### Summary of cover

The table shows the maximum benefits you can claim and the policy excess applicable for each trip, for each insured person (unless otherwise stated). Some sections are optional – your policy schedule will show if you selected any of these options. Please refer to each individual section for any sub-limits that may apply.

#### Economy

<table>
<thead>
<tr>
<th>Section</th>
<th>Cover</th>
<th>Up to</th>
<th>Policy excess</th>
<th>Up to</th>
<th>Policy excess</th>
<th>Up to</th>
<th>Policy excess</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Cancellation, curtailment or trip interruption charges</td>
<td>£1,000</td>
<td>£95</td>
<td>£5,000</td>
<td>£65</td>
<td>£10,000</td>
<td>£75</td>
</tr>
<tr>
<td>2</td>
<td>Emergency medical expenses</td>
<td>£5,000,000</td>
<td>£95</td>
<td>£10,000,000</td>
<td>£65</td>
<td>£25,000,000</td>
<td>Nil</td>
</tr>
<tr>
<td>3</td>
<td>Hospital benefit</td>
<td>£500 (£25 per day)</td>
<td>Nil</td>
<td>£1,000 (£25 per day)</td>
<td>Nil</td>
<td>£1,500 (£50 per day)</td>
<td>Nil</td>
</tr>
<tr>
<td>4</td>
<td>Personal accident</td>
<td>£5,000</td>
<td>Nil</td>
<td>£20,000</td>
<td>Nil</td>
<td>£50,000</td>
<td>Nil</td>
</tr>
<tr>
<td>5</td>
<td>Baggage</td>
<td>£750</td>
<td>£95</td>
<td>£2,000</td>
<td>£65</td>
<td>£3,000</td>
<td>Nil</td>
</tr>
<tr>
<td>6</td>
<td>Personal money, passport and documents</td>
<td>£250</td>
<td>£95</td>
<td>£500</td>
<td>£65</td>
<td>£750</td>
<td>Nil</td>
</tr>
<tr>
<td>7</td>
<td>Personal liability (cover per policy)</td>
<td>£1,000,000</td>
<td>£95</td>
<td>£2,000,000</td>
<td>£65</td>
<td>£3,000,000</td>
<td>Nil</td>
</tr>
<tr>
<td>8</td>
<td>Delayed departure</td>
<td>No Cover</td>
<td>n/a</td>
<td>£400</td>
<td>£65</td>
<td>£1,000</td>
<td>Nil</td>
</tr>
<tr>
<td>9</td>
<td>Missed departure</td>
<td>£500 Europe</td>
<td>Nil</td>
<td>£500 Europe</td>
<td>Nil</td>
<td>£750 Europe</td>
<td>Nil</td>
</tr>
<tr>
<td>10</td>
<td>UK departure assistance and Missed UK connection</td>
<td>£500</td>
<td>Nil</td>
<td>£500</td>
<td>Nil</td>
<td>£500</td>
<td>Nil</td>
</tr>
<tr>
<td>11</td>
<td>Legal expenses and assistance</td>
<td>£10,000</td>
<td>Nil</td>
<td>£25,000</td>
<td>Nil</td>
<td>£50,000</td>
<td>Nil</td>
</tr>
<tr>
<td>12</td>
<td>Extended kennel and/or cattery fees</td>
<td>£250</td>
<td>Nil</td>
<td>£250</td>
<td>Nil</td>
<td>£750</td>
<td>Nil</td>
</tr>
<tr>
<td>13</td>
<td>Hijack and kidnap</td>
<td>£5,000 (£50 per day)</td>
<td>Nil</td>
<td>£5,000 (£50 per day)</td>
<td>Nil</td>
<td>£20,000 (£100 per day)</td>
<td>Nil</td>
</tr>
<tr>
<td>14</td>
<td>Personal assistance services</td>
<td>£250</td>
<td>Nil</td>
<td>£250</td>
<td>Nil</td>
<td>£250</td>
<td>Nil</td>
</tr>
<tr>
<td>15</td>
<td>Incarceration abroad (young traveller only)</td>
<td>£500</td>
<td>Nil</td>
<td>£500</td>
<td>Nil</td>
<td>No Cover</td>
<td>n/a</td>
</tr>
<tr>
<td>16</td>
<td>Scheduled airline failure</td>
<td>£1,000</td>
<td>£95</td>
<td>£1,000</td>
<td>£65</td>
<td>£2,500</td>
<td>Nil</td>
</tr>
</tbody>
</table>

#### Gadget cover (Optional)

| Section | Cover | Up to 5 gadgets (cover per policy) | £2,000 | £95 | £2,000 | £65 | £2,000 | Nil |

#### Travel disruption (Optional)

<table>
<thead>
<tr>
<th>Section</th>
<th>Cover</th>
<th>Cancellation, curtailment or trip interruption charges</th>
<th>£1,000</th>
<th>£95</th>
<th>£5,000</th>
<th>£65</th>
<th>£10,000</th>
<th>Nil</th>
</tr>
</thead>
<tbody>
<tr>
<td>18</td>
<td>Substitute accommodation</td>
<td>£3,000</td>
<td>£95</td>
<td>£3,000</td>
<td>£65</td>
<td>£3,000</td>
<td>Nil</td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>Enforced stay</td>
<td>£1,500</td>
<td>Nil</td>
<td>£1,500</td>
<td>Nil</td>
<td>£1,500</td>
<td>Nil</td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>Missed connections</td>
<td>£1,000</td>
<td>Nil</td>
<td>£1,000</td>
<td>Nil</td>
<td>£1,000</td>
<td>Nil</td>
<td></td>
</tr>
</tbody>
</table>

### Summary of cover continued

#### Business Plus

<table>
<thead>
<tr>
<th>Section</th>
<th>Cover</th>
<th>Up to</th>
<th>Policy excess</th>
<th>Up to</th>
<th>Policy excess</th>
<th>Up to</th>
<th>Policy excess</th>
</tr>
</thead>
<tbody>
<tr>
<td>22</td>
<td>Green fees</td>
<td>£250</td>
<td>Nil</td>
<td>£250</td>
<td>Nil</td>
<td>£250</td>
<td>Nil</td>
</tr>
<tr>
<td>23</td>
<td>Golf equipment hire</td>
<td>£200 (£35 per day)</td>
<td>Nil</td>
<td>£200 (£35 per day)</td>
<td>Nil</td>
<td>£200 (£35 per day)</td>
<td>Nil</td>
</tr>
<tr>
<td>24</td>
<td>Golf equipment</td>
<td>£1,500</td>
<td>£95</td>
<td>£1,500</td>
<td>£65</td>
<td>£1,500</td>
<td>Nil</td>
</tr>
<tr>
<td>25</td>
<td>Hole-in-one</td>
<td>£75</td>
<td>Nil</td>
<td>£75</td>
<td>Nil</td>
<td>£75</td>
<td>Nil</td>
</tr>
<tr>
<td>26</td>
<td>Business goods or equipment</td>
<td>£1,000,000</td>
<td>£95</td>
<td>£1,000,000</td>
<td>£65</td>
<td>£1,000,000</td>
<td>Nil</td>
</tr>
<tr>
<td>27</td>
<td>Business samples</td>
<td>£150</td>
<td>£95</td>
<td>£150</td>
<td>£65</td>
<td>£150</td>
<td>Nil</td>
</tr>
<tr>
<td>28</td>
<td>Single article limit</td>
<td>£75</td>
<td>£95</td>
<td>£75</td>
<td>£65</td>
<td>£75</td>
<td>Nil</td>
</tr>
<tr>
<td>29</td>
<td>Business money</td>
<td>£1,000</td>
<td>£95</td>
<td>£1,000</td>
<td>£65</td>
<td>£1,000</td>
<td>Nil</td>
</tr>
<tr>
<td>30</td>
<td>Cash limit</td>
<td>£500</td>
<td>£95</td>
<td>£500</td>
<td>£65</td>
<td>£500</td>
<td>Nil</td>
</tr>
<tr>
<td>31</td>
<td>Wedding rings (per person)</td>
<td>£250</td>
<td>£95</td>
<td>£250</td>
<td>£65</td>
<td>£250</td>
<td>Nil</td>
</tr>
<tr>
<td>32</td>
<td>Missed port</td>
<td>£300 (£50 per port)</td>
<td>Nil</td>
<td>£300 (£50 per port)</td>
<td>Nil</td>
<td>£300 (£50 per port)</td>
<td>Nil</td>
</tr>
<tr>
<td>33</td>
<td>Stateroom / Cabin confinement</td>
<td>£300 (£50 per complete day)</td>
<td>Nil</td>
<td>£300 (£50 per complete day)</td>
<td>Nil</td>
<td>£300 (£50 per complete day)</td>
<td>Nil</td>
</tr>
<tr>
<td>34</td>
<td>Unused pre-booked excursions</td>
<td>£300</td>
<td>£95</td>
<td>£300</td>
<td>£65</td>
<td>£300</td>
<td>Nil</td>
</tr>
<tr>
<td>35</td>
<td>Itinerary change</td>
<td>£300 (£50 per change)</td>
<td>Nil</td>
<td>£300 (£50 per change)</td>
<td>Nil</td>
<td>£300 (£50 per change)</td>
<td>Nil</td>
</tr>
<tr>
<td>36</td>
<td>Cruise connection</td>
<td>£1,500</td>
<td>Nil</td>
<td>£1,500</td>
<td>Nil</td>
<td>£1,500</td>
<td>Nil</td>
</tr>
</tbody>
</table>

#### Winter Sports

<table>
<thead>
<tr>
<th>Section</th>
<th>Cover</th>
<th>Up to</th>
<th>Policy excess</th>
<th>Up to</th>
<th>Policy excess</th>
<th>Up to</th>
<th>Policy excess</th>
</tr>
</thead>
<tbody>
<tr>
<td>37</td>
<td>Ski equipment</td>
<td>£500</td>
<td>£95</td>
<td>£500</td>
<td>£65</td>
<td>£1,200</td>
<td>Nil</td>
</tr>
<tr>
<td>38</td>
<td>Ski equipment hire</td>
<td>£200 (£15 per day)</td>
<td>£95</td>
<td>£200 (£15 per day)</td>
<td>£65</td>
<td>£500 (£25 per day)</td>
<td>Nil</td>
</tr>
<tr>
<td>39</td>
<td>Ski pack</td>
<td>£500</td>
<td>£95</td>
<td>£500</td>
<td>£65</td>
<td>£500</td>
<td>Nil</td>
</tr>
<tr>
<td>40</td>
<td>Lost lift pass</td>
<td>£200</td>
<td>£95</td>
<td>£200</td>
<td>£65</td>
<td>£200</td>
<td>Nil</td>
</tr>
<tr>
<td>41</td>
<td>Avalanche or landslide</td>
<td>£150 (£30 per day)</td>
<td>£95</td>
<td>£150 (£30 per day)</td>
<td>£65</td>
<td>£500 (£75 per day)</td>
<td>Nil</td>
</tr>
</tbody>
</table>

#### Young traveller – Study cover (Optional)

<table>
<thead>
<tr>
<th>Section</th>
<th>Cover</th>
<th>Up to</th>
<th>Policy excess</th>
<th>Up to</th>
<th>Policy excess</th>
<th>Up to</th>
<th>Policy excess</th>
</tr>
</thead>
<tbody>
<tr>
<td>42</td>
<td>Course fees</td>
<td>£2,000</td>
<td>£95</td>
<td>£2,000</td>
<td>£65</td>
<td>No cover</td>
<td>n/a</td>
</tr>
<tr>
<td>43</td>
<td>Computer equipment</td>
<td>£1,000</td>
<td>£95</td>
<td>£1,000</td>
<td>£65</td>
<td>No cover</td>
<td>n/a</td>
</tr>
</tbody>
</table>
Policy summary

This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording starting on page 7.

This insurance is underwritten by MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros, Sociedad Anónima. 5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS. Company Number: FC021974. Branch Number BR008042. Trading under the name MAPFRE Assistance. We (MAPFRE Asistencia) are authorised by the Dirección General de Seguros y Fondos de Pensiones and are subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority. Details about the extent of regulation by the Financial Conduct Authority and the Prudential Regulation Authority are available on request.

MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros, S.A. branch in the United Kingdom (trading as MAPFRE Assistance) has registered offices at 5th floor, Alpha House, 24a Lime Street, London EC3M 7HS. MAPFRE Asistencia main office is based in Spain which forms part of the EEA (European Economic Area) as a member state. The Kingdom of Spain is responsible for controlling the insurance activity of MAPFRE Asistencia S.A., through the Spanish Ministry of Economy and the Treasury, and specifically the General Directorate for Insurance Matters and Pensions Fund (Dirección General de Seguros y Fondos de Pensiones). Its branch in the United Kingdom is also under the United Kingdom FCA (Financial Conduct Authority) and PRA (Prudential Regulation Authority) supervision in certain situations according to the European Union Regulation.

You can check this information on the Financial Services Register by visiting the website https://register.fca.org.uk or by phoning 0300 500 8082.

Type of insurance and cover

Travel insurance for trip travel or year round cover – please refer to your policy schedule for your selected cover.

Various optional covers may also be included – your policy schedule will show if you selected these options.

Age eligibility

This policy is not available to anyone aged 86 years or over if year round cover is selected. If you reach the age of 86 years during the period of insurance, cover will continue until the next renewal date but not thereafter.

If long stay cover is selected, this policy is not available to anyone aged 76 years or over.

If young traveller cover is selected, this policy is not available to anyone aged 46 years or over.

If optional winter sports cover is selected, this policy is not available to anyone aged 71 years or over.

All ages are at the date of application, not date of departure.

Conditions

It is essential that you refer to the ‘Important conditions relating to health’ section in the policy wording as failure to comply with these conditions may jeopardise your claim or cover.

If you are travelling to Australia and you require medical treatment you should enrol with a local Medicare office.

Special conditions apply to each section of your policy - please refer to the policy wording for full details.

Significant features and benefits

All insured persons are covered to travel independently.

War risks, civil commotion and terrorism – cover for these events is only provided under Section 2 – Emergency medical and other expenses, Section 3 – Hospital benefit and Section 4 – Personal assistance services.

- Please see paragraph 1. in the ‘General exclusions - applicable to all sections of the policy’ in the policy wording for full details.

Significant or unusual exclusions or limitations

The standard excesses and any increased amount you have agreed to pay will be shown within your policy wording or on the policy schedule.

Any trip that has already begun when you purchase this insurance will not be covered, except where this policy replaces or you renew an existing year round policy which fell due for renewal during the trip.

General exclusions applicable to all sections of the policy

A number of sports, activities and winter sports are excluded – Please see paragraphs 5, 6 and 7 in the General exclusions in the policy wording.

- Climbing on or jumping from vehicles, buildings or balconies regardless of the height.
- Drinking too much alcohol resulting in a claim.
- Wilful, self inflicted injury, suicide, drug use or solvent abuse.
- Unlawful actions or any criminal proceedings brought against you (this does not apply to Section 15 – Incarceration abroad).

Travel to a country, specific area or event which the Foreign and Commonwealth Office (www.fco.gov.uk) or the World Health Organisation (www.who.int) has advised against all travel or all but essential travel (this does not apply to Section 1 – Cancellation, curtailment and trip interruption charges if the date the trip was booked or the policy was purchased before the date the advice was issued).

Health conditions

We will not pay claims if at the time of taking out this insurance and/or, for year round policies prior to the booking of any individual trip you;
• are receiving or waiting for hospital tests or treatment for any condition or set of symptoms that have not been diagnosed;
• are travelling against the advice of a medical practitioner or travelling to get medical treatment abroad;
• have been told about a condition that will cause your death.
We will not pay claims if your medical condition changes between the date you bought the policy and the date you book each trip (if you have arranged a year round policy) unless you tell Citybond Suretravel or your issuing agent about the change in your medical condition and they accept that change for cover.

Important limitations – Cancelling and cutting short your holiday
This policy will not cover any claims under Section 1 (Cancellation, curtailment or trip interruption) that result directly from any medical condition you knew about before the policy started or your trip was booked, and that affects:
• a close relative who is not travelling and is not insured under this policy;
• someone travelling with you who is not insured under this policy; or
• a person you plan to stay with on your trip.
They will not be covered if during the 90 days before this policy started or your trip was booked, they:
• needed surgery, inpatient treatment or hospital consultations;
• needed any treatment or prescribed medication; or
• were on a waiting list for, or knew they needed surgery, inpatient treatment or tests at any hospital or clinic; or
• had been diagnosed with a terminal condition (that will cause their death).
You should also refer to the General exclusions on pages 15 & 16.

Pregnancy and childbirth
We do not consider pregnancy or childbirth to be an illness.
You may decide to travel until you are quite late into your pregnancy. Airlines and ferry/shipping companies including cruise liners have their own restrictions due to health and safety requirements. You should check with them or any other mode of transport you propose to take before you book.

Please make sure that your medical practitioner and midwife are aware of your travel plans, that there are no known complications and that you are not travelling against any medical advice. We have the right to request a medical certificate to confirm this.

