Hire of Ski Equipment

What is covered

We will pay you **You** up to the amount as shown in the **Schedule of Benefits** for each 24 hour period, for the cost of necessary hire of **Ski Equipment** following:

- a) loss or breakage of **Your Ski Equipment**; or
- b) the misdirection or delay in transit for at least 12 hours of **Your Ski Equipment**.

Special conditions relating to claims

1. **You** must report to the local police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of **Your Ski Equipment**.
2. For items damaged whilst on **Your Trip** **You** must obtain an official report from an appropriate local authority.
3. If **Ski Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Ski Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
4. Receipts for items lost, stolen or damaged must be retained as these will be required to substantiate **Your** claim.

What is not covered

1. Loss, theft of or damage to **Ski Equipment** contained in or stolen from an **Unattended** vehicle:
 - a) overnight between 9 p.m. and 8 a.m. (local time) or
 - b) at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot or lockable ski rack, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is available from the police or hire car company.
2. Claims which are not supported by the original receipt, proof of ownership or insurance valuation (obtained prior to the loss) of the items lost, stolen or damaged.
3. Loss or damage due to delay, confiscation or detention by customs or other authority.
4. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
5. Claims arising for loss, theft or damage of **Ski Equipment** shipped as freight or under a Bill of Lading.
6. Claims arising for loss, theft or damage of **Ski Equipment** carried on a vehicle roof rack.
7. Claims arising for **Ski Equipment** left **Unattended** in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property at anytime except as shown under 1. b) above.
8. Anything mentioned in the general exclusions on page 10.

Section Q3 - Ski Pack

What is covered

We will pay **You** the amount shown in the **Schedule of Benefits** for every complete 24 hour period, up to the maximum shown in the **Schedule of Benefits** for the unused portion of **Your** ski pack (ski school fees, lift passes and hired **Ski Equipment**) following **Your Bodily Injury** or illness.

Special conditions relating to claims

1. **You** must provide written confirmation from a **Medical Practitioner** that such **Bodily Injury** or illness prevented **You** from using **Your** ski pack.

What is not covered

1. Anything mentioned in the general exclusions on page 10.

Section Q4 - Piste Closure

What is covered

We will pay **You** up to the amount shown in the **Schedule of Benefits** for the cost of transport organised by the tour operator to an alternative site if lack of snow conditions results in the closure of skiing facilities (excluding cross-country skiing) in **Your** resort and it is not possible to ski.

The cover only applies:

- a) To the resort which **You** have pre-booked for a period exceeding 12 hours and for so long as such conditions prevail at the resort, but not exceeding the pre-booked period of **Your Trip** and
- b) To **Trips** taken outside the **United Kingdom** during the published ski season for **Your** resort.

If no alternative sites are available **We** will pay **You** compensation of the amount shown in the **Schedule of Benefits**.

Special conditions relating to claims

1. **You** must obtain written confirmation from the tour operator (or their representative) of the number of days skiing facilities were closed in **Your** resort and the reason for the closure.

What is not covered

1. Anything mentioned in the general exclusions on page 10.

Section Q5 - Delay Due to Avalanche

What is covered

If **You** outward or return journey is delayed by at least 12 hours beyond the scheduled departure time as a direct result of an avalanche in **Your** pre-booked **Winter Sports** resort, **We** will pay **You** the amount shown in the **Schedule of Benefits** for additional travel and accommodation expenses.

You may claim only under section J - Missed Departure or section Q5 - Delay Due to Avalanche and not both.

Special conditions relating to claims

1. **You** must check in according to the itinerary supplied to **You**.
2. **You** must obtain written confirmation from the resort management of the avalanche, its effect on skiing facilities and confirmation of the closure and the dates applicable.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
2. Anything mentioned in the general exclusions on page 10.

Sections R1, R2 and R3 - Business Cover

(only operative if indicated in the validation certificate and appropriate additional premium paid)

Cover in respect of sections R1, R2 and R3 only operates:-

Under single trip policies and annual multi trip policies if the appropriate business cover extension has been chosen and the appropriate additional premium has been paid and is shown on the validation certificate.

Note: Business cover is not available under the Backpacker policy

Section R1 - Business Equipment

What is Covered

1. **We** will pay **You** up to the amount shown in the **Schedule of Benefits**, for accidental loss, theft of or damage to **Your Business Equipment**.

- a) The maximum **We** will pay for any **Single Item** is as shown in the **Schedule of Benefits**.
- b) The maximum **We** will pay for computer equipment is as shown in the **Schedule of Benefits**.
- c) The maximum **We** will pay for business samples is as shown in the **Schedule of Benefits**.