We provide cover under this policy if something unexpected happens. To be clear, we only provide cover under Sections 1, 2, 3 and 42 of this policy, for unforeseen claims that arise from new complications of pregnancy and childbirth or those that we have been previously notified of and have agreed in writing to provide cover for.

Excesses
Under most Sections of this policy you have to pay the first part of any claim. This is called an excess. This will apply to each person claiming and to each incident and to each section of the policy you claim under. This amount is shown under each of the sections where it applies.

Property claims
We pay these claims based on the value of the items at the time you lose them, unless it says otherwise in your policy. (This means you will not get back all of the money you paid for the item.)

Claims arising directly from volcanic eruptions and/or volcanic ash clouds.

Exclusions under Section 9 – Missed departure
Strike, Industrial action or adverse weather conditions existing or being publicly announced or forecast by the date you purchased this insurance or at the time of booking any trip.

Your failure to arrive at the departure point in time to board any connecting public transport after your departure on the initial international outbound and return legs of the trip.

Claims arising directly from volcanic eruptions and/or volcanic ash clouds.

Exclusions under Section 10 – UK departure assistance and missed UK connection
Strike, Industrial action or adverse weather conditions existing or being publicly announced or forecast by the date you purchased this insurance or at the time of booking any trip.

Exclusions under Section 12 – Extended kennel and/or cattery fees
Claims arising from your bodily injury or illness that is not covered under Section 2 – Emergency medical and other expenses.

Exclusions under Section 13 – Hijack and kidnapping
Any claim arising out of any act(s) by you which would be considered an offence by a court of the United Kingdom if they had been committed in the United Kingdom.

Any claim where the detainment, internment, hijack or kidnapping of you has not been reported to or investigated by the police or local authority.

Exclusions under Section 15 – Incarceration abroad
Any costs incurred by you or related to your imprisonment.

Exclusions under Section 16 – Scheduled airline failure
Any expense following your disinclination to travel or to continue with your trip or loss of enjoyment on your trip.

Any form of travel delay or other temporary disruption to your trip.

Exclusions under Sections 37, 38, 39, 40 and 41
A deduction for wear, tear and depreciation will be made on ski equipment – see table in Section 37 – Ski equipment.

Exclusions under Section 42 – Course fees
Any claim unless the course or any part of it needs to be repeated.

Exclusions under Section 43 – Computer equipment
Computer equipment left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.

Duration
This is an annual renewable or short trip policy – please refer to your policy schedule for your selected cover.

Cancellation rights
You are free to cancel this policy at any time. If you wish to cancel within 14 days of receipt of the policy documents, you may by writing to the address shown in your schedule for a refund providing you have not travelled and no claim has been made. If you cancel after the first 14 days of receipt of the documents no premium refund will be made. See General conditions in the policy wording for full details.

Claim notification
If you have a complaint about the sale of your policy, in the first instance, please write to:

Citybond Suretravel
109 Elmers End Road
Beckenham, Kent, BR3 4SY

Or

By email to quality@citybond.co.uk

If you have a complaint about a claim, in the first instance, please write to:

The Customer Relations Manager
Citybond Suretravel
Customer Relations Department
One Victoria Street,
Bristol Bridge,
Bristol,
BS1 6AA

Email complaints@travelclaimservices.com

If you are still not satisfied with the way we have handled your complaint, you may then take your complaint to the Financial Ombudsman Service who will investigate your complaint:

Insurance Division, The Financial Ombudsman Service, Exchange Tower London, £14 95R or

By phone 0300 123 9123 or email complaint.info@financial-ombudsman.org.uk

Financial Services Compensation Scheme (FSCS)
The insurer is covered by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. Further information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk) or by contacting the FSCS at 10th Floor, Beaufort House, 51 St Botolph Street, London EC3A 7QH or by calling 0800 678 1100 or 020 7741 4100.

Policy Wording
This contract of insurance is made between you and the insurer who will provide the services and benefits described in the policy. 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 schedule which we propose to attach to the policy. In return for having accepted your premium, we will, in the event of bodily injury, death, illness, disease, loss, theft, damage, legal...
liability or other specified events happening within the period of insurance, provide insurance in accordance with the operative sections of your policy as referred to in your schedule. The schedule and any endorsements will be all part of the policy. Your policy is evidence of the contract of insurance. This policy is only available to you if you are permanently resident in the United Kingdom. Channel Islands or European Union and have been for the past six months prior to the date of issue, and are registered with a medical practitioner in the United Kingdom, Channel Islands or European Union.

The Law applicable to this policy and you and we can choose the law which applies to this policy. We propose that English Law applies. Unless we and you agree otherwise English Law will apply to this policy.

Policy excess
Please refer to the section under which the claim is being made for full details of the policy excess applicable.

Helplines
Please carry this policy with you in case of an emergency. Details of the helplines can be found at the back of each policy section and on the back page of the policy.

If you would like more information or if you feel the insurance may not meet your needs, contact your issuing agent. MAPFRE Assistance
This insurance is underwritten by MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros, Sociedad Anónima. 5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS. Company Number: FC019174. Branch Number BR008042. Trading under the name MAPFRE Assistance. We (MAPFRE Asistencia) are authorised by the Dirección General de Seguros y Fondos de Pensiones and are subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority. Details about the extent of regulation by the Financial Conduct Authority and the Prudential Regulation Authority are available on request. MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros, S.A. branch in the United Kingdom (trading as MAPFRE Assistance) has registered offices at 5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS. MAPFRE Asistencia main office is based in Spain which forms part of the EEA (European Economic Area) as a member state. The Kingdom of Spain is responsible for controlling the insurance activity of MAPFRE Asistencia S.A., through the Spanish Ministry of Economy and the Treasury, and specifically the General Directorate for Insurance Matters and Pensions Fund (Dirección General de Seguros y Fondos de Pensiones). Its branch in the United Kingdom is also under the United Kingdom FCA (Financial Conduct Authority) and PRA (Prudential Regulation Authority) supervision in certain situations according to the European Union Regulation.

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Definitions
These definitions apply throughout your policy booklet. Where we explain what a word means, that word will appear highlighted in bold print and the meaning wherever it is used in the policy. We have listed the definitions alphabetically.

Baggage
means baggage, clothing, personal effects, valuables and other articles (but excluding ski equipment, and personal money and documents of any kind) which belong to you (or for which you are legally responsible) which are worn, used or carried by you during any trip.

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

Business goods or equipment
means items used by you and which belong to 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.

Change in medical condition
You must tell us about any changes that take place between the date you bought your policy and the date you booked a trip. This includes:

• any new treatment or prescribed medication;
• any changes to treatment or prescribed medications, including changes in dosages; and
• any new sickness, condition, illness or injury which you needed to ask for medical advice.

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

Complications of pregnancy and childbirth
For the purpose of this policy, complications of pregnancy and childbirth shall only be deemed to include the following: toxemia, gestational diabetes, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidum, placenta praevia, stillbirths, miscarriages, medically necessary emergency Caesarean section/medically necessary termination and any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

Couple
means you and your close relative who lives with you in a domestic relationship at the same address as you. Each insured person is considered to live independently.

Curtailment/Curtail/Curtailed
means either:

• abandoning or cutting short the trip by direct early return to your home area, in which case claims will be calculated from the day you returned to your home area and based on the number of complete days of your trip you have not used, or
• by airline or hospital outside your home area as an in-patient or admitted to your accommodation abroad due to compulsory quarantine or on the orders of a medical practitioner, in either case for a period in excess of 48 hours. Claims will be calculated from the day you were admitted to hospital or confined to your accommodation and based on the number of complete days for which you were hospitalised, quarantined or confined to your accommodation.

Departure point
means the international airport, train station or port where your trip to your destination begins and where the final part of your insured trip back to your home begins.

Family cover
means up to two adults and any number of their children, step children, foster children or grandchildren aged under 18. Each insured person is covered to travel independently.

Geographical area(s)
means the countries of the area (shown below) for which you have paid the appropriate premium, except those countries or parts of countries where the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) has advised against travel, as specified on your schedule.

United Kingdom including Great Britain, Northern Ireland and the Isle of Man.
Europe:
Albania, Andorra, Armenia, Austria, Azerbaijan, Belgium, Belarus, Bosnia-Herzegovina, Bulgaria, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark (including Faroe Islands), Estonia, Finland, France (including Corsica), Georgia, Germany, Gibraltar, Greece (including Greek Islands), Hungary, Iceland, Ireland, Italy (including Aeolian Islands, Sardinia & Sicily), Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway (including Jan Mayen, Svalbard Islands), Poland, Portugal (including Azores & Madeira), Romania, Russia (European), San Marino, Serbia (including Kosovo), Slovakia, Slovenia, Spain (including Balearic and Canary Islands), Sweden, Switzerland, Turkey, Ukraine, United Kingdom and Vatican City.
Australia & New Zealand: Mainland Australia, Tasmania, New Zealand and their dependencies.
Worldwide excluding USA, Canada & the Caribbean: Worldwide, excluding United States of America, Canada and all islands in the Caribbean Sea and the Bahamas.

Worldwide including USA, Canada & the Caribbean: All countries worldwide.

Home
means your normal place of residence in the United Kingdom, Channel Islands or European Union.

Home area
for residents of the United Kingdom excluding Channel Islands and the Isle of Man, your home area means the United Kingdom excluding Channel Islands and the Isle of Man.
For residents of the Channel Islands and the Isle of Man, your home area means either the particular Channel Island or the Isle of Man on which you live or the Isle of Man depending on where your home is.

For residents of the European Union, your home area is your country of residence in the European Union. (Please note that for the purpose of this insurance each of these areas is defined as a separate area of residence).

Manual work
any manual labour which includes but not limited to:

• using, installing or maintaining equipment or machinery; or
• building or construction work.

We will provide cover for manual labour that is voluntary, for a registered charity and where you will not earn any money. In these situations, you will not be covered for work that involves installing, putting together, maintaining, repairing or using heavy electrical, mechanical or hydraulic machinery. You will not be covered when you are working more than three metres above the ground, and cover for personal accident and personal liability is not included. If you are working yourself during voluntary work, the policy excess under Section 2 (Emergency Medical and other expenses) will be increased to £250.

Medical condition(s)
means any disease, illness or injury, including psychological conditions.

Medical practitioner
means a registered practising member of the medical profession recognised by the law of the country in which they are practising, who is not related to you or any person who you are travelling with.

One-way trip
means a trip or journey made by you within the countries of the geographical areas, during the period of insurance, but with cover under this policy ceasing 12 hours after the time you first leave the immigration control of the country in which your final destination is situated and:

Period of insurance
Under these policies, Section 1 – Cancellation cover shall be operative from the time you pay the premium except for year round
policies where cover shall be operative from the start date stated on the schedule or the time of booking the trip (whichever is the later) and terminates on commencement of any trip or expiry of the policy (whichever is the earlier).

For all other sections of the policy, whichever cover is selected, the insurance starts when you leave your home or your place of business in your home area (whichever is the later) to start the trip and ends at the time of your return to your home or place of business in your home area (whichever is the earlier) on completion of the trip.

However, any trip that had already begun when you purchased this insurance will not be covered, except where this policy replaces or you renew an existing year round policy which fell due for renewal during the trip.

The period of insurance is automatically extended for the period of the delay in the event that your return to your home area is unavoidably delayed due to an event insured by this policy.

**Year round**

means the period for which we have accepted the premium as stated in the schedule. During this period any trip not exceeding the number of days shown below is covered:

- 50 days for each insured person up to and including 65 years of age. This is extendable up to 100 days upon payment of an additional premium.
- 35 days for each insured person aged between 66 and 85 years of age inclusive. This is not extendable.
- Winter sports cover may be included up to 17 days during the period of insurance for each insured person aged up to and including 70 years of age upon payment of the appropriate premium.

**Trip travel**

means the period of the trip and terminating upon its completion, but not in any case exceeding the period shown in the schedule.

- For each insured person aged 75 years and under, the maximum trip duration is 100 days.
- For each insured person aged 76 years and over, the maximum trip duration is 31 days.

Under these policies, Section 1 - Cancellation cover shall be operative from the time you pay the premium.

**Long stay**

means the period of the trip and terminating upon its completion or your return to your home area (whichever is earlier), but not in any case exceeding the period shown in the schedule.

- For insured persons aged up to and including 45 years of age the maximum duration shall not exceed 18 months.

Note: In the event that you return temporarily to your home during the period of insurance, the cover under the policy will cease upon your arrival home and not be re-instated until departure from your home. Any claim occurring during your stay within your home area will not be covered.

**Personal money**

means bank notes, currency notes and coins in current use, travellers’ and other cheques, postal or money orders, pre-paid coupons, travel tickets, event and entertainment tickets, phone cards, money cards and credit/debit or pre-pay charge cards all held for private purposes.

**Public transport**

means any publicly licensed aircraft, sea vessel, train, coach or bus on which you are booked or had planned to travel.

**Secure baggage area**

means any of the following, as and where appropriate:

a. The locked glove compartment, boot or luggage compartment of a motor vehicle
b. The locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats
c. The fixed storage units of a locked motorised or towed caravan
d. A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof

**Skii equipment**

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

**Stopover**

means that if you purchase a policy for Worldwide excluding USA, Canada and the Caribbean you are able to stopover in any country detailed in the geographical area of Worldwide excluding USA, Canada and the Caribbean for a limited period (as shown below), applicable to both the outward and return journey.

For trip travel policies, the permitted stopover time is 24 hours.

For long stay policies, the permitted stopover time is 72 hours.

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For young traveller policies, if you purchase a policy for Australia and New Zealand, you are able to stopover in any country detailed in the geographical area of Worldwide including USA, Canada and the Caribbean, applicable to both the outward and return journey for a limited period. The permitted stopover time is 72 hours.

**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 organisation(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.

**Trip**

means any holiday (including cruises), business or pleasure trip or journey made by you within the geographical areas shown in the schedule which begins and ends in your home area during the period of insurance. However any trip that had already begun when you purchased this insurance will not be covered, except where this policy replaces or you renew an existing year round policy which fell due for renewal during the trip.

In addition any trip solely within your home area under year round cover 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 year round cover is considered to be a separate trip, with the terms, definitions, exclusions and conditions contained in this policy applying to each trip.

**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/UK**

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

**Valuable**

means photographic, and video equipment, and associated equipment of any kind; computer hardware and software; games consoles (Playstation, Gameboy, Nintendo etc) accessories and games; personal organisers; televisions; portable video, audio and computer equipment (DVD, CD, mini-disc, MP3/4 players, iPods, Pads, computerised tablets, e-books, Kindles etc) and all associated discs and accessories; spectacles; prescription sunglasses, telescopes, binoculars; jewellery; watches; furs; leather articles; precious stones and articles made of or containing gold, silver or other precious metals.

**Vermin**

means rats, mice, squirrels, owls, pigeons, foxes, bees, wasps or hornets.

**We/Us/Our/Insurer**

MAPFRE ASISTENCIA Compañía Internacional de Seguros y Reaseguros Sociedad Anónima. 5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS.

You/Your/Yourself/Insured Person(s) means each person travelling on a trip whose name appears on the policy schedule and for whom the appropriate premium has been paid; resident in the United Kingdom, Channel Islands or European Union and have been for the six months prior to the date of issue, and registered with a medical practitioner for at least 6 months before the date of application not being more than 85 years for year round cover, 75 years for long stay cover and 45 years for young traveller cover.

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**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.

**Dual insurance**

If, at the time of any incident which results in a valid 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 4 – Personal accident).

**Reasonable precautions**

At all times you must take all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take all reasonable steps to safeguard your property from loss or damage and to recover property lost or stolen.

**Cancellation**

**Automatic cancellation rights**

You may cancel this policy within 14 days of receipt of the policy documents (new business) and for year round policies the renewal date (the cancellation period) by writing to the address shown in your schedule during the cancellation period. Any premium already paid will be refunded to you providing you have not travelled, no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

**Cancellation outside the statutory period**

You may cancel this policy at any time after the cancellation period no premium refund 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.
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
   If you would like to make a claim please contact us at:
   Citybond Suretravel Claims Department
   PO Box 5775
   Southend-on-Sea
   Essex
   SS1 2JY
   Phone: 0330 400 1417 or 0117 930 5280

Claims forms can be obtained from www.travelclaimsservices.com, or email claims@travelclaimsservices.com to obtain a claim form.

You are required to register your claim with us within 31 days of returning from your trip. Any delay in submitting your claim to insurers may result in part or all of your claim not being accepted, and a written explanation of the delay will be required for your claim to be considered.

You must also tell us if you are aware of any court claim form, summons or impending prosecution. Every communication relating to a claim must be sent to us as soon as possible. You or anyone acting on your behalf must not negotiate, admit or refuse any claim without our permission in writing.

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. You should refer to the section under which you are claiming for further details of the evidence that we need to deal with your claim.

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 if there is any salvage, then it will become our property. We may refuse to reimburse you for any property which you cannot provide proof of ownership such as an original receipt, a valuation, user manual or bank or credit card statements.

2. Transferring of rights
   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.

Important conditions relating to health

These apply to Section 1 – Cancellation or curtailment charges, Section 2 – Emergency medical and other expenses, Section 3 – Hospital benefit, Section 4 – Personal accident and Section 42 – Course fees.

It is very important that you read and understand the following.

1. You will not be covered for medical conditions if you have not told us about them all when questioned or we have not agreed to cover them. You will also not be covered for anything that arises from, or is in any way related to, or has been triggered or caused by, a medical condition, unless you have told us about the condition/s and we have agreed to cover them.

2. If we are unable to cover the medical condition, this will mean that you and any other person insured by us will not be covered for any directly related claims arising from the medical condition.

3. If your health changes after you purchased your policy but before you travel, you must tell us about these changes if because of these you have:
   • changed your medication
   • seen a doctor and have seen or been referred to a consultant or specialist
   • been admitted to hospital for, or are waiting to receive treatment (including surgery, tests or investigations) or the results of tests and investigations

We will then tell you if we can cover these medical condition/s and if there is any additional premium to pay.

If we cannot cover your medical condition(s), or you do not want to pay the additional premium quoted, we will give you the choice of either:
• making a cancellation claim for any pre-booked trips; or
• continuing the policy but without cover for your medical condition(s); or
• cancelling your policy and receiving a proportionate/partial refund (provided that you have not made a claim or are about to).

4. We will not pay any directly related claims if at the time of taking out this insurance or when booking a trip under a year round policy you:
   a. have any medical conditions for which in the past 2 years:
      i. you have had or are waiting for any consultations, investigations or follow-ups;
      ii. you are having or have had treatment or prescription medication;
      iii. you are on a waiting list for, or knew you needed surgery, inpatient treatment or tests at a hospital or clinic at the date you bought the policy or the date you book your trip;
      b. have had treatment for cancer in the last five years; or
   c. have EVER been diagnosed with or treated for any of the following:
      i. a heart attack, aneurysm, chest pain(s), or any other heart condition
      ii. high blood pressure, blood clots, raised cholesterol, aneurysm or circulatory disease
      iii. any form of stroke, TIA (Transient Ischaemic Attack), or brain haemorrhage

UNLESS:
   You have told us about all your relevant medical conditions and we have accepted them in writing.
   You should contact us at www.healthcheck247.com or by calling 0333 207 0588 if:
   • you need to declare a medical condition;
   • you are unsure whether a medical condition needs to be declared or not.

5. We will not pay any directly related claims if at the time of taking out this insurance or when booking a trip under a year round policy you:
   a. Are receiving or waiting for tests, investigations or treatment for any condition or set of symptoms that have not been diagnosed;
   b. have been given a terminal prognosis by a doctor;

6. We will not pay any directly related claims if at any time you:
   a. travel against the advice of a medical practitioner or where you would have been advised against travel if you had sought their advice before beginning your trip;
   b. incur costs for medical treatment or consultation at any medical facility during your trip that you knew would be required before travelling;
   c. are travelling specifically for the purpose of obtaining and/or receiving any elective surgery, procedure or hospital treatment;
   d. are not taking the recommended treatment or prescribed medication for a medical condition as directed by a medical practitioner;
   e. travel against health requirements stipulated by the carrier, their handling agents or any other public transport provider.

Important limitations – Cancelling and cutting short your holiday

This policy will not cover any claims under Section 1 (Cancellation, curtailment or trip interruption) that result directly from any medical condition you knew about before the policy started or before the booking of any trip, and that affects:
• a close relative who is not travelling and is not insured under this policy;
• someone travelling with you who is not insured under this policy;
• a person you plan to stay with on your trip;

if during the 90 days prior to taking out this insurance or when booking a trip, they:
• needed surgery, inpatient treatment or hospital consultations;
• needed any treatment or prescribed medication;
• were on a waiting list for, or knew they needed surgery, inpatient treatment or tests at any hospital or clinic;
• had been diagnosed with a terminal condition (that will cause their death).

You should also refer to the General exclusions on pages 15 & 16.
The following medical conditions are covered subject to the normal terms and conditions of this insurance and you do not need to tell us about them, provided the insured person can meet all of the following criteria:

- a) has no other medical conditions which are not listed below;
- b) is not awaiting surgery for the condition; and
- c) has been fully discharged from any post-operative follow-up.

### Allergic rhinitis
- Blindness
- Breast – Cyst/ Fibroadenoma
- Broken bones (other than head or spine - no longer in plaster)

### Cataracts
- Chicken pox (fully resolved)

### Coeliac disease
- Common cold/ Influenza

### Deafness

### Ear infections (resolved - must be all clear prior to travel if flying)

### Enlarged prostate (benign prostatic enlargement)

### Gall bladder removal (no complications)

### Glaucoma

### Gout

### Haemorrhoids (piles)

(please go to www.healthcheck247.com to see the full list of accepted conditions)

In addition to any medical condition on the ‘accepted conditions’ list, you may also be automatically accepted for cover for one of the following medical conditions, provided you do not have:

- a) more than one of the following medical conditions or
- b) any other medical conditions

**Arthritis** (Juvenile, osteoarthritis, rheumatoid or psoriatic arthritis, reiter’s syndrome, rheumatism):
- There must have been no hospital admissions within the last 12 months.
- Must NOT affect the back more than any other area of the body.
- No more than 2 medications.
- No mobility aids (other than walking stick or frame).
- Must NOT be awaiting surgery.
- Must have no lung problems.

**Asthma** (wheezing):
- There must have been no hospital admissions EVER.
- Must have been diagnosed prior to age 50.
- Must be controlled with no more than 2 medications (NO nebulizer, NO home oxygen).
- Must have been a non-smoker for at least 12 months.
- Must be able to walk 200 yards on the flat without becoming short of breath.

**Diabetes mellitus** (sugar diabetes):
- Type 2 (non-insulin-dependent diabetes mellitus) only.
- Controlled by diet alone or by no more than 1 medication (no insulin).
- There must have been no hospital admissions or diabetic complications EVER.
- Must have been a non-smoker for at least 12 months.

**Down’s Syndrome**:
- There must be NO associated conditions or complications (e.g. congenital heart disease, epilepsy, gastrointestinal abnormalities).

**Hypercholesterolaemia** (high/raised cholesterol):
- No more than 1 medication.
- Must NOT be the inherited form.
- Must have been a non-smoker for at least 12 months.

**Hypertension** (high blood pressure, White Coat Syndrome):
- No more than 2 medications.
- Must have been no change in treatment within the last 6 months.
- Must have been a non-smoker for at least 12 months.

**Hypotension** (low blood pressure):
- Must NOT be associated with any underlying condition.

**Osteoporosis** (osteopaenia, fragile bones):
- There must have been NO vertebral (backbone) fractures.

If you have any other medical conditions or your medical conditions do not meet the above criteria, you should contact us at www.healthcheck247.com or by calling 0333 207 0588 to tell us about all your medical conditions and ensure that the cover will meet your needs.

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**General exclusions applicable to all sections of the policy**

We will not pay for claims arising directly from:

1. **War risks, civil commotion and terrorism**
   - 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 unapproved power but this exclusion shall not apply to losses under Section 2 – Emergency medical and other expenses, Section 3 – Hospital benefit and Section 4 – 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. **Radioactive contamination**
   - 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. **Sonic bangs**
   - Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices traveling at sonic or supersonic speeds.

4. **Costs**
   - Costs of phone calls or faxes, meals, taxi fares (except for taxi costs paid for the initial journey to a hospital abroad due to an insured person’s illness or injury), interpreters’ fees, travel (convenience,舒适性, losses of earnings, loss of enjoyment of the holiday, time share maintenance fees, holiday property bonds or points and any extra travel or accommodation costs unless we authorised these or they are part of a valid claim under Section 1, Section 2 or Section 3.

5. **Winter sports**
   - Your participation in winter sports unless the appropriate winter sports premium has been paid, and you are under the age of 71 prior to the commencement of the period of insurance in which case cover will apply under those sections shown as covered for winter sports in your schedule for:
     - a. the winter sports specified in the list on page 17 and
     - b. any other winter sports shown as covered in your schedule for a period of no more than 17 days in total in each period of insurance under year round policies, for the period of the trip under travel policies, and for the period specified on the schedule for long stay and young traveller policies.

6. **Professional sports or entertaining**
   - Your participation in or practice of any professional sports or professional entertaining.

7. **Other sports or activities**
   - Your participation in or practice of any other sport or activity, manual work or racing unless:
     - a. specified in the list on pages 16 & 17 or
     - b. shown as covered in your schedule.

8. **Jumping from vehicles, buildings or balconies**
   - You climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or climbing or moving from any external part of any building to another (apart from stairs, ramps or walkways) and falling regardless of the height, unless your life is in danger or you are attempting to save human life.

9. **Unauthorised use of swimming pools**
   - The unauthorised use of a swimming pool outside the specified times of opening.

10. **Tour operator & airline failure**
    - Any claim that results from the tour operator, airline or any other company, firm or person not being able or not being willing to carry out any part of their obligation to you (unless you are entitled to reimbursement under Section 16 – Scheduled airline failure).

11. **Search and rescue**
    - Any search and rescue costs.

12. **Alcohol abuse**
    - You drinking too much alcohol, or any form of alcohol abuse including alcohol withdrawal, where it is reasonably foreseeable that such consumption could result in a serious impairment of your faculties and/or judgement resulting in a claim. We do not expect you to avoid alcohol on your trips or holidays but we will not cover any claims arising because you have drunk so much alcohol that your judgement is seriously affected and you need to make a claim as a result.

13. **Suicide, drug use or solvent abuse**
    - You wilfully self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, drug use (other than drugs taken in accordance with treatment prescribed and directed by a medical practitioner, but not for the treatment of drug addiction), and putting yourself at needless risk (except in an attempt to save human life).

14. **Unlawful action**
    - Your own unlawful action or any criminal proceedings against you (this does not apply to Section 15 – Incarceration abroad).

15. **Additional loss or expense**
    - Any other loss, damage or additional expense following on from the event for which you are claiming, unless we provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim for loss of earnings following bodily injury, illness or disease.

16. **Armed Forces**
    - Operational duties of a member of the Armed Forces (other than claims arising from authorised leave being cancelled due to operational reasons, as provided for under sub section 4, of Section 1 – Cancellation, curtailment or trip interruption charges).
17. Travelling against FCO or WHO advice

Your travel to a country, specific area or event when the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country (which you are travelling to) has advised against all, or all but essential travel (this does not apply to Section 1 - Cancellation, curtailment and trip interruption charges if the date the trip was booked or the policy was purchased before the date the advice was issued).

18. Fit to Travel

Where you were not fit to undertake your trip when booking your trip or purchasing this policy.

19. Costs covered elsewhere

Where there is another insurance policy covering the same risk.

20. Safety Precautions

Where you are not wearing a helmet whilst on a motorcycle, motor scooter or moped. Where you are not wearing a seatbelt when travelling in a motor vehicle, where a seatbelt is available.

### Sports and activities covered

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<th>Sports and activities covered</th>
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| Participation in the following activities is covered at no additional premium and without the need for prior declaration, when participating on a recreational and non professional basis during any trip. Any involvement is subject to your compliance with local laws and regulations and the use of recommended safety equipment (such as helmet, harness, knee and/or elbow pads).

If you are participating in any other sports or activities not mentioned, please contact your issuing agent as they may be able to offer cover for an additional premium. Details of those sports and activities for which you have purchased cover will be added to your policy schedule.

Cover for manual work will be provided where such work is solely in a voluntary capacity for a registered charity and where there is no financial gain. In such circumstances, there will be no cover for hands on involvement with the installation, assembly, maintenance, repair or use of heavy electrical, mechanical or hydraulic plant or machinery, or for working more than 3 metres above the ground or with animals, and there is no cover under Section 4 - Personal accident and liability.

**Covered as standard without charge**

No cover under Section 7 - Personal liability for those sports or activities marked with *, all other terms and conditions of the policy will apply.

- abseiling (within organisers’ guidelines)
- administrative or clerical occupations
- aerobics
- amateur athletics (track and field)
- archaeological digging
- archery
- assault course
- badminton
- banana boating
- bar/restaurant work *
- baseball
- basketball
- beach games
- billiards/snooker/pool
- body boarding (boogie boarding)
- bowls
- bungee jumping/swoop (within organisers guidelines)
- camel riding *
- canoeing (up to grade 2 rivers)
- clay pigeon shooting *
- climbing (on climbing wall only)
- cricket
- croquet
- cross country running (non competitive)
- curling
- cycling (no racing)
- deep sea fishing
- driving any motorised vehicle (other than a Quad bike) for which you are licensed to drive in your home area (other than in motor rallies or competitions)
- elephant riding/trekking *
- falconry
- fell walking/running
- fencing
- fishing
- five
- flying as a fare paying passenger in a fully licensed passenger carrying aircraft
- football (amateur only and not main purpose of trip)
- fruit or vegetable picking
- (non-mechanical)
- glass bottom boats *
- gliding (under instruction) *
- go karting (within organisers guidelines) *
- golf
- handball
- horse riding with a helmet (excluding competitions, racing, jumping and hunting)*
- hot air ballooning (organised pleasure rides only)
- hovercraft/driving/passerenger *
- hurling (amateur only and not main purpose of trip)
- ice skating (1 day maximum)
- indoor climbing (on climbing wall)
- jet boating (no racing) *
- jet skiing (no racing) *
- jogging
- karting (no racing)
- kayaking (up to grade 2 rivers)
- korfball
- marathon running (non professional)
- motor cycling (full UK licence held) *
- mountain biking (no racing)
- netball
- octopush
- orienteering
- paintball/war games (wearing eye protection) *
- parachuting (tandem only)
- paragliding (over water)
- pony trekking
- power boating (no racing and non-competitive) *
- racket ball
- rambling
- refereeing (amateur only)
- rings
- roller skating/blading/in line skating (wearing pads and helmets)
- rounders
- rowing (no racing)
- running (non-competitive and not marathon)
- safari trekking (must be organised tour)
- sailing/yachting (if qualified or accompanied by a qualified person and no racing) *
- sand boarding / surfing /sking
- scuba diving up to depth of 30 metres (if PADI or equivalent qualified or accompanied by qualified instructor and not diving alone)
- small bore target shooting / rifle range shooting (within organisers guidelines) *
- skateboarding
- sledging (not on snow)
- snorkelling
- softball
- spear fishing (without tanks)
- speed sailing (no racing) *
- squash
- Lapland - If travelling to Lapland for no more than 2 nights, participation in the following activities are covered without the additional winter sports premium being required: husky dog sledding (organised, non-competitive with local driver) and sledging/sleigh riding as a passenger (pulled by horse or reindeer)*.

**Winter sports** - Payment of the optional winter sports additional premium is required to extend all sections of your policy to include winter sports activities as detailed in the winter sports cover section.

**Covered if the appropriate winter sports premium has been paid**

- airboading
- big foot skiing
- blade skating
- cross country/nordic skiing
- dry slope skiing
- glacier skiing/walking
- husky dog sledding (organised, non-competitive with local driver)
- ice go karting (within organisers guidelines)*
- ice skating (for more than 1 day)
- ice windsurfing*
- ice go karting (within organisers guidelines)*
- ice skating – mono
- ice blading
- kick sledging
- ski – blading
- ski boarding
- skiing on piste†
- on piste†
- skating – mono
- skating – off piste but within the resort boundaries†
- sledding/tobogganing
- sledging/sleigh riding as a passenger (pulled by horse or reindeer)*
- snow blading
- snow boarding on piste†
- snow boarding - off piste but within the resort boundaries†
- snow mobilising (skidoos)*
- snow shoe walking
- snow tubing
- tobogganing
- training/racing (ski school)
- winter walking (using crampons and ice picks only)
- students working as counsellors or university exchanges for practical course work (not manual work)
- surfing
- swimming
- swimming with dolphins / elephants
- Sydney harbour bridge (walking across clipped onto safety line)
- table tennis
- tall ship crewing (no racing) *
- ten pin bowling
- tennis
- trampolining
- tree canopy walking
- trekking/hiking/endurance activities up to 3,000 metres above sea level
- tug of war
- volleyball
- wake boarding
- water polo
- water skiing/water ski jumping
- whale watching
- white water rafting (up to grade 2 rivers)
- wind surfing/sailing *
- wind tunnel flying
- zip lining/trekking (safety harness must be worn)
- zorbing/hydro zorbing/sphering

**No cover under Section 7 – Personal liability for those sports or activities marked with * Addendum**

You are not covered when engaging in organised competitions (other than as part of ski school instruction) or when skiing/snowboarding against local authoritative warning or advice.

† A piste is a recognised and marked ski run within the resort boundaries.
Medical Assistance Helpline

Need medical help abroad? Call us first on +44 (0)203 362 2447
For emergencies: if you are taken by ambulance to hospital following an emergency call, you or a travelling companion should call us as soon as possible once you have been admitted to hospital.
For non-emergencies: if you need a GP, or need to go to A&E or a clinic, Call Us First, before you try to locate help, so we can guide you to the safest and most appropriate source of treatment.
If you are unfortunate enough to need medical help whilst abroad please Call Us First on the Medical Assistance Helpline +44 (0)203 362 2447

Our highly experienced multi-lingual team are available to talk 24 hours a day, to advise you or your travelling companion of what steps to take. Their aim will always be to establish the best treatment available to you in the country you are visiting.