2. **We** will pay **You** for any emergency courier expenses **You** have incurred, in obtaining any **Business Equipment**, which is essential to **Your** intended business itinerary, up to the amount shown in the **Schedule of Benefits**.

3. **We** will pay **You** for the purchase of essential items, up to the amount shown in the **Schedule of Benefits** if **Your Business Equipment** is delayed or lost in transit on your outward journey for more than 12 hours.

Special conditions relating to claims

1. **You** must report to the police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Business Equipment**.
2. For items damaged whilst on **Your Trip** **You** must obtain an official report from an appropriate local authority.
3. If **Your Business Equipment** is delayed **You** must supply receipts for the essential items purchased and written confirmation from the carrier as to the exact nature and length of delay.
4. **You** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help **You** to substantiate **Your** claim. The maximum payment for any **Single Item** for which an original receipt, proof of purchase or insurance valuation (obtained prior to loss) is not supplied is £50, subject to a maximum of £300 for all such items.
5. **Our** liability for **Business Equipment** owned by the **Insured Person** shall be further limited as follows:

Age of Item

Up to 1 year old	-	90% of purchase price
Up to 2 years old	-	70% of purchase price
Up to 3 years old	-	50% of purchase price
Up to 4 years old	-	30% of purchase price
Up to 5 years old	-	20% of purchase price
Over 5 years old	-	Nil Payment

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
2. Loss, theft of or damage to **Business Equipment** contained in or stolen from an **Unattended** vehicle:
 - a) overnight between 9 p.m. and 8 a.m. (local time) or
 - b) at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
3. Claims arising for **Business Equipment** left **Unattended** in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property at anytime except as shown under 2. b) above.
4. Claims arising from **Business Equipment** and **Valuables** whilst in the custody of a carrier.
5. Loss or damage due to delay, confiscation or detention by customs or other authority.
6. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
7. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Baggage**.
8. Claims arising for loss, theft or damage of **Business Equipment** shipped as freight or under a Bill of Lading.
9. Loss, theft of or damage to **Business Equipment** over 5 years old.
10. Claims arising from loss or theft from **Your** accommodation unless there is evidence of forced entry which is confirmed by a police report.
11. Anything mentioned in the general exclusions on page 10.

Section R2 - Business Equipment Hire

What is covered

We will pay **You** up to the amount as shown in the **Schedule of Benefits** for each 24 hour period, for the cost of necessary hire of **Business Equipment** following:

- loss or damage of **Your Business Equipment**; or
- the misdirection or delay in transit for at least 12 hours of **Your Business Equipment**.

Special conditions relating to claims

- You** must report to the police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Business Equipment**.
- For items damaged whilst on **Your Trip** **You** must obtain an official report from an appropriate local authority.
- If **Your Business Equipment** is misdirected or delayed **You** must obtain written confirmation from the carrier as to the exact nature and length of delay or misdirection.
- You** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help **You** to substantiate **Your** claim.

What is not covered

- Loss, theft of or damage to **Business Equipment** contained in or stolen from an **Unattended** vehicle:
 - overnight between 9 p.m. and 8 a.m. (local time) or
 - at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
- Claims arising for **Business Equipment** left **Unattended** in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property at anytime except as shown under 1. b) above.
- Claims arising from **Business Equipment** and **Valuables** whilst in the custody of a carrier.
- Loss or damage due to delay, confiscation or detention by customs or other authority.
- Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
- Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Baggage**.
- Claims arising for loss, theft or damage of **Business Equipment** shipped as freight or under a Bill of Lading.
- Loss, theft of or damage to **Business Equipment** over 5 years old.
- Anything mentioned in the general exclusions on page 10.

Section R3 - Business Money

What is covered

We will pay **You** up to the amount shown in the **Schedule of Benefits** for the accidental loss of, theft of or damage to **Business Money**.

- The maximum **We** will pay for bank notes, currency notes and coins is as shown in the **Schedule of Benefits**.
- For all other **Business Money** is as shown in the **Schedule of Benefits**.

Special conditions relating to claims

- You** must report to the police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Business Money**.
- Receipts for items lost, stolen or damaged including foreign currency exchange receipts, statement from **Your** business bank accounts showing the amounts withdrawn, these must be retained as these will be needed for **You** to substantiate **Your** claim.

What is not covered

- The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
- Loss or theft of **Business Money** left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
- Loss, theft of or damage to travellers' cheques if **You** have not complied with the issuers conditions or where the issuer provides a replacement service.
- Loss or damage due to delay, confiscation or detention by customs or other authority.
- Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
- Anything mentioned in the general exclusions on page 10.