Our first steps will always be to...
- Confirm that you’re in a place of safety;
- Establish the best local treatment available to you; and
- Consider your health and best interests;

Make sure that the necessary medical fees are guaranteed.

Important note: it may affect your claim if you your travelling companion or a doctor/nurse does not contact us on the number above. We do not cover any costs over £500 where prior agreement regarding treatment has not been obtained from the Medical Assistance Helpline.

Our highly experienced multi-lingual team of in-house doctors, nurses and experienced case managers will advise you, your travelling companion, and/or your treating doctor, of what steps to take.

We understand how important it is to have someone who...
- You can contact at any time of the day or night
- You can trust has the medical expertise to guide you to the right course of treatment
- Has an in-depth understanding of how and when to transfer sick and injured patients back home
- Will speak to you in a language you can understand.

Our team is focused on trying to take some of the worry out of what can be an incredibly stressful situation so we’ll keep your key contacts updated on your progress for you and if need be, we’ll fly a doctor or nurse out, with specialist repatriation equipment, to accompany you home.

We actively monitor the capabilities of medical facilities throughout the world and use this knowledge to determine whether you need to be transferred to a different facility. Once we are satisfied that you are getting the appropriate treatment, we will agree a treatment plan with your treating doctor and you. If you cannot be discharged in time to continue your trip as planned, we will make arrangements to bring you home at the appropriate time.

Section 1 – Cancellation, curtailment and trip interruption charges

What is covered
We will pay you up to the amount shown in the summary of cover for your proportion only of 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, together with your proportion only of any reasonable additional travel expenses incurred if:

a. cancellation of the trip is necessary and unavoidable or
b. the trip is curtailed or interrupted before completion

as a result of any of the following events occurring:

1. The death, bodily injury, illness, disease or complications of pregnancy and childbirth of:
   a. you
   b. any person with whom you are travelling or have arranged to travel with
   c. any person whom you have arranged to stay with
   d. your close relative
   e. your close business associate.
2. Compulsory quarantine, jury service attendance or being called as a witness (but not as an expert witness) at a Court of Law of you or any person who are travelling with or have arranged to travel with.
3. Redundancy (provided employment has been on a continuous full time basis with the same employer for at least 24 months and qualifies for payment under current redundancy payment legislation and, at the time of booking the trip or purchasing this policy, there was no reason to believe anyone would be made redundant) of you or any person who are travelling with, or have arranged to travel with.
4. You or any person who are travelling with, or have arranged to travel with, are a member of the Armed Forces, Territorial Army, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have
your/thier authorised leave cancelled or are called up for operational reasons, provided that such cancellation or curtailment could not reasonably have been expected at the time when you purchased this insurance or at the time of booking any trip.
5. A government directive prohibiting all travel to, or recommending evacuation from, the country or area you were planning to visit or were staying in, as a result of natural disasters (such as earthquakes, fires, tsunamis, landslides, floods, hurricanes or epidemic(s) / pandemic(s)).
6. The Police or other authorities requesting you to stay at, or return to, your home due to serious damage to your home caused by fire, aircraft, explosion, tsunami, avalanche, hurricane, storm, flood, subsidence, fallen trees, collision by road vehicles, malicious people or theft.

Special conditions relating to claims

1. You must get (at your own expense) a medical certificate from a medical practitioner and the prior approval of the Medical Assistance Helpline to confirm the necessity to return home prior to curtailment of the trip, due to death, bodily injury, illness, disease or complications arising as a direct result of pregnancy.
2. If you fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as you find out it is necessary to cancel the trip the amount we will pay will be limited to the cancellation charges that would have otherwise applied.
3. If you cancel the trip due to:
   a. bodily injury, illness, disease, mental or nervous disorder or complications arising as a direct result of pregnancy, you must provide (at your own expense) a medical certificate from a medical practitioner stating that this necessarily and reasonably prevented you from travelling.
   b. Redundancy (provided employment has been on a continuous full time basis with the same employer for at least 24 months and qualifies for payment under current redundancy payment legislation and, at the time of booking the trip or purchasing this policy, there was no reason to believe anyone would be made redundant) of you or any person who are travelling with, or have arranged to travel with.

We need the medical certificate completed as soon as you find out it is necessary to cancel the trip, as any delay in seeing a medical practitioner could mean that your symptoms are no longer present. If you cannot get an immediate appointment, please make one for as early as possible and keep all details of this to help substantiate your claim.

4. On the condition that you contact us first, and that we make all the travel arrangements, we will pay necessary additional travelling costs incurred in returning you home in the event that you have a valid curtailment claim. If the situation permits, and the period of your original booked trip has not expired, we will also pay necessary additional travel costs in transporting you back to the location abroad. Travel by air will be limited to one economy/tourist class ticket for each insured person.

5. We will only consider the unused expenses of a person who has taken out insurance cover with Citybond Suretravel. For example, if you are travelling with someone who is not insured, we only pay your proportion of costs, not theirs.

What is not covered

1. The policy excess as shown in the summary of cover for each and every claim per incident claimed for under this section by each insured person.
2. The cost of your unused original tickets where the Medical Assistance Helpline or we have arranged and paid for you to come home following curtailment of the trip. If however you have not purchased a return ticket, we reserve the right to deduct the

Reciprocal health agreements with other countries

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 an European Health Insurance Card (EHIC) by completing an application form via www.ehic.org.uk. You can also apply either online through www.citybond.co.uk, or by telephoning the EHIC application line on 0300 330 1350. This will entitle you to benefit from the reciprocal health care arrangements which exist between countries within the EU/EEA or Switzerland.

If we agree to pay for a medical expense which has been reduced because you have used either a European Health Insurance Card or private health insurance, we will not deduct the policy excess under Section 2 - Emergency medical and other expenses.

Australia
If you need medical treatment in Australia, you should enrol with a local MEDICARE office. You do not need to enrol when you are planning to visit Australia, but must do so to this effect on or before the first occasion you receive treatment. In patient and out-patient treatment at a public hospital will then be available free of charge. Details of how to enrol and the free treatment available can be found by visiting the MEDICARE website on www.medicareaustralia.gov.au. Alternatively, please call the Medical Assistance Helpline for guidance.

If you are admitted to hospital, you must contact the Medical Assistance Helpline as soon as possible and get their authorisation in respect of any treatment NOT available under MEDICARE.

A note to all insured people, doctors and hospitals
This is not a private medical insurance. If you need any medical treatment, you must tell us immediately or we may not guarantee medical expenses. If you need any medical treatment, you must allow us or our representatives to see all of your medical records and information.

Contact the Medical Assistance Helpline on telephone number: +44 (0)203 362 2447
cost of an economy flight from any additional costs we have incurred which are medically necessary to repatriate you to your home.

3. Any costs relating to airport taxes, air passenger duty, airport charges, service charges, facility charges, user fees or security charges or airport departure duty (whether irrecoverable or not).

4. Any claims arising directly from:
   a. Redundancy caused by or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy or where you received a warning or notification of redundancy before you purchased this insurance or at the time of booking any trip.
   b. Circumstances known to you before you purchased this insurance or at the time of booking any trip which could reasonably have been expected to lead to cancellation or curtailment of the trip.

5. Travel tickets paid for using any airline mileage or supermarket reward scheme, for example Air Miles or Avios points, unless evidence of specific monetary value can be provided.

6. Accommodation costs paid for using any timeshare, holiday property bond or other holiday points scheme.

7. The cost of going back to the original destination to finish your trip and the costs of more accommodation there.

8. The provider (for example, an airline, hotel, ferry company and so on) not providing any part of the trip you have booked, (this could be a service or transport) unless the event is covered by this policy. If this happens, you should claim against the provider.

9. Cancellation caused by pregnancy or childbirth unless the cancellation is certified by a medical practitioner as necessary due to complications of pregnancy and childbirth.

10. Anything mentioned in the General exclusions.

You should also refer to the important conditions relating to health on pages 12 to 14.

Please remember:
We will work out claims for cutting short your holiday from the day you return to your home area (or your final country if you are on a one-way trip), or from the day you have to go into hospital as an inpatient to the day you are discharged. Your claim will only cover the number of full days you have not used.

Claims evidence
We will require (at your own expense) the following evidence where relevant:
- A medical certificate from the treating medical practitioner explaining why it was necessary for you to cancel or curtail the trip.
- Booking confirmation together with a cancellation invoice from your travel agent, tour operator or provider of transport/accommodation.
- In the case of curtailment claims, written details from your travel agent, tour operator or provider of transport/accommodation showing the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the trip.
- Your unused travel tickets.
- Receipts or bills for any costs, charges or expenses claimed for.
- In the case of compulsory quarantine, a letter from the relevant authority or the treating medical practitioner.
- In the case of jury service or witness attendance, the court summons.
- The letter of redundancy for redundancy claims.
- A letter from the commanding officer concerned, confirming cancellation of authorised leave or call up for operational reasons.
- A letter from the medical practitioner confirming a medical practitioner’s decision to return.

To make a claim under this section, please call:
Medical assistance whilst overseas +44 (0)203 362 2447 or other claims when you have returned home 0330 400 1417 or 0117 930 5280

Section 2 – Emergency medical and other expenses
This section provides insurance for emergency medical costs not covered under a reciprocal health agreement between the government of the UK and that of your country of loss including costs covered by the European Health Insurance Card (EHIC). This is not Private Medical Insurance.

What is covered?
We will pay you up to the amount shown in the summary of cover for the following expenses which are necessarily incurred within 12 months of the incident as a result of your suffering unforeseen bodily injury, illness, disease and/or compulsory quarantine:

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of your home area.

2. Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to the amount shown in the summary of cover you incurred outside of your home area.

3. If you die:
   a. outside your home area, the reasonable additional cost of burial or cremation expenses abroad up to a maximum of the amount shown in the summary of cover plus the reasonable cost of returning your ashes to your home, or the additional costs of returning your body to your home
   b. within your home area, the reasonable additional cost of returning your ashes or body to your home up to a maximum of £750.

4. Reasonable additional transport (economy class) and/or accommodation expenses incurred, up to the standard of your original booking (for example full or half board, all inclusive, bed and breakfast, self catering or room only), if it is medically necessary for you to stay beyond your scheduled return date.

This includes, with the prior authorisation of the Medical Assistance Helpline, reasonable additional transport and/or accommodation expenses for a travelling companion, friend or close relative to stay with you or to return to your home area or escort you, and additional travel expenses to return you to your home area or a suitable hospital nearby if you cannot use the return ticket.

5. With the prior authorisation of the Medical Assistance Helpline, the additional costs incurred in the use of air transport or other suitable means, including qualifying attending or escorting medical practitioner, to repatriate you to your home area if it is medically necessary. These expenses will be for the identical class of travel utilised on the outward journey unless the Medical Assistance Helpline agree otherwise. When travelling in your home area, if you are hospitalised 50 miles or more from home, either through sudden illness or accident, we will arrange and pay for your transfer to a suitable hospital near your home when it becomes medically feasible.

Special conditions relating to claims
1. You must give notice as soon as possible to the Medical Assistance Helpline of any bodily injury, illness or disease which necessitates your admittance to hospital as an in-patient or before any arrangements are made for your repatriation.

2. If you suffer bodily injury, illness or disease, we reserve the right to move you from one hospital to another and arrange for your repatriation to your home area at any time during the trip. We will do this if, if in the opinion of the Medical Assistance Helpline or us (based on information provided by the medical practitioner in attendance), you can be moved safely and / or travel safely to your home area or a suitable hospital nearby to continue treatment.

What is not covered

1. The policy excess as shown in the summary of cover for each and every claim per incident claimed for under this section by each insured person. In the event of any bodily injury occurring as a result of manual work involving voluntary labour, the policy excess under this section will be increased to £250.

2. 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.

3. The cost of your unused original travel tickets where the Medical Assistance Helpline or we have arranged and paid for you to return to your home, if you cannot use the return ticket. If however you have not purchased a return ticket, we reserve the right to deduct the cost of an economy flight from any additional costs we have incurred which are medically necessary to repatriate you to your home.

4. Any claims arising directly in respect of:
   a. Costs of telephone calls, other than:
      i. calls to the Medical Assistance Helpline notifying and dealing with the problem for which you are able to provide receipts or other reasonable evidence to show the cost of the calls and the numbers you telephoned
   b. any costs incurred by you when you receive calls on your mobile from the Medical Assistance Helpline for which you are able to provide receipts or other reasonable evidence to show the cost of the calls
   c. The cost of taxi fares, other than those for your travel to or from hospital relating to your admission, discharge or attendance for outpatient treatment or appointments or for collection of medication prescribed for you by the hospital. However, any costs incurred by you to visit another person or by another person visiting you at the hospital are not covered.
   d. 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.
   e. Any expenses which are not usual, reasonable or customary to treat your bodily injury, illness or disease.
   f. Any form of treatment or surgery which in the opinion of the Medical Assistance Helpline or us (based on information provided by the medical practitioner in attendance), can be delayed reasonably until your return to your home area.
   g. Expenses incurred in obtaining or replacing medication, which you know you will need at the time of departure or which will have to be continued outside of your home area. Where possible and with the agreement of your medical practitioner, you should always travel with plenty of extra medication in case of travel delays.
   h. Additional costs arising from single or private room accommodation.
   i. Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by the Medical Assistance Helpline.
   j. Any expenses incurred after you have returned to your home area, unless you are travelling in your home area for 2 or more consecutive nights in pre-booked accommodation on a year round policy.
   k. Any expenses incurred in your home area which are:
      i. Medical assistance whilst overseas +44 (0)203 362 2447
      ii. Other claims when you have returned home 0330 400 1417 or 0117 930 5280

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You should also refer to the Important conditions relating to health on pages 12 to 14.

5. Anything mentioned in the General exclusions.

Claims evidence
We will require (at your own expense) the following evidence where relevant:
Receipts or bills for all in-patient/out-patient treatment or emergency dental treatment received.
Receipts or bills for taxi fares to or from hospital claimed for, stating details of the date, name and location of the hospital concerned.
Receipts or bills for any other accommodation, or other costs, charges or expenses claimed for, including calls to the Medical Assistance Helpline.

Any other relevant information relating to the claim that we may ask you for.

To make a claim under this section, please call: Medical assistance whilst overseas +44 (0)203 362 2447 or other claims when you have returned home 0330 400 1417 or 0117 930 5280

Section 3 – Hospital benefit

What is covered
We will pay you the amount shown in the summary of cover for every complete 24 hour period you have to stay in hospital as an in-patient or are confined to your accommodation due to your compulsory quarantine or on the orders of a medical practitioner outside your home area as a result of bodily injury, illness or disease you sustain.

We will pay the amount above in addition to any amount payable under Section 2 – Emergency medical and other expenses. This payment is meant to help you pay for additional expenses such as taxi fares and phone calls incurred by you or your visitors during your stay in hospital.

Special conditions relating to claims

1. You must give notice as soon as possible to the Medical Assistance Helpline of any bodily injury, illness or disease which necessitates your admission to hospital as an in-patient, compulsory quarantine or confinement to your accommodation on the orders of a medical practitioner.

What is not covered

1. Any claims arising directly from:
   a. Any additional period of hospitalisation, compulsory quarantine or confinement to your accommodation:
      i. relating to treatment or surgery, including pre-operative tests, which are not directly related to the bodily injury, illness or disease which necessitated your admittance into hospital.
      ii. relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
      iii. following your decision not to be repatriated after the date when, in the opinion of the Medical Assistance Helpline, it is safe to do so.
   b. Hospitalisation, compulsory quarantine or confinement to your accommodation:
      i. relating to any form of treatment or surgery which, in the opinion of the Medical Assistance Helpline or us (based on information provided by the medical practitioner in attendance) can be delayed reasonably until your return to your home area.
      ii. as a result of a tropical or other disease where you have not had the NHS recommended inoculations and/or taken the NHS recommended medication.
      iii. occurring in your home area and relating to either private treatment or tests, surgery or other treatment, the costs of which are funded by a reciprocal health agreement (RHA) between these countries and/or islands, or are funded by or recoverable from the Health Authority in your home area.

2. Anything mentioned in the General exclusions.

Claims evidence
We will require (at your own expense) the following evidence where relevant:
Confirmation in writing from the hospital, relevant authority or the treating medical practitioner of the dates on which you were admitted and subsequently discharged from hospital, compulsory quarantine or confinement to your accommodation.
Any other relevant information relating to the claim that we may ask you for.

To make a claim under this section, please call: medical assistance whilst overseas +44 (0)203 362 2447 or other claims when you have returned home 0330 400 1417 or 0117 930 5280

Section 4 – Personal accident

Special definitions relating to this section (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 which shall be considered as having occurred:
   a. in both eyes if your name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and
   b. in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

What is covered
We will pay one of the benefits up to the amount shown in the summary of cover, if during your trip you sustain bodily injury which shall, solely and independently of any other cause, result within two years in your death, loss of limb, loss of sight or permanent total disablement.

Please note – Claims from an insured person under 18 years of age or over 65 years of age will be limited to £1,000.

Special conditions relating to claims

1. Our medical practitioner may examine you as often as they consider necessary if you make a claim.

Provisions

1. Benefit is not payable to:
   a. Under more than one of the covers as outlined in the summary of cover.
   b. For Permanent total disablement until one year after the date you sustain bodily injury.
   c. For Permanent total disablement if you are able or may be able to carry out any relevant occupation.

What is not covered

1. Anything mentioned in the General exclusions.

Claims evidence
We will require (at your own expense) the following evidence where relevant:
In the event of accidental death, the original death certificate.
In the event of accidental death, a receipt or bill for funeral, cremation or repatriation expenses.
Receipts or bills for all in-patient/out-patient treatment or emergency dental treatment received.
We will require (at your own expense) the following evidence where relevant:
A medical certificate or report relating to claims for loss of limb, loss of sight or permanent total disablement.
In the event of accidental death, the original death certificate.
In the event of death, the original death certificate and receipts or bills for funeral, cremation or repatriation expenses.
In the event of death, the original death certificate and receipts or bills for funeral, cremation or repatriation expenses.

To make a claim under this section, please call: medical assistance whilst overseas +44 (0)203 362 2447 or other claims when you have returned home 0330 400 1417 or 0117 930 5280
Section 5 – Baggage

What is covered

1. We will pay you at the amount shown in the summary of cover for the accidental loss of, theft of or damage to baggage. The amount payable will be less a deduction for wear, tear and depreciation (loss of value), or we may at our option replace, reinstate or repair the lost or damaged baggage.

The maximum we will pay for the following items is:

a. Up to the amount shown in the summary of cover for any one article, pair or set of articles (for example, a set of golf clubs)

b. Up to the amount shown in the summary of cover for the total for all valuables.

c. Up to the amount shown in the summary of cover for business goods or equipment owned by you but not hired, loaned or entrusted to you.

2. We will also pay you up to the amount shown in the summary of cover for the emergency replacement of clothing, medication and toiletries if your baggage is temporarily lost in transit during the outward journey and not returned to you within 1.2 hours, as long as we receive written confirmation from the carrier, confirming the number of hours the baggage was delayed.

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

Special conditions relating to claims

1. You must report to the local Police in the country where the incident occurred within 24 hours of discovery, or as soon as possible after that and get (at your own expense) 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, hotel or your accommodation provider you must report to them, in writing, details of the loss, theft or damage and get written confirmation. If baggage is lost, stolen or damaged whilst in the care of an airline you must:

   a. get 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. keep all travel tickets and tags for submission if you are going to make a claim under this policy.

3. You must provide proof of ownership for items lost, stolen or damaged as this will help you to substantiate your claim. Please see the Claims evidence for examples of what we will accept as proof.

What is not covered

1. The policy excess as shown in the summary of cover for each and every claim per incident claimed for under this section by each insured person (except claims under subsection 2. of What is covered).

2. Loss, theft or damage to valuables left unattended at any time (including in a vehicle, in checked in baggage or while in the custody of a carrier, tour operator or public transport operator) unless deposited in a hotel safe, safety deposit box or left in your locked accommodation. You must make any claims for delayed baggage to the airline within 21 days of getting it back.

3. Loss, theft or damage to baggage contained in an unattended vehicle unless:

   a. it is locked out of sight in a secure baggage area and;

   b. forcible and violent means have been used by an unauthorised person to effect entry into the vehicle and evidence of such entry is available.

4. Loss or damage due to delay, confiscation or detention by customs or any other authority.

5. Loss, theft or damage to unset precious stones, contact or cornel lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods (such as foodstuffs), bicycles, ski equipment, and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).

6. 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 an accident to the aircraft, sea vessel, train or vehicle in which they are being carried.

7. Loss or damage due to breakage of sports equipment or damage to sports clothing while in use.

8. Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of clearing repairing or restoring, mechanical or electrical breakdown.

9. Mobile phones and mobile phone accessories, prepaid minutes you have not used, mobile rental charges or prepayments (for example, a contract phone with free minutes and text messages).

10. Anything mentioned in the General exclusions.

Section 6 – Personal money, passport and documents

What is covered

1. We will pay you up to the amount shown in the summary of cover for the accidental loss of, theft or damage to personal money and documents (including the unused portion of passports, visas and driving licences and the cost of the emergency replacement or temporary passport or visa). We will also cover foreign currency during the 72 hours immediately before your departure on the outward journey.

The maximum we will pay for the following items is:

a. Up to the amount shown in the summary of cover for bank notes, currency notes and coins.

b. £50 for bank notes currency notes and coins, if you are under the age of 18.

2. We will pay you up to the amount shown in the summary of cover for reasonable additional travel and accommodation expenses incurred necessarily outside your home area to obtain a replacement of your passport or visa which has been lost or stolen outside your home area.

Special conditions relating to claims

1. You must report to the local Police in the country where the incident occurred within 24 hours of discovery, or as soon as possible after that and get a written report of the loss, theft or attempted theft of all personal money, passports or documents.

2. If personal money or passports are lost, stolen or damaged while in the care of a hotel or your accommodation provider you must report to them, in writing, details of the loss, theft or damage and get written confirmation. Keep all travel tickets and tags for submission if a claim is to be made under this policy.

3. If documents are lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or your accommodation provider you must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If documents are lost, stolen or damaged whilst in the care of an airline you must:

   a. get a Property Irregularity Report from the airline.

   b. give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy).

   c. keep all travel tickets and tags for submission if you are going to make a claim under this policy.

4. You must provide proof of ownership for items lost, stolen or damaged as this will help you to substantiate your claim. Please see the Claims evidence for examples of what we will accept as proof.

What is not covered

1. The policy excess as shown in the summary of cover for each and every claim per incident claimed for under this section by each insured person.

2. Loss, theft or damage to personal money or your passport or visa left unattended at any time (including in a vehicle, in
Section 7 – Personal liability

What is covered
We will pay up to the amount shown in the summary of cover (including 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 or not a person living in your home.
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 or anyone living in your home other than any temporary holiday accommodation occupied (but not owned) by you.

Special conditions relating to claims
1. You must give us written notice of any incident which may give rise to a claim as soon as possible.
2. You must send us every writ, summons, letter of claim or other document 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 permission in writing.
4. We will be entitled to take over and carry out in your name the defence of any claims for compensation or damages or otherwise against any third party. We shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and you shall give us all necessary information and advice which we may require.
5. If you die, your legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this policy.

What is not covered
1. The policy excess as shown in the summary of cover for each and every claim arising from the same incident claimed for under this section relating to any temporary holiday accommodation occupied by you.
2. Compensation or legal costs arising directly from:
   a. Liability which has been assumed by you under agreement (such as a hire agreement) unless the liability would have existed without the agreement.
   b. Pursuit of any business, trade, profession or occupation or the supply of goods or services.
   c. Ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft (other than surfboards or manually propelled rowing boats, punts or canoes).
   d. The transmission of any communicable disease or virus.
   3. Anything mentioned in the General exclusions.

Claims evidence
We will require (at your own expense) the following evidence where relevant:

Full details in writing of any incident.
Any writ, summons, letter of claim or other document must be sent to us as soon as you receive it.
Any other relevant information relating to the claim that we may ask you for.

To make a claim under this section, please call: 0330 400 1417 or 0117 930 5280

Section 8 – Delayed departure and abandonment

You are entitled to claim for either delayed departure or abandoning your holiday, but not for both.

The benefit provided under 1. below is intended to provide compensation if you are delayed at your point of departure and is only applicable if you have travelled there and checked-in. If you have not travelled to your departure point you will not be covered even if you have checked-in.

What is covered
If departure of the public transport on which you are booked to travel is delayed at the final departure point from or to your home area for at least 12 hours from the scheduled time of departure due to:

- strike
- industrial action
- adverse weather conditions
- mechanical breakdown of, or a technical fault occurring in, the public transport on which you are booked to travel

We will pay you:

Delayed departure
1. Up to the amount shown in the summary of cover (which is meant to help you pay for telephone calls made and meals and refreshments purchased during the delay) provided you eventually travel, or
2. Abandoning your trip
   1. Up to the amount shown in the summary of cover 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 delay of at least 12 hours, you choose to cancel your trip before departure from your home area.
   2. If you have to abandon your outward trip where the delay has been caused by a strike or industrial action, poor weather conditions or a mechanical breakdown, we will pay for your unused travel and accommodation expenses, including any local prepaid excursions, tours or activities, up to the amount shown in the table of benefits after any amount that you can get back is taken off.

You may claim only under subsection 1. or 2. above for the same event, not both.

Please note: If you are a Channel Islands resident travelling outside the United Kingdom, then this cover only applies to the outward and inward journey from the United Kingdom.

Special conditions relating to claims
1. You must check in according to the itinerary given to you unless your tour operator has requested you not to travel to the airport.
2. You must get written confirmation (at your own expense) from the carriers (or their handling agents) 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, carrier or transport provider.

You should make claims that result from abandoning your holiday and happen as a result of the circumstances described in the EU travel directives to the airline first. We will pay any money under this policy after the amount of compensation you receive from the airline for the same event is taken off.

What is not covered
1. The policy excess as shown in the summary of cover for each and every claim per incident claimed for under this section by each insured person under subsection 2. of What is covered.
2. Claims arising directly from:
   a. Ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft (other than surfboards or manually propelled rowing boats, punts or canoes).
   b. Pursuit of any business, trade, profession or occupation or the supply of goods or services.
   c. Liability which has been assumed by you under agreement (such as a hire agreement) unless the liability would have existed without the agreement.
   d. The transmission of any communicable disease or virus.

Claims evidence
We will require (at your own expense) the following evidence where relevant:

Full details in writing of any incident.
Any writ, summons, letter of claim or other document must be sent to us as soon as you receive it.
Any other relevant information relating to the claim that we may ask you for.

To make a claim under this section, please call: 0330 400 1417 or 0117 930 5280
3. The cost of Air Passenger Duty (APD) whether irrecoverable or not.
4. Any claim that results from loss or damage to personal possessions or effects whilst in the possession of you or your travel companion, or whilst in your care.

**c. Breakdown of any vehicle owned by you which has not been serviced properly and maintained in accordance with manufacturer’s instructions.**

**d. An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which you are travelling.**

**e. Volcanic eruptions and/or volcanic ash clouds.**

2. Additional expenses where the scheduled public transport operator has offered reasonable alternative travel arrangements.
3. Anything mentioned in the General exclusions.

**Claims evidence**

We will require (at your own expense) the following evidence where relevant:

- Full details of the travel itinerary supplied to you.
- A letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of your check-in time.

In the case of abandonment claims, your booking confirmation together with written details from your travel agent, tour operator or provider of transport/accommodation showing the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the trip.

Your unused travel tickets.

Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.

Any other relevant information relating to the claim that we may ask you for.

**To make a claim under this section, please call: 0330 400 1417 or 0117 930 5280**

**Section 9 – Missed departure**

**What is covered**

We will pay you up to the amount shown in the summary of cover for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching your overseas destination or returning to your home area if you fail to arrive at the international departure point in time to board the public transport on which you are booked to travel on the initial international 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 happening ahead of you on a public road 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 only under one of either Section 9 – Missed departure or, Section 8 – Delayed departure for the same event.

Please Note: If you are a Channel Islands resident travelling outside the United Kingdom then this cover only applies to the outward and inward journey from and to the United Kingdom.

**Special conditions relating to claims**

1. If you make a claim caused by any delay happening on a public road, you must get written confirmation or other evidence (at your own expense) from the Police, emergency breakdown services or authority who went to the accident or breakdown of the location, reason for and duration of the delay.
2. You must allow enough time for the public transport or other transport to arrive on schedule and to deliver you to the departure point.

**What is not covered**

1. Claims arising directly from:
   a. Strike or industrial action or air traffic control delay or adverse weather conditions existing or being publicly announced or forecast by the date you purchased this insurance or at the time of booking any trip.
   b. An accident to or breakdown of the vehicle in which you are travelling when a repairers report or other evidence is not provided.
**Special conditions relating to claims**

1. If you suffer delays, you must obtain written confirmation (at your own expense) from the carrier (or their handling agents) stating the period and reason for delay.
2. If the private vehicle in which you are travelling or intending to travel is immobilised by breakdown or accident, then you will be responsible for authorising repairs and for meeting any costs other than for 1 hour’s roadside assistance and towing charges to the nearest garage.
3. You must take every reasonable step to commence and complete the journey to the United Kingdom international departure point on time.

**What is not covered**

1. Claims arising from strike or industrial action or air traffic control delay or adverse weather conditions existing or being publicly announced or forecast by the date you purchased this insurance or at the time of booking any trip.
2. Claims due to you allowing insufficient time to complete your journey to the departure point.
3. Withdrawal from service (temporary or otherwise) of the aircraft, sea vessel, coach or train on which you are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim to the transport operator involved.
4. Additional costs where the scheduled public transport operator has offered reasonable alternative travel arrangements.
5. Breakdown of any vehicle owned by you which has not been serviced properly and maintained in accordance with manufacturer’s instructions.
6. Immobilisation or loss of any vehicle you have taken abroad on your trip.
7. Anything mentioned in the General exclusions.

**Claims evidence**

We will require (at your own expense) the following evidence where relevant:

- A letter from the carriers (or their handling agents) confirming the period of delay and the reason for the delay.
- Relevant documentation and evidence to support your claim under this section that we may ask you for.

**To make a claim under this section, please call: 0330 400 1417 or 0117 930 5280**

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**Section 11 – Legal expenses and assistance**

**What is covered**

We will pay up to the amount shown in the summary of cover for legal costs to pursue a civil action for compensation against someone else who causes you bodily injury, illness or death.

Where there are two or more insured persons insured by this policy, then the maximum amount we will pay for all such claims shall not exceed £100,000 Supreme cover, £50,000 Premier cover and £20,000 Economy cover.

**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 your 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 permission.
4. 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.
5. We may include a claim for our legal costs and other related expenses.
6. We may, at our own expense, take proceedings in your name to recover compensation from any third party for any legal costs incurred under this policy. You must give us any assistance we require from you and any amount recovered shall belong to us.

**What is not covered**

We shall not be liable for:

- Any claim where, in our opinion, there is insufficient prospect of success in obtaining reasonable compensation.

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**Section 12 – Extended kennel and / or cattery fees**

**What is covered**

We will pay you up to the amount shown in the summary of cover ( £150 for trips in your home area) for any additional kennel/cattery fees incurred if your domestic dog(s)/cat(s) are in a kennel/cattery during your trip and your return to your home has been delayed due to your bodily injury, illness or disease.

**Special conditions relating to claims**

1. You must send us written confirmation (at your own expense) from the appropriate kennel or cattery confirming the amount of additional fees that you have had to pay together with the dates for which these were payable.

**What is not covered**

1. Claims arising from your bodily injury, illness or disease that are not covered under Section 2 – Emergency medical and other expenses.
2. Anything mentioned in the General exclusions.

**Claims evidence**

We will require (at your own expense) the following evidence where relevant:

- Written confirmation from the appropriate kennel or cattery confirming the amount of additional fees that you have had to pay together with the dates for which these were payable.
- A medical certificate from the treating medical practitioner explaining why you were unable to return home on time.
- Your unused travel tickets.
- Any other relevant information relating to the claim that we may ask you for.

**To make a claim under this section, please call: 0330 400 1417 or 0117 930 5280**
Section 13 – Hijack and kidnap

What is covered

If you are prevented from reaching your scheduled destination as a result of hijack or kidnap of the aircraft or ship in which you are travelling, we will pay you up to the amount shown in the summary of cover. This benefit is only payable if no claim is made under Section 1 – Cancellation, curtailment or trip interruption charges or Section 8 – Delayed departure.

Special conditions relating to claims

1. Claims will not be accepted for hijack or kidnap that have directly resulted from the activities of an insured person.
2. You have no family or business connections that have directly led to a claim under this section.
3. All your visas and documents are in order.
4. You must report any hijack or kidnap to the police as soon as possible upon your release and provide us, within 30 days of returning from the trip, with a police report confirming that you were unlawfully detained and the dates of such detention.

What is not covered

1. Any claim relating to payment of ransom moneys.
2. Any claim arising out of any act(s) by you which would be considered an offence by a court of the United Kingdom if they had been committed in the United Kingdom.
3. Any claim where the detention, internment, hijack or kidnap of you has not been reported to or investigated by the police or local authority.
4. Anything mentioned in General exclusions.

Claims evidence

We will require (at your own expense) the following evidence where relevant:

A Police report from the local Police in the country where the incident occurred confirming that you were unlawfully detained and the dates of such detention.

Any other relevant information relating to the claim that we may ask for.

To make a claim under this section, please call: 0330 400 1417 or 0117 930 5280

Section 14 – Personal assistance services

If you need to use any of the following services, please phone +44 (0)203 362 2447.