Sections S1, S2 and S3 - Golf Cover

(only operative if indicated in the validation certificate and appropriate additional premium paid)

Cover in respect of sections S1, S2 and S3 only operates:-

Under single trip policies and annual multi trip policies if the appropriate golf cover extension has been chosen and the appropriate additional premium has been paid and is shown on the validation certificate.

Note: Golf cover is not available under the Backpacker policy

Section S1 - Golf Equipment

What is covered

We will pay **You** up to the amount as shown in the **Schedule of Benefits** for loss, theft, or damage to **Your** own **Golf Equipment**. The amount payable will be the original purchase prices less a deduction for wear tear and depreciation, or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Golf Equipment**.

- The maximum payment for any **Single Item** is shown in the **Schedule of Benefits**.

Special conditions relating to claims

- You** must report to the police within 24 hours of discovery and obtain a written report of the loss or theft all **Golf Equipment**.

2. If **Golf Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Golf Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:

- a) obtain a Property Irregularity Report from the airline.
- b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
- c) retain all travel tickets and tags for submission if a claim is to be made under this policy.

The maximum payment for any **Single Item** for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss) is not supplied is £50, subject to a maximum of £300 for all such items.

3. Our liability for **Golf Equipment** owned by the **Insured Person** shall be further limited as follows:

Age of Item

Up to 1 year old	-	90% of purchase price
Up to 2 years old	-	70% of purchase price
Up to 3 years old	-	50% of purchase price
Up to 4 years old	-	30% of purchase price
Up to 5 years old	-	20% of purchase price
Over 5 years old	-	Nil Payment

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
2. Loss, theft of or damage to **Golf Equipment** contained in or stolen from an **Unattended** vehicle:
 - a) overnight between 9 p.m. and 8 a.m. (local time) or
 - b) at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
3. Claims arising for **Golf Equipment** left **Unattended** in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property at anytime except as shown under 2. b) above.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
6. Claims arising for loss, theft or damage of **Golf Equipment** shipped as freight or under a Bill of Lading.
7. Claims arising for loss, theft or damage of **Golf Equipment** carried on a vehicle roof rack.
8. Loss, theft of or damage to **Golf Equipment** over 5 years old.
9. Anything mentioned in the general exclusions on page 10.

Section S2 - Golf Equipment Hire

What is covered

We will pay you **You** up to the amount as shown in the **Schedule of Benefits** for each 24 hour period, for the cost of necessary hire of **Golf Equipment** following:

- a) loss or breakage of **Your Golf Equipment**; or
- b) the misdirection or delay in transit for at least 12 hours of **Your Golf Equipment**.

Special conditions relating to claims

1. **You** must report to the police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Golf Equipment**.
2. For items damaged whilst on **Your Trip** **You** must obtain an official report from an appropriate local authority.
3. If **Your Golf Equipment** is misdirected or delayed **You** must obtain written confirmation from the carrier as to the exact nature and length of delay or misdirection.
4. If **Your Golf Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Your Golf Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
5. **You** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help **You** to substantiate **Your** claim.

What is not covered

1. Loss, theft of or damage to **Golf Equipment** contained in or stolen from an **Unattended** vehicle:
 - a) overnight between 9 p.m. and 8 a.m. (local time) or
 - b) at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
2. Claims arising for **Golf Equipment** left **Unattended** in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property at anytime except as shown under 1. b) above.
3. Loss or damage due to delay, confiscation or detention by customs or other authority.
4. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
5. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Baggage**.
6. Claims arising for loss, theft or damage of **Golf Equipment** carried on a vehicle roof rack.
7. Claims arising for loss, theft or damage of **Golf Equipment** shipped as freight or under a Bill of Lading.

8. Loss, theft of or damage to **Golf Equipment** over 5 years old.
9. Anything mentioned in the general exclusions on page 10.

Section S3 - Non Refundable Golfing Fees

What is Covered

We will pay **You** up to the amount shown in the **Schedule of Benefits**, for the proportionate value of any non-refundable, pre-paid green fees, **Golf Equipment** hire or tuition fee necessarily unused due to the following:

- a) accident or sickness of an **Insured Person**; or
- b) loss or theft of documentation which prevents the participation in the pre-paid golfing activity.

Special conditions relating to claims

1. **You** must report to the police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of golfing documentation.
2. **You** must obtain a medical certificate from the treating doctor substantiating **Your** medical condition and confirming **Your** inability to play golf.