We will pay the administration and delivery costs, up to a maximum of £250 for each trip. We can help you with the following:

Information about Your destination

We can provide information on:

- current visa and entry permit requirements for any country (if you have a passport from a country other than the UK, we may need to refer you to the UK Embassy or Consulate of that country);
- current requirements for vaccinations for any country in the world and advice on current World Health Organisation warnings;
- arranging relevant vaccinations before your trip abroad (we will not pay for these vaccinations);
- climate;
- local languages;
- time differences;
- main bank opening hours, including whether or not there is a bank holiday during your trip; and
- motoring restrictions, regulations, Green Card and other insurance issues.

Transferring emergency funds

This service is separate from any insurance claim you make and is dependent on you giving us permission to charge your debit card or credit card for the amount of the transfer in advance of us transferring the money. We will transfer emergency funds if you need them urgently. You can use this service when you are not able to use your normal financial and banking arrangements. Under this policy we can transfer up to £500 from your debit or credit card for each trip. If you are unable to give us permission to charge your debit card or credit card then you must make other arrangements to put the money into our account in the UK prior to us making the transfer.

Messages

We will send two urgent messages to a family member or work colleague in your home area after an illness, accident or a delay.

Replacing drugs

We will help you replace any drugs or medication you have lost, or prescription glasses or contact lenses you have lost or broken if you cannot get them overseas, if you need a blood transfusion, we can find you blood that is compatible and deliver it to you.

What is not covered (Replacing drugs)

We may not cover the cost of any items or blood (unless you are insured under another section of this policy), or the costs of providing any medication you have forgotten to take on the trip.

Medical referral

We will give you the names and addresses of local doctors, hospitals, clinics and dentists when you need tests or minor treatment. If any other treatment is involved, you must contact us as soon as possible, before you incur charges of more than £500.

If your child (aged under 18 years) who has been left at home becomes ill or gets injured, we can provide medical advice and monitor the situation until you return home.

Finding lost luggage

If the carrier loses or misplaces your luggage during your trip, and they have failed to solve the problem, we will help find and deliver your luggage to you. You will need to tell us your luggage tag number.

Replacement travel documents

We will help you replace any tickets or travel documents that you lose or that are stolen, and give you advice about suitable travel offices.

What is not covered (Replacement travel documents)

We will not pay the cost of any items insured under another section of this policy.

Lost Credit Cards

If your credit or charge cards are lost or stolen while you are abroad, we can advise the appropriate card issuers.

Homecall referral

If your home is damaged during your trip, we can arrange for a repairer from our list of approved tradesmen to contact you so that they can carry out repairs while you are away.

They can repair the domestic plumbing or drainage system, the domestic gas or electricity supply, the roofing, outside locks, doors or windows, or the heating system. You can phone us for help up to 7 days after you have returned home from a trip. You will be responsible for paying all charges for the repair, including any callout fee, and you should make arrangements to pay the repairer or us at the time the work is carried out.

To make a claim under this section, please call: 0330 400 1417 or 0117 930 5280

Section 15 – Incarceration abroad

Young traveller cover only

What is covered

We will pay you up to the amount shown in the summary of cover in total for a close relative to visit you if you are imprisoned by the local judiciary during your trip for a period of at least two weeks and there is no chance of you being released within another two weeks.

The maximum we will pay is:

a. £350 for economy class return air tickets for a close relative to visit you in prison.

b. £150 towards accommodation costs, for your visiting close relative, with a limit of £50 for each 24 hour period.

Special conditions relating to claims

1. You must report the matter to us or a close relative as soon as possible following your arrest and provide us with a Police report confirming that you were imprisoned and the date of such imprisonment.

What is not covered

1. Any costs incurred by you in relation to your imprisonment.

2. Your close relatives costs before you were in prison for a total of two weeks.

3. Any claim arising from a trip taken within your home area.
4. Any amount that can be recovered by you from other sources.
5. Anything mentioned in the General exclusions.

Claims evidence
We will require (at your own expense) the following evidence where relevant:

A Police report from the local Police in the country where the incident occurred confirming that you were lawfully imprisoned and the dates of such imprisonment.

Any other relevant information relating to the claim that we may ask you for.

To make a claim under this section, please call: 0330 400 1417 or 0117 930 5280

Section 16 - Scheduled airline failure

The following definitions apply specifically to this section:

Irrecoverable loss
Deposits and charges paid by you for your trip which are not recoverable from any other source including but not limited to insurance policies or financial bonds and guarantees provided by the scheduled airline or another insurance company or a government agency or a travel agent or credit card company.

Trip
The outward journey and return journey on a scheduled airline booked and paid for by you.

Scheduled airline
An airline upon whom your trip depends operating a regular systematic service to a published timetable whose flights are available to paying members of the general public on a seat only basis and which is not part of a package holiday arranged by a tour operator.

Insolvency or financial failure
An event causing the cancellation of all or part of your trip happening after you purchased this insurance which results in the scheduled airline no longer carrying on its business or service as a result of financial failure within the meaning of the Insolvency Act 1986 or any statutory modification or re-enactment thereof or a similar legal action in consequence of debt under the jurisdiction of a competent court in another country.

What is covered
We will pay up to the amount shown in the summary of cover for the irrecoverable loss of:

1. unused flight ticket charges paid for a scheduled airline flight associated with your trip that are not refundable and which were incurred before your departure date if you have to cancel your trip or if you have already completed the outward journey;
2. the extra cost of a one way airfare of a standard no greater than the class of journey on the outward journey to allow you to complete the return journey of your trip as a result of the insololvency or financial failure of the airline on which you are booked to travel causing the flight (or flights) on which your trip depends that were subject to advanced booking being discontinued and you not being offered from any other source any reasonable alternative flight or refund of charges you have already paid.

What is not covered
1. The policy excess as shown in the summary of cover for each and every claim per incident claimed for under this section by each insured person.
2. Any expense following your disinclination to travel or to continue with your trip or loss of enjoyment on your trip.
3. Any expense arising from circumstances which could reasonably have been anticipated at the time you booked your trip.
4. Any form of travel delay or other temporary disruption to your trip.
5. Any loss sustained by you when the Insurance Policy or other evidence or coverage was effected after the date of the first threat of insolvency or financial failure (as defined herein) of the scheduled airline or other relevant company was announced.
6. Any loss sustained in respect of Charter flight tickets associated with a package holiday and/or other flight tickets not on a scheduled airline as defined.
7. Anything mentioned in the General exclusions.

Claims evidence
We will require (at your own expense) the following evidence where relevant:

Full details of the travel itinerary supplied to you.
Your unused travel tickets.
Receipts or bills for any transport costs claimed for.
Any other relevant information relating to the claim that we may ask you for.

To make a claim under this section, please call: 0330 400 1417 or 0117 930 5280

Section 17 – Gadget cover

Only operative if indicated in the schedule

If you have purchased a Single trip policy, gadget cover is included if you have paid the appropriate additional premium and it is stated on your schedule. Cover applies for the duration of your trip, as stated on your schedule.
If you have purchased an Annual Multi-trip policy, you are covered when taking part in trips up to the maximum trip duration, as stated in your schedule, when you have paid the appropriate additional premium and it is stated on your schedule.

INTRODUCTION
You purchased this optional gadget cover at the same time you purchased your travel insurance policy. Optional gadget cover provides cover for your gadget against theft, accidental damage and malicious damage when you are on a trip that is covered by your travel insurance policy.

Special definitions applying to this section

Gadget
means the item(s) insured under this insurance, purchased by you and shown within the relevant proof of purchase. Only item(s) from the following list shall be covered: MP3 Players, iPods, Smart Phones, DVD Players, iPads, Games Consoles, Cameras including Digital Cameras, Video Cameras, Mobile Phones, PDAs, Laptops, Bluetooth Headsets, Satellite Navigation Devices, E-Readers, Camera Lenses, In-Car Computers, Head / Ear Phones, Tablets.

Immediate family
means your mother, father, child, brother, sister, spouse/civil partner and partner, who permanently reside with you.

Malicious Damage
means the intentional or deliberate actions of another party which causes damage to your gadget.

Proof of Purchase
means the original purchase receipt provided at the point of sale that gives details of the gadget purchased, or similar documents that provide proof that you own the gadget.

Violent and Forcible Entry
means entry evidenced by visible damage to the fabric of the building, room, or vehicle at the point of entry.

What is covered:

A. Accidental Damage
We will pay for the repair or replacement cost, less a deduction for wear, tear and depreciation (loss of value), if your gadget is damaged as the result of an accident.

B. Theft
If your gadget is stolen we will pay you for the cost of a replacement, less a deduction for wear, tear and depreciation (loss of value). Where only part or parts of your gadget have been stolen, we will only pay to replace that part or parts.

C. Malicious Damage
If your gadget is damaged as a result of intentional or deliberate actions of someone else we will pay to repair it. Where only part or parts of your gadget are damaged, we will only pay to replace that part or parts.

The most we will pay for any one claim will be the replacement value of your gadget, less a deduction for wear, tear and depreciation (loss of value); and in any case shall not exceed our maximum liability for the level of cover as stated on your schedule.
To make a claim under this section, please call: 0330 400 1417 or 0117 930 5280

### Special conditions relating to claims

1. **You** must provide us with any receipts, documents or proof of purchase, that it is reasonable for us to request.
2. You cannot transfer the insurance to someone else or to any other gadget without our written permission.
3. Cover excludes costs or payments recoverable from any party, under the terms of any other contract, guarantee, warranty, or insurance.
4. You cannot claim for the same loss under Section 5 – Baggage and this section.

**To make a claim under this section, please call: 0330 400 1417 or 0117 930 5280**

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### Section 18, 19, 20, 21 – Travel disruption

**Only operative if indicated in the schedule**

#### Special definitions applying to this section

**You** may only claim under only one of Sections 18, 19 or 20 of this section for the same event.

If the same costs and charges are also covered under any other section of this policy you can only claim for these under one section for the same event, not both.

**Special definitions applying to this section**

**Booking Agent** means a person or organisation that makes reservations for travel or accommodation on your behalf.

**Consolidator** means a person or organisation that sells airline tickets on behalf of an airline.

**Package** means the pre-arranged combination of at least two of the following components when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation:

- transport
- accommodation
- other tourist services not ancillary to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package.

As more fully described under The Package Travel, Package Holidays and Package Tour Regulations 1992.

**Scheduled Airline** means an airline that provides a regular service which runs to a timetable.

**Snow and ice** means severe winter weather conditions resulting in the build-up of snow and/or ice that results in the Police, CAA or any other authority governing your chosen mode of transport advising against all but essential travel, which prevents you from travelling.

**To make a claim under this section, please call: 0330 400 1417 or 0117 930 5280**

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### Section 18 – Cancellation, curtailment and trip interruption

**Only operative if indicated in the schedule**

#### What is covered

We will pay you up to the amount shown in the summary of cover for your proportion only of 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, together with your proportion only of any reasonable additional travel expenses incurred if:

- a. cancellation of the trip is necessary and unavoidable or

a) prohibiting all travel or all but essential travel to; or

b) recommending evacuation from the country or specific area or event to which you were travelling providing such directive came into force after you purchased this insurance or booked the trip, or in the case of cutting short your trip after you had left the United Kingdom to commence the trip.

2. The insolvency of your scheduled airline.

3. The insolvency of the providers or booking agents of your accommodation.

4. Fire, flood, earthquake, explosion, hurricane, tsunami, landslide, avalanche, volcanic eruption or storm making your accommodation uninhabitable.
5. An outbreak of food poisoning or an infectious disease at your accommodation resulting in its closure during your trip.
6. Strike leading to the cancellation of your international transport from the United Kingdom.
7. The Channel Tunnel being closed for 24 hours from the date and time of your scheduled departure as shown on your ticket/itinerary.
8. An airport or port you were due to travel from or through being closed for 24 hours from the date and time of your scheduled departure as shown on your ticket/itinerary.
9. Air space being closed for 24 hours from the date and time of your scheduled departure, as shown on your ticket/itinerary.
10. You being involuntarily denied boarding (because there are too many passengers for the seats available) and no suitable alternative flight could be provided within 12 hours.

11. The vehicle in which you were due to travel is prevented from making the journey due to snow and ice.
12. Road closures due to snow and ice prevent you from reaching the departure point to commence your journey.

Special conditions relating to claims
1. If you fail to notify the travel agent, tour operator, or provider of transport or accommodation as soon as you find out it is necessary to cancel the trip we will pay you up to the amount of the cancellation charges that would have applied otherwise.
2. You must get (at your own expense) written confirmation from the transport provider (or their handling agent) of the cancellation, number of hours of delay or being denied boarding and the reason for this together with details of any alternative transport offered.
3. You must comply with the terms of contract of the transport provider and seek financial compensation, assistance or a refund of your ticket from them in accordance with such terms and/or (where applicable) your rights under EU Air Passenger Rights legislation in the event of denied boarding, cancellation or long delay of flights.
4. We may ask you to provide written evidence from the Highways Agency, the local authority responsible for the road or other appropriate organisation, confirming the cause of the delay or road closure and how long the delay or closure lasted in respect to 11 and 12 above.

What is not covered
1. The policy excess as shown in the summary of cover for each and every claim per incident claimed for under this section by each insured person.
2. Any costs incurred by you which are recoverable from the transport provider or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
3. Any costs incurred by you which are recoverable from the company providing the accommodation for which you receive or are expected to receive compensation or reimbursement.
4. Any accommodation costs, charges and expenses where the transport operator has offered reasonable alternative travel arrangements.
5. Any costs which you would have expected to pay during your trip.
6. Any claims arising directly or indirectly from circumstances known to you prior to the date this insurance is purchased by you or the time of booking any trip which could reasonably have been expected to give rise to cancellation or cutting short the trip.
7. Claims arising directly or indirectly from strike or industrial action existing or declared publicly by the date this insurance is purchased by you or the time of booking any trip.
8. Scheduled flights not booked in your home area.
9. Scheduled flights not booked through a bonded travel agent or direct with a scheduled airline.
10. The financial failure of
   a) any scheduled airline which is insolvent at the date this insurance is purchased by you or at the time of booking any trip
   b) any scheduled airline which is bonded or insured elsewhere (even if the bond is insufficient to meet the claims)
   c) any travel agent, tour organiser, booking agent or consolidator with whom you have booked a scheduled flight.
11. Costs which you can recover from elsewhere, for example, payments recoverable from your credit or debit card issuer;
12. Any claim arising directly or indirectly from denied boarding due to your drug use, alcohol or solvent abuse or your inability to provide a valid passport or other documentation required by the transport provider or their handling agent;
13. Claims arising directly or indirectly from an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation or the Civil Aviation Authority, Port Authority or any similar body in any country.

To make a claim under this section, please call: 0330 400 1417 or 0117 930 5280

Section 19 — Substitute accommodation cover
Only operative if indicated in the schedule

What is covered
We will pay you up to the amount shown in the summary of cover for reasonable additional accommodation and transport costs incurred, up to the standard of your original booking, if you need to move to alternative accommodation on arrival at or any other time during the trip because you cannot use your booked accommodation as a result of the following events:
1. Insolvency of the providers of your accommodation.
2. Fire, flood, earthquake, explosion, hurricane, tsunami, landslide, avalanche, volcanic eruption or storm making your accommodation uninhabitable.
3. An outbreak of food poisoning or an infectious disease.

Special condition relating to claims
You must obtain written confirmation from the company providing the service or the local Police that you could not use your accommodation and the reason for this.

What is not covered
1. The policy excess as shown in the summary of cover for each and every claim per incident claimed for under this section by each insured person.
2. Any costs incurred by you which are recoverable from the transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
3. Any costs incurred by you which are recoverable from the company providing the accommodation for or which you receive or are expected to receive compensation or reimbursement.
4. Any accommodation costs, charges and expenses where the transport operator has offered reasonable alternative travel arrangements.
5. Any costs which you would have expected to pay during your trip.
6. Any claims arising directly or indirectly from circumstances known to you prior to the date this insurance is purchased by you or the time of booking any trip which could reasonably have been expected to give rise to cancellation or cutting short the trip.
7. Claims arising directly or indirectly from strike or industrial action existing or declared publicly by the date this insurance is purchased by you or the time of booking any trip.
8. Any claim for additional travel and accommodation costs which are of a higher standard than that of your originally pre-booked travel and accommodation.

To make a claim under this section, please call: 0330 400 1417 or 0117 930 5280

Section 20 – Enforced stay
Only operative if indicated in the schedule

What is covered
We will pay you:
1. up to £100 for every complete 24 hour period that you are unable to reach your destination/return to your pre-booked accommodation/return home, up to a maximum of £1,500; or
2. up to £1,000 for any necessary and reasonable additional travel expenses where after a period of 24 hours or more, you unavoidably have to make immediate alternative arrangements to reach your destination/return to your pre-booked accommodation/return home and your travel provider cannot provide alternative travel arrangements, if you are unable to:
   1. reach your pre-booked accommodation at your intended destination; or
   2. return to your pre-booked accommodation whilst on a pre-booked excursion during your trip; or
   3. return home to your home area on your scheduled return date;
   4. to move to alternative accommodation on arrival at or any other time during your trip because you cannot use your booked accommodation as a result of the following events:
      1. Insolvency of the providers of your accommodation.
      2. Fire, flood, earthquake, explosion, hurricane, tsunami, landslide, avalanche, volcanic eruption or storm making your accommodation uninhabitable.
      3. An outbreak of food poisoning or an infectious disease.

To make a claim under this section, please call: 0330 400 1417 or 0117 930 5280
We will also pay up to £200 for emergency replenishment of prescription medication that you require to prevent a deterioration or exacerbation of a pre-existing medical condition, in the event that your existing supplies run out after the date that you were scheduled to return home.

Special Conditions relating to claims
You must get (at your own expense) written confirmation from the transport provider (or their handling agent) of the cancellation, number of hours of delay or being denied boarding and the reason for these together with details of any alternative transport offered.

You must comply with the terms of contract of the transport provider and seek financial compensation, assistance or a refund of your ticket from them in accordance with such terms and/or (where applicable) your rights under EU Air Passenger Rights legislation in the event of denied boarding, cancellation or long delay of flights.

What is not covered
1. In respect to part (b) only, the refunded amount of any unused return travel costs recoverable from your originally booked travel provider or any other source;
2. The cost of prescription medication where you have not declared a pre-existing medical condition(s) or declined to accept the terms of our medical pre-screening which apply to your pre-existing medical condition(s);
3. The cost of prescription medicine where you have not taken sufficient supplies with you to last the period of your trip;
4. Any costs incurred by you which are recoverable from the transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance;
5. 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 or reimbursement;
6. Any accommodation costs, charges and expenses where the transport operator has offered reasonable alternative travel arrangements;
7. Any costs which you would have expected to pay during your trip;
8. Claims arising directly or indirectly from strike or industrial action existing or declared publicly by the date this insurance is purchased by you or at the time of booking any trip;
9. Any claims arising directly or indirectly from circumstances known to you prior to the date this insurance is purchased by you or the time of booking any trip;
10. Any claim arising directly or indirectly from denied boarding due to your drug use, alcohol or solvent abuse or your inability to provide a valid passport or other documentation required by the transport provider or their handling agent;
11. Any claim arising directly or indirectly from an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any similar body in any country;

To make a claim under this section, please call: 0330 400 1417 or 0117 930 5280

Section 22 – Green fees
Only operative if indicated in the schedule

What is covered
Under Section 1 – Cancellation, curtailment and trip interruption charges.
We will pay you up to the amount shown in the summary of cover for your reasonable additional travel and accommodation costs (room only) you have to pay:
• to reach your overseas destination;
• where you are on a multi-centre holiday to reach your next destination as shown on your travel itinerary; or
• on your return journey to the your home area;
that you cannot claim back from any other source if you fail to arrive at the departure point in time to board any onward connecting public transport (whether overseas or in the United Kingdom) on which you are booked to travel as a result of:
1. The failure of other public transport; or
2. Strike, industrial action or adverse weather conditions; or
3. You being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours.

Special Condition relating to claims
You must allow sufficient time for the public transport or other transport to arrive on schedule and to deliver you to the departure point.

What is not covered
1. Any costs incurred by you which are recoverable from the transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
2. Any accommodation costs, charges and expenses where the transport operator has offered reasonable alternative travel arrangements.
3. Any costs which you would have expected to pay during your trip.
4. Any claims arising directly or indirectly from circumstances known to you prior to the date this insurance is purchased by you or the time of booking any trip which could reasonably have been expected to give rise to cancellation or cutting short the trip.
5. Claims arising directly or indirectly from strike or industrial action existing or declared publicly by the date this insurance is purchased by you or at the time of booking any trip.
6. Scheduled flights not booked in the your home area.
7. Costs which you can recover from elsewhere. For example, payments recoverable from your credit or debit card issuer.
8. Any claim arising directly or indirectly from denied boarding due to your drug use, alcohol or solvent abuse or your inability to provide a valid passport or other documentation required by the transport provider or their handling agent.
9. Claims arising directly or indirectly from an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any similar body in any country.
10. Anything mentioned in the General exclusions.

To make a claim under this section, please call: 0330 400 1417 or 0117 930 5280

Section 21 – Missed connections
Only operative if indicated in the schedule

What is covered
We will pay you up to the amount shown in the summary of cover for your reasonable additional travel and accommodation costs (room only) you have to pay:
• to reach your overseas destination;
• where you are on a multi-centre holiday to reach your next destination as shown on your travel itinerary; or
• on your return journey to the your home area;
that you cannot claim back from any other source if you fail to arrive at the departure point in time to board any onward connecting public transport (whether overseas or in the United Kingdom) on which you are booked to travel as a result of:
1. The failure of other public transport; or
2. Strike, industrial action or adverse weather conditions; or
3. You being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours.

Special Condition relating to claims
You must allow sufficient time for the public transport or other transport to arrive on schedule and to deliver you to the departure point.

What is not covered
1. Any costs incurred by you which are recoverable from the transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
2. Any accommodation costs, charges and expenses where the transport operator has offered reasonable alternative travel arrangements.
3. Any costs which you would have expected to pay during your trip.
4. Any claims arising directly or indirectly from circumstances known to you prior to the date this insurance is purchased by you or the time of booking any trip which could reasonably have been expected to give rise to cancellation or cutting short the trip.
5. Claims arising directly or indirectly from strike or industrial action existing or declared publicly by the date this insurance is purchased by you or at the time of booking any trip.
6. Scheduled flights not booked in the your home area.
7. Costs which you can recover from elsewhere. For example, payments recoverable from your credit or debit card issuer.
8. Any claim arising directly or indirectly from denied boarding due to your drug use, alcohol or solvent abuse or your inability to provide a valid passport or other documentation required by the transport provider or their handling agent.
9. Claims arising directly or indirectly from an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any similar body in any country.
10. Anything mentioned in the General exclusions.

To make a claim under this section, please call: 0330 400 1417 or 0117 930 5280
### Section 23 – Golf equipment hire

**Only operative if indicated in the schedule**

**What is covered**

We will pay up to the amount shown in the summary of cover towards the cost of hiring replacement equipment for each day your golf clubs are unavailable, during any one trip if your golf clubs have been delayed or misplaced by your airline or carrier for more than 12 hours during the outward part of your journey and you would be unable to use your pre-booked green fees.

**Special Conditions relating to claims**

1. 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.
2. If your baggage is lost, damaged or stolen whilst in the care of your carrier you must report to them, in writing, details of the loss whilst in their care. In the case of an airline obtain a Property Irregularity Report.
3. You must keep detailed receipts for the replacement golf clubs hired.
4. You must comply with the terms of contract of the travel agent, tour operator or provider of transport.

**What is not covered**

1. Anything mentioned in the General exclusions.

To make a claim under this section, please call: 0330 400 1417 or 0117 930 5280

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### Section 24 – Golf equipment

**Only operative if indicated in the schedule**

**What is covered**

1. We will pay you up to the amount shown in the summary of cover in respect of each insured person if during your trip your golf clubs are lost, damaged or stolen and not recovered.

**What is not covered**

1. The policy excess as shown in the summary of cover for each and every claim per incident claimed for under this section by each insured person.
2. Golf clubs whilst in use.
3. The exclusions set out under What is not covered in Section 5 – Baggage.
4. Anything mentioned in the General exclusions.

To make a claim under this section, please call: 0330 400 1417 or 0117 930 5280

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### Section 25 – Hole-in-one

**Only operative if indicated in the schedule**

**What is covered**

1. We will pay you up to the amount shown in the summary of cover if you score a ‘hole-in-one’ during a competition.

**Special Conditions relating to claims**

You must submit your score card, signed by you and a witness and countersigned by the club professional or the General Secretary.

**What is not covered**

1. Anything mentioned in the General exclusions.

To make a claim under this section, please call: 0330 400 1417 or 0117 930 5280

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### Sections 26, 27, 28, 29, 30 – Business plus

**Only operative if indicated in the schedule**

**Special Definitions applying to this section**

**Business Money**

means bank notes, currency notes and coins in current use and traveller’s and other cheques, which are the property of your employer.

**Business Samples**

means a small amount of fabric or other commodity, owned by you or for which you are responsible, which is to be given or shown to a prospective client.

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### Section 26 – Business goods and equipment

**Only operative if indicated in the schedule**

**What is covered**

In addition to the cover provided under Section 5 – Baggage, we will pay you up to:

1. Up to the amount shown in the summary of cover for the accidental loss of, theft of or damage to business goods or equipment, and in respect of business samples essential to your intended business itinerary.
2. £150 for emergency courier expenses necessarily incurred in replacing business goods or equipment, or business samples.

The amount payable will be the current market value, which takes into account a deduction for wear, tear and depreciation, or we may at our discretion replace, reinstate or repair the lost or damaged business goods or equipment.

**Special Conditions relating to claims**

1. You must report to the local Police within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all business goods or equipment or business samples.
2. If business goods or equipment or business samples are lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel you must report to them, in writing, details of the delay, loss, theft or damage and obtain written confirmation. If business goods or equipment or business samples are 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. Receipts for items lost, stolen or damaged must be retained as these will help you to substantiate your claim.
4. In respect of business goods or equipment or business samples lost, stolen or damaged whilst in the care of an airline which is to be given or shown to a prospective client, any such goods or equipment or samples must be returned to you.
5. Business goods or equipment or business samples left unattended at any time (including in the custody of a carrier) unless deposited in a hotel safe, safety deposit box, left in your locked accommodation or in the locked boot or covered luggage area of a motor vehicle in which you are travelling and evidence of forcible and violent entry to the vehicle is available.
6. Loss or damage due to delay, confiscation or detention by customs or other authority.
7. Wear and tear, depreciation, deterioration or loss or damage by atmospheric or climatic conditions, by moth, vermin by any process of cleaning, repairing or restoring mechanical or electrical breakdown.
8. Loss of, theft of or damage to films, tapes, cassettes, cartridges or discs other than for their value as unused materials unless purchased pre-recorded when we will pay up to the makers latest list price.

To make a claim under this section, please call: 0330 400 1417 or 0117 930 5280
Section 27 - Business equipment delay
Only operative if indicated in the schedule
What is covered
In addition to Emergency Replacement of Baggage (Section 5) we will pay you up to the amount shown in the summary of cover for the cost of buying essential items if your business good or equipment or business samples are misplaced by your carrier for more than 12 hours during the outward part of your business trip.

Special Conditions relating to claims
1. If your baggage is delayed whilst in the care of your carrier you must report to them, in writing, details of the loss whilst in their care. In the case of an airline obtain a Property Irregularity Report.
2. You must keep detailed receipts for all essential replacement items purchased.

What is not covered
1. Anything mentioned in the General exclusions.

To make a claim under this section, please call: 0330 400 1417 or 0117 930 5280

Section 28 - Business equipment hire
Only operative if indicated in the schedule
What is covered
1. We will pay you up to the amount shown in the summary of cover for the emergency hire of replacement business goods or equipment if your business goods or equipment or business samples are:
   a) accidentally lost, stolen or damaged
   b) misplaced by your carrier for more than 12 hours during the outward part of your business trip.
   This includes the emergency courier expenses you incur up to the amount shown in the summary of cover, in obtaining Business goods or equipment, which is essential to your intended business itinerary.

Special Conditions relating to claims
As per the conditions set out in Sections 26 and 27.

What is not covered
1. The exclusions set out under What is not covered in Sections 26 and 27.

To make a claim under this section, please call: 0330 400 1417 or 0117 930 5280

Section 29 - Business money
Only operative if indicated in the schedule
What is covered
We will pay you up to the amount shown in the summary of cover for the accidental loss of, theft of or damage to business money.

Special conditions relating to claims
1. You must report to the local Police within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft.
2. Receipts for items lost, stolen or damaged must be retained as these will help you to substantiate your claim.

What is not covered
1. The policy excess as shown in the summary of cover for each and every claim per incident claimed for under this section by each insured person.
2. Loss, theft of or damage to business money unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in your locked accommodation.
3. Loss, theft of or damage to travellers’ cheques if you have not complied with the issuer’s 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.

To make a claim under this section, please call: 0330 400 1417 or 0117 930 5280

Section 30 - Replacement Staff
Only operative if indicated in the schedule
What is covered
We will pay you up to the amount shown in the summary of cover for reasonable additional accommodation and travelling expenses incurred in arranging for a colleague or business associate to take your place on a pre-arranged business trip in the event that:
1. you die.
2. you are unable to make the business trip due to you being hospitalised or totally disabled as confirmed in writing by a medical practitioner.
3. your close relative or close business associate in your home area dies, is seriously injured or falls seriously ill.

Special Conditions relating to claims
1. All losses must be supported by a report from a medical practitioner.
2. Receipts for costs being claimed must be retained as these will help you to substantiate your claim.

What is not covered
1. The policy excess as shown in the summary of cover for each and every claim per incident claimed for under this section by each insured person.
2. Additional costs under 2 and 3 above if you were aware of circumstances at the time of arranging the business trip which could reasonably have been expected to give rise to cancellation of the business trip.
3. Any loss or damage arising out of you engaging in manual work.
4. interruption of your business or any other non-insured loss.
5. Anything mentioned in the General exclusions.

To make a claim under this section, please call: 0330 400 1417 or 0117 930 5280

Section 31 – Wedding/Civil Partnership Plus
Only operative if indicated in the schedule
Special Definitions
you/your/insured person/insured couple means the couple travelling abroad to be married or enter into a civil partnership whose names appear on the travel insurance schedule.

Wedding/Civil Partnership attire means dress, suits, 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 summary of cover for the accidental loss of, theft or damage to the items shown below forming part of your baggage/valuables:
   a) Each wedding ring taken, or purchased during your trip.
   b) Your wedding gifts taken, or purchased during your trip.
   c) Your wedding attire which is specifically to be worn on your wedding day.
2. We will pay up to the amount shown in the summary of cover 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 your home area if:
   a) the professional photographer who was booked to take the photographs/video recordings on your wedding day is unable to fulfil their obligations due to bodily injury, illness or unavoidable and unforeseen transport problems, or
   b) the photographs/video recordings of the wedding day taken by a professional photographer are lost, stolen or damaged within 15 days after the wedding day and whilst you are still at the holiday/honeymoon location.
If the same items are also covered under Section 5 - Baggage you can only claim for these under one section for the same event.

Special conditions relating to claims
1. You must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at your own expense) a written report of the loss, theft or attempted theft of all baggage/valuables. A Holiday Representative's report is not sufficient.
2. 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 get (at your own expense) written confirmation.
3. If baggage is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or your accommodation provider you must report to them, in writing, details of the loss, theft or damage and get (at your own expense) written confirmation. If baggage is lost, stolen or damaged whilst in the care of an airline you must:
   a) get a Property Irregularity Report from the airline.
   b) give written notice of the claim to the airline, within the time limit contained in their conditions of carriage (please retain a copy).
   c) keep all travel tickets and tags for submission if you are going to make a claim under this policy.
4. You must provide (at your own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help you substantiate your claim.

What is not covered
1. The policy excess as shown in the summary of cover for each and every claim per incident claimed for under this section by each insured person.
2. Loss, theft or damage to valuables and bank notes left unattended at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or public transport operator) 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 (e.g. on a beach/around a swimming pool) or left in the custody of anyone other than an insured person or your travelling companion.
4. Loss, theft or damage to baggage contained in an unattended vehicle:
   a) overnight between 9pm and 9am (local time) or
   b) at any time between 9am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment, 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 or damage to un-set precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods, bicycles, 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 or damage to business goods or equipment, 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 (loss of value), variation in exchange rates, deterioration, atmospheric or climatic conditions, mosh, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.

Section 32 - Missed Port
Only operative if indicated in the schedule
What is covered
1. In the event of the cancellation of a scheduled port visit due to adverse weather or timetable restrictions, as confirmed by the tour operator in writing, we will compensate you up to the amount in the summary of cover for each missed port, provided always that you obtain in writing from the carrier a statement confirming the reason for the missed port.

What is not covered
1) Claims arising from a missed port caused by strike or industrial action if the strike or industrial action was notified at the time the insurance was purchased or the trip was booked;
2) Your failure to attend the excursion as per your original itinerary;
3) Claims arising from when your ship cannot put people ashore due to a scheduled tender operation failure;
4) Claims where a monetary amount (including on board credit) of compensation has been offered by the ship or tour operator;
5) Anything mentioned in the General exclusions.

To make a claim under this section, please call: 0330 400 1417 or 0117 930 5280

Section 33 - Stateroom/Cabin confinement
Only operative if indicated in the schedule
What is covered
We will pay you the amounts shown in the summary of cover for each complete 24 hour period that you are confined by the ship’s medical officer to your cabin for medical reasons during your cruise.

What is not covered
1) Any confinement to your cabin which has not been confirmed in writing by the ship’s medical officer;
2) Claims made under Section 3 - Hospital benefit;
3) Anything mentioned in the General exclusions.

To make a claim under this section, please call: 0330 400 1417 or 0117 930 5280
**Section 34 - Unused pre-booked excursions**

*Only operative if indicated in the schedule*

**What is covered**

Up to the amounts shown in the summary of cover, for the cost of excursions pre-booked in your home area, which you were unable to use as a direct result of being a hospital in-patient due to an accident or illness which is covered under Section 2 - Emergency medical and other expenses of this policy.