What is not covered

1. Claims arising directly or indirectly as a result of **Your** failure to comply with the Important conditions relating to health shown on page 9.
2. Anything mentioned in the general exclusions on page 10.

Section T - Wedding/Civil Partnership

(only operative if indicated in the validation certificate and appropriate additional premium paid)

Special Definitions *(which are shown in italics)*

you/your/insured person/insured couple

- means the couple travelling abroad to be married whose names appear in the validation certificate.

Wedding/Civil Partnership Attire

- means dress, suits, attire, shoes and other accessories bought specially for the Wedding/Civil Partnership and make-up, hair styling and flowers paid for or purchased for the Wedding/Civil Partnership forming part of **your Baggage**.

What is covered

1. **We** will pay up to the amounts shown in the **Schedule of Benefits** for the accidental loss of, theft of or damage to the items shown above forming part of **your Baggage**:

- a) for each Wedding/Civil Partnership ring taken or purchased on the **Trip** for each *insured person*.
- b) for Wedding/Civil Partnership gifts taken or purchased on the **Trip** for the *insured couple*.
- c) for *your* Wedding/Civil Partnership attire which is specifically to be worn by *you* on *your* Wedding/Civil Partnership day. The amount payable will be the original purchase price less a deduction for wear tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Baggage**).

2. **We** will pay the *insured couple* up to £200 for the reasonable additional costs incurred to reprint/make a copy of or retake the photographs/video recordings either at a later date during the **Trip** or at a venue in **United Kingdom** if:

- a) the professional photographer who was booked to take the photographs/video recordings on *your* Wedding/Civil Partnership day is unable to fulfil such obligations due to **Bodily Injury, illness** or unavoidable and unforeseen transport problems, or
- b) the photographs/video recordings of the Wedding/Civil Partnership day taken by a professional photographer are lost, stolen or damaged within 14 days after the Wedding/Civil Partnership day and whilst *you* are still at the holiday/honeymoon location.

Special conditions relating to claims

1. *you* must report to the local Police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Baggage**.

2. If **Baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel *you* must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Baggage** is lost, stolen or damaged whilst in the care of an airline *you* must:

- a) obtain a Property Irregularity Report from the airline.
- b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
- c) retain all travel tickets and tags for submission if a claim is to be made under this policy.

3. *you* must provide an original receipt or proof of ownership for items lost, stolen or damaged to help *you* to substantiate *your* claim. The maximum payment for any **Single Item** for which an original receipt, proof of purchase or insurance valuation (obtained prior to loss) is not supplied is £50, subject to a maximum of £300 for all such items.

4. **Our** liability for Wedding/Civil Partnership Items shall be further limited as follows:

Age of Item

Up to 1 year old	-	90% of purchase price
Up to 2 years old	-	70% of purchase price
Up to 3 years old	-	50% of purchase price
Up to 4 years old	-	30% of purchase price
Up to 5 years old	-	20% of purchase price
Over 5 years old	-	Nil Payment

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
2. Loss, theft of or damage **Valuables** or *your* passport left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
3. Claims arising from **Baggage** left **Unattended** in a place to which the general public has access or left in the custom of a person who does not have an official responsibility for the safe keeping of the property at anytime except as shown under point 4 b) below. Including, theft or damage occurring on a beach or in or around a swimming pool.

4. Loss, theft of or damage to **Baggage** contained in an **Unattended** vehicle:
 - a) overnight between 9 p.m. and 8 a.m. (local time) or
 - b) at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and there is evidence of forced entry which is confirmed by a police report.
5. Loss or damage due to delay, confiscation or detention by customs or other authority.
6. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, mobile telephones, PDAs, TV sets, documents of any kind, bonds, securities, perishable goods, bicycles, **Ski Equipment** and damage to suitcases (unless the suitcase is entirely unusable as a result of one single incidence of damage).
7. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
8. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
9. Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other items used in connection with *your* business, trade, profession or occupation.
10. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
11. Claims arising for loss, theft or damage to pedal cycles, motor vehicles, marine or diving equipment and craft, surfboards, sailboards or related equipment or fittings of any kind.
12. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Baggage**.
13. Claims arising for **Personal Money**.
14. Claims arising for loss, theft or damage of **Baggage** shipped as freight or under a Bill of Lading.
15. Claims arising from loss or theft from *your* accommodation unless there is evidence of forced entry which is confirmed by a police report.
16. Anything mentioned in the general exclusions on page 10.

Complaints Procedure

Making Yourself heard

We are committed to providing **You** with first class service and customer care. **We** realise that things can go wrong and there may be occasions when **You** feel that **We** have not provided the service **You** expected. When this happens, **We** want to hear about it so that **We** can try to put things right.

Who to contact?

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

- a) to be sure **You** are talking to the right person, and;
- b) that **You** are giving them the right information.

When You contact Us:

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

Step One - initiating Your complaint: Does **Your** complaint relate to:

A. Your policy?

B. a claim on Your policy?

If **A, You** need to contact etravelinsurance.co.uk, West Wing, 6 Miles Gray Road, Basildon, Essex SS14 3HJ. Tel. 0844 482 0824.

If **B, You** need to contact: Operations Manager, etravelinsurance.co.uk, West Wing, 6 Miles Gray Road, Basildon, Essex SS14 3HJ. Tel. 0844 482 0812

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

Step Two - if You are still unhappy:

If **Your** complaint is one of the few that cannot be resolved by this stage please write to: The Quality Manager, Inter Partner Assistance, PO Box 57325, London E1W 1XX or email: customer.support@AXA-Travel-Insurance.com

Step Three - Beyond Inter Partner Assistance:

If **We** have given **You Our** final response and **You** are still dissatisfied **You** may refer **Your** case to the **Financial Ombudsman Service**, at the following address: Financial Ombudsman Service, Insurance Division, South Quay Plaza, 183 Marsh Wall, London E14 9SR, Telephone: 0207 964 1000.

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

Financial Services Compensation Scheme (FSCS)

etravelinsurance.co.uk is a division of Drakefield Insurance Services Limited - FSA Firm Ref. No. 312317 and is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **We** cannot meet **Our** obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

Compensation Scheme

Inter Partner Assistance is a branch of Inter Partner Assistance S.A., Avenue Louise 166 bte1, 1050 Brussels, a Belgian company authorised by the Banking, Finance and Insurance Commission of Belgium, registration 0487 and is not part of the FSCS in the event of becoming insolvent.

[Be Prepared with etravelinsurance.co.uk](http://etravelinsurance.co.uk)

Use this handy travel checklist

1. Get comprehensive Travel Insurance and check that it gives you all the cover you need.
2. Check out any risks associated with your destination. The Foreign & Commonwealth Office (FCO) are a great help. Try their Travel Advice website at www.fco.gov.uk/travel
3. At least 6 weeks before you go, find out what vaccinations you need. Your destination may carry a risk of a contactable disease such as malaria, typhoid, cholera, or even rabies. The FCO website at www.fco.gov.uk/travel can tell you more.
4. Take a valid EHIC with you, as well as adequate travel insurance. This will give you reduced cost or sometimes free medical treatment in 28 European countries. Get an EHIC online at www.dh.gov.uk/travellers or apply by phone on 0845 606 2030.
5. Get familiar with the local laws and customs of your destination. And remember that in certain countries, the security situation can change rapidly. So monitor the news and check out the FCO website, www.fco.gov.uk/travel or call on 0845 850 2829.
6. Make sure that your passport is valid for a minimum of six months from the date of your return. And check that it contains up-to-date information on your next of kin.
7. Photocopy your passport and insurance policy. Then make notes of 24-hour emergency number, together with credit card and ticket details. And leave your copies and notes, plus your itinerary and contact details, with family and friends
8. Find out the entry requirements for the country you are visiting. Their Embassy or High Commission will be able to tell you what British Nationals need. Just be sure to get your necessary visa and permits before you go.
9. It may sound obvious, but ensure you have enough money for your trip. you should even take some back up funds in traveller's cheques, sterling or US dollars.
10. Some air travel will involve airlines you may not be familiar with. Remember you can always check their safety and reliability with a reputable travel agent.

For more travel recommendations, visit the Know Before You Go website.

[Travel Extras](#)

etravelinsurance.co.uk has teamed up with AAtravel.co.uk to offer you some great deals on airport parking, airport transfers, European breakdown cover, worldwide hotels and car hire.

Check out our travel extras and save £££'s:

- Save up to 60% on Airport Parking
- Save up to 10% on Car Hire
- Save up to 10% with AA European Breakdown Cover
- Holiday Taxis can arrange transfers in over 4,000 resorts and cities worldwide
- Hotel Club provides great deals on thousands of worldwide hotels

Visit AAtravel.co.uk



Sales Telephone
44 (0)844 482 0820

Customer Services
44 (0)844 482 0824

Emergency Telephone
44 (0)845 601 6543

(see inside for full emergency services details)

etravelinsurance.co.uk