**What is not covered**

1) Claims where the Medical Assistance Helpline has not been contacted and a recommended hospital has been appointed.
2) Claims made under Section 3 - Hospital benefit;
3) Anything mentioned in the General exclusions.

**To make a claim under this section, please call:** 0330 400 1417 or 0117 930 5280

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**Section 35 - Itinerary changes**

*Only operative if indicated in the schedule*

**What is covered**

In the event of a change in the itinerary of the cruise due to adverse weather or timetable restrictions, as confirmed by the tour operator in writing, we will compensate you up to the amount in the summary of cover for each change in the itinerary, provided always that you obtain in writing from the carrier a statement confirming the reason for the change in itinerary.

**What is not covered**

1) Claims arising from a change in itinerary caused by strike or industrial action if the strike or industrial action was notified at the time the insurance was purchased or the trip was booked;
2) Your failure to attend any excursion as per your original itinerary;
3) Claims arising when your ship cannot put people ashore due to a scheduled tender operation failure;
4) Claims where a monetary amount (including on board credit) of compensation has been offered by the ship or tour operator;
5) Anything mentioned in the General exclusions.

**To make a claim under this section, please call:** 0330 400 1417 or 0117 930 5280

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**Section 36 - Cruise connection**

*Only operative if indicated in the schedule*

**What is covered**

Up to the amounts shown in the summary of cover, for reasonable and additional onward travel expenses and room only accommodation costs, necessarily incurred in reaching the next available embarkation point in time to board the original cruise ship on which you are booked to travel, or your failure to disembark your cruise ship at the original disembarkation place in time to reach your international flight departure point as a result of:

1) The failure of any scheduled public transport;
2) The failure of your booked cruise ship;
3) Strike, industrial action or adverse weather conditions.

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**What is not covered**

1) Strike or industrial action or air traffic control delay that existed or was publicly announced at the date of you purchasing this insurance or at the time of booking the trip;
2) Withdrawal from service (temporary or otherwise) of an aircraft or a vessel on the recommendation of the Civil Aviation Authority or a Port Authority of any similar body in any country;
3) Additional expenses where the scheduled public transport operator has offered you reasonable alternative travel arrangements;
4) Any delay caused by the quarantine on a cruise ship that you were booked to travel on;
5) Anything mentioned in the General exclusions.

**Special conditions relating to claims**

1. You must allow sufficient time for the scheduled public transport, cruise ship or other transport to arrive on schedule and to deliver you to your embarkation point or international departure point.

**To make a claim under this section, please call:** 0330 400 1417 or 0117 930 5280

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**Sections 37, 38, 39, 40 and 41 – Winter sports**

*Only operative if indicated in the schedule*

Cover for Sections 37, 38, 39, 40 and 41 only operate:-

1. If the appropriate winter sports section is shown as operative in the schedule and the appropriate additional premium has been paid.
2. Under year round policies for a period no more than 17 days in total in each period of insurance, if the appropriate winter sports section is shown as operative in the schedule and the appropriate additional premium has been paid.

**To make a claim under this section, please call:** 0330 400 1417 or 0117 930 5280

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**Section 37 – Ski equipment**

*Only operative if indicated in the schedule*

**What is covered**

We will pay you up to the amount shown in the summary of cover for the accidental loss of, theft of or damage to your own ski equipment, or for hired ski equipment. The amount payable will be less a deduction for wear and depreciation (loss of value - calculated from the table below), or we may at our option replace, reinstate or repair the lost or damaged ski equipment.

**Age of ski equipment**

<table>
<thead>
<tr>
<th>Age of ski equipment</th>
<th>Amount payable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 1 year old</td>
<td>90% of value</td>
</tr>
<tr>
<td>Over 1 year old</td>
<td>70% of value</td>
</tr>
<tr>
<td>Over 2 years old</td>
<td>50% of value</td>
</tr>
<tr>
<td>Over 3 years old</td>
<td>30% of value</td>
</tr>
<tr>
<td>Over 4 years old</td>
<td>20% of value</td>
</tr>
<tr>
<td>Over 5 years old</td>
<td>No payment</td>
</tr>
</tbody>
</table>

The maximum we will pay for any one article, pair or set of articles is £250.

**Special conditions relating to claims**

1. You must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get a written report (at your own expense) of the loss, theft or attempted theft of all ski equipment.
2. If ski equipment is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or your accommodation provider, you must report to them, in writing, details of the loss, theft or damage and get (at your own expense) written confirmation. If ski equipment is lost, stolen or damaged whilst in the care of an airline you must:
Section 38 – Ski equipment hire

**What is covered**

We will pay you up to the amount shown in the summary of cover for the reasonable cost of hiring replacement ski equipment as a result of the accidental loss of, theft of or damage to or temporary loss in transit for more than 24 hours of your own ski equipment.

Special conditions relating to claims

1. You must report to the local Police in the country where the incident occurred for all loss, theft or attempted theft of ski equipment.
2. If ski equipment is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or your accommodation provider, you must report to them, in writing, details of the loss, theft or damage and get (at your own expense) written confirmation. If ski equipment is lost, stolen or damaged whilst in the care of an airline, you must:
   a. get a Property Irregularity Report from the airline.
   b. give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy).
   c. keep all travel tickets and tags for submission if you are going to make a claim under this policy.
3. You must provide proof of ownership for items lost, stolen or damaged as this will help you to substantiate your claim. Please see the Claims conditions for examples of what we will accept as proof.

**What is not covered**

1. Loss, theft or damage due to ski equipment contained in or stolen from an unattended vehicle unless:
   a. it is locked out of sight in a secure baggage area
   b. forcible and violent means have been used by an unauthorised person to effect entry into the vehicle and evidence of such entry is available.
2. Loss or damage due to delay, confiscation or detention by customs or any other authority.
3. Loss or damage caused by wear and tear, depreciation (loss in value), deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.
4. Anything mentioned in the General exclusions.

Claims evidence

We will require (at your own expense) the following evidence where relevant:

A Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft of ski equipment.

A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.

A letter from your tour operator’s representative, hotel or accommodation provider where appropriate.

All travel tickets and tags for submission.

Proof of ownership for items lost, stolen or damaged.

A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.

A letter from your tour operator’s representative, hotel or accommodation provider where appropriate.

All travel tickets and tags for submission.

Proof of ownership for items lost, stolen or damaged together with receipts or bills detailing the costs incurred of hiring replacement ski equipment.

Any other relevant information relating to the claim that we may ask you for.

To make a claim under this section, please call: 0330 400 1417 or 0117 930 5280

Section 39 – Ski pack

**What is covered**

We will pay you:

a. Up to the amount shown in the summary of cover for the unused portion of your ski pack (ski school fees, lift passes and hired ski equipment) following your bodily injury, illness or disease.

b. Up to the amount shown in the summary of cover for the unused portion of your lift pass if you lose it.

Special conditions relating to claims

1. You must provide (at your own expense) written confirmation to us from a medical practitioner explaining why you were unable to use your ski pack.

**What is not covered**

1. Anything mentioned in the General exclusions.

Claims evidence

We will require (at your own expense) the following evidence where relevant:

A medical certificate from the treating medical practitioner stating that such bodily injury, illness or disease prevented you from using your ski pack.

To make a claim under this section, please call: 0330 400 1417 or 0117 930 5280

Section 40 – Piste closure

**What is covered**

We will pay you up to the amount shown in the summary of cover for transport costs necessarily incurred by you to travel to and from an alternative site if either lack of or excess of snow, or an avalanche, results in the ski facilities (excluding cross-country skiing) in your resort being closed and it is not possible to ski. The cover only applies:

a. To the resort which you have pre-booked for a period more than 12 hours and for so long as these conditions continue at the resort, but not more than the pre-booked period of your trip and
b. To trips taken outside your home area during the published ski season for your resort.

If no alternative sites are available, we will instead pay you compensation of up to the amount shown in the summary of cover.

Special conditions relating to claims

1. You must get (at your own expense) written confirmation from the relevant authority, ski lift operator or your tour operator’s representative of the number of days that skiing facilities were closed in your resort and the reason for the closure.
What is not covered
1. Any circumstances where transport costs, compensation or alternative skiing facilities are provided to you.
2. Anything mentioned in the General exclusions.

Claims evidence
We will require (at your own expense) the following evidence where relevant:
A letter from the relevant authority, ski lift operator or your tour operator’s representative of the number of days that skiing facilities were closed in your resort and the reason for the closure.
Receipts or bills for any transport costs claimed for.
Any other relevant information relating to the claim that we may ask you for.

To make a claim under this section, please call: 0330 400 1417 or 0117 930 5280

Section 41 – Avalanche or landslide cover

What is covered
We will pay you the amount shown in the summary of cover for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching your booked resort or returning home if you are delayed by avalanche or landslide. The cover only applies to trips taken outside your home area during the published ski season for your resort.

What is not covered
1. Anything mentioned in the General exclusions.

Claims evidence
We will require (at your own expense) the following evidence where relevant:
A letter from the relevant authority or your tour operator’s representative confirming details of the avalanche or landslide that caused the delay and the period of delay.
Receipts or bills for any accommodation and travel expenses claimed for.
Any other relevant information relating to the claim that we may ask you for.

To make a claim under this section, please call: 0330 400 1417 or 0117 930 5280

Section 42 – Course fees
Young traveller cover only

What is covered
We will pay you up to the amount shown in the summary of cover for the reimbursement of pre-paid college course fees where your course has to be repeated in whole or part as a result of:
1. The policy excess as shown in the summary of cover for each and every claim per incident claimed for under this section by each insured person.
2. Special conditions relating to claims
   1. The policy excess as shown in the summary of cover for each and every claim per incident claimed for under this section by each insured person.
   2. You must get (at your own expense) a medical certificate from a medical practitioner and the prior approval of the Medical Assistance Helpline to confirm the necessity to return home prior to curtailment of the trip due to death, bodily injury, illness, disease or complications arising as a direct result of pregnancy.
   3. If you fail to notify the college as soon as you find out it is necessary to cancel the trip, the amount we will pay will be limited to the cancellation charges that would have otherwise applied.
   4. If you cancel the trip due to any other bodily injury, illness, disease or complications arising as a direct result of pregnancy, you must provide (at your own expense) a medical certificate from a medical practitioner stating that this necessarily and reasonably prevented you from travelling.

What is not covered
We will not pay:
1. The policy excess as shown in the summary of cover for each and every claim per incident claimed for under this section by each insured person.
2. Unless the college confirms in writing that the course or any part of it needs to be repeated.
3. Any cost which is recoverable from elsewhere.
4. Any claim arising from sport or recreational activity.
5. Anything mentioned in General exclusions.

Claims evidence
We will require (at your own expense) the following evidence where relevant:
A medical certificate from the treating medical practitioner explaining why it was necessary for you to cancel or curtail the trip.
In the case of death causing cancellation or curtailment of the trip, the original death certificate.
Original course booking confirmation from the college together with an invoice for any additional course fees charged where the course has to be repeated.
Receipts or bills for any college fees claimed for.
Any other relevant information relating to the claim that we may ask you for.

To make a claim under this section, please call: 0330 400 1417 or 0117 930 5280

Section 43 – Computer equipment
Young traveller cover only

What is covered
We will pay you up to the amount shown in the summary of cover for the accidental loss of, theft of or damage to computer equipment owned by you. The amount payable will be less a deduction for wear, tear and depreciation (loss of value), or we may at our option replace, reinstate or repair the lost or damaged computer equipment.
The Special conditions relating to claims, What is not covered and Claims evidence paragraphs under Section 5 – Baggage also apply to this section.

To make a claim under this section, please call: 0330 400 1417 or 0117 930 5280
Data Protection Notice

Introduction

Please make sure that you read and understand this Data Protection notice as it explains to you what we will do with the information that you give us in respect of this travel insurance policy. If you apply for our products and/or services it is highly likely that we will need both personal and sensitive data about yourself and anyone else who is covered by the application form in order to administer the insurance policy and any claims which may arise.

You should show this notice to any other person covered under your insurance policy. If your application includes other individuals you should obtain their consent to us using their personal information as described in this notice before you give their information to us.

When we use the terms ‘we’, ‘our’ or ‘us’ in this Data Protection notice, we mean both Citybond Suretravel and MAPFRE Asistencia.

The ways in which we use the personal information you give to us are described below. Your insurance policy is made available to you by Citybond Suretravel and MAPFRE Asistencia.

We will sometimes use the personal information you give to us for different purposes than Citybond Suretravel.

The Data Controllers

Citybond Suretravel and MAPFRE Asistencia are the Data Controllers of all information collected and processed in the context of the insurance policy.

Protection And Uses Of Your Personal Data

The security of your personal information is very important to us. All personal information that you supply to us either in respect of yourself or other individuals in connection with our products and/or services will be treated in confidence by us and will be used by us for the purpose of providing and administering our products and services. This may involve the collection and processing of sensitive data (as defined in the Data Protection Act 1998) and if you complete an application form for our products and/or services you will be giving your consent to such information being processed by us (which may include other companies within the Citybond and MAPFRE Asistencia) or our agents. We may collect your personal information from third parties where this is necessary in order to provide insurance services to you.

We may analyse the personal information you provide in combination with any other information that we lawfully hold or receive for the purposes of reviewing, tailoring and improving our products and services. We may also engage the services of third parties to perform any such analysis on our behalf, however in doing so we will ensure that all such activities are carried out in compliance with the applicable data protection legislation.

In order to protect your privacy, we will anonymise any information we analyse as far as possible.

Your personal and sensitive data may also be shared with the underwriter of our insurance products. It may be necessary to pass your personal and sensitive data to other companies for processing on our behalf, or to organisations with which we work to provide the benefits under your policy (for example, to a hospital which is responsible for any treatment you receive through your policy). Some of these companies or organisations may be based outside Europe in countries which may not have the laws to protect your personal data, but in all cases we will ensure that it is kept securely and only used for the purposes described in this notice.

Inaccurate Data

If you believe that we are holding inaccurate information about you in relation to your insurance policy, please contact us and we will be happy to correct any errors.

Telephone Calls

Please note that for your and our mutual protection telephone calls to us may be monitored and/or recorded for the purposes of:
- establishing facts relevant to our business;
- checking that we comply with laws, regulations and self-regulatory procedures;
- checking and/or demonstrating the standards that we should be meeting, for example, for quality control and staff training purposes;
- preventing or detecting crime;
- investigating or detecting the unauthorised use of our systems, to secure our system and to ensure the effective operation of our systems.

Fraud Prevention, Detection and Claims History

In order to prevent and detect fraud we may at any time:
- Share information about you with other organisations and public bodies including the Police, loss adjusters and other third parties that we engage to investigate claims;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this, we, and other organisations involved in the administration of your policy, may also search these agencies and databases to:
  – Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
  – Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
  – Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
  – Undertake credit searches and additional fraud searches.

We can supply on request further details of the databases we access or contribute to.

Complaints procedure

Making yourself heard

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

If you have a complaint about the sale of your policy

In the first instance, please write to:
Customer Care Manager
Citybond Suretravel
100 Elmers End Road
Beckenham
Kent
BR3 4SY
Or by email to quality@citybond.co.uk

If you have a complaint about a claim

In the first instance, please write to:
The Customer Relations Manager
Citybond Suretravel Customer Relations Department
One Victoria Street,
Bristol Bridge,
Bristol,
BS1 6AA
Email: complaints@travelclaimservices.com

If you are still not satisfied with the way we have handled your complaint, you may then take your complaint to the Financial Ombudsman Service who will investigate your complaint.

Insurance Division
The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Phone: 0300 123 9123
E-mail: complaint.info@financial-ombudsman.org.uk

Complaints about non-insured events and your travel arrangements must be referred to your travel organiser.

[When we investigate claims, we may conduct searches of publicly accessible information about you available on the internet, including using sources such as search engines and social media.]

Customer Satisfaction Surveys

We aim to continuously improve the services we offer to our customers. Occasionally we carry out customer satisfaction surveys which may be for our own benefit or for more general interest, and we may need to collect further information about you in connection with them. Surveys will usually be carried out by us but in some circumstances we will use an external firm. Your participation in such a survey is entirely optional but your help and feedback would be appreciated.

Contact Us

If you have any questions about the way in which we use your personal information, please contact the Customer Helpline or our Data Protection Officer.
In a medical emergency

- first check that the circumstances are covered by this policy
- having done this telephone the Medical Assistance Helpline stating your name and policy number

**Important telephone numbers**

<table>
<thead>
<tr>
<th>Service</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical assistance abroad</td>
<td>+44 (0)203 362 2447</td>
</tr>
<tr>
<td>To make a claim</td>
<td>0330 400 1417 or 0117 930 5280</td>
</tr>
<tr>
<td>Medical screening</td>
<td>0333 207 0588 or <a href="http://www.healthcheck247.com">www.healthcheck247.com</a></td>
</tr>
<tr>
<td>Personal assistance services</td>
<td>+44 (0)203 362 2447</td>
</tr>
</tbody>
</table>

For policies issued between 01st January 2016 and 31st December 2016, for all departures up to 31st December 2017